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**The Regional Manager's Revenge – A Modest Proposal**

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**Abstract**

This case is based on the events which followed when a senior Regional Manager of a multinational bank, Taiwan International Bank, put pressure on the union head in the branch in New Delhi to achieve ends which were not legitimate. The ends would however, have suited the Regional Manager, and to a certain extent, the union head. In the events described in the case, the aftermath almost led to the closure of the branch for a short period of time. It narrates the details of the interplay of personalities with different sets of values and how they tried to take advantage of existing situations. The case is based on real-life events which occurred in 2002, but the names of the characters and the bank have been disguised. The decision focus of the case centers on handling business ethics in an organization and how business ethics can be affected negatively if this is not done with maturity backed by experience.

*Keywords: business ethics, organizational politics, unions, negotiations*

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*"I sometimes dig for buttered rolls,  
Or set limed twigs for crabs;  
I sometimes search the grassy knolls  
For wheels of hansom-cabs.  
And that's the way" (he gave a wink)  
"By which I get my wealth--  
And very gladly will I drink  
Your honor's noble health."*

**Lewis Carroll (1832 – 1898)**

***I'll Tell Thee Everything I Can***

Stan Griffith, a veteran banker of Taiwan International Bank (TIB), was a worried man. By nature, hum he was a placid person and over the years had instilled in himself the habit of not reacting to events until he was very clear on the way forward. In a way, this complemented his job as he was the Group Staff Controller of TIB for their global operations. Hasty decisions would not have been appropriate in the position. He had been in this job for four years and with TIB for 33 years. A veteran banker, he was a Scotsman with a dour sense of humor, which also helped him perform his job as the Group Staff Controller. As the Group Staff Controller, he held the futures of over 300,000 employees directly or indirectly in his hands and it would have been unwise and unhealthy to have taken himself too seriously in the job and raised his blood pressure. This, however, was a front and in reality, he was a workaholic who was deeply committed to the job. He was, therefore, on the face of it, an easy going and friendly person but those close to him knew the explosive temper which could erupt when the situation called for it. His sheer physical presence (he stood 6'6" tall in his socks) also was an asset and few dared to argue with him when he had made up his mind.

## **Early Days**

Griffith joined TIB at the age of 24 and easily cleared the London Institute of Bankers examinations which were mandatory to be confirmed as an officer. He was placed in the cadre known as International Officers which meant that he could be transferred to any of the bank's global offices after a stint of around three years in a country. At that time, only graduates from the West (read whites only) were placed in this cadre though later on the bank inducted local officers from other countries as International Officers. These local officers were from the cadre called Resident Officers which meant that they would spend their entire careers in the country in which they had joined the bank. However, this would soon change and the quite a few Resident Officers from various countries would be inducted into the international cadre.

Griffith was externally the type of person who would be termed an 'old school banker' by today's up and coming young professionals. They could not have been more wrong. What

deceived them was his way of talking and sartorial individuality which conveyed this image. Dress wise, he still preferred broad pinstripe suits with an Eton school tie. The tie sometimes varied when he wore one of the two dozen ties of various clubs or societies to which he belonged. An expensively discreet watch and pen (Rolex Oyster Perpetual on a gold strap and a Mont Blanc pen) added to the ensemble. His shoes were of the best quality and were usually a pair of high-end Clarks or a pair of Florsheim. Beautifully crafted gold half-moon spectacles (which he really did not need) completed the picture. His accent was top drawer and he had a habit of peppering it with Cockney rhyming slang when the mood suited him. He wore his hair long and it was now a pepper and salt mixture. He detested mustaches and beards and tended not to recruit young men to TIB who flaunted these. Only those in the know and close to Griffith knew this foible.

He was a pipe smoker, and had over four dozen exquisitely made pipes in walnut racks which adorned his home and office. He had started smoking as an undergraduate and had felt during his Oxford days that academics was the ideal career for him as the profession naturally preferred and suited a pipe smoker. His favorite pipe was a solid meerschaum which he treasured like a chest of bullion. It was used by him only in moments which required deep thought. It occupied a prized corner of his office desk and nothing delighted him than regale his friends about the qualities, history, and feel of the pipe. Rumor had it that he would go on more about his pipe than about the complex staff movements which were on top of the agenda in meetings. But then, every charismatic leader of men has detractors and Griffith was no exception.

