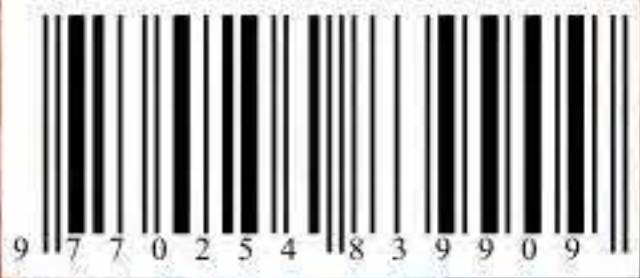


45TH ANNIVERSARY SPECIAL ISSUE



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JANUARY 4, 2021 ₹75

INDIA TODAY

LIFE CHANGING MOMENTS

45 CELEBRATED INDIANS TALK ABOUT THE TURNING POINTS THAT MADE THEM WHO THEY ARE

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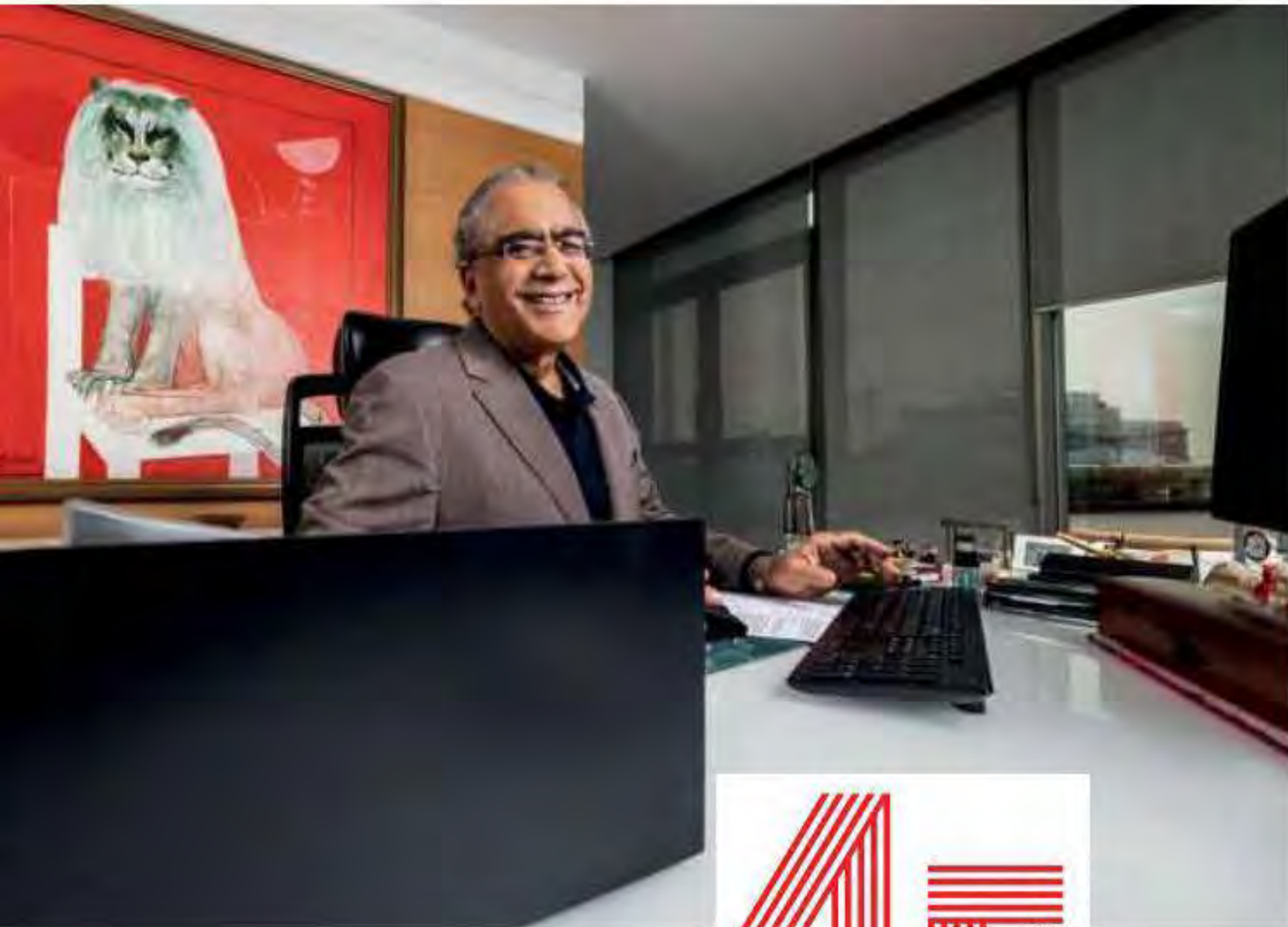
FROM THE
EDITOR-IN-CHIEF

