

INEQUALITY DOMESTIC WORKERS WHITE-COLLAR CRIME

The Strange, True Story of How a Chairman at McKinsey Made Millions of Dollars off His Maid

In 2009, Anil Kumar was arrested for his role in a lucrative insider-trading ring. That was not his biggest crime.

By Nilita Vachani

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Manju Das stood over a pot in her nephew's food stall, which spilled onto the pavement of a busy, dust-choked thoroughfare in interior West Bengal. She poured in some oil, and when it was smoking hot, threw in a handful of dried chilies and mustard seeds. She'd kept aside two small chopped onions, which went in next. "You know the cost of onion?" she said averting her face from the sharp, acrid fumes. "Eighty rupees a kilogram. When onion costs what meat should cost, how can we survive?"

It was the winter of 2013 and the rate of India's food inflation had reached a record 14.72 percent. Not long ago, Das and her son had owned their own food stall, which they built using the money she saved during 10 years working as a housekeeper for a wealthy

family in the United States. But, Das said, “we had to shut down our shop, we couldn’t make ends meet.” Now the stall sat shuttered further down the road, on the way to the hospital.

Das’s life had been like this for the last few years: an accelerating plunge into greater and greater destitution. When I first met her in 2011, she was still fresh from her decade in the United States. She, her son, and her daughter-in-law had managed to make a living serving lunch and dinner to visitors who passed by their food stall on the way to the hospital. But things had gone horribly wrong. The birth of a grandchild, instead of being a cause for celebration, had ended up draining the family’s resources. Das’s daughter-in-law hadn’t produced her own milk and the newborn had to be bottle-fed. The cost of Nestle’s formula had eaten into the money kept aside for the daily help who worked at the shack, so they had to let him go. Then the baby got dysentery and almost died. She was kept in the hospital on a drip for a week, and their savings went into “the bottles of life,” Das said, that were injected into her veins.

In their broadest contours, none of these struggles make Das’s story remarkable. Das is one of India’s 250 million poor, surviving on less than \$1.90 a day, the international benchmark that defines extreme poverty. She lives life on the edge, without a safety net. But Das might have enjoyed a different fate. Not so long ago, she was a millionaire. And not the slumdog kind that’s the stuff of fiction. Until recently, she held subscriptions in the Galleon Group’s Captain’s fund and Buccaneer offshore fund in the

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2003 till 2009, hundreds of thousands of dollars were deposited each year in her name. Quite possibly, Manju Das was once the richest housemaid in the world.

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In March 2011, courtroom 17B of the federal district courthouse in Manhattan was crammed with Wall Street heavies, FBI agents, curious onlookers, and the press. They had come to see the largest insider-trading trial in United States history. The case had been brought by Preet Bharara, the ambitious young US Attorney, and it had all the ingredients of a riveting drama: money, power, greed, soaring success, and stunning reversal. There were even wiretapped revelations, the first in an insider-trading investigation. If the proceedings lacked any clearly identifiable victims—homeowners facing foreclosure, small-time investors drained of their life savings—they made up for it with an abundance of brash villains and celebrity witnesses.

The case centered around the misdeeds of Raj Rajaratnam, founder and head of the Galleon Group, which in 2009 was one of the largest hedge funds in the world. At the height of his investing prowess, Rajaratnam ranked number 236 on the *Forbes* list of the 400 richest Americans (and was one of only six Asian Americans on the list). He stood accused of making \$63.8 million in illegal profits from insider trading based on information gleaned from a variety of highly placed sources within investment banks, consultancies, and technology firms.

One of those informants was Anil Kumar, a friend from his university days and a senior partner and director at the prestigious consulting firm McKinsey. For roughly half a dozen years, Kumar had provided Rajaratnam with secret, material, non-public information on McKinsey's clients, for which he received millions of dollars. Kumar had pleaded guilty and was now on the other side, testifying against Rajaratnam as the government's key cooperating witness. His testimony, according to the prosecution, would end up proving "absolutely essential in two of the most important securities fraud trials in history." (The other trial was that of Rajat Gupta, former managing director of McKinsey and board member of Goldman Sachs and Procter & Gamble, who was sentenced to two years in prison.)