He came from a middle class working family in Aberdeen in Scotland. Initially, he had been a bit shy about his Scottish accent but then realized that he had the ability to switch from a Scottish to an upper-class British accent in the blink of an eye. He had a love of the English language which he felt was the greatest in the world. For this reason, he admired the use of language by Shakespeare and to a lesser extent by Winston Churchill. For the record, the latter he disliked as a man for his pro-white sentiments. Naturally, Griffith's parents were immensely proud of their son and of his career in the bank and made no attempts to hide this.

“Aye, always knew he would do me and the missus proud,” was a frequent refrain from his father over his daily fifth scotch of the evening at The Sandpiper pub in Aberdeen. His friends would nod agreeably in support of this view and ask him to order the next round. “After all, you can afford it,” they would say with amusement. Griffith's father had retired from the Internal Revenue Service and had a comfortable pension on which to live. He had forbidden his son to send him any money to augment his pension and had once got really angry when Griffith had done so. “If I wanted to make easy money, I could have done so while in service Stan, and don't you ever forget that,” were his last words at the time on the subject. “I like my drop of an evening, but I will be paying for it myself,” he added as an afterthought. “So, I will be buying you a drink and not the other way round when you visit your mother and me when you come on leave.”

Stan Griffith was a product of Eton and Balliol College, Oxford and was one of the first graduates to join TIB. True to his liking, he read classics in Oxford and passed with a creditably high second. His initial ambition was to be a teacher in one of the universities and obtain a doctorate and continue in academics. His natural inclination was to work on the plays of Shakespeare and especially the heroines.

One of Griffith's tutors, while he was in Balliol, was a retired English Colonel from the British Indian Army who had a love of literature which was greater than the student's. Colonel Stephen Pierson was a genuine and natural teacher and had a large fan club of students. He had decided to settle down in academics after his stint in the army. He said that this was because he wanted to see if he could teach what he knew about leading men which he considered the most important part of his army learning. He also had an extremely ethical bent of mind, the contents of which he tried to pass on to his students. This was in addition to his love for the English language which bordered on the extreme. It would not be an exaggeration to say that he revered the language.

It was the Colonel who realized that Griffith had potential which could take him far in the commercial field and so decided to put him on one of his friends in the TIB. "Trust me on this," he told Griffith over a cup of tea one evening in the college. "You will not regret this meeting with my friend in TIB. He is a General Manager in their International Office and has a direct say in matters relating to recruitment. I have already spoken to him about you and he is keen to meet you. They are relooking at their hiring policy and you seem to fit the bill."

"But I don't know anything about banking, sir" was Griffith's response.

"You will be surprised," responded the Colonel, "according to my friend neither have many already with TIB. And they have been there for years. So, don't let these small things worry you."

### **Career in TIB**

In the fullness of time, Griffith joined TIB as an Executive Trainee. His induction was a big event as up to then the bank had been recruiting men who had only cleared their A-levels to work as managers. The theory till then was that on the job training was enough coupled with the ability to get work done; these were the ideal qualities to make a good banker. The timing of the Colonel was good as there were now senior people in the bank who felt that they should take in a more educated lot of inductees into the bank in order to move ahead fast in the industry. "We are no longer going to be an also-ran in the international scene," was the mood at the time. "We need young men in our ranks who can lead and show what TIB is capable of doing."

For the record, the sagacity of this policy was proven within two decades or so when TIB held the top position globally in terms of ranking.

As a career banker, Griffith had to have people skills of a very high order. Being a born people person, this came naturally to him and could be relied on to make correct judgment calls when it came to gauge both customers and staff. This ability soon came to the notice of the Group Chairman of TIB Holdings plc, Sir John Redington-Savage. Sir John was then looking out for a Group Staff Controller to replace the current incumbent who was approaching retirement age. This was and is one of the most important positions in the Group, and so a hasty choice was unthinkable. He was, therefore, scouting around for the right candidate and Griffith's name happened to come up on three or four occasions from two or three different sources. Griffith's ability to gauge people was also strongly mentioned. A personal meeting with Griffith confirmed what he had heard, and he offered him the position. Griffith joined soon afterward

and over the years had come to love the job. He had an instinct for putting the right man in the right job which was of great help to him. In the four years he had been in the job, he fully earned the trust and confidence of his colleagues. He was impartial and fair in his decisions and this percolated down the line to every branch in every country.

