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## About the Author

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**V.C. Joshi** is a financial services consultant based in Pune. He retired as General Manager UK and European branches, Bank of India and had served as a Director of the National Insurance Academy, Pune, India.

He has also served on important committees and on the boards of several organizations. He was Chairman of Indian Banks' Association, London. He has also worked as a consultant in India with PriceWaterhouse Coopers and has been a guest faculty at various institutions, including the Bankers' Training College (RBI) and the National Institute of Bank Management.

He has authored several books, including *Managing Indian Banks: The Challenges Ahead* (third edition, 2009), and numerous articles in the areas of banking and finance.