

All that we are is the result of what we have thought. The mind is everything. What we think we become.

- Gautama Buddha

New fiction in India is not only a reconstruction of the world around the writer but a reworking of experience fused with his values and thus a reproduction of a fictional universe that is particular rather than general. If we look at the emerging class structure the rising affluence of those associated with the corporate world becomes more than obvious. It is here that our best minds from the IITs and the IIMs are inducted. These are our new elite and once established, their minds yearn for more, not only within their distinctive fields but without as well. They stir out into realms that are not binding and step beyond their 7-11 confines into worlds of creativity. These pursuits have yielded a rich harvest and now we have a spate of fiction coming from those young professionals whose craving for individuality has turned them narrators more than corporators.

India's growth has taken off against the backdrop of a surging global knowledge market, where workers are becoming both more mobile and highly prized. The country has looked wonderfully placed to take advantage of this, and for global and Indian companies looking for large numbers of high –quality and affordable talent, India seems to have it all. I have had the opportunity to watch this up close- the bright, young engineers and analysts across our Infosys campuses have over the last two decades drawn the world's capital, attention and admiration (Nilekani, 2008, 314).

So, the technically educated, English speaking, young urban Indian becomes a polyvocal persona tasting the best of life and testing his multifaceted dimensionality. He becomes a Bakhtinian chronotope intrinsically connecting his space and time into an artistic expression. The time, the present takes on flesh and the space from where he hails becomes charged and responsive to the movement of plot and time. It is this intersection of axes and their fusion that has brought about a generically distinctive fiction which dwells on past experience, ongoing involvement and yet-to-be-accomplished goals.

The publishing industry has also given a boost to such fiction after the phenomenal success of Chetan Bhagat's *Five Point Someone* (2004) as G. Swaminathan puts it "It is, in fact, a good trend that the creative writing bug has bitten many a corporate personnel in recent times. It is all the more enjoyable to read novels based on their personal and professional experience in that chosen area hitherto not explored by writers fully" (Swaminathan). This has particular reference to Ravi Subramanian *If God was a Banker* (2007) which makes the reader take a long winded detour through the world of money, power and the associated upsides and downsides of the profession. It comes in tune with Kurt Eichenwald's *A Conspiracy of Fools* (2005) based on Enron Crisis, Dan Reinhold's *Confessions of a Wall Street Analyst* (2006) about what happened with Worldcom and Sucheta Dalal's *The Scam* (1993). Although some have tried to associate with real life characters and events associating the stories New York International Bank with Citibank, the protagonist Sundeep with Sarvesh Swarup, the Citibank Retail Banking UK and Swami with P.S. Jayakumar who was the country manager for Citi India, yet it is a fictive transformation of personal life and the corporate world.

If God was a Banker (2007) is a story of two young management graduates – Sundeep Srivastava and Swaminathan from the premier institutes of IIMB and IIMA respectively and started their professional journey on the same day in New York International Bank. The story depicts the hardcore truth of realities in banking industry. Also, it describes the changes that have been taken place from the eighties and nineties to the new millennium. It describes the high profile politics for post and money, the pressure to achieve the targets and goals, indulgence into the Retail banking and the means by which one can get anything in this world. Also there is a contrast between in the characteristics of the ethical and sensible Swami and over confident, aggressive Sundeep. In the end of the story, it shows the win of good over the bad and above all the role of Aditya Rao who plays the role of God for these two protagonists.

The story starts in New York with the morning when Sundeep is going to face the trial. This is his judgment day in NYB. He did not sleep a wink last night and was gazing the chandelier whole night. He gets ready for the office and leaves very early that morning. Natasha, his wife of nineteen years does not

know anything about what is going to happen. Sundeep and Natasha have two children – Alka and Ajay, six and seven years of age respectively. Sundeep is the Managing Director – Retail in NYB at present and settled in the US from twelve months.

Sundeep eased his car into the slot marked Managing Director Retail. This slot had become his when he moved into New York twelve months ago. To manage the retail business of New York International Bank in the emerging markets, the Group CEO had handpicked him from a shortlist of fourteen candidates across the bank (IGB, 4).

When he enters into his office, tells his secretary Louisa not to be disturbed by anybody. He reaches his office at 8:30 a.m. his meeting with Mr. Tedd Bridge, CEO, and NYB at 9.45 a.m. It means he has seventy-five minutes more. He is very tense and anxious. In pin drop silence in his office he recalls his journey till date.

It all began in 1986. That was the convocation day at IIMB and Sundeep was announced as the topper of the batch 1986. He was honored by the industrialist Mr. Ratan Tata. During the discussion with Mr. Tata, Sundeep showed over-enthusiasm and rudeness. Everybody there was shocked by his behaviour. This facet of Sundeep's nature was highlighted for the first time. That was Sundeep – aggressive, over-confident, over enthusiastic and rude.

'Did you think for a moment what you would have done had this medal gone to someone else?' 'Pardon me sir, but that option never existed. I play to win and not only for the spirit of the game,' said Sundeep, with the attitude of a veteran.

'That's excellent, Sundeep. I like people who play to win. I am sure you will too. This attitude will take you a long way. Could you tell us what you aspire to achieve over the next ten years...in the next decade?' asked Mr Tata.

'I would like to be standing here and asking the same questions that you are.' He was getting cheeky now. Everyone in the audience was shocked. Such impudence was very unlike Sundeep.

'I am sure you will. Thank you, young man. Congratulations again.' Mr Tata, visibly embarrassed, cut short the discussion and handed the microphone back to Rao (IGB, 6).

India of the eighties and nineties had no scene of retail banking and none of the banks took interest in small customers. Everyone was keeping on chasing the business with large corporations. It was

NYB that planned to launch Retail banking in India. That was very new in India. For that, NYB called back Aditya Rao, from New York to India. Now he needed a team of people who with energy and aggression would have high intellectual caliber. So, he decided to pick top five students from each IIM institutes. Sundeep as the topper of his batch got entry as a Management Trainee (MT) in NYB in May 1986.

The novel is divided into eighty two chapters. In few chapters like chapter 1, 4, 8, 20, 24, 34, 52, 74 and 81, there is the description of the present scenario of Sundeep's life in New York and in all the other chapters, he recalled his life as flashback. In the above mentioned chapters, Sundeep is time to time interrupted by his secretary Louisa and intimates him about his meeting which has got postponed till six in the evening. All the time he has been reminding his deeds of last fifteen years.

On 6 May 1986, Sundeep reached at the head office of NYB too early and the guard did not allow him to enter into the building until some personnel would come, so, he had to wait till then. There he met a man who was in an oversized coat sitting on the bench was also an MT in NYB. His accent shows that he was a South Indian. He introduced himself to Sundeep as Swaminathan, graduate from IIM-Ahmadabad. They chatted for next an hour and here started a legendary partnership or rival ship of these two grandmasters of management.

Chapter Six was the whole description of Swami's past life.

Graduation completed, Swami was faced with a dilemma. Should he continue his studies, or should he give it all up and take up a full-time job to provide for his family. His mother made the decision easier. She insisted that he should study further. She had somehow managed for 19 years, with occasional support for Swami. She didn't want to stumble at the final milestone. She knew that another two years and Swami would make it. She had great faith in Swami's commitment and intellect, and was hopeful of him getting a scholarship.

True to her expectations, Swami got into the Indian Institute of Management, Ahmadabad, the best management institute in the country (IGB, 13).

In induction programme when they entered in the seminar hall the whole trainees were welcomed by their Boss Aditya Rao. "Aditya had a reputation of being a tough boss. A banker with a reputation to protect. A person who was heavily focused on the task at hand, and for whom career was everything" (IGB, 15). Aditya intimated the MTs about the working style and the work in NYB. Swami was keenly listening to him sitting in the first row while Sundeep was sitting in the last row flirting with his batch mate Kalpana almost ignoring the introductory speech of Aditya. After the seminar, Sundeep was called up by Aditya's secretary Natasha in his office in the evening. On the other hand, Kalpana introduced herself to Swami and joined him. They decided to go for a walk to Marine Drive and have some coffee and snacks during lunch as Kalpana seemed very impressed with Swami's simplicity and intelligence. So, she tried to spend more time with Swami. Swami was very shy to get intimated with Kalpana as this was the first time ever since his childhood that he was talking and spending time with a female.

