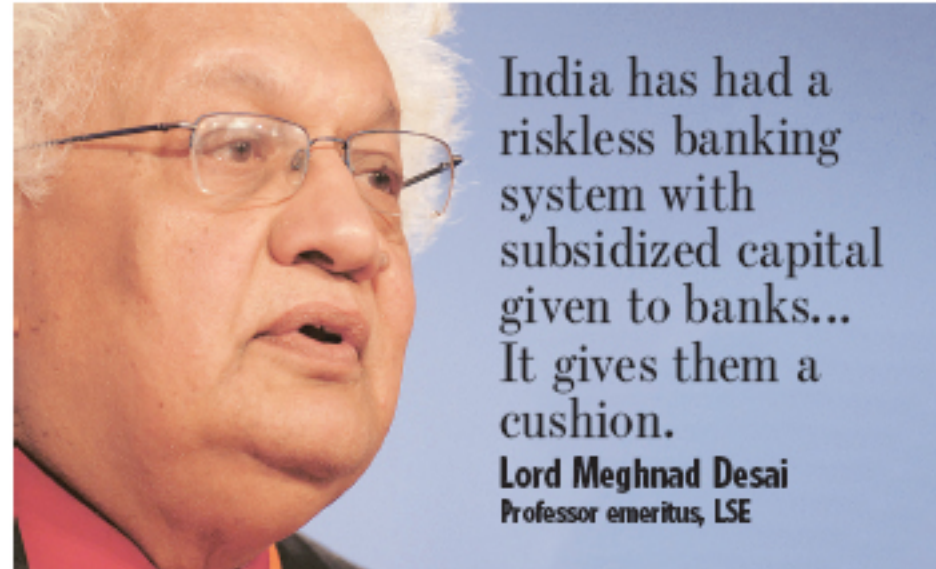




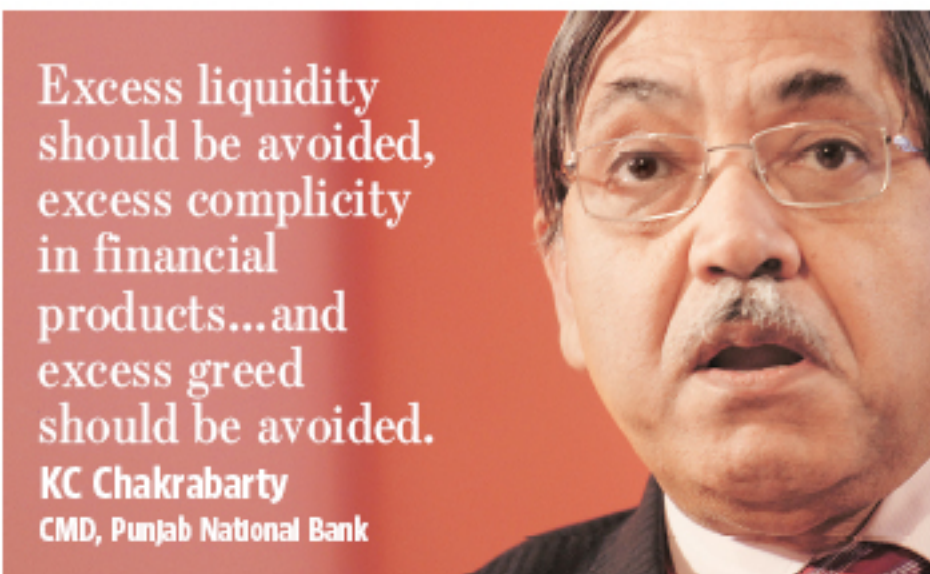
It is time to open up the economy. We need capital, we need technology, we need expertise.

OP Bhatt
Chairman, State Bank of India



India has had a riskless banking system with subsidized capital given to banks... It gives them a cushion.