For two sensational months, I tracked the big twists and small turns of the trial, drawn initially to it by an unlikely connection with its chief players. In the early 1980s, I had been a graduate student at the University of Pennsylvania's Annenberg School for Communications at the same time that Rajaratnam, Kumar and Rajiv Goel, another co-conspirator turned cooperator, were students at Wharton. Rajaratnam had resided at the International House of Philadelphia during his first year like I had, and we'd forged a firm friendship down in the lobby near the vending machines, along with an unfortunate addiction to Hostess Twinkies. We remained friends for close to two decades, although we had been completely out of touch in the years leading up to his spiraling success and subsequent downfall.

I was in India when Rajaratnam's arrest made breaking news, his handcuffed perp walk played on endless loop. For the next months, I foraged the Internet for every bit of news of my former friend, and after my return to New York, when the trial began, became a courtroom regular, listening as the chamber filled with recordings of a familiar voice in a new context: brazenly soliciting and discussing corporate secrets.

"[I]s everything going OK with the processor company," Rajaratnam asked Kumar, in one of the many wiretapped recordings. It was 2008, and they were discussing Intel's chief rival, AMD.

"[N]o... 11 to 15 percent reduction in revenues," Kumar replied. "While the investment will proceed...they're gonna declare a completely shitty...quarter." Rajaratnam said that he would sell if the market went up, a move that Kumar endorsed. "If the market goes up, you sell it," Kumar said, "because we can fine tune the transactions a lot...better than anyone else can, right?"

During his star turn on the witness stand, Kumar provided a guided tour of his role in Rajaratnam's insider-trading operation. He explained how he had given Rajaratnam insider information on AMD, ATI, Spansion, Ebay, and Business Objects. And he described how he had been lured into the scheme in the first place —how he had first tried to recruit Galleon as a McKinsey client, but Rajaratnam had not been interested. Instead, Galleon's chief had proposed that Kumar "talk" to him "four to six times," for which he would be paid half a million dollars. He'd resisted at first, Kumar claimed, but "Mr. Rajaratnam kept asking me for that

information and I felt that I owed him something given how much money he was paying me.” So in snitching on his McKinsey clients, Kumar suggested, he was honor-bound.

Kumar continued in this vein for several days, burying his old friend in ever more incriminating evidence. Along the way, an unusual detail emerged, one that would end up shifting the entire meaning of the trial for me.

Kumar was describing the biggest score of the Rajaratnam scam—one in which he had played a decisive part. The year was 2006, and the tech company AMD was looking to buy the graphics processor ATI Technologies. Kumar had tipped Rajaratnam as negotiations progressed, and Galleon built up a strong position in ATI, selling off its entire holding when the sale was publicly announced. Galleon made \$23 million on the deal. In recognition of Kumar’s role, Rajaratnam called him a “hero” and promised him \$1 million, Kumar testified. Several months later, when bonus season rolled around, Kumar e-mailed his friend a reminder with just two words in it: Manju Das.

* * *

The word “housekeeper,” someone who “keeps” homes is a euphemism. In India we call a spade a spade, or rather a maid, a maid. That, too, with titular ownership attached, as in “my maid,” “my cook,” “my aya.” India, along with many neighbors in Asia and the Middle East, offers little dignity of labor for its many domestic workers. Despite recent efforts by activists, the overwhelming majority are not unionized and do not enjoy

minimum-wage protections or regulations governing hours of work. Healthcare, holidays, and benefits depend entirely on the vagaries of employers.