There was a party in the evening at 8.30 organized by NYB for the newcomers so; there was a lot of time with Swami and Kalpana to know each other. But Sundeep was tensed about what's in the pipeline for him on the very first day in the bank. Natasha, Aditya's secretary, was pity for Sundeep as she knew Aditya very well. Aditya in his first meeting with Sundeep first warned him about his attitude in the seminar hall and then discussed about the launching strategy of Retail banking in India. After the long discussion, he was quite impressed with him. On the other hand, in party, Brian close, the CEO of NYB that time discussed the same thing with Swami and Kalpana and was also quite impressed with them. Next day, when Aditya consulted about the matter at Brian's office with him both got startled that these guys were genius. They decided to build a team of five i.e. Aditya, Swami, Sundeep, Kalpana and Natasha to launch the Retail banking in India. In this way the main characters of the story collaborated and the story started gaining the shape.

In the chapter Twelve, there was the description of another reality of Indian banking in private sector which was that the top most position in these foreign banks were never kept by any Indian although they were highly intellectuals and talented but it was honored by some foreigner which was an average

employee in his country. The talented and deserving foreign candidates did not aspire to come India as they thought it was an inferior place and far behind from their growth and if they joined in India their growth would be stopped or rather diminished so people like Brain Close joined India as CEO of NYB as he was a cashier for three decades in the US.

The hierarchies in every multinational were reminiscent of the days of the Raj; the *brown* Indians would never get the top post. A foreigner needn't be a top performer to become a CEO in India. An average performer willing to go to India stood a good chance to get the job. India was perceived to be a difficult and hostile country to work in. Punishment posting, it was called. Expats sent to India also got a hardship allowance for having agreed to work here (IGB, 31).

After consulting with Brain Close, Aditya decided to invite his team at his house on Saturday evening at dinner. Meanwhile, Natasha started liking Sundeep while Sundeep was mad for Kalpana and Kalpana had decided to marry Swami. Initially, Swami hesitated as their family backgrounds, economic conditions had vast difference but after thinking a bit he and both of their families agreed. Kalpana announced that she was going to marry Swami in forty five days time and also quitting from NYB as MT. This information shocked Sundeep and was almost completely shattered. He showed his frustration over Natasha but she consoled him. In frustration, they tried to make love in office but Aditya caught a glimpse of them. After few months probably as a result of this incident Sundeep and Natasha also tied the knot with each other.

After appointed as MT and before they four had got married, Sundeep was given the project of car loans and Swami and Kalpana had to work on two-wheeler vehicles. All of them proved themselves were succeeded. NYB was happy with their performance. For next twelve months this team performed extremely excellent in all its tasks. Aditya assured Swami and Sundeep's presence globally; a year after, both were honored by Rising Star award. After this grand successful start of retail banking, Aditya decided to quit NYB as he wanted to start his own business. "The fact was that he wanted to quit and start a new business when his confidence and market reputation were on a high. And given his recent achievements at NYB, this was the best possible time for him to quit" (IGB, 67).

This decision highlights the recent mental approach of private employees whether they are at high post or low, all of them are self-centered. This shows the change of moral aspects in contemporary scenario. Economically sound position has become the main goal at any cost. There are many examples of this approach in this novel also whether it would be Swami or Sundeep or other characters all of them could fall to any extent to achieve money and power. On hearing the news of Aditya's resignation, both Swami and Sundeep were shocked and sad. "Both Swami and Sundeep felt they would be orphaned by his exit. Aditya had protected them all along and they could focus on the task given to them" (IGB, 67). Aditya introduced them with their new boss Suneel Dutt. The reaction and impression on the first meeting with their new Boss was juxtaposed. Swami did not like him from the very first sight, he had no logical reason of his unlike but he did not like him. On the other hand, Sundeep impressed him brilliantly. So, in this battle, Sundeep clearly won. Swami got strongly attached with Aditya. He wrote in a mail, after meeting Suneel, he couldn't work with Suneel and whatever he was today it's all because of him (Aditya). He would not tolerate Suneel. So he requested Aditya either transferred him in any other division or he would resign from his post. Also, when they met, Swami was contemplating to join Aditya's new business. On this, Aditya, as he always played the role of God for them, taught the chapter of the practicality and not to get too emotional.

The entry of Suneel Dutt's in the story changed all the values of Sundeep and Swami. Suneel and Swami both disliked each other but Suneel and Sundeep's companionship started rising. Suneel was the first corrupt character both financially and ethically described in the novel. Now, Sundeep was going to start to follow the same path as story would proceed which led him to the judgment day and at the edge of the destruction of his whole career. "Suneel was not a clean guy and his reputation preceded him. Bit of a wheeler-dealer, he would do anything to get his work done. For him, self was above everything. He was the kind of guy who would sell his wife to get a deal through" (IGB 72).

Now onwards there had been started the detailed description of politics and sexual harassment in banking industry which depicted the real scenario of banking. On the occasion of Suneel's joining in India

he threw a lavish party as Zeenat Aman as the MC for the night. Suneel tried to flirt with Natasha on the dance floor. Natasha felt very uneasy when he was trying to cross his limits, Kalpana took her from dance floor Natasha described whole incident to Sundeep but he did not listen to her, just said her that she was over reacting. The incident did not close here, as Natasha was the secretary to Suneel so her life had become miserable at office but Sundeep did not want to listen and understand a single word from Natasha against Suneel as he was blind to build relationship with him.

In 1990s, the loan policies were too difficult and long. Customer had to undergo a long and torturous process. So, NYB decided to introduce DSA (Direct Selling Agents) who would play the role of mediator between the bank and the customer. This policy became successful.

Now with this, another important character Ram Naresh was introduced. He was a DSA for NYB in Calcutta. He was introduced as a Gujju bhai but he spoke Punjabi in Calcutta (now Kolkata). He was very sly, shrewd and corrupt man. He had great links in NYB upto the Vice Chairman. "Occupying the pride of place on one of the walls was a stick-on board that had pictures of every one of Sundeep's seniors at New York International Bank who were now in senior positions overseas" (IGB, 78). So, it was not a difficult task for him to trap Sundeep. He wanted to use Sundeep so that he could easily make money through NYB by wrong means. Sundeep's biggest weaknesses were women and money. He could stoop to any limits for them. This was easily noticed by Naresh. Naresh trapped Sundeep with the help of his secretary, Monica who was in her early twenties and very seductive. Sending Monica to Sundeep Naresh made all deals in his favor and bought Sundeep forever. At once Sundeep wanted to curse Naresh for his doings but later he thought when everyone in the bank enjoyed this type of life than why didn't I? That was how the long relationship between Sundeep and Ram Naresh started. "The conversation eventually turned to the financials of the DSA proposal. Sundeep agreed to a deal heavily tilted in favor of Naresh. Well, after Monica's performance, it couldn't be otherwise" (IGB, 79).

When Sundeep was enjoying sinful pleasures in Kolkata, his wife, Natasha was sexually harassed by Suneel. Suneel told her the most secret and shameful incident of her life which made her restless and tensed. She was not shocked by Suneel's action but by the sentence he said, "My bed is better than the loo. I can promise you that" (IGB, 82). Only Sundeep and Aditya were the other two people except Natasha who knew the loo incident and she was surprised who told him, Sundeep or Aditya? She thought Aditya told him about it. But it was not clarified by the writer till the end. Swami and Kalpana consoled Natasha and took her with them. Swami was very depressed about the deeds of Suneel and decided to consult with Aditya in this matter. Swami contemplates

Is this becoming a culture in the bank? Are women meant to be walked over? Is this the way all foreign banks worked? The bank may be foreign, he thought, but the people working here are all Indian. Why should a few slime balls like Suneel be allowed to bring disrepute to a bank? He didn't have the answers (IGB, 84).

Aditya convinced him to do something. He talked to Shelly who was her friend and a senior manager in NYB's Singapore branch. But he came to know that she resigned because of the same reason. Aditya wondered that how the corporate culture was keep on changing drastically. Natasha, Swami and Kalpana decided not to tell about this incident to Sundeep because he did not understand it at all. Now it was difficult for Natasha to work with Suneel. Her condition was becoming miserable day by day. Swami talked about it to Aditya, he asked for six months time to regenerate his network in NYB so that he could do something. Very smartly by hiring, a secretary from NYB from treasury department at double salary he made a vacancy for Natasha over there as it was Swami's department. Again, Aditya played the role of God for his dear ones. Now, everything became alright for all of them.

On the other hand, Sundeep's relationship with Naresh was growing tremendously; his Kolkata trips and sleeping with Naresh's secretaries were become more frequent. Now, Naresh had a plan in his mind in which he wanted to use Sundeep. He wanted to settle a call centre and would do business with the help of NYB. He offered Sundeep a sixty-forty partnership. The deal was done OK by Sundeep.

