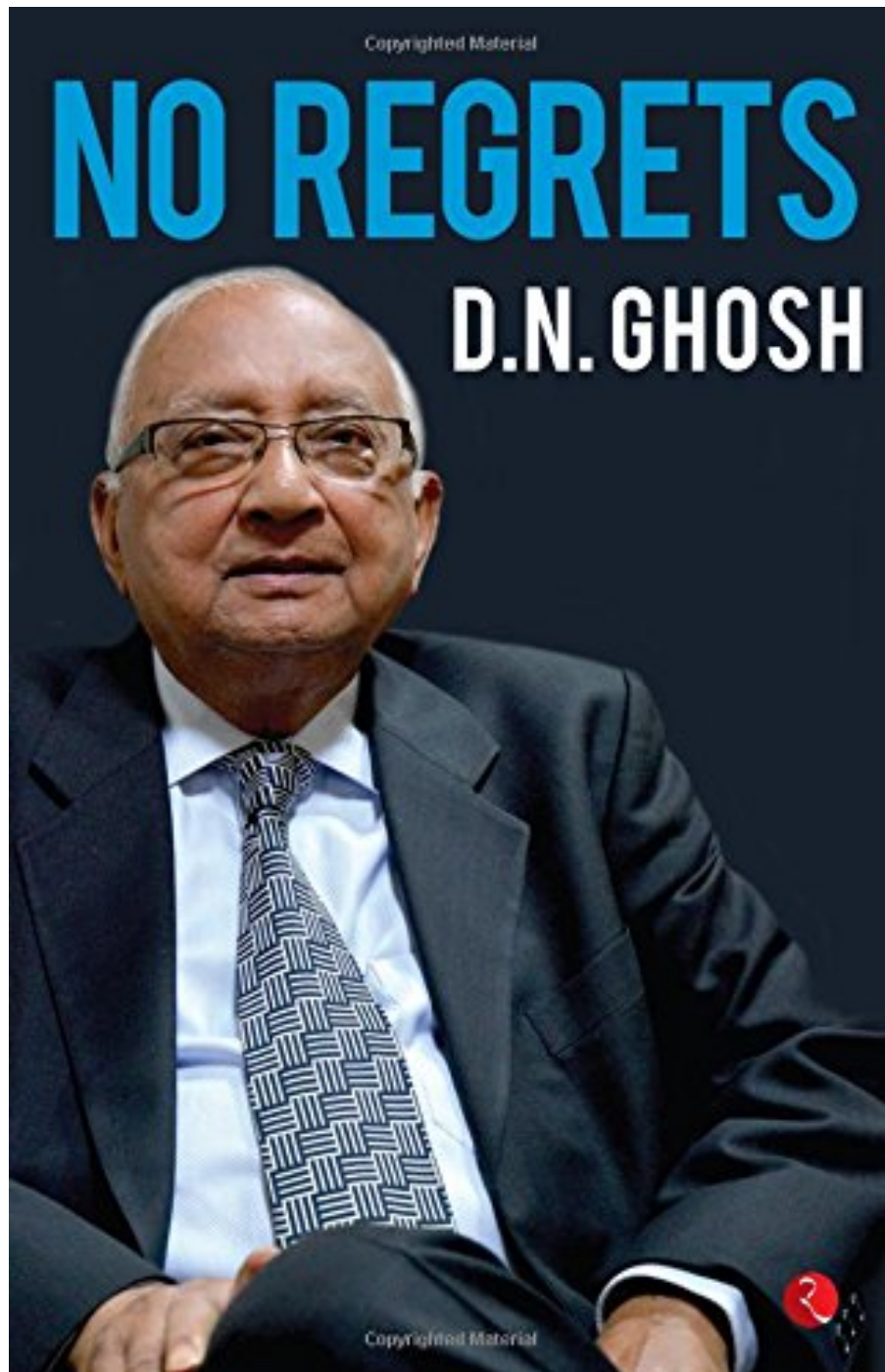


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An authority in banking and financial history, D.N. Ghosh has been a bureaucrat, banker, professor and corporate leader. He was secretary to the government of India, and chairman, State Bank of India, and was closely associated with the evolution of banking in India for over three decades as a policy maker and as administrator.

After his retirement from State Bank of India in 1989, D.N. Ghosh held the position of chairman of Larsen & Toubro and Philips India. He is the founder-chairman of the credit rating agency ICRA and continues to be associated with several other companies as chairman or director. D.N. Ghosh was the chairman of the Board of Governors of the Indian Institute of Management Lucknow in its formative stages, besides being chairman of the Management Development Institute Gurgaon.

Since 1991, he has been managing trustee of the Sameeksha Trust, the publishers of Economic & Political Weekly. He is the author of several acclaimed books. Currently, he is president of the Society for the Preservation of Satyajit Ray Archives (Ray Society).

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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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