This was the world in which Das found herself in the early 1990s when she left behind a disastrous marriage and moved from her village to the city of Calcutta in search of work. Pregnant and alone, she joined the thousands of part-time female domestics moving from house to house sweeping, mopping and washing dishes, earning less than \$1.50 a month. When her son was 4 years old, she left him at an orphanage and increased her wages by working full-time work. Eventually, she moved with a family to Bombay and then to New Delhi, earning \$43 a month in the nation's capital.

Then, in 1998, a family contact introduced her to Anil Kumar and his wife, Malvika. They were looking for a “good woman” to accompany them abroad, to cook and clean for them and take care of their son who had a vision disability. “They tried me for six months in Delhi,” Das said, “and were very happy with my work. Then they got me a visa and took me with them to California.”

The move to the United States was potentially a life-changing event for Das. It was not unheard-of for domestic workers in her position to end up being sponsored for green cards by their employers, earning them a chance to bring their families to America as well. Moreover, the B1 domestic-employee visa on which the Kumars had brought her guaranteed her labor rights long denied her in India. Under the visa, the Kumars were required not only to execute an employment contract with Das

but also to pay her “the prevailing or minimum wage, whichever is greater,” along with free room and board and a round-trip ticket to and from the country of origin.

When Das arrived in California, she found herself in a new world: looking after a capacious house in Saratoga, one of the most expensive suburbs in the state. The Kumars provided her with free room and board, as required by her B1 visa, and they bumped her monthly salary from 2,000 to 8,000 rupees, the equivalent of \$185. (The Kumars continued to pay Das in rupees, sending money twice a year to her account in Calcutta.) They did not, however, pay her anything close to the minimum wage or provide her with health insurance. Nor does she recall ever signing a contract.

None of this bothered Das at first, since she did not realize that she was underpaid. She learned it only after time, from an acquaintance, but when she asked Kumar for a raise, “he told me the minimum wage didn’t apply to me,” she recalled, “since I lived with them and ate their food and they took me to India once a year.” Instead, the family increased her salary by 25,000 rupees (roughly \$500) every year,” she said.

By the end of her 10-year stint in the United States, Das was earning a little more than \$700 a month for performing more than 80 hours of labor a week. “I worked all the time,” she recalled. “I cleaned the house, I cooked Indian food. I washed their clothes. I washed their clothes by hand, otherwise their fine fabrics would have run.” The family had two cars, she said, and she washed those, too. When Sunday finally rolled around, she

was not required to work but spent the day around the house all the same. “I had no one to spend time with,” she said. “My son was in India.”

It was for this son that Das saved every dollar she earned. She was determined to be reunited with him someday and to secure his financial future by building him a home and a business.

Then, in early November 2009, a few weeks after Kumar’s arrest, the family abruptly asked Das to pack her bags and sent her back to India. When she arrived at Delhi Airport, she said, she was met by a man who took away her passport and the other papers she carried. She continued to her village in West Bengal without them.

* * *

For a few days in March 2011, the name of Manju Das, a lowly housemaid from India, mingled with the likes of Lloyd Blankfein and Robert Moffatt, CEOs and VPs of multinational banks and technology giants. It echoed through courtroom 17B alongside an intriguing revelation: The money Kumar had received from Rajaratnam had been funneled through an elaborate scheme that consisted, in the words of Bharara, of a set of “complicated round-trip wire transfers” that ended up in Galleon offshore accounts. The name on these accounts was Manju Das.



Anil Kumar and his wife leave federal court in New York, July 19, 2012. (AP Photo / Richard Drew)

The “Manju Das” scheme began taking shape in 2003 or 2004, around the time Galleon started giving Kumar \$500,000 a year—a sum that later expanded or contracted, Kumar testified, based on the value of the information he supplied. In order to avoid incurring taxes or raising any flags in the United States, Kumar set to work establishing Das as an offshore investor based in India. He filed a W-8 form on her behalf with the Internal Revenue Service, using his in-laws’ address in a wealthy district of New Delhi as her mailing address. W-8 forms are meant for non-resident aliens, often investors, who make income from a US source or business; as Das was residing in California at the time and working for the Kumar family, she should not have been eligible for the form.