'Look Sundeep, I will invest in this call centre. You give me the business. I will manage the complete customer service for New York International Bank in India.' At that time there was no concept of phone banking in India. Even the now thriving BPO industry had not reared its head. Naresh was smart. He knew how to get his work done. He knew that Sundeep could swing the deal for him.

When Sundeep started thinking, Reshma came back with the tea. Sundeep's thinking went for a toss. Then Naresh threw in the sweetener. 'I will run the call centre on paper, but we will actually own it.' Sundeep looked at him questioningly.

'Yes,' continued Naresh, 'it will be a sixty-forty partnership between us. Sixty mine and forty yours.' After a pause he said, 'Think how many Reshmas we can hire in the call centre. Every day, someone new to fuck.'

Sundeep didn't react. Naresh knew he had won (IGB 92-3).

Now Sundeep was seeing the corporate world through Naresh's eyes. He told Sundeep to recruit new employees by T&A criteria i.e. Tits and Ass criteria. That means mainly appoint females who were beautiful and attractive etc., not by their qualifications. Also, with one incident Sundeep understood the strength and approach of Naresh in NYB. As usual Sundeep was on his Calcutta trip. After meeting and had lunch with Naresh he went to his hotel and as usual Naresh's secretary Reshma came to him with another new one, Linda. All the three of them had great fun all the night. Early in the morning nearly at 5.30, when Sundeep stepped out of his room to see them off, one man caught him red handed. That man was Swami. He was shocked. Later, when both of them Sundeep and Swami were on their way to Mumbai. Swami asked Sundeep "How long has this being going on"? (IGB, 98) He said for three months. The whole conversation was held in the plane. Sundeep did not feel ashamed for what he had done. His only concern was that Swami did not open his secret to anybody else. He had no regrets at all. When they arrived back, Sundeep called Naresh and narrated the whole incident but Naresh took it very lightly and assure Sundeep to take away Swami from his way. As on his word, Naresh managed Swami so cleverly to get selected for ITDT (International Talent Discovery Programme) with the help of Joseph Fernandes, the Vice Chairman of NYB and Suneel, Sundeep's boss. Although Suneel did not like Swami he had to select Swami over Sundeep all because of Ram Naresh. This was a golden opportunity for Swami to be the part of this programme. This was one more feather in his cap because after being part of this programme he

would assure global recognition. So, for this he had to move to New York. At first after hearing this news Sundeep was again disappointed as he was feeling defeated with Swami but after hearing the whole event he was very satisfied that this whole was done for him only to make his way clear without harming Swami. Now, he clearly understood how important Naresh was for him? As when he could manage Swami for him then he could arrange anything for him to make his career sky high. For this he had to take a very good care of Naresh.

This was how Sundeep's whole career bent on Naresh's side and he was getting indulged into this very dangerous game of corporate world where he was only a step to move upward for people like Naresh. But Sundeep did not realize it at all. He was blind with success which he was getting very easily by adjusting a very few things with the help of Naresh and which he had achieved in a very short interval of time with tremendous speed. “‘How did he manage to do it so well!’ He was not referring to Swami. He now knew how Swami got that nomination to ITDP. It was his dear old fixer friend Ram Naresh (IGB, 108).

Before shifting to New York, Swami and Kalpana enjoyed annual vacation of a fortnight at Amsterdam, Barcelona and islands of Palma de Majocra and Corsica. It was like their second honeymoon after Kodai. Swami had been abroad for the first time in life and was very excited. Just after the vacation, he got an order to join ITDP as soon as possible. Swami and Kalpana moved to New York. They started enjoying American lifestyle as weekends were only for family and to enjoy the trips to famous places. It did not take time to imprint impression for Swami. He was a doer and hard worker. After a year this ITDP programme was a great success and Swami was on the top for its credit. Another hallmark had added in Swami's career. Then he got a short term assignment of acquisition in Korea for NYB. Then, he went to South Africa and then back to Chicago where he joined Kailash Advani's team to manage the fragmented business of South America. Kailash's team had done a great job. Also, in this assignment Swami played the key role. Everything was going superbly well. Swami and Kalpana had only regret that they did not

have a baby yet. So, they tried whatever they could do for it but all in vain. So, they consoled each other that God would not give everything to everyone.

One day Swami was on his way back to home, there was an international call in his cell phone but he did not receive as he was driving. After few minutes, Kalpana called her to come quickly at home. When he reached she told him. Ambiyam, his sister, met with a severe accident near Mahabalipuram in India and had got fractures in ribs; lungs were punctured, also got skull fracture and she was in coma, admitted in ICU. Only Swami's mother, Amma, was with her there. This made Swami very tensed and nervous. He made a call to Aditya for arrangements until he would reach there. After two days both were there at Chennai near them. This incident made Swami to contemplate about his move to India as when he was in Kailash's team and Kailash had got transferred to India as Retail Head of India, he offered Swami to join him but Swami refused as he did not want to be Kailash's man at all. But now circumstances arouse that made Swami to talk to Kailash about the possibility to get back in India so that he could care his family. As Swami's reputation and profile did not hide to anyone in NYB so he easily got back to India and also due to his honesty and reputation, Kalpana also got job again in NYB in India. He had joined as Head Distribution in India, the job of Senior Vice President Level. On one hand Swami assured his presence in NYB globally and became a star and on another hand Sundeep in India was on his royal ride.

When Swami and Kalpana had relieved from New York, Sundeep did not have any danger with them. To fly high with Naresh's wings, Sundeep could stoop to anything. There was an example. When Natasha informed about her pregnancy Sundeep was twice happy as one was obvious and second was that now he forced her to quit job so that his wrong deeds would not get exposed to her sooner or later. For a safer side, he set up the gynecologist to recommend her for complete bed rest. That's how he removed Natasha making his way clear with Naresh's advice. Now, Naresh and Sundeep's tuning was great going. They made millions of dollars together. For next ten years NYB was established as the most recognized

and organized bank in India. No doubt Sundeep was a great leader but above all he took most care of Naresh and himself only, his only aim to earn more and more name, fame and money.

After his great performance in retail banking he moved on as the Head in Branch Banking. As NYB has become the third largest bank after Citi Bank and Bank of America in the world, its hunger grew more and more. Now NYB started mergers and acquisitions of other Banks. As Sundeep is the head, he merged a South Indian bank named South India Urban Commercial Bank (SUICB) with his team into NYB. He took a great care of his bank and himself also. Call Centre was next in his pipe line but as it was a heavy investment project, it seemed hard to get approval by Suneel. So, Sundeep decided to wait until Suneel left from India's in his new role and the new fellow replaced him. At that very time he would perform his action and no one there to question him. As this became a very easy battle for him to win. One thing was sure that what Sundeep touched made it gold. He was successful in his every role. Introducing phone banking was also a success and Sundeep got twice benefits. One from Naresh due to his share in call centre and other by its success for NYB, which made him won the Asia Pacific Best Retail Banker Award for NYB four times in the six years and became a global star.

Till now, both of our protagonists were on the success ride. For next few pages there was a description of high profile politics for post and money. The central character of this episode was obviously Naresh. As he had great links in NYB up to New York and up of NYB. He managed all the things according to him and won from all sides. The scene was as follows:

Now after great success Sundeep decided to move to London as Head of NRI Business based in London. As Kailash Advani replaced Suneel Dutt as Head of Retail banking this was the next promotion for Sundeep. But as Kailash came back to India at the age of 51, before four years of his retirement so there would be no chance for Sundeep to get this post and he did not want to be the prince in waiting for four years as it did not suit his personality. So, he decided to move to London for four years. In London, he again achieved success but the way he did was wrong. Success made him almost an animal. Initially

when he joined NYB, he was a strategy leader but now his team consisted of target achievers by any means. Till this time everything was OK. No one hurt a lot. The real power politics started after this.

Sundeep was settled in London, Swami returned India as Distribution Head and Kailash Advani as the Head of Retail banking, Anindyo, Rajendran, Swami, and Vivek had to report Kailash. “Kailash introduced Swami to his team of Business Managers: Akshay Bhalla for home loans, Vivek J for personal loans, and Anindyo Roy for auto loans. All the three had worked with Sundeep” (IGB, 128). One day Kailash Advani organized a dinner party at his house for some leading members of NYB, India. There they all got together. Some managers worked with Sundeep when he was in India and were great fond of him and did not like Swami they kept on praising Sundeep and comparing Swami with him as it seemed Swami lost his battle before it got started as they all seemed to be Sundeep's men. In this party, there was a Surprise entry of Sundeep who was there to meet Kailash to deliver him information about some transfers. The news was Rakesh Makkar, the CEO of NYB of India was transferred to New York in new strategic role and this post was going to vacant. If he was interested to be the CEO he would talk to Naresh for this matter.

