



No Regrets

D.N. Ghosh

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The dramatic build-up to the overnight nationalization of fourteen banks in a single legislative sweep sets the stage for No Regrets. In this book, bureaucrat extraordinaire D.N. Ghosh offers an eyewitness account of perhaps the most important event in India's banking history post-Independence, baring the manoeuvrings behind the enabling ordinance and the pickle over fair compensation for the dispossessed bank owners.

But that's not all. Years later, Ghosh enters the portals of the State Bank of India as its chairman, at a time when the stirrings of change have just begun to be felt in the Indian economy. Anticipating the future, he goes for a paradigm shift: to rid profit of its dirty word tag and place it at the core of the bank's operating strategy. Gradually, he takes SBI into the capital markets, establishes its credit standing globally, launches India's first mutual fund and, above all, cajoles the trade unions into accepting full computerization.

Post-retirement, Ghosh steps into the corporate world. During this period he deals with scarcely veiled threats from a mighty corporate house and even finds himself verbally assaulted by the promoter of an erstwhile bank. In between, the could-have-been-academic tills the soil for certain reputable management institutes to bloom and grow even as he sets up the credit rating agency, ICRA.

Full of untold stories, No Regrets is an honest-to-goodness account of a glorious career spanning over six decades and covering some epochal events whose reverberations continue to be felt in the corridors of bureaucracy, banking and business to this day.

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