With all this in place, the money flowed for several years to Pecos Trading, a shell company in Switzerland, after which it was routed back to Galleon in the name of “Manju Das” and invested in Galleon’s offshore accounts. This arrangement continued until 2008, when Kumar decided to move the Das accounts from Galleon to an entity called Ambit in the Marshall Islands, a global tax haven in the Pacific. At the time, the SEC was investigating Galleon for possible insider trading, and the switch might have been Kumar’s attempt to put more distance between his money and its source.

The problem for Kumar was that the transfer was not simple, and, as documents shared by the defense showed, he engaged in a series of intricate contortions—and distortions—to make it work. The Morgan Stanley Fund Services in Dublin, Galleon’s financial agent, required two proofs of address for Das for a period of ten years in order to allow the transfer. But any legitimate documents belonging to Das, such as her passport, would have carried her permanent address in West Bengal, and it stands to reason that Kumar would not have wanted statements of her global wealth going there. (Indeed, Malvika Kumar’s mother expressed concern in an email to Kumar that her “goofs”—her derogatory term for the domestic workers in her employ—might inadvertently let the mail to Das fall into the wrong hands.)

So he set about manufacturing the paperwork, defense documents showed. In August 2008, he wrote to his assistant in New Delhi requesting him to locate a notary who would “easily and conveniently sign letters/copies/affidavits.” An affidavit was then typed up in which Das “solemnly” affirm[ed] that she resided at

the address of Kumar's in-laws, in the upscale Delhi neighborhood Vasant Vihar, and had been residing there for 10 years. For a second proof of address, Kumar obtained a certificate from his in-laws' family doctor attesting to Das's residence at that address, and stating that she had been in his medical care for the last ten years.

Despite these efforts, the documents failed to fit the requirements of Ireland's anti-money laundering regulations. So with the help of personal connections, Kumar eventually opened an account for Das with HSBC in Bangalore, with the address he wanted. But an inconvenient detail crept into the bank's letter: While Kumar had needed an account that had been in existence for ten years, the letter stated that Das's account had been opened on October 20, 2008, the actual date of its opening. Kumar shot back an e-mail to Customer Relations. "Please... resend a new letter with the words 'from 20 October 2008' deleted. Need this asap, please."

This time, the ruse worked. The transfer took place, and Kumar might have gone on receiving payouts from his old pal indefinitely but for one, nettlesome event: One year later, they were both arrested—Rajaratnam for leading a sprawling insider trading ring and Kumar for being one of the insiders supplying the information. Within several weeks, he bundled the woman whose name had been worth so much to him—and who might have served as a valuable witness in any legal case against him—off to India, never to be heard from again.

Kumar, it seems, took a lot more from his housekeeper than her labor.

In the summer of 2011, I went looking for Manju Das. Poring over a photocopy of a visa application that had been entered into the trial as an exhibit, I made a list of possible villages in the vicinity of the post office and district that were listed on the form.

Roughly 20 years earlier, I had researched and directed the film *When Mother Comes Home for Christmas*, which followed the life of a migrant worker from Sri Lanka who works in Southern Europe taking care of the children of others while her own son and daughter grow up in orphanages in the home country. In the years since, I had maintained a powerful interest in the twinned phenomena of globalization and domestic work. Now I was curious to find out how a poor woman from India, who had traveled across the globe to take care of another family, ended up with investor subscriptions in one of the largest hedge funds in the world.

I began my search at the post office listed on the application form. But after an unsuccessful enquiry, my translator and I decided to stop at village marketplaces along the highway and ask at shops whether a Manju Das who had spent many years abroad lived anywhere in the vicinity. My hope was that we might run into some relative or family friend who might know her, but we were greeted with blank stares and shakes of the head. Then there was a breakthrough.