We decided to commemorate our magazine's 45th anniversary by getting 45 national icons to introspect on their "life-changing moments". Since I asked others to disclose the turning points in their lives, I thought it only fair that I reveal mine. I don't believe in destiny, or that everything is preordained. Full of twists and turns, many of them unexpected, life is rarely a straight line. In fact, it is a series of accidents, happenstance and, quite often, dumb luck. At least, that's the way it was for me. I wasn't one of those kids who knew early in life what they wanted to be. I was hopeless in the sciences, so being an engineer or a doctor, the professions in vogue those days, was out of the question. I also came from a

generation that listened to their parents, especially if you didn't have any specific ambition.

In the 1960s, my father, a self-made businessman, believed that India was going the Communist way and that becoming a chartered accountant would give me a professional qualification. Even Communism would need accountants! So, I qualified as a chartered accountant from London. Unbeknownst to me, my father and Lord Roy Thomson of Fleet, who owned the largest number of newspapers globally, had become friends after a chance meeting and decided to start a business together in India. That was the beginning of Thomson Press, a commercial printing press, as foreign ownership of newspapers was not permitted at the time. I was working in London as a chartered accountant and had come home on vacation. My father asked me to visit the press and see what I thought of it. I got involved and never returned to London. After a few years, I was put in charge, and I realised that the only way it would be sustainable would be if you had your own work. We started by publishing children's books written and illustrated by Indians. Most children's literature was imported at that time; I wrote some myself.

Our first magazine publication was a medical journal called the *Journal of Applied Medicine* in January 1975. Then followed *INDIA TODAY* in December that year. However, although I had a passion for news, reading and asking questions, I had no grand vision of becoming a media mogul. The magazine was first designed to inform non-resident Indians about their native land. It didn't work—the NRIs were too difficult to reach. But before closing the magazine, we decided to put it out in the domestic market. It got an encouraging response. A few months later, in January 1977, Mrs Gandhi signalled the end of the Emergency by calling a general election. That was the turning point for the magazine and me. As you can see, *INDIA TODAY* was born out of failure. The excesses of the Emergency and the subsequent comically chaotic two-year rule of the Janata Party were ideal fodder for a young, energetic staff that went after the news and told it the way