Lord Meghnad Desai
Professor emeritus, LSE



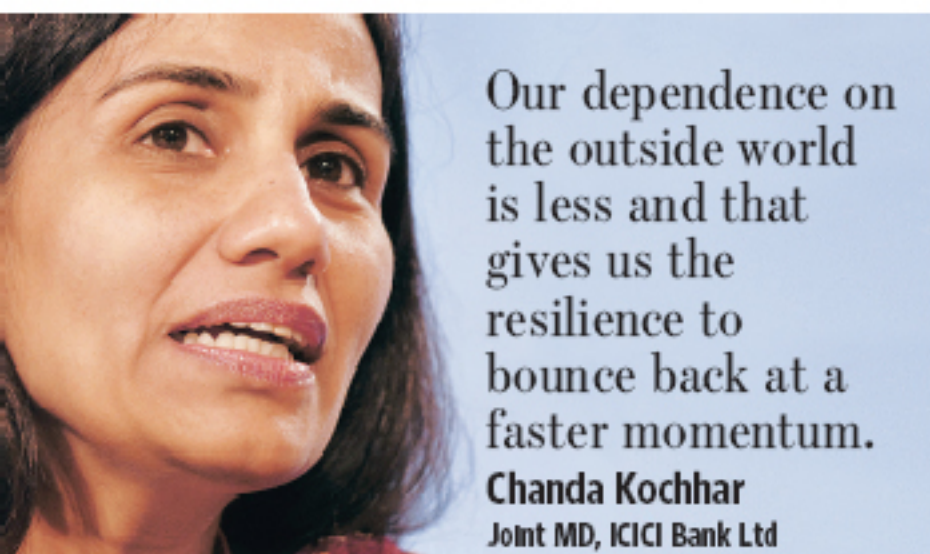
Excess liquidity should be avoided, excess complicity in financial products...and excess greed should be avoided.

KC Chakrabarty
CMD, Punjab National Bank



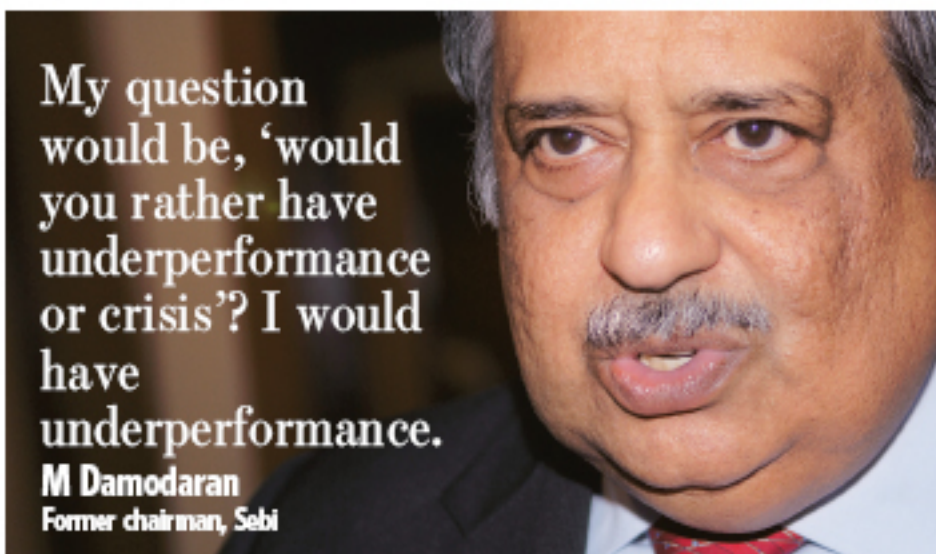
The softly, riskless, plodding-along approach, somewhere along the line is not doing us right.

Naina Lal Kidwai
Chief executive officer, HSBC India



Our dependence on the outside world is less and that gives us the resilience to bounce back at a faster momentum.

Chanda Kochhar
Joint MD, ICICI Bank Ltd



My question would be, 'would you rather have underperformance or crisis'? I would have underperformance.

M Damodaran
Former chairman, Sebi