Not more than two hours after we had begun, a woman I asked said there was a Manju Das who lived in the adjoining village, who had returned from America a couple of years ago. We could find

her easily, she said, as her son operated his own hotel.

We drove through the village marketplace and arrived at a bilious green structure, four floors high, towering above everything else. I assumed that this was the hotel I'd been directed to. Not bad, I thought to myself. Das wasn't doing half as badly as everyone else around her.

The building, however, turned out to be a marriage hall, not a hotel. The caretaker who opened the door to us said that Das's son's hotel was the one next door. There was no other building that I recalled seeing, but when he pointed it out, I realized with shock that the "hotel" was actually a roadside *dhaba*, or stall, with an open fireplace and a handful of tables. The stall occupied the ground floor of an unfinished structure. Above it, concrete beams stood naked, without walls or plaster, supporting an unfinished roof.

When I asked for Manju Das, the plump young man who stood cooking at the fireplace said his mother was not home, but we were welcome to sit and wait for her. A slow hour later, Das arrived, accompanied by her pregnant daughter-in-law. Das looked to be in her mid-50s, and had a proud, straight-backed manner that made her appear taller than her height. As I rose to introduce myself, she asked if I was a relative of Malvika Kumar. "You look like her," she said, when I shook my head.

She wanted to know why I was there, so I explained that I was a filmmaker with a keen interest in the stories of domestic workers who had worked abroad. Das was nonplussed. "But how did you hear of me?" she wanted to know. "Has Anil Kumar sent you?" I

assured her he hadn't. I mentioned the Rajaratnam trial, but it was immediately apparent that she had no idea what I was talking about.

Disconcerted by the crowd that had gathered around the unusual spectacle of a car stopping by her son's *dhaba*, Das got up and led me through a doorway at the back of the place, into an adjoining bedroom. We sat down on her bed. "Now tell me," she said, "what trial?" She refused to believe her name had appeared in a New York courtroom or in the national press. "Show me," she said, "show me my name, and I'll believe you."

I opened up my laptop and randomly pulled up a PDF of an article by Courtney Comstock, one of the reporters I'd been following. "Raj made me use my sick child's housekeeper to hide the money he made me take," was the ironic title. Das squinted at the screen, instantly riveted by the photograph of her ex-employer. A moment later she said, "I can't read. I'm not *pari-likhi* [literate] like you. What have they written about him?"

I weighed how much to tell Das, and began carefully, explaining that her employer had made money in ways he shouldn't have. "He gave information about companies he worked for to his friend Rajaratnam, and his friend made money from that information in ways that are illegal."

Das looked lost. "What does it have to do with me?" she wanted to know. I explained that Kumar hadn't wanted the government or his company to know about the payments. "He didn't want to pay taxes on it," I said, "so he put it in your name."

Das slowly stiffened then flatly denied it. It isn't true, she said. "Every single rupee I have, I worked for. You can check my account. And what I have is gone, finished. I put my last rupee into building this. You see this?" She pointed towards the unfinished upstairs. "When he sent me back, he said, 'Go home and build your house, Manju. I will send you two years salary as severance.' So I came back and started building... But he never sent me the money."

* * *

Over the next few years, I visited Das several times, during which the details of her life, hard past and harder present, came into focus. She told of the pleasant parts of American life—of the house on the hill where the family lived, in a place she describes as the most beautiful in the world. And she told of the lonely parts and the bruising ones, such as the time she tripped while running to warm up a muffin for Kumar's son when he was late for school one morning, and ended up severely injuring her hip. After the fall, she said, she was in terrible pain for a week, surviving on pain medication until the Kumars sent her all the way to Calcutta for surgery instead of getting it dealt with in California. The reason, she said simply, was she had no health insurance. Besides, who would have taken care of her in California?

Still, Das never complained to me about her treatment; the family was good to her, she said, they let her eat as much as she wanted. Her only lament was the missing severance Kumar had promised her and never sent, a sum of 800,000 rupees or roughly \$17,400 in 2009 dollars.