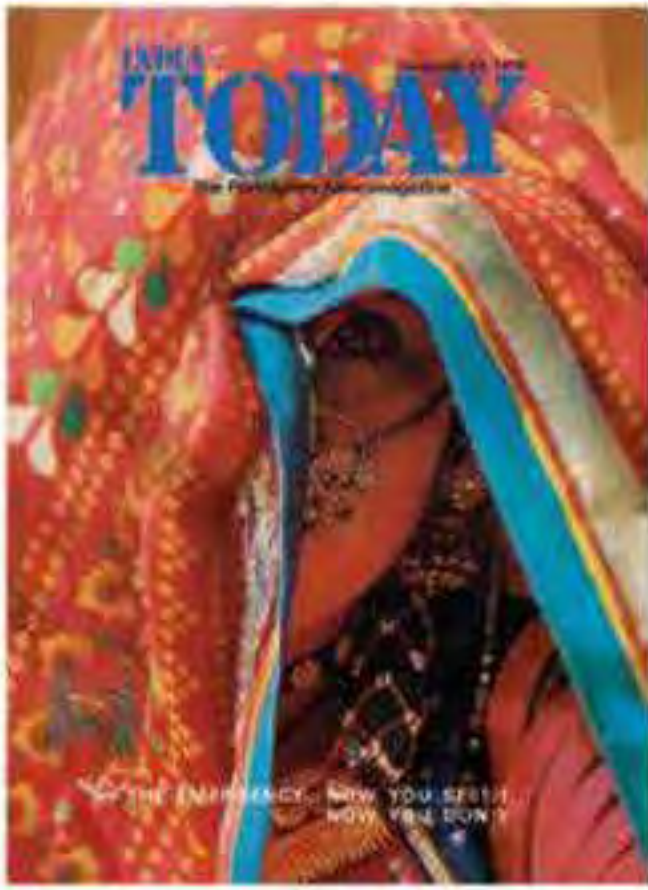


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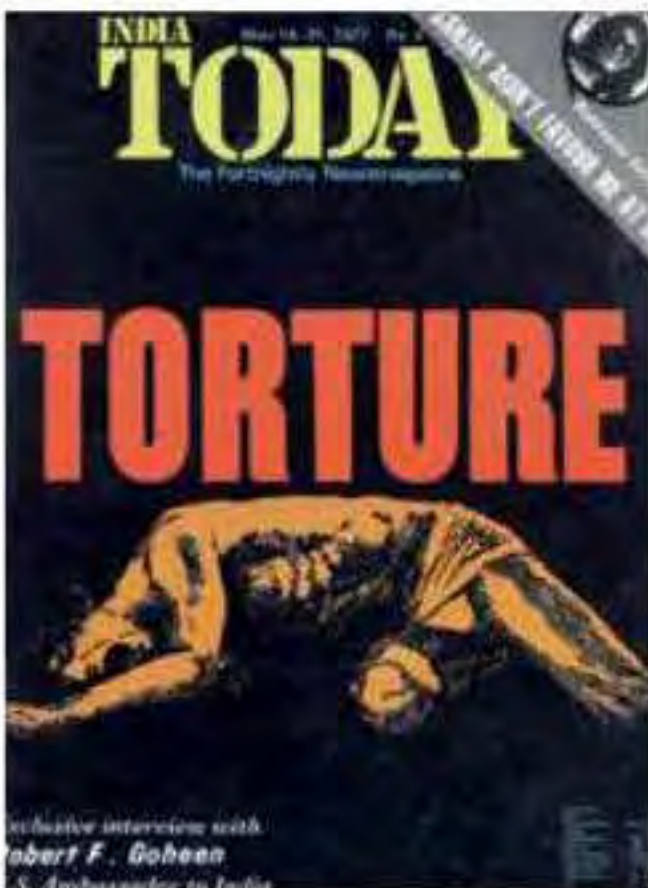
INDIA TODAY ARCHIVES

❖ **Now, and back then** (top) at the India Today Mediaplex, Noida, 2020; at the Connaught Place office in 1987



❖ **The launch**

December 15, 1975



❖ **Emergency excess**

May 31, 1977



❖ **Opinion poll pioneer**

January 15, 1980



❖ **Weekly first**

June 9, 1997



it was, without ideological baggage or vested interest. In January 1977, our circulation was 15,000 copies; by the end of that year, we touched 100,000.

There were other mini turning points. Like our prediction of Mrs Gandhi's return in 1980 after the fall of the Janata Party government when most political pundits were pronouncing her defeat. This greatly enhanced the magazine's credibility, and the political class started taking us more seriously. It also marked the beginning of opinion polls as a regular practice. After that, there was no looking back.

