

Corporate Climb

— SAVIA RAJAGOPAL

On climbing her way to the top...

"I don't believe there's any such thing as a rough ride, I looked at it as an exciting ride. There clearly was hard work involved. But it was satisfying because it was based on merit. So while I was contributing with hard work, I was getting returns for the same. I tend to relate to each and every level of work because I've worked my way up from the lowest rungs. I started out as a management trainee in '84. I know how a job will be handled at a particular level and it also gives me a much clearer idea as to how our decisions at the top will impact the person working at the ground level. I think it through and put that aspect into my decision-making."

On playing diverse roles...

"Although it appears as though I've spent 20 years in one organisation, if you look at the diversity of roles I've had to play, it's almost like having worked in many organizations — whether it was infrastructure, or finance or retail banking. As ICICI has diversified over the years, I've been involved in many new businesses in their formative stages, which was very challenging. It's been like setting up a new entrepreneurial venture altogether."

On being a woman boss...

"I think it's definitely a very competitive environment, especially in an organisation which is purely merit-based. There were challenging assignments I had to do to prove myself which held true for all those who were rising. I have never encountered any gender bias and a lot of credit goes to the culture of the organisation. I have never had to prove that extra point just because I'm a woman. But then, women have also put in equal hard work in terms of working hours, or travel schedules, which any other male will put in. You can't put in less and then expect more. You should look at the capability of the person and judge the person and accordingly entrust the job to that person. It's been a fair game."

On her role in transforming ICICI into a reckoning force in India...

"To that, I would say its team effort. No leader can achieve anything without his or her team. What is required for the leader is to create a vision for the business and to create the right team. The biggest transition for me was when I shifted into retail banking which was 15 years into my career. Earlier too, I had done different assignments but this was a huge shift. Retail banking was absolutely new to me. Whatever I had in the past was somehow linked to the corporate side of business. It was a major shift for the organisation as well. I actually thought of it as a challenge."

On balancing family and career...

"My family has supported me tremendously. Before marriage, my family instilled values of equality as a girl child. It was never like my brother's education was planned more seriously than my sister's or mine. Post marriage, my husband has always been supportive and extremely flexible when it comes to my work commitments. My children are also very happy with my success, which is very encouraging. Time management and prioritisation is very important. It's not a cakewalk but it's not impossible either. If you do both, then you should

excel at both; otherwise, it's easy to do one at the cost of the other. I have never been conflicted in choosing one over the other. "



CHANDA KOCHAR

Executive Director, ICICI Bank Chairperson ICICI Home Finance Company