Stan Griffith was therefore known as an outstanding banker and his moving into the position of Group Staff Controller was welcomed by everyone. However, there were two characteristics of people which made him see red and which soon became a legend in TIB. The first was if he found someone playing politics to better his prospects. The second was if he found someone doing something even remotely underhand. Both these virulent dislikes were perhaps a throwback to his younger days when his father and later the Colonel had instilled in him the values of straightforwardness which had made a strong impact on him. In fact, on the three or four occasions on which he had found officers indulging in either of these malpractices, Griffith's retribution had been swift and merciless. And appeals were of no avail as everyone soon found out.

Everything was thus going well for him and yet today, sitting in his office in the Head Office in Taiwan, smoking his favorite meerschaum and looking without seeing anything out of the big plate glass window, he was worried. And the worry stemmed from the Indian operations of TIB. More specifically, it originated in the New Delhi operations of the bank.

It was nearing noon when he decided to send for and talk to his deputy, Victor Chang, a Taiwanese national whom he trusted and liked. Chang was not a banker but an HR professional and had been with TIB for 12 years. Chang knew the details about the HR activities of all the countries in which TIB had a presence. He was also a specialist in trade union activities.

“Come, Victor,” he said as his deputy knocked and entered. “Cup of Rosy's before we start?” “Tea,” he translated seeing Victor's mystified look. “But first tell me what you know of the Indian banking scene before I fill you in on details on what's happening with our friend Ramesh Narain who oversees our Northern Indian operations. He seems to be creating a bloody shamble out there.”

Griffith slowly refilled his pipe, lit it, blew a cloud of smoke towards his deputy and waited. Chang collected his thoughts and started speaking. He knew his boss liked a clear, concise and factual account of the scenario without any repetitions or pauses.

“Thank you, Victor, you have summed up the matter well,” said Griffith, when Victor had completed his narrative (see appendix A). He continued to smoke and gaze out of the window without looking at Victor. Victor, who knew his boss well asked, “anything critical happening there, Stan?”

“Yes. I have come to know that Narain, the Regional Manager for North India in Delhi is working in league with the union head there. As you rightly pointed out about politics coming into the picture, the union in New Delhi is associated with one of the right-wing political parties. Things can blow up at any time. You know Victor that I have my sources in all branches and I got to know this from one my most trusted ones. He is not based in New Delhi, but he knows pretty much of what goes on in all the Indian branches.”

Victor was stunned. Such a thing was unheard of in TIB. “Working in league with the union head?” he asked.

“That’s what I said,” responded Griffith a bit irritably. “You heard right, and I have sufficient evidence to back this up. There’s money involved also, though Narain is not involved in that bit. Thank God for that.” He gazed out of the window again and then looked at Victor. “Right, let’s see what our CEO in India – John Selby and Narain have to say about this. We will wait for them to call. I am sure we will hear from them soon. Matters seem to have reached a boiling point from what I gather.”

### **The New Delhi Branch of TIB**

The New Delhi branch of the bank was situated in Connaught Place, an up-market area of the capital. It occupied an entire building and housed both banking and support staff (the latter mainly dealing with credit card and IT-based operations). The total number of staff in the branch was around 600, and clerical (unionized) staff numbered slightly over 500. Business was a mix of corporate and retail and of late the branch was trying to expand its retail banking operations. This was in line with the current trends in banking. Because of this proposed expansion, recruitment of clerical and non-managerial staff (the latter known as Staff Officers) was high and the branch was planning to hit a total strength of over a 1000 people in the next four months. This was not an unusually large number as most banks in the area were also averaging roughly the same intake.

Ramesh Narain, the head of the branch, was an old-school banker who long ago had got a job in TIB because his father was well connected in the business circles. Though not an astute banker, he was a good reader of organizational signals and had moved up by positioning himself in the right place at the right time. He also tended to ‘kiss up and kick down’ which also accelerated his career. He, however, had not bothered to realize that a senior banker’s role was now to understand his customers and to go out of the way to get the new business of which there was plenty in the New Delhi region. Narain disliked soliciting business and much preferred his customers to come to him; he liked to show them that he was in control of their fortunes and liked the sense of power this gave him. Therefore, he had lost good business to competitor banks. Despite this, he refused to change his ways and continued in the ‘banker playing God’ role which came to him naturally. This attitude of Narain had also now come to the notice of the CEO in India who was acutely conscious of the shortcomings of his subordinate. He was planning to bring this up soon with Narain as matters could not continue in this way.