When Kailash talked to Naresh he threw a deal that he would get the seat of CEO for him and he had to pay half a million dollars and Sundeep got back from London into his role. After a little hesitation he agreed. Naresh paved the way clear for Kailash as the new CEO of India and Kailash also fulfilled his promise and made Sundeep as the new Head of Retail Banking almost ignoring Swami as he deserved this post more than Sundeep.

Finally, Sundeep got the post of his dream, under which he and Swami started their careers with Aditya as their Boss. Today, he became the boss of everybody and Swami had to report him was an additional bonus. In this way, Naresh by using Sundeep for Kailash and Kailash for Sundeep made every deal successfully in his favor. Now, the CEO of NYB of India and the Head of Retail Banking were in his pocket and in addition, the honest workers like Swami were Sundeep's juniors. In this way, Naresh won

all the battles shrewdly. In August 2002, Sundeep returned from London to his new role in India. There was a great and warm welcome organized by NY Bankers and his lovers. Plenty of parties were organized. In these parties, there was a special party organized by his former boss, Aditya. The other invitees were only Swami and Kalpana. There Aditya gave some tips to Sundeep as he was now in that role which Aditya played several years ago but Sundeep almost ignored all. It hurt Aditya but he did not take it seriously.

Sundeep, you now have a job that I held several years ago. It's a big job now. The lives of a number of individuals depend on you. You have to make sure that you do everything honestly, keeping the interests of your people and your customers in mind.' Aditya had said as they left.

'Aditya, everything has changed in the last ten years. I am sure I will be able to do a better job than you did,' said Sundeep, much to Aditya's surprise (IGB, 149).

Success, power and post made Sundeep a tyranny. He was a strict boss. Every evening he wanted to target and achieved sales through SMSs in his mobile. His leadership led everyone in great stress and pressure. The means did not matter to achieve the target and only thing matters were the target. Swami was against this approach but Sundeep ignored him. "Sundeep wanted success at any cost. The mantra in New York International Bank became sell, sell and sell more... the customer be damned" (IGB 150). Sundeep's success story changed into tragic ending story after an incident. As we knew the shortcomings of Sundeep were money and women. He achieved money by all means and now it came to women. Now, as the Head of Retail Banking in India, having many powers of transfers and replacements in hand he used them for his convenience.

There were two major incidents (women scandals) described in the novel which led Sundeep to face the trial at the end of the story.

First one was Insurance Scandal. That was the time when banks started selling insurances and by law each bank could make tie up with only one insurance company. NYB tied up with KAIC insurance company. Sharda Rajan was the relationship manager. She was very beautiful, intelligent and smart lady.

Her growth in the company was very fast because she knew how to get the work done. Her philosophy for work was depended on two things, first, use your intellect and experience to the fullest to get your work done, if it failed then use your charms to fulfill it. Sundeep and Sharda had great tuning because of their same philosophies towards work. Now, that year when Sundeep became the Head, NYB have fulfilled all the targets of selling insurances for KAIC but other banks were far behind to achieve the targets. As Sharda was much closed to Sundeep, she told her to do something. Sundeep tried every curse and blessing initially on the surface but failed. But when Sharda offered him an incentive of "full service" in Switzerland he became uncontrolled. "When it came to women, Sundeep just could not control himself" (IGB, 156).

Sundeep started selling insurance with personal loans home loans but could not get the target. Now, he planned to sell it with credit card as this was the best option. But that Amit Suri, Head of credit cards was on leave and Swami was handling it. Sundeep changed the strategy to sell insurance to credit card customers as they were in huge numbers. "It had over one and a half million cards in circulation in 2004" (IGB, 157).

This time he approached negative confirmation strategy. Initially they called/mailed their customers for positive confirmation whether they wanted insurance or not. When it seemed not fruitful for targets Sundeep started selling it by negative confirmation.

He implied that the best way to do the deal was to send out a mailer to all customers that New York International Bank was offering a KAIC insurance to all cardholders and that the premium amount would automatically be debited from their credit cards. Customers were to be given an option of calling back and confirming only if they didn't want insurance. In case customer do not confirm back, they would start getting charged for insurance premium, month on month.

Sundeep was counting on the fact that many customers do not read mailers and many of them would not make the effort of picking up the phone and calling NYB. In case they did, he would happily reverse the premium charged and claim a refund from KAIC. He was counting on the inertia of people to make this programme a success.

Swami was taken aback when Sundeep recommended this. 'Sundeep, this is not right. We will be hauled over coal for doing something like this. Customers will lose faith in us.'

'But we are on the right side of the law, Swami,' argued Sundeep.

'But, only in the letter of it. I do not think this is in the right spirit,' Swami insisted (IGB, 157-8).

In this conflict between Sundeep and Swami, Sundeep won after few controversies like NYB's name was in media and newspaper headlines for few days. But all this was fled away immediately and everybody forgot about this scandal. And, finally Sundeep earned five million dollars from this strategy for NYB. Now, Sundeep's rivalry ship with Swami even grew deeper. As he was the boss he wanted to teach him a lesson. Soon he got the chance.

That time many western countries started outsourcing business in India. For this they preferred the same bank/company not the third party so that it would be beneficial for them. A BPO named BOCA which is Delhi based small company was acquisitioned by NYB. It came under retail banking. Sundeep accepted it unwillingly as it seems a worthless job. He attended the induction seminars. Soon he realized that it was a bull shit business and also he had got a devilish idea in his mind. After grilling them entirely for three hours Sundeep decided to transfer Swami in BOCA as Managing Director but this post was suitable for the five years junior fellow from him but Sundeep had done this to take revenge. Swami narrated whole incident to Aditya. Aditya talked to Sundeep on phone but Sundeep answered him very rudely and he forget everything that what he was today only because of Aditya. Aditya was also very shocked by his attitude. In this way for a woman only (Sharda) he made everybody against him. He had lost his two most true friends in Swami and Aditya and NYB was about to lose faith in customers.

The incident was not closed here only. Now Sundeep started screwing up Swami's men. In that, the top name was Vivek Jalan who was the head of personal loans. For last two months Mumbai team couldn't achieve its targets. So Sundeep started insulting Vivek in the way that whole office could listen to it. He also called a meeting with Mumbai team where he almost made everyone shed into tears. He clearly warned everyone that either fulfill their targets or leave the job. Swami was very upset by his move in BOCA. Aditya met Swami in a restaurant. He taught some calculations in his typical style to Swami. After doing this calculation Swami was smiling that meant he got the solution to deal Sundeep.

He happily joined BOCA as MD against Sundeep's expectation. Now, Swami did not know even the basics of BPO but Aditya after quitting from NYB started this business, helped Swami entirely to establish the business. Now, Swami wanted a faithful and hardworking intellectual person and also who was his man. He found it in Vivek J. He requested Sundeep for Vivek to move him in BPO. Sundeep was twice happy. After getting Vivek, Swami slogged their butts up to make it a successful business with the entire help of Aditya. The result came sooner within six months period of time.

In the next three months they were able to convince people from across the globe to transition to India two back office operations and one outbound calling activity from UK, four processes from the US and three more from Argentina. They were in business. They delivered these transitions within ninety days of getting the orders. Revenues started flowing in.

In no time the gross monthly revenues of the BPO started crossing ten million dollars. The business was operating at a margin of thirty percent. BOCA became a star, the biggest and the best performing business for New York International Bank in India. Swami was again a hero.

The phenomenal run of BOCA left Sundeep wondering what went wrong in his assessment. He had sent Swami there to make life miserable for him, but Swami had actually turned it into a golden opportunity (IGB 183-4).

