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Sub: A Brief Introduction About Myself, Addressed To Anyone Concerned.

Summary: I was born and brought up in Bangalore, studied MBBS in All India Institute of Medical Sciences, New Delhi, went to USA in 1975, where I specialized in Internal Medicine and Gastroenterology, and was in private medical practice till 1997. All along, I was deeply troubled by the fact that my mother country, India, was one of the poorest in the world.

After a search for over ten years for a practical way to devote myself full time to do poverty alleviation work in India, I came across the work of Prof. Muhammad Yunus and Grameen Bank of Bangladesh, and quit my private medical practice in USA in 1997, to do microcredit for poverty alleviation. Our program was one of the early pioneer programs of that kind in India. Our institution has served well over half a million poor women and their families over the years. In 2017, the microfinance company I headed, was taken over by a well known bank in the Country, and I am now out of that sector also.

After spending over two decades as a medical professional in USA, and then spending over two more decades as the head of a microfinance institution in India, I am now convinced that the most major cause of India's problems is very, very poor (but certainly not zero) Governance in Governments at all levels in India, with most political parties and politicians being neck deep in corruption and lack of accountability. In my opinion, at this time, all the pillars of democracy in India have been severely damaged and weakened. In addition, the system of Public Education in India, and the state of Science and Technology in India, are in a very, very poor (but certainly not zero) shape. All of the above have essentially condemned India into being one of the poorest countries in the world, even now.

Going forward, within my own limits as one person, I intend to: (1) play a public role to try and change the culture of corruption and lack of accountability in Governance in Governments in India (2) try to change the system of public education and state of Science and Technology in India, as best as I can. All this will be very challenging at best. I pray to God for help. The search is On. The effort is On. I understand that Bhagavad Gita says "Do your duty, and leave the results to God". I agree, and I accept.

As for you, think of what if any, you can do, and how if any, you can contribute, to try and change our country for the better. Thanks.

My Brief Background: I was born and brought up in Bangalore, studied MBBS in AIIMS, New Delhi, and went to USA in 1975. There, I became a Diplomate of the American Board of Internal Medicine, in the Specialty of Internal Medicine and in the Sub-specialty of Gastroenterology (Digestive Diseases). This would be roughly equivalent to MD Medicine and DM Gastroenterology, in India. I was then in private medical practice in several US hospitals.

All along, I was deeply troubled by the fact that my mother country, India, was and continued to be one of the poorest in the world. I searched for over ten years trying to understand, what makes a society rich or poor, specifically what makes India poor, and further, how I could devote myself fulltime to do poverty alleviation work in India. After coming across the work of Prof. Muhammad Yunus and Grameen Bank of Bangladesh (who subsequently got the Nobel Peace Prize in 2006), I quit my private medical practice in the USA in 1997, to devote myself fulltime to poverty alleviation work in India using microcredit / microfinance as a tool. After spending over two decades in this field, I have now quit microfinance sector also.

In the over two decades that I have spent working in India, I have come to understand that the most major cause of continuing massive poverty in India, is poor governance in Governments at all levels in the Country. In my opinion, Governance, Governments, and politicians in India are neck deep in corruption and lack of accountability. That is the core problem. Until that is corrected, massive poverty in India will continue. It