The Manager Operations in the branch was Pritam Singh, a directly recruited officer with over 10 years’ experience in TIB. He was a very conscientious banker and an honest human being and was chiefly responsible for the efficient day to day running of the branch. He had all the important departmental heads reporting to him. The main departments were Deposits, Remittances, Accounts, Foreign Exchange, Trade Finance, HR and Administration, Securities, and Dispatch. Singh, in turn, reported to Narain. Singh was also responsible for all union-related matters and so his meetings with the union heads were frequent and were held at least three times a week. (For the record Narain reported to the CEO for India. The CEO reported to the Group General Manager in Head Office in Taiwan and had a dotted reporting line to the Group Staff Controller - Griffith).

The head of the union in Delhi branch who also happened to be the all India elected head of TIB's union for a duration of three years was Kamal Nath Mathur. Mathur had so far opted to remain a clerk (he was, in fact, a Special Assistant which was the highest rank in the clerical cadre) and had over the years not appeared for any of the promotion examinations to the Staff Officer cadre. He had generally let it be known that he was keener on serving his 'comrades' (as the unions in India were wont to refer to their colleagues) in the bank through his union work rather than go for personal growth. He was intelligent; he was 53 years old and had spent 30 years with TIB. His union activities had increased during the last 15 years and he was now a powerful member of the unionized staff. His election as the all India union head of TIB also added enormously to his prestige. His customer dealings were faultless, and he had a good image with the major clients of the branch. His dealings with Singh and Narain were as cordial as they could be. Mathur was also a committed member of the ruling political party then in power in the government and carried a lot of clout with half a dozen local Members of the Legislative Assembly (MLAs).

It was also rumored in the branch (and in fact was actually a fact) that Mathur was on the take and charged each new clerical recruit a sum of INR 30,000/ in cash before they were handed over their letter of appointment. This rumor was, of course, discussed only in the utmost secrecy by staff and that too only with their closest friends. Obviously, for this cash transaction to take place, Mathur had to work in collusion with the clerical staff in the HR and Administration department. The selected candidates had so far taken this demand made on them, so to speak, in their stride and had not lodged a complaint. This was because they were told by Mathur that if they did so, and management intervened and took them on board, then their life would be made miserable by the union when they joined the bank. The job market was also such that a clerical job in a multinational bank was one of the most coveted and no one dared to upset the apple cart. Mathur also conducted all these negotiations without a scrap of paper being exchanged.

This activity had started in a small way when Mathur was in his mid-thirties. Initially, he had not realized the potential it carried and had looked on it as a mere occasional supplement to his income. He needed this money as he had a large joint family to support who depended on him for their livelihood. He was also an avid race-goer but reading the forms of horses was not really his forte and sometimes he lost heavily. Consequently, he often faced a cash crunch and the need of supplementing his bank income became acuter as time went by. Over the years, however, as the bank expanded, he realized the full potential of this source of income and capitalized on it to the extent possible. His cash flow improved and if he had any twinges of conscience, it was soon buried in his mind. His official position as union leader also helped Narain had asked him to meet and give a feedback on new recruits before they were given an official letter of appointment.

Singh stumbled upon this can of worms because of two of his close juniors in the branch. He had a couple of close friends in the bank at the Staff Officer level and it was they who gave him the news about what Mathur was doing to the new recruits. These two Staff Officers were totally devoted to Singh as he was directly responsible for their promotion to the cadre. In turn, they gave him the inside news on what was happening in the branch in terms of what the staff was doing or planning to do. This was an ideal state of affairs for Singh and he judiciously made use of the information he received without ever revealing the source. Privately he referred to them as Tweedledum and Tweedledee.

At first, he was not inclined to believe what he heard about money being taken from the new recruits but soon began to get convinced about what his juniors were telling him as their account was very factual.

“Are you absolutely sure of this?” he asked them.

“As sure as the night follows the day,” replied one of them who had a poetic turn of mind. “We have done our own investigations and talked to one of the new recruits whose father works for the Central Bureau of Investigation. This chap is threatening to go and tell everything to his father.”