Swami was again a hero because of his hard work. During this period of time Sundeep was busy in developing relationship with a new gorgeous woman named Karuna to whom he met in Chennai. When Chennai team achieved success by beating Standard Chartered Bank in the Chennai in selling personal loans, the head of Chennai team was Nitin, Karuna's husband. In the very first sight Sundeep felt crazy about her. Now, he had started trying schemes to how to make closed her and make relationship with her. An opportunity came to Sundeep after few months, when he was busy in meeting with Vivek and the Mumbai team of personal loans. Meanwhile he met Karuna in his office that was in Mumbai for some training for a week. His scheming mind started working and he decided to transfer Jinesh Shah, AVP of personal loans, Mumbai city to Chennai replaced Nitin and he appointed Karuna as the executive assistant in his office. All he had done to get Karuna, the gorgeous twenty five year old wife of Nitin. Initially when Sundeep offered Karuna that opportunity she resisted as she thought she could not give priority to profession over morality. But after some hesitation she agreed. "She was terribly confused, scared of

turning down her CEO and, at the same time, afraid of violating her own sense of morals" (IGB, 179). Sundeep's philosophy towards women and sex was "Sex is fun if the other partner wants you. Else you can always buy it" (IGB, 179).

Now their relationship started gaining some shape. Everybody in the office started giving some special treatment to Karuna as she was considered as their Boss's near and dear one. Sundeep took her wherever he went- in parties, in tours, in meetings etc. She was also enjoying this new found promotion and respect only because she was closer to Sundeep. Gradually making love at weird places and playing hide and seek with their family had become their hobby. Karuna got emotionally attached with Sundeep but on the contrary Sundeep was only enjoying the relationship with a woman who was lovely married woman. "Making love to her made him feel like God - the God of banking" (IGB 182). In the office they chatted through SMSs not in person. Even when Sundeep was out of station they conversed mainly through SMSs.

That's how women had become the integral part of Sundeep's life. But he did not know in his worst dreams that the women to who with he was playing and making relationships according to his own choice would blow on his own face in the form of trial at the end because in the trial the major and main complaints were from these women. As story proceeds now from here there were few more women would come in Sundeep's life that would complaint against him later.

Sundeep's downfall story started from Chapter sixty-six in which there was a description of the success other bank Citibank over NYB. As Citi Bank's better services and payments attracted both customers and employees respectively of NYB. This was the primary result of the strategies and approach implied in Sundeep's leadership. Sundeep was leading with Naresh's eyes which result him a short-term success and now his and NYB's downfall had started. His strategy of hiring beautiful girls who may attract the customers with their charm worked for a very short interval of time. Now, it all failed in front of Citi Bank's qualified and professional intellectuals. Success had made Sundeep an animal; his only

goal was to achieve targets and sells by any means. Now, NYB was on weaker side so its wealth and relationship managers started forging their customer's signature to transfer their money from savings account to mutual fund. There was an incident of fraud narrated here which was the output of Sundeep's leadership.

NYB had three categories of customers – Value Plus customers, Super Value customers, and Club Class customers: Customers were graded as per their relationship value with NYB. Customers with relationship value of over one million dollars brought up the Club Class. They were the most pampered customers. Legend had it that NYB once hired a helicopter to ferry a Club Class customer from Mumbai to Pune, when a landslide had blocked the highway (IGB, 190-1).

Arun Jain was one of the Club members in NYB for over a decade. He had great faith in NYB and its team. Nidhi Agarwal was the relationship Manager at Nehru Palace branch where there was Arun Jain's account. Mr. Jain left for America to meet her daughter who was expecting her first child and would not come back before six months. At that time there was a flood of selling investment products and insurance. By convincing customers to invest in mutual funds and insurance policies the bank were getting double profits as they got commission on every mutual fund sold. Sundeep was a hungry banker and for him only result matters that's why he announced a contest 'Hawa se Hawaii' in which the bumper prize was a trip to Hawaii for whom who achieved the maximum sales target in that specific period of time. Nidhi Agarwal and Pooja Deshmukh had tough competition. Nidhi was behind 1.3 crore sales than Pooja in the last week of the contest. But she was not worried because she had a trump card to get used in the form of a factory owner in Gurgaon. When she reached at his house in Gurgaon she found income tax put a personnel raid at his house and he had gone underground. That was the last day of contest and she wanted to win that at any cost. When she was returning she found a small piece of paper in her diary and a devilish smile came on her face. She directly went to the bank, done some paper work and returned home happily. Result was announced and Nidhi was declared as the winner of the contest. Sundeep and specially Anindyo congratulated her as she was much close to her. She offered Anindyo to come to Rio

after that Hawaii trip to enjoy for only two of them. He delightfully accepted and told Sundeep to make arrangement of sponsorship by KAIC through Sharda. He agreed.

After some time when Mr. Jain came back before six months with his whole family as his daughter got a miscarriage. He went to bank to check his balance and to take his statement. He was shocked after checking it. He found 5.4 crores less from his account. After the whole investigation, the bank and Mr. Jain found that somebody had transferred that amount to mutual funds and insurance policies by forging his signature. The whole scene was created by Nidhi as she forged the signature and transferred the fund to win the contest as it was the last day. But she asked permission from Sundeep and Anindyo before doing all this. Sundeep permitted her but he couldn't think in the wildest of his dreams that it would blow in his face back.

Instantly, he fired Nidhi as she was in Hawaii only that time. She was ready for all this happenings and did not worry. She decided to visit Rio with Anindyo because he was also a big name in banking industry and she did not want to make furious him. Soon this scandal blew like fire and became the newspaper headlines. After that it was revealed that there were 359 cases of forging signatures and transferring funds into insurance and mutual funds discovered. Meanwhile, the share market went down to thirty percent as North Korea tested a nuclear bomb. America was preparing for taking some serious military action. The entire world's economics were shaken and India was no exception. So, Mr. Jain's fund of 5.4 crores invested in mutual funds after the crush of share market hold at 3.9 crores only. This made him very much furious. But after consulting with Sundeep by that branch manager, they decided to pay his whole amount and NYB would bear the loss. Like Mr. Jain's case all the 359 cases were solved out in the same way but NYB lost its customer's faith and market reputation. This was all because of Sundeep and during whole this period Kailash Advani was at leave. That's why the whole blame came on Sundeep.

With 359 reported cases across the country, the only person they could point a finger at was Sundeep. He had fostered a culture built on low morals and low integrity, and now it had come back to hurt him.

The media glare brought with it a host of new problems for Sundeep. The whole issue blew up into an ideological debate on national television (IGB 202).

RBI cancelled the approvals of opening new branches and ATMs. At that time NYB had licenses for four branches. All of them were withdrawn without an explanation. RBI inspected NYB and found a number of loopholes in NYB. So, NYB decided to move out Sundeep from his current role to Head of Retail for UK. Sundeep was lucky enough to get rescued in this way rather he got opportunity in these adverse conditions. He grabbed this role with both his hands. Now, Chetan Bindra, the Global head of Retail Banking decided to make Swami as the new Head of Retail Banking India as he was most perfect suit for that role.

Finally, Swami achieved his target and fulfilled his mother's dream. He was the happiest man now on the earth. Kalpana and Aditya were other two people who were happiest to the fullest for Swami. But Swami had to recover NYB from all the scandals created by Sundeep. He took a very smart step. He appointed Aditya as a consultant for the bank. Now, he started taking some tough decisions against the corrupt personnel. He fired around 125 people from Naresh's team and had no hesitation to fire some more frauds. Time went on and everything became normal and Swami became hero again. Now, he understood perfectly that for being a good leader "one had not to be flamboyant or sexy. You have to honestly apply your mind" (IGB, 209).

"Chetan Bindra moved on to replace the Worldwide Head of Retail Bank" (IGB, 211). Now he would report directly to Tedd Bridge, the CEO. So, he was very excited. Now, he had one problem that to whom he would replace in his role; when no one seemed suitable for the role he split it into two parts; Managing Director – Retail Banking (Emerging markets like India, Brazil and China) and Managing Director – Retail Banking (Rest of International except USA). He approached Sundeep and Swami for

these two roles. Sundeep grabbed this opportunity with both hands but Swami refused because he could not leave his mother alone in India in her old age. So, he decided to remain in India.

In chapter Seventy five, there was the whole description of Swami's strategy and approach towards his job profile. How he started exercises to clear the system and Naresh's channels. NYB has an international audit team and audit was considered as a very serious operation in NYB. This audit team had distributed its working strategy in three parts: low, medium and high risk countries. The audit team would audit the high risk countries once a year, medium once in two years and low once in three years.

After the mutual fund fraud, the rating of the India business was changed to high risk and towards the latter half of 2005, the global audit team decided to visit India.

