

If God was a Bank•r

Author : Ravi Subramanian (2007)

Publisher : Rupa & Co

Ravi Subramanian, an alumnus of IIM Bangalore batch of 1993 and a career banker with HSBC, follows in Chetan Bhagat's footsteps, by writing this corporate novel based on his real life professional experiences.

There are two protagonists – one is an upright character, too good to be true, too straightforward for the cutthroat corporate world in which he is thrown in. One of the top ranking students from that Ivy League school of India, IIM, Ahmedabad, Swami a Tam-Brahm (acronym for Tamil Brahmin), wins the glamorous heroine Kalpana, sticks to his principles, has his share of career and personal set backs and behold, emerges heroic in the end in true Bollywood style and even forgives his corporate adversary and family friend Sundeep Srivastava.

While the persona of Swami is credible enough, it is Sundeep's character which rings a bit untrue. How come a topper of IIT and IIM Bangalore behaves so indiscreetly, throwing caution to the winds? One affair with a colleague may happen inadvertently, but a series of them, multi-timing several girlfriends who are colleagues' does not sound very plausible. How does he escape the prying corporate eyes and ears for such a long time and still get the top post? How is a person of such intellect grossly misled by erring colleagues?

The story unfolds against the backdrop of the growth of foreign multinational banks in India. Both Sundeep and Swami develop their careers in retail banking in the New York International bank. The aggressive growth of the bank-by introducing new products such as personal loans, plastic money, insurance products and mutual fund products and the rise of the BPO industry- are all effectively captured. The creeping of materialistic values into the lives of erstwhile middle class Indian professional

families is effectively brought out by showing the change in the lifestyles of both Swami and Sundeep as a result of their highly paid, coveted job profiles, and quick career growths.

The book according to the author is meant for the casual reader. The writing style, while keeping up the story interest is lucid but a bit stilted. May be it is just plain old Indian sentimentalism and love of drama! These are pardonable lapses in a debut novel by a management professional. The stresses and strains of corporate life, the role played by the wives behind the scenes, the importance of mentors such as Aditya Rao, who recruits both Swami and Sundeep and nurtures their careers, the value of networking by the corporate families are very well brought out.

While the book can be read once by MBA students to get an inkling of what awaits them in corporate life, let them not be misled into anticipating the sexual peccadilloes Sundeep gets himself into. Everyone may not be so (un) lucky, depending on your view point.

The book launched in June 2007, amidst a clutch of first-time Indian writers, does ring a warning bell that all is not honky dory in the working of the banking system, and is a good pointer to the recession brought on later by the greed of some of the banking corporations.

In spite of its imperfections, the book is a 'must-read' for Indian management professionals, and has emerged as 'best-seller' in 2008 with over 50,000 copies sold.

Reviewed by

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