“I called him again and again,” she said. “They never picked up the phone. Each time it went to their machine and it cost me 50 rupees.”

Then, one day, she did reach him, when he was back in India visiting his sick mother. “I asked him about the money he promised me,” she recalled. “He said, ‘I have given you all your money, there is no more money to give you.’ I told him I would complain to the embassy. After that, a man came to see me. He saw the unfinished upstairs, took some photos and offered me 2 lakhs [approximately \$4,400 in 2010]. I told him I am not a beggar. He should pay me what he promised, or I want nothing at all.”

As Das told this story, my mind flipped back to Rajaratnam’s trial, to a recorded phone call from 2008, played for all in the courtroom to hear, between Rajaratnam and Rajat Gupta. The conversation captured the men’s brazen sense of license, their voices bragging, gossiping, over-confident, impervious to any sense of wrong-doing. It also provided a clue to what “Manju Das” was once worth to her employer.

Rajaratnam: You know honestly, Rajat, I’m giving him [Anil Kumar] a million dollars a year for doing literally nothing.

Gupta (animated): I know. I think you’re being very generous.

Rajaratnam: Yeah but you know sometimes...

Gupta: He should sometimes say “thank you” for that, you know?

Rajaratnam: Yeah... For the last three or four, I mean four or five years I’ve given him a million bucks a year, right?... After taxes. Offshore. Cash.

A million bucks a year. After taxes. Offshore. Cash. Even if Rajaratnam had been overstating his largesse, several million tax-free dollars were funneled into the “Manju Das” accounts during the heady years the insider trading scheme was in swing—accounts that were in Das’s name, but which she neither knew about nor controlled. Anil Kumar controlled them, either because he had signed them over to himself, forging Das’s signature, or because Das herself had signed them over unwittingly. When she arrived in California, the Kumars had taught her to print her name in English. “They said everyone must know how to sign, it’s important...,” she said. “When they told me to sign, I signed.”

“Did you sign this?” I asked, showing her a copy of a typed letter to Galleon signed “Manju Das.” The letter authorized Mr. Anil Kumar to operate her accounts on her behalf. She stared and it and shrugged. She didn’t know.

Didn’t she want to know what she was signing, I asked her. “He said he was making me sign that I had received my salary in Kolkata,” she explained, “he sent it there twice a year.”

And then she added, “Before they sent me back, they made me sign many forms. It took hours.”