Global audit was a very serious exercise, which was at times career threatening. There had been instances in the past in which a poor global audit led to shutting down of businesses or sent high-flying careers tumbling down. Everyone, including Swami, was paranoid about the consequences of a poor global audit. Around the same time Mona Albance, a member of the Global HR team, was expected to visit India for a week. She was in charge of diversity and work environment" (IGB 215-6).

Mona came to India for a week for some secret investigation which would be helpful for the global audit team also. She did not reveal this to even Swami. She stayed at hotel. Then, she wanted Karuna to assist her instead of Ekta who was appointed by Swami for Mona. Mona gave a list to Karuna for what she was here in India. She wanted all these details within two days of time. The list was as follows:

1. List of all women employees in the organisation with name, date of birth, date of joining, background, designation and salary.
2. List of all women employees who have been promoted in the last three years.
3. List of salary hikes given to women employees in the last three years.
4. Name of women employees who have resigned in the last three years.
5. Performance appraisal reports of all women employees for the last three years.
6. List of women who have moved into head office in the last three years.
7. Gender, mix, unit wise in the last three years.
8. Compliance hotline complaints for the last three years.
9. List of all bank employed drivers (both on rolls and contractual) for senior management also with their phone numbers.... (IGB 222-3).

It was clear that the whole investigation was women centered and the period of last three years only. Mona was typically professional and of colonial sort of mind set. As in the novel many times she showed her mentality. One when she saw the people living beside dwellers and second, when he met Swami and then, Akshay and Vivek.

Now from here we could catch some topics related to feminist approach like the gender mix in NYB:

The gender mix in the Indian operations of New York International Bank was very good. About thirty two percent of its employees across all businesses were women. That compared very well with New York International Bank's global average of 24.6 percent. This ratio dropped dramatically at senior levels where only eight percent of the India leadership team and their direct reports were women. A large population of women worked in BOCA and in the Branches. Indian women seemed to love the service sector (IGB, 225).

, how the Indian married woman made balance between house and profession?

'India is an evolving society. It is a culture where brazen adaptation of the Wild West is looked down upon. Women are still expected to get married early and raise a family. Men and women are not equal. Why outside, within our organization, do we treat men and women as equals? We don't.'

'But we intend to,' said Mona.

'So many times women lost out on senior positions because someone senior says, "Forget it, she is married and she will not be able to give it her best." Or "She will not be able to travel to the extent we want her to and so she will not be able to deliver." We have created a glass ceiling that is very difficult for any woman to break out of. How many women are there in our own management committee? Have we checked how much time it takes for a male to get there and how much time it takes for a woman with equal capability to get there? Women normally compromise and keep quiet, because if they make a noise, it may adversely impact them' (IGB, 226-7).

When Mona met Swami and Kalpana she would feel more comfortable and then, Karuna organized a dinner party for Mona and NY Bankers. In the evening when everybody was at Karuna's home Mona minutely observing everyone's behaviour (Kalpana, Swami, Karuna etc.) Now after some time, Mona started a game named Quick Answer Game (QAG) where she found some unexpected answers which made her

surprised and shocked. The question she asked and the answer was "Priya, your turn. One word which would describe how the bank has changed in the past two years?" 'Safer' (IGB, 231).

Later, Mona met Aditya and asked about the relationship between Swami and Sundeep and some their personal relationship. Aditya explained all clearly to her.

Sundeep is forever competing with Swami. But Swami looks at him as a friend...Do you see any difference between them?'

'Oh tons. The key is short-cuts. Swami will never take a short-cut. Sundeep will always find reason and method to beat the system. Swami is a horse for the long race.'

'Who will you back, if you had a choice.'

'Undoubtedly Swami, because he was virtues of CHILD.'

'Child,' queried Mona.

'Yes, because of his Commitment, Honesty, Integrity, Leadership and Dedication. I would rate him higher than Sundeep on most of these,' elaborated Aditya as the car drove into the lobby of the hotel (IGB, 237-8).

Next day, the audit team came. The leader of this audit team was Ravi Subramanian who is the author this book and now a character. He met Mona and exchanged some information and Ravi received some papers from Mona. Just after that Mona left for USA. As it seemed that her worked has done and now she had to present all these things to someone.

In chapter Eighty one, the story came to the present day where it was started in the memories of Sundeep in his NY office. It was quarter to six and the meeting was fixed with Tedd sharp at six. Now the trial started, there were few more people in the meeting room. They were Chetan Bindra, Michelle and Aditya Rao, the surprised one. Now, Mona started uncovering the data and things for which she was in India. One by one whole sins and misdeeds done by Sundeep revealed in front of him. For all of them, he shamelessly lied but at last he accepted all his crimes. Finally, decision was taken that Sundeep would put in papers on his will otherwise NYB would send him to jail in sexual harassment and fraud cases. Aditya came into rescue for Sundeep finally. He appointed him for his company and promised him that no one would come

to know what happened in this room except the present ones. At last Sundeep said "I would not imagine that you would come to my rescue. I have never been a believer in God. Aditya, today I know, if God was a banker, he would look like you" (IGB 258). In the last chapter Eighty two, which is the epilogue there was the description of all's well that ends well. "Life goes on, but everyone has become smarter from the learnings at NYB" (IGB, 260).

The story is written on the backdrop of the IIMs and the lives of its alumni a space that is gaining, a huge potential in sales. This is 'the locale' which breeds New India and creates the success stories that the youth are today dreaming off. Although the protagonists come from different backgrounds and different ambitions but they are tied with a common thread of the banking industry. Set alongside with some of the popular Bollywood films like 'Life in a Metro', 'Corporate' etc there is all the masala- sex, betrayal, boardroom tales to ignite the curiosity of the reader. Besides, the little punch dose of good versus evil, the slow and the steady versus the sky-rocketing ambitious and the ensuing poetic justice mix for a good cathartic denouement. Though such fiction do not try to convey a message yet there is a highlighting of the importance of setting once expectations right. The 1990s, where the book is set, was the heyday of making it big in the banking world, but the euphoria having receded and the recession having set in it visualizes the unreasonable aims and desires that might not be sustainable in the long run. The citidable of secularity and relative prosperity that we are trying to scale need caution not lopsided approaches. What the book projects is the unprecedented rise in the economy after the shackles were released from the Indian economy in the 1990s allowing new freedoms to create and participate in economic wealth. It also in a way makes us more than aware of the prophetic warning that Nandan Nilekani, ex-co- Chairman of Infosys and co-founder NASSCOM and TiE has to say

The ideas that the country has become more optimistic about over the last sixty years- deomographies, entrepreneurship, the English language, the role of IT, globalization and democracy- have been the foundation for an expanding economy. They have also led to a kind of catharsis- it now finally looks like India has escaped from its sense of persecution and the limitations of its history. This change in our mindset has in turn led to a growing demand for new ideas on primary education, urbanization, infrastructure and a unified single market. While the

new popularity of these latter issues has created pressures for change, we face big challenges in implementing them (Nilekani, 2008, 287).

For many of us India who has had the opportunity to rise above the rest and participate in the fruits of success knows that the standards of expectations have risen high and the challenges as well. Lilliputs cannot survive in this world which wants corporate giants. The success story is of those who have crossed the hurdle of being 'average'. Amitabha Bagchi's *Above Average* (2007) is all about the dilemmas of this mad race to reach to the top, a winding, uphill task beset with unimaginable hurdles. The IITians have a more advantageous predilection. Bagchi explores what goes into the making of an IITian and how they are chiseled and honed to face the challenges of the future and attest to the promise that is enshrined in them.





IIT Delhi

Period 2000-09		
RANK	Institution	Author count
1	ISB**	11
2	IIM-Calcutta	10
3	IIM-Bangalore	9
4	IIT-New Delhi	5
5	XLRI	4
6	IIT-Kanpur	3
6	ISI-Calcutta	3
6	ISI-New Delhi	3
6	TIFR	3

Article Published in Economic Times on 7th Feb, 11

Above Average by Amitabha Bagchi is a stand-out book from the current crop for various reasons. Structurally, it dispenses with the linear plot, adopting instead an array of interlocking circles, moving the action in both space and time from 1980s New Delhi to twenty first century Baltimore and back again. Thematically, it is a coming-of-age story, a striving-for-progress post-colonial story, a there-and-back-again voyage of self-discovery, and also a tale of unrequited love, of effort without results. The narrator has no discernible hamartia, or perhaps just that he is detached from his surroundings, his friends, and his actions. He is not a tragic hero, but there are tragic heroes in the tale- there are those who inhabit a 'Hindi-movie world', 'full of stories of violence and greed and lifelong grudges'. There are characters who repay kindness with ingratitude, and there are those who find it hard to let go, even when letting go is the only thing that makes sense.