On June 2, 1997, after much debate, our fortnightly became a weekly. I had one simple mantra: that we put all our resources in producing excellent editorial content, and the business part will take care of itself. And it has. Financial strength has given us the ability to withstand pressures from all quarters that are inevitable in this business. This ethos continues to inform the India Today Group, whichever medium we choose to be in.

Our photographs and contemporary writing ensured that we stood out in the crowd, rising to where we are today—the country's most-read magazine with a readership of 9.5 million despite the digital revolution. This is our 1,751st issue. We have never missed an edition in 45 years, not even in the extraordinary year of Covid-19. The magazine's success laid the foundation for the India Today Group, which in these 45 years has launched 56 publications, four 24-hour news channels, a music label, seven radio stations, online shopping, online education, a school, an art gallery, 12 websites, six apps and 30 mobile video channels. There have, of course, been failures and mistakes too. Some ventures were ahead of their time, others just didn't catch on. I never dwelt on them but learnt and moved on. I relate my life best to what the poet Gulzar says in this issue: "The edifice of our life follows no blueprint, nor does it take the shape you imagine. You just have to explore it."

For our 45th anniversary special, we have assembled and curated a trea-

❖ **Pressing ahead**

With father V.V. Purie at Thomson Press in 1973

┌

“My father asked me to visit the press and see what I thought of it. I got involved and never returned to London. After a few years, I was put in charge, and I realised that the only way it would be sustainable would be if you had your own work. That is how INDIA TODAY came into being”
└

sure trove of inspirational narratives of courage, fortitude and resilience. There are stories of public figures breaking away from their modest backgrounds. Like the rocket scientist who came from a family of marginal farmers and couldn't afford footwear but went on to become the head of the Indian Space Research Organisation, sending probes to the sun, moon and Venus. Or the social activist from one of our most downtrodden communities, who embarked on a mission to eradicate the scourge of manual scavenging.

We also have accounts of government officials who thought out of the box to deliver astonishing results. There is, for instance, the railway engineer, who at the end of his career, developed a geography-defying project and a new mode of transport, both of which he is now closely identified with. Or the Indian woman banker who contemplated

INDIA TODAY ARCHIVES



“Men age, magazines don’t”
 –June 1997, when India Today went weekly

quitting her profession when she reached a crossroad only to realise that “giving up was easier and one shouldn't take the easy option out”. Then there is the actor who was mocked in school but went on to deliver a string of sleeper hits to become one of our unlikeliest stars.

Our list of remarkable individuals also includes people who were undeterred by failure and charted a different route to success. Among them is the politician who put behind a failed bid for the post of the United Nations Secretary-General and set out on a successful career in Indian politics while also becoming an outstanding author, erudite speaker and leading public intellectual.

What also sets many of these personalities apart is the element of risk-taking, a quality many of our businessmen have in spades. Like the young entrepreneur who changed his fortunes forever when he broke away from his family's textile business to acquire a pharmaceutical firm. Or the business baron who was thrust into running his family business after his father's tragic death and went on to build a multi-billion global conglomerate. Another billionaire businessman had to leave his engineering studies at Stanford to take over his father's cooking oil business and now runs one of India's largest software companies. A fourth magnate, who presides over a multi-billion-dollar empire spanning metals, mining, oil and gas, started out dealing in metal scrap.

Other icons have veered from the beaten path to craft extraordinary success stories. The man who is one of our most gifted lyricists today started out in a motor garage. A banker who took to writing only to escape the monotony of his job has now morphed into a bestselling author.

Finally, we have individuals who overcame injury to rise in their professions. There is the ace badminton player who, dogged by injuries, turned coach cum administrator to produce world-class talent in India. And the general who survived an enemy bullet to become the army chief and is now India's first Chief of Defence Staff.

In many of these stories, you will find a pattern and some life-altering lessons. Adversity, most often, is a great educator. It teaches you to fight your way out of hostile circumstances and brings out your best. There is no substitute for hard work; talent by itself is not sufficient sometimes. Never rest on your educational qualifications, just keep learning. Being at the right place at the right time is a matter of luck. However, the choices we make define who we are and what we become.