“That will be just great,” said Singh who could already see the headlines in the papers. He thought for a couple of minutes. “I guess we will have to dump this in Narain’s lap and see how he reacts.” He looked at his friends. “Narain’s away meeting with the CEO in Mumbai. He will be back in a couple of days and I will give him the news then. Thanks, guys, appreciate your telling me this. It would have blown up and created a nasty mess and spoilt things for us in the bank. It still could,” he ended gloomily.

“For who would suffer the slings and arrows of outrageous fortune?” said the poetic one and the meeting concluded on that Shakespearean note.

### **The Meeting with the CEO and the Aftermath**

Narain was in a very bad mood when he went to meet the CEO for India, John Selby in Mumbai. This was a reaction to the grading he had received from the latter in his annual performance appraisal form. Selby had, after reflecting on Narain’s performance for the year, decided to bring matters to a head and had not minced words in the appraisal comments he gave him. He knew they were strong but felt that Narain had to be given a jolt. In fact, Narain’s trip to Mumbai was to personally discuss the appraisal with the CEO as was the existing practice. The appraisee then had to sign the appraisal form indicating he agreed with what was written. If not, he could write down the objections in the space provided in the form. Narain was expecting a grading of ‘Outstanding’ which was the highest. Instead of that Selby had rated his performance for the year as ‘Good’ which grade was third in the five-layered hierarchy of grading adopted by TIB. Some of the comments made by Selby also rankled deeply. “Should be more proactive in his dealings with customers” was the least offensive one. The worst was the comment, “Narain has not gauged the impact which competitor banks can cause to his branch and continues to work in a state of blissful and delightful ignorance.” Narain had gritted his teeth when he read that and nearly exploded.

Selby welcomed him neutrally into his office and asked him to sit at his desk facing him. This was a bad sign as Narain knew, for Selby invariably sat those he welcomed in the comfortable sitting area in his office.

“Pleasant trip?” asked Selby.

“Yes, thank you. I came to see you about this appraisal”, said Narain wasting no time. “I am disappointed, to say the least.”

“So am I old chap,” said Selby. “And I am not going to change a word of my comments even if you talk till the cows come home. I am really disappointed in your performance and the results of your branch. And I’m meeting the chief of Hindustan Unilever in ten minutes. So, make it fast.”

After a few more minutes in which the conversation became more acrimonious, Narain finally stood up.

“In that case, I see no point in talking any further. I will be taking this up with the Group Staff Controller.”

“Of course, dear boy, that’s entirely up to you,” responded the CEO. “Now I have some important work to do, so carry on.”

Narain was fuming on the trip back to Delhi and was also at the same time planning on settling scores with Selby. The peremptory dismissal by Selby was the last straw and he was ready to hit back at the CEO whatever the cost. It was in this frame of mind that Singh caught him the next day and told him about Mathur’s activities. Narain’s immediate reaction was one of extreme anger as he was fond of Mathur and had got along well with him. However, his convoluted thinking and anger now made him see an opportunity in this incident to cause trouble for the CEO and he therefore merely told Singh to get Mathur to see him in a couple of hours. Singh was surprised at the mildness of the reaction from Narain but did not convey this to him. He quietly went out and passed on Narain’s message to the union head.

### **The Scheme**

Narain spent the two hours before he met Mathur in deep thought. He was trying to figure out how he could capitalize on the information he had just received and use it to put down his CEO. Finally, just before Mathur was due, he thought he had found a way to do this. So when the union head knocked and entered, Narain’s reaction was controlled as he did not want to antagonize Mathur in any way at the present time.

“Come on Mathurji. Take a seat and let us discuss something which can benefit both of us,” began Narain in a matter of fact tone. He then elaborated in detail about what he knew about Mathur’s activities with regard to taking money from the new recruits and exaggerated a few facts which he knew would unsettle the union head. It was clear from the latter’s face that Narain’s shots had hit home.

“Now,” continued Narain, “I don’t want you to deny anything as all the facts are with me. You are in it up to your neck. But if you agree to do what I now propose, you may, repeat may come out of this without too many problems.”

