

Contents

Part 1

The Journey of a Development Banker

1. The Influencers – Beholden to them.....	3
2. Preface	9
3. Key Milestones	14
4. Parents – The Devine Influence.....	17
5. Education – A Challenge.....	30
6. The Job Search.....	39
7. The Moorings of Marriage.....	52
8. Building an Institution – Hard to Imagine	56
9. Development Banking – The Need and the Deed.....	61
10. Different Branch and Different Experience.....	77
11. Academics in Banking.....	96
12. The Return and Retirement.....	105
13. Career beyond Banking	109
14. Picture Gallery (After Page No. 116)	

Part 2

The Ripening Fruits (Policies, Performance, and the Pleasures)

1. Prologue.....	119
2. Vision 2030.....	124
3. Values are the Elixir to Life.....	129
4. Development, Democracy and Diversity – Human Development Focus.....	136
5. Maritime Infrastructure: Capacity Building of Ports	147
6. The Foundations of Indian Economy: Agriculture and Rural Development.....	150

7. Banking – Reforms or Regression?	165
8. Cooperatives in the Financial System.....	182
9. Small Manufacturing Enterprises – My Obsession	193
10. Priority Sector Reprioritized.....	203
11. Microfinance and Financial Inclusion	207
12. Risk Management	224
13. Corporate Governance	231
14. Economics of Education	241
15. Impact of Covid-19	247
16. My Family and Joyful Life	250
17. Learnings and Accomplishments.....	266
18. Epilogue.....	268
19. Viewed from Others’ Lens	278
<i>Abbreviations</i>	291