As we complete one of humanity's worst years on record, I sincerely wish these stories of hope, extraordinary courage and individual triumph provide you inspiration in the new year. I'd also like to thank you, dear readers, for being part of our 45-year journey. Here's to many more ahead.

(Aroon Purie)

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LIFE-CHANGING MOMENTS

45 celebrated Indians talk about the turning points that made them who they are



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**INDIAN GEM & JEWELLERY INDUSTRY
EXPRESSES ITS GRATITUDE TO THE VISIONARY
LEADERSHIP OF THE HON'BLE PRIME MINISTER,
SHRI NARENDRA MODI FOR BRINGING IN
PROMPT PROACTIVE MEASURES DURING THE
TESTING TIMES OF COVID-19**



**SHRI NARENDRA MODI
HON'BLE PRIME MINISTER**

Our Sincere Thanks to

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Industry, Railways, Consumer Affairs,
Food and Public Distribution

SMT. NIRMALA SITHARAMAN
Hon'ble Minister of Finance and
Corporate Affairs

SHRI NITIN GADKARI
Hon'ble Minister of MSME and
Road Transport & Highways

Special Relief Measures Introduced for the Gem & Jewellery Industry

- ◆ **Extension** of time for-
 - ◆ Export credit availed upto July 31, 2020 extended to 15 months.
 - ◆ From caution listing under RBI upto 30.09.2020 as per Trade Notice No. 60 of the DGFT dated 31/03/2020,
 - ◆ Export against Gold Loan by 6 months
 - ◆ Interest Subvention Scheme by one more year - up to 31.03.2021
- ◆ Relief from classification as Special Mention Account (SMA) / Non - Performing Asset (NPA) (Notification - RBI/2019-20/186 dated March 27, 2020) and further Abolishing of automatic caution listing of Exporters by RBI under EDPMS , if shipping bill remained outstanding for more than two years.
- ◆ **Moratorium** in interest and EMI payments in respect of WC/TL facilities upto August 31, 2020. (Notification-RBI/2019-20/244)
- ◆ **Reclassification of MSME**, inclusion of new criteria vide Notification S.O. 2119 (E) dt. June 26, 2020
- ◆ ECLGS 1.0 (Emergency credit line guarantee scheme) - Guaranteed collateral free credit facilities for eligible MSMEs and Business Enterprises having outstanding upto Rs.50 crores and account being standard upto 60 days past due as on 29.2.2020. and further extension under ECGLS 2.0 for Guaranteed collateral free credit facilities with credit outstanding of above Rs.50 crores and upto Rs.500 crores and accounts being upto 30 days past due (SMA 0) as on 29.2.2020
- ◆ **Support to Stressed Accounts**, Allowing one-time restructuring as per the recommendation of the KV Kamath Committee to tackle COVID-19 related stress.
- ◆ To boost **e-commerce exports**, CBIC clarifies that Gems and Jewellery can be exported through Courier mode with filing up documents electronically, issued via Circular no. 52/2020 of CBIC

Gem & Jewellery Exports are reaching the pre COVID-19 level with the active support from the Govt. of India

G & J Industry Contributes 7% to India's Total GDP
1 Million Gem & Jewellery Units

USD 36 Billion Export Industry
4.3 Million Skilled Workforce

Source-DGCIS

Source-NCAER

We pledge our wholehearted support to the Hon'ble Prime Minister and stand by his vision towards making India "Aatmanirbhar Bharat".