What Narain then told Mathur was that he should immediately do two things. Firstly, he should make a demand to be promoted to an executive officer (by-passing the intervening Staff Officer cadre). Secondly, he should generate unrest in the branch based on any issue he choose, and all unionized staff should threaten to go on an indefinite strike. While the latter course of action was illegal, Narain would in turn tell the CEO that unless these demands were met, Narain would have no option but to declare a lockout. The branch would virtually come to a standstill

and customer service would of course be severely affected. The legality issue would possibly be submerged in the confusion created.

“If you do this, I will see what I can do to protect you. And don’t ask me the reasons why I want you to do this. It’s none of your business. If you don’t agree I will tell everything to the person in the Central Bureau of Investigation whose son we propose to take on, for them to take action.”

Mathur was a shrewd customer and knew that he was cornered. He therefore agreed to do what Narain wanted and left the room to think matters through. What Narain had not told Mathur was that once the promotion came through, he would quietly spread the word to Head Office how promotions were handled in India by the CEO. That, he reasoned, coming on top of the staff agitation in the Delhi branch, would be the final nail in Selby’s coffin.

Matters moved rapidly and within two weeks the unionized employees were adopting strong-arm tactics in the branch. The supposed grievance was that a long-promised goodwill bonus had not been paid. True to his word, Narain conveyed what was happening to his CEO and again exaggerated matters to create confusion. Narain told Selby that he recommended a lockout and the promotion of Mathur as an executive officer to solve the major problems faced by the branch. He had no doubt in his mind that the CEO and Head Office (the latter would naturally come into the picture) would buckle under the pressure. After hearing what Narain had to say, Selby following protocol advised Stan Griffith about developments.

### **Griffith’s Reaction**

Griffith was in his office with Victor when the call came through from Selby. He put the latter on the speaker phone and told him that Victor was with him and to go ahead. Selby spoke for about five minutes and as he listened to Selby, Victor could see the famous temper of Griffith slowly rising to the surface. The explosion came when Selby said that Narain recommended a lockout of the New Delhi branch, which would be the first time in TIB’s history that such a thing had happened in any country. In tune with his mood, Griffith was puffing furiously on his pipe and sending out clouds of smoke at the rate of knots. Victor unconsciously braced himself for the onslaught to come and pitied Selby who would be at the receiving end.

“Let me stop you right there, John,” said Griffith. “I want you to tell that twit Narain that promotion policies are made in Head Office and not at the branch level. So the question of the union chap becoming an executive does not rise. And we are in Delhi to make profits and not to declare lockouts. And neither am I going to get any of our customers over there upset. And we have some excellent ones in New Delhi with tremendous potential for business as you well know. So just tell Narain that if he can’t resolve this matter in 24 hours, he is out of a job. I am very certain about that. And the union person who is on the take is to be dismissed forthwith. Yes, you can tell Narain that I know about that part of the story also. And the fact that it happened in Narain’s branch does him no credit at all. In fact, you can also think of changing his appraisal grading to ‘Fair’ which is also more than he deserves. And Victor is fully in agreement with all of what I have just said.”

Hearing the anger in Griffith’s voice, Selby agreed at once to what was told to him. Selby also realized that what Griffith said was right.

“By the way, John,” continued Griffith. “You too have not come smelling of roses. I would have expected you to have caught this on your own some time back instead of having it thrown in our faces at the last minute.”

“I agree with you, Stan,” responded a chastened Selby.

Within the hour he had called Narain and conveyed Griffith’s reactions, including the possible downgrading of Narain’s appraisal grade.

Narain was stunned as a rejection of his proposals was the last thing he expected. He knew that in the ultimate analysis he had created the mess himself. He had now antagonized his boss and would now also have to antagonize Mathur. Not to speak of losing face with Singh and the other officers. His thoughts, as he sat in his office as the sun set that evening, were long and desperate. How should he go about clearing the various issues at the branch level? And how should he mend bridges with his boss whom he had put off badly? And with Head Office in the person of Griffith? He knew his job was on the line unless he came up with some really good strategic plans for his survival. But where should he begin and how should he take matters forward? He sat brooding in his office after telling his secretary that he was not to be disturbed. His thoughts were long and he realized he would have to do something quite out of the box to get out of the mess. But what exactly should he do? That was the question uppermost in his mind.

It was an extremely dejected and dispirited Regional Manager who made his slow and lonely way home late that evening.