Divided into eight chapters, the novel is set in Delhi. The narrator, Arindam Chatterjee, or Rindu as he becomes in IIT, is a Delhi boy, East Delhi to be precise, and his experiences with a variety of people are a chronicle of life in urban India, an India on the cusp of transformation, much like his own life. The story starts with the description of his coaching classes for IIT entrance Examination. "It's the room in which I had taken the screening test to get into Study

Circle; a test to prove that I was good enough to study under their guidance for another test. They don't want to waste their talents on people who don't stand a chance of getting into IIT" (AA, 9).

In Study Circle he met two acquaintances Bagga and Karun, who are energetic and enthusiastic about IIT. Both are preparing for IIT diligently and have tremendous knowledge of coaching classes and study materials for IIT. They keep on discussing it with Arindam. But in the end unfortunately due to some reason Bagga didn't fill up the entrance form and didn't appear for IITs and there is no description of Karun later on. Meanwhile they keep on talking about their role model and topper of their school, Kartik. They considered them a born genius. "When Bagga spoke of Kartik's academic exploits, his eyes would gleam with unreserved hero worship. Hyperbole would pile on hyperbole and I would think that either this Kartik was a figment of his imagination, invented to gull me, or he was some kind of savant, the new Ramanujan" (AA, 17).

Bagga narrated Arindam an incident of Mechanics problem. No one even his Physics teacher Bhatkande failed to solve that problem. But when he asked Kartik about it, he solved it within two minutes. Later when Arindam and Kartik became friends at IIT Delhi, Arindam discovered that Kartik had solved it few days earlier only but he pretended to be ignorant. Arindam contemplates about Kartik's behavior that why he pretends the things which Bagga and Karun expect from him. What is the need of a topper like him to do all this show off?

We all lied in one way or another. Some lied brazenly like Kartik; others went about it more subtly. Some lied just to others, some to themselves as well. In the years to come, as I slowly began to unravel the truths and falsehoods of my own life, I realized that it was not enough to catch a liar in his lie, it was much more important to figure out whether he believed the lie himself (AA, 20).

The narrator also describes about why he has taken into IIT? But after the whole description even he does not find the reason that why he has chosen for IIT? The only reason he finds out is he has done very well in X board so the obvious choice was Science. The story sets up in early nineties. That time computer science subject was gripping roots in the field; once someone has taken Science stream than the only aim to achieve is getting into IIT. Why? No one knows. Might be this is the right place for extremely intelligent people in India. Through this they can make more and more money, get settled in the US or abroad, take civil services examination which are considered to be easy after IIT and the last option is to establish your own industry or business which is far more difficult and challenging task and the success rate is also very low. But all these consequences of IIT are discovered by Arindam in the four year of IIT not before that.

I must have decided at some point in my time at school that I should try to get into one of the IITs. But when I made that decision, if I ever made it consciously, I could never remember. It was not my parents who suggested it, it was not my teachers. I never talked about such things with either. It may have been the people I studied with, it may have been the friends I played cricket within the government colony we lived in before we moved to Mayur Vihar. It could have been anyone, or it could have been no one in particular (AA, 11).

The title of this chapter comes from an incident when Bagga, Karun and Arindam were discussing about from where do Arindam take coaching for particular subjects? He answered he is planning to take Agrawals next year not Brilliants. In reply, Bagga told him to arrange only the YG file from Brilliants but Arindam didn't understand from where will he find it? In reply, Bagga said 'photocopy'. As that time the photocopy and computerized techno culture was not so common but the change had been started since then. This chapter also mocks intellectual pretensions of the narrator and his school friends who being aspiring IITians "Pooh-poohed board exams" because "JEE was big one, the real challenge" (AA, 22).

The next chapters “Parachute” and “Asian Paint Women” particularly focus on adolescence, the most critical phase in a person’s life. The protagonist is, really, Mayur Vihar, a place, where the narrator, along with other boys and girls, grew up. At Mayur Vihar, in the evening when he felt bored he decided to hang out all alone on foot. As he moved on from his block to another than park, ground, shops he described all the things in detail. Also, he tells us about the conveyance facilities which had started recently for this locality as it is in the outskirts of Delhi, at NOIDA highway. Arindam tells; on Sundays they had nothing to do just reading newspaper, watching TV, eating omelets. But some Sundays were enjoyed by outing to Rose garden. For that he had to get dressed up which he hated a lot.

Mayur Vihar and the society which was established at the east of Yamuna by DDA were considered to be the society of middle class families. Most of them were government employees and owners. Some of them whose postings were out of Delhi put their houses on rent. So, there were two categories of residents- owners and tenants. For Mayur Vihar society Bengali contractor was engaged because there were many Bengali families. All of them were gazetted officers. After describing his personal family details Arindam jumps into now his personal life with friends in the society before he got entered into IIT. He wonders how he came particularly closer to Bobby, a bully, who participated in drinking, smoking and vandalism. His curiosity to know and talk about sex probably made him bond with Bobby. He would indulge himself with Bobby’s sex-stories. The title “Parachute” came from one of the stories between Arindam and Bobby. Apart from those “*panga* stories” (AA, 47) Bobby also told him about share market. In one of their discussion over it Bobby once asked “which is the best coconut oil in India? Arindam couldn’t answer it. So, Bobby told him Parachute. But in one’s opinion this might not

be the reason to give this title to this chapter. The reason was the next few lines which he narrated which showed the depth of their relationship.

One day he asked me: ‘Do you know which is the best coconut oil in India?’ ‘Which one, Bobby?’ ‘Parachute. It has the largest market share. Which oil do you use?’ I didn’t use Parachute. I use a brand called KMP. I told him so. Some weeks later we were talking and somehow coconut oil came up again. ‘Arindam, do you know which are the two best brands of coconut oil in India today?’ ‘Which ones, Bobby?’ ‘Parachute and KMP’(AA, 47)

In the next few pages Rindu and Bobby share their libido. Their philosophy on sex is also juxtaposed. Rindu says to Bobby “you know, Bobby,’ I said, ‘I have decided to never have sex with prostitutes.’ He smiled, ‘Never?’ ‘Ummm, well, the first time I have sex it won’t be for money.’ I had just sex it won’t be for money.’ I had just made this rather momentous decision. Bobby said nothing...(AA, 55). Then, there comes an entry of another character named Abhilasha who was one year senior than him. She visited Arindam’s house with her father where they were introduced formally. But Arindam knew her because of Bobby. Bobby was deeply in love with her and wanted to marry her but Rindu was not really get impressed by her and made a certain mindset about her. “On reflection I realized that her anemic lankiness, her insipid beauty, her slightly hunched walk did not connote a person to me; they were just a blank white screen on which the feature film of Bobby’s hopes and desires was projected, preceded by my mother’s newsreel” (AA, 65).

He had a fascination for an adolescent girl, Bhavna, and her involvement with Winky, a mindless Vandal, disturbed him. Bhavna was the society girl. She was very pretty, polite, helping, descent, charming and attractive. Rindu’s mother always mentioned about her qualities whenever she came to see her. The gruesome fact of her murder by her paramour, who later

killed himself, deeply affected Rindu. He tells us, "I tried to sleep. But whenever I closed my eyes I saw Winky and Bhavna standing next to my bed" (AA, 112).

The novel is rich in fun and humour. The particularly amusing "Rocksurd" describes Mandeep's metamorphosis into Rocksurd. His desire and curiosity to be a rock-star gave him nickname "Rocksurd", i.e., rocksardar. His willingness to be a devil-worshipper to be a rock-star made him an object of ridicule. He envied the narrator when the later started learning drumming. The tension between human aspirations and human achievements is all pervasive in the novel. The author claims that "we aren't what we do or what achieve or what we acquire or what we become. We are and we always will be what we want" (AA, 289).

Above Average may be labeled as a campus novel, the prime characteristic of which has been to highlight follies of academic life. The plot made up of a series of anecdotal stories unmasks affectation, hypocrisy and snobbishness of narrator's college friends. The narrator observed that "some lied brazenly" (AA, 20) and "other went about it more subtly"(AA, 20). His friends, who deluded themselves into a belief of "being exceptional," chased their sky-high goals, zealously. Neeraj was hoping to win the Turing Award, "an ambition on unbelievably audacious scale" (AA, 208). On the contrary, the narrator, who had a desire to be accepted as ordinary, was confused about his goals. With his averageness as his most intimate friend, he lacked passionate interest in everything he did.