* * *

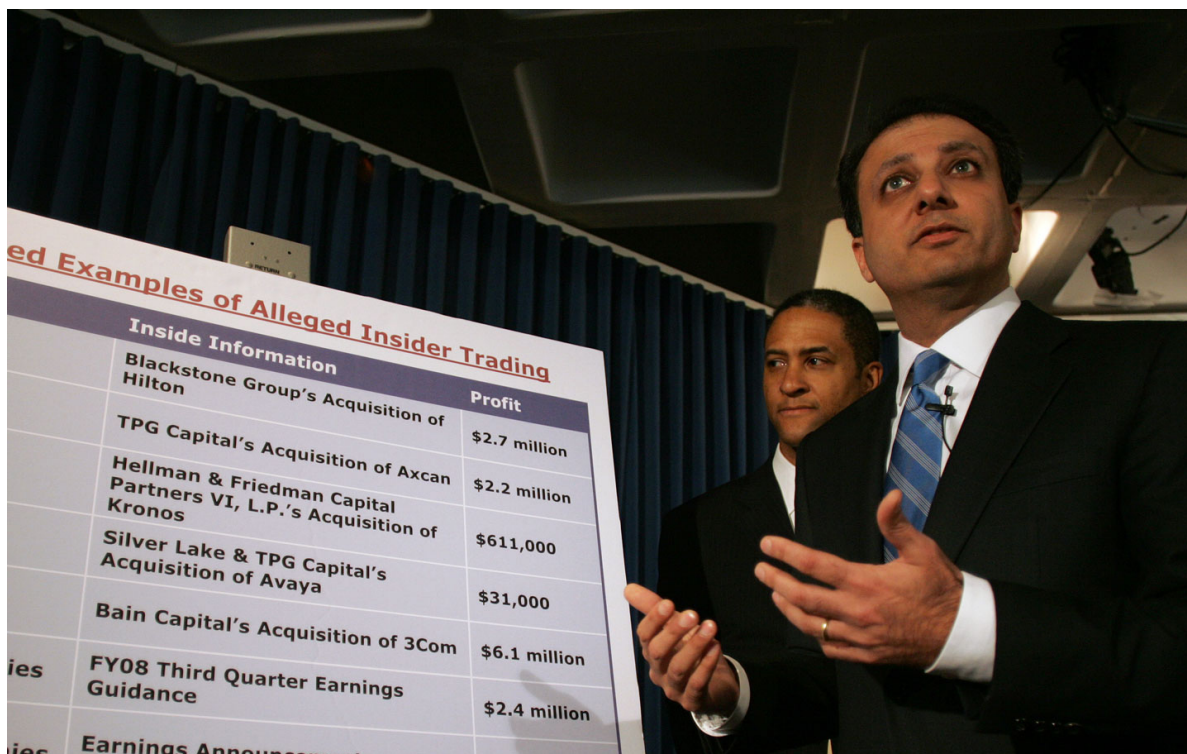
On several occasions I have offered to get Manju Das a pro bono lawyer in New York, an advocate who can help her fight for what is rightfully hers. But each time I have asked, she has declined, insisting she has no interest in lawyers or lawsuits. She is too tired and possibly too afraid to fight—for her severance or for the other

shards of labor, self and identity taken from her. “My father taught me an important lesson,” she told me. “If someone wants to give you something, take it, it will bring you joy. But if someone does not want to give you something, don’t run after it. It will only bring trouble.”

Still, I was curious to find out whether any legal remedies might exist for a domestic worker whose labor rights had been violated, her identity stolen and refashioned into a haven for illicit profit. What protections, if any, does the law offer to a woman as poor and disempowered as Manju Das against a man as wealthy and powerful as Anil Kumar? So I decided to bring Das’s case to several lawyers, beginning with Daniel C. Richman, professor of criminal law at Columbia University. I was hoping he could answer the multi-million dollar question: does she have any right to the money that once filled all those offshore accounts held her in name? This question had been with me since I first heard Das’s name in court, but when the answer finally came, it was quick and disappointing. As the gains from insider trading are illegal, Richman told me, the money is forfeited and belongs only to the government. Manju Das, the paper millionaire, had no chance of becoming Das, the real millionaire.

On the matter of wage and work violations, I learned that the realm of America labor law offers a little more promise, although even here the challenges are considerable. Domestic workers enjoy few protections under US law, but they do have a right to a minimum wage under the Fair Labor Standards Act (FLSA), while the Trafficking Victims Prevention Act (TVPA) offers redress against a battery of employer abuses. In theory, Das could have

pressed civil charges under the FLSA seeking back pay for the wages the Kumars should have paid her; she may still be able to press for restitution under the TVPA, according to the National Domestic Workers Alliance. But the statute of limitations has already passed on the FLSA, and pursuing a claim under the TVPA would require Das to want to fight—and Das seems to have neither the impulse nor will at this point.



Preet Bharara, right. (AP Photo / Robert Mecea)

As I sifted through the landscape of legal possibilities, what became clear was that perhaps the most promising area of redress—the one instance in which Kumar himself might have been called to criminal account—had been missed, and it had been missed by the very people assigned to prosecute Kumar. In 2013, Preet Bharara, the US Attorney who took down Rajaratnam, brought criminal charges against Devyani Khobragade, then a deputy consul general from India in New York. Khobragade was charged with falsifying visa documents by claiming she was

paying her nanny a minimum wage but in fact paying her far less. In that instance, Bharara took on the ire of an entire nation, the country of his birth, India, for the sake of justice for the downtrodden and the letter of the law, bringing the two nations to a near diplomatic standoff.

Bharara could have prosecuted Kumar for some of the crimes connected with his exploitation of Das. Yet the US Attorney opted to offer him a plea bargain, even as Kumar's misuse of his domestic worker was an exploitation far greater in degree than Khobragade's since it involved not only breaking the country's labor laws but blatant identity theft, money laundering, and tax evasion. In the case of Kumar, Bharara's office chose to look the other way. Nabbing Rajaratnam was its chief priority.

* * *

On July 19, 2012, Anil Kumar walked out of the federal district courthouse in Manhattan, a free man. Dressed in a dark suit and tie, he's caught in a photograph, his face lifted, eyes crinkled, laughing. In exchange for his cooperation in the Rajaratnam trial, and Gupta's a year later, he got away without a prison term: just two years of probation and a fine of \$25,000. He also forfeited \$2.26 million, the amount calculated as his illicit gains.

Before Kumar's sentencing, his lawyers submitted a memorandum to Judge Denny Chin, pleading for a lenient sentence and pointing to their client's "exemplary life" other than his involvement with Rajaratnam. Kumar has been busy, they

said, making amends by performing “life transforming charitable work for countless people in need.” Chin ruled that Kumar’s crime was “aberrational” conduct in an otherwise spotless career.

Today, Kumar is free to travel and conduct business internationally. His LinkedIn profile describes him as “Thinker. Teacher. Doer.” It also boasts of his past experience as a senior partner and chairman of the Asia Center at McKinsey, where he founded the company’s consulting practices in Internet businesses, “intrapreneurship,” and outsourcing. Kumar did not respond to multiple requests for comment.

Raj Rajaratnam, Kumar’s old friend, did not fare as well. He was convicted on all 14 counts of securities fraud and conspiracy and sentenced to 11 years in prison—at the time, the longest prison term for insider trading. The sentencing judge, Richard Holwell, did not, however, order him to pay restitution, because, he said, “there are no individual identifiable victims under the statute.”

Yet, there was at least one “individual, identifiable” victim of the largest insider-trading ring in US history, even if she remains unacknowledged. Today, Manju Das continues to struggle in her small village in west Bengal. She has no money in her bank account, other than the \$20 required to keep it open, and she can no longer work at her nephew’s food stall, because the hip injury she sustained while working for the Kumars prevents her from sitting or standing for long periods. So instead, she relies on the two meals a day her nephew brings to her, while her son takes care of his family on the money he earns from driving a second-hand electric three-wheeler as a taxi.

In India, if you start off poor, you leave off poor, unless an unusual opportunity comes your way, as it had once for Das. But six years after her return from abroad, there is nothing to show for her decade in America, not even the smallest mementos.

I remarked on this fact during an early visit, as we were sitting on Das's bed. In the homes of the Sri Lankan migrant workers I have visited, I have often seen the souvenirs of "foreign" life: refrigerators, microwaves, television sets, pictures of carefully foraged memories from a life abroad. But not here, I noted.

Das looked around the room, then walked across to the mantel and picked up a jar of Nivea cream. "This is from America," she said.

"But you get Nivea here," I responded.

"I know," she said. "But this jar is from America. There was no time to get anything, you see. They sent me away so quickly. I had thought one day they will buy me a camera and I will take pictures. If I had known I would be sent away I would have bought the camera myself. I could then show you the big, beautiful house where I worked for so many years."

After a pause, she said, "will you bring me a picture? The next time you come?"

"A picture of what?" I asked her, confused, thinking she wanted a picture of the house in Saratoga. "A picture of... America," she said, looking suddenly wistful. ●