He admits that being a "Satti" (seven pointer) in the Computer Science Department, he was not taken seriously academically by his classmates, people in the other departments and even by his own professors. He felt "bewildered and shaken" (AA, 216) when his Professor Kantikar rejected him and selected Neeraj for PhD, despite his (Neeraj's) low CG. Ironically, he

who suffered humiliations being a “Satti” went up to Baltimore to pursue PhD in computer science. The writer brings to light fallacious standards of judging academic worth.

My first reaction to this theory was disappointment and anger. Kanitkar’s story was not a story of Indian defeat in a noble cause, it was just another partially interrupted story of American success. He had lied in his mail to Neeraj. His plans hadn’t changed. They had just been implemented a few years behind schedule.

Only many years later when I was in Baltimore facing the rigours of graduate school, and still later when my own friends and collaborators were breathlessly running the race for tenure, did I begin to get an idea of how crushed Kanitkar his best option. Every time I heard a story of someone having to leave a job for a lesser one because of the tenure system, even when my friends left graduate school after years of trying unsuccessfully to get a PhD, I felt less resentful of Kanitkar...Kanitkar’s return to the US- and that was the true return, not his earlier move to India- taught me many things over the years. There were many moments in my own life that gave me a further insight into the complexity of that moment in his life. It was this intermeshing of our lives that taught me the meaning of the word empathy. Perhaps the single biggest lesson I got out of it was that it is a blessing to be understood, and that it is an even bigger blessing to be granted understanding (AA, 225).

“Hey Joe” delineates his first unsuccessful foray into drumming. Cheated by his fellow competitors, he made a fool of himself at rock-prelims.

‘Hey Rindu!’ a voice called from across the mess. It was Rocksurd. ‘Wait,’ he said. ‘Coming.’

I wanted to leave but the same time I realized I had to face the ridicule head on; the only way to deal with it was to participate in it.

‘Total chutiya cut in the prelims, man,’ I said when Rocksurd came and sat down at the table opposite me. He had a broad smile on his face. ‘Do you know why?/ he asked. ‘Why?’ I said. ‘Why what?’ ‘Why your stick broke on stage/ Why you got fucked in mid-song?’

‘Why my stick broke?’ I was confused. ‘What do you mean *why* my stick broke? It was a stick, it broke. It happens.’ He laughed out. ‘Yes, it does,’ he said. ‘It does happen. Especially if you saw through it a little with a knife beforehand.’

‘What? What the fuck are you talking about?’

‘You know very well what I am talking about, Rindu,’ he said evenly, the laughter falling out of his voice. ‘So I am a limited drummer, is it? I just know a couple of beats and a couple of rolls. I can’t improvise and I can’t pick up a beat just by listening to it.’

‘I never said that,’ I said.

‘It’s useless denying it, Rindu. All of IIT knows that it’s because of you I couldn’t become Instigate’s drummer. You convinced Kartik not to take me, to take Darrell instead.’

The first thought that went through my mind was that Darrell was a much better drummer than Rocksurd. But even in that state of shock I realized that this simple fact would not get through to him. Sitting there in the mess, the logic of his revenge unfolded clearly in front of me. It left me sick to my stomach (AA, 149-50).

The chapter "Bandhu" sketches narrator's closeness to SC/ST candidates. He was shockingly disillusioned to realize that he was omitted from their secret society, i.e., the Bandhu Batch of 1996.

'This is our SC ST yearbook,' he said evenly.

'The bandhu Batch of 96,' I said, more to myself than to him. It was a phrase I had never heard before: bandhu batch. 'That's what we call it.'

Pratap was in there. Meena was in there. Guys I had done pracs with, and chatted with for hours in the mess, and studied with, and copied homework from, and shown exams to, and been ragged with, and joked and laughed with, were in there. Surprise gave way to a heavy feeling of sadness. An image of a tubelit hostel room full of all these people flitted through my head. I had always identified them in the ways IIT had taught me: this guy was from Nilgiri hostel, that guy was a five-pointer, the other fellow was from Chemical, such and such girl was, well, a girl. And here was evidence of this secret society they had formed, to which I wasn't invited, that no one had told me about.

'Rindu,' said Meena. 'Rindu, it's your turn.' I took the striker in my hand and looked down at the coins on the board. For a moment my mind went totally blank. 'Which one am I?' I asked. 'Black or white?' (AA, 168-69)

He was failed in his attempt to win his girlfriend's heart by writing on her. His girlfriend made him realize that "to write about people meant having to leave oneself behind and enter into them." And that "...to love someone also entailed roughly the same thing" (AA, 247).

He was obliged to resort to "ironic self-depreciation" to face up to betrayals, jealousy and losses. For the presence of multiple strains of irony and injustice in the social fabric, he confronted "defeat in more than one flavor." Mindful of his "inner ordinariness", he was always graceful in defeat.

Two quotes from the web are ample evidence of how the book has been taken.

Dear Amitabha, just to tell you that I enjoyed reading your book. A whole LOT of us, I guess, could see ourselves in place of Rindu. *Above Average* typifies a section of us middle-class/upward middle-class Indian boys, who grow up in cities and find themselves judged (and also judge themselves) by which college they attend. Our lives involve a different sort of pressure as compared to that the smart kids who come from the smaller towns face. There, according to the small town boys' social circle, they have already done something incredible by learning how to speak English fluently, let alone getting admitted to a top notch college. Everything after that is a bonus, and maybe that helps them go about charting their career in a more sensible manner. With the big city boys, its about getting into the best schools. And after we do that, we are taken by surprise by the competition. We really need to slog our backsides off, and that's where we lag behind and become disinterested. All of a sudden, you have everyone around you who is a topper, and is smart and intelligent, and you no longer have the luxury of a guaranteed one-two-three position. We feel like we've been there and done that and now have to do it all over again. Some of us lose the plot a bit, and lose our focus. I went to Shri Ram College of Commerce (graduated in 2004) and messed up my grades with only a 51%... almost got beaten by a few sports quota friends of mine. But the interesting part is it didn't hurt at all. In fact internally, I was quite nonchalant about it, because I knew I had not put in any effort. The only people who were really depressed were the ones who had expectations from me. Anyway, am in the process of resurrecting my career, and managed to do fairly well at an investment firm. Am still trying to figure out what I want to excel at in life... and so am chasing the big school dream once more. Am in the process of applying to business schools in the United States. Let's see how it goes. Thought I'd share some of my thoughts on above average city boys. Your book was pretty close to the heart. Wish you all the very best! (Akshay)

There is something deeply satisfying when a book catalogs the backdrop of your own life especially if the book is well written. Before finding *Above Average* I would point people to various books about India and tell them that the book was interesting but the India described there was an 'alien' to me as it would be to them. They would look at me oddly; I suspect that you have to be Indian, to really understand the complex web of worlds with in worlds that somehow co-exist without intersecting. *Above Average* is a significant addition to modern Indian literature. I don't just say that because it features my erstwhile bus route. Being able to see ourselves in the context of the mirror it holds up is possibly the first step towards the future. It is not just my non-Indian friends who need a book to understand where I am coming from. Anyone from any of the multitudes of con-existing non intersecting spheres that make up India- would read this book just the way I read those other books. They would find it interesting and yet alien. They would likely walk away from it with a truer understanding of India. (Maya)

The book is one to which most Indian youth can identify with because it stories, experiences that most of them are familiar with. It goes in touch with the daily lived life neither exoticizing nor down

toning. Bagchi has really hit it big by building on the ambitions and emotions of that section of our society that wants to overcome their inner ordinariness and stand out as exceptional- and most would like to do so. Everyone who enters the pottles of IITs is above average but to be above the above average is what is needed today in order to face the challenges of the growing competitive world.

Since the novel is largely autobiographical there is a marked degree of authenticity both as far as characters, dialogues and the IIT identity is concerned. Bagchi does not seem to aspire much above a slice of life rendition of a personal story about growing up but it is the everyman ordinariness of the protagonist and the people around him that makes *Above Average* strike a chord with the young Indian reading public. The epiphanic moment is the real cathartic one: “He “wondered if what I had learned that day would change my life forever.”... nothing ever changes our lives forever, either our days are cocooned in a dull patchwork of non-events or, worse, what we learn from tragedy fades with time” (Thayil). This moment of realization is indeed something that can change one life forever.

The surest way to corrupt a youth is to instruct him to hold in higher esteem those who think alike than those who think differently.

— Friedrich Nietzsche