◆ GJEPC IS COMMITTED TO MAKE INDIA THE GLOBAL HUB FOR GEMS & JEWELLERY ◆

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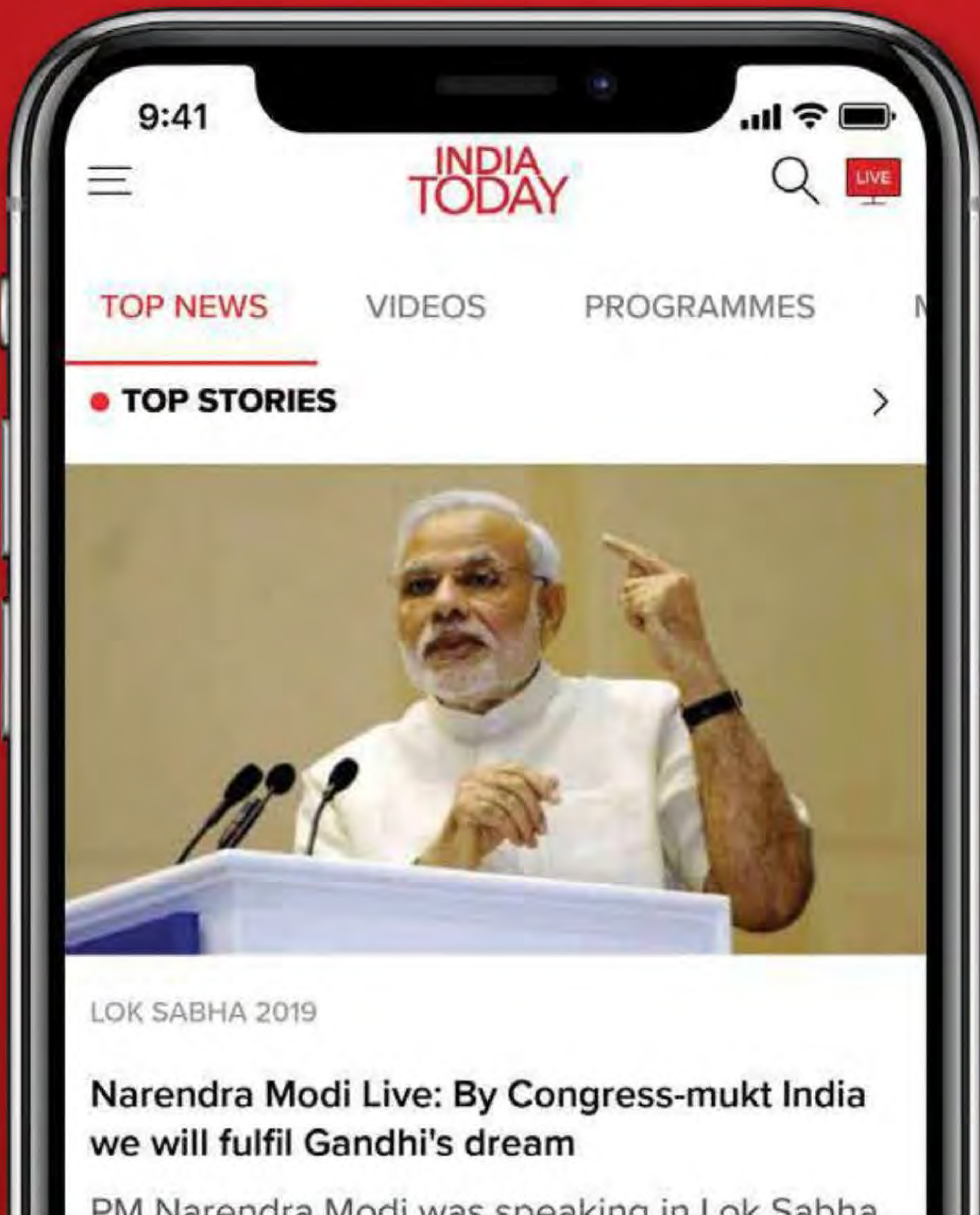


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by *Sonali Acharjee*

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by *Kaushik Deka*

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by *Ashish Misra*

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LEAD ESSAY

DRUMBEATS OF DESTINY

An event, a tragedy, failure or deprivation... anything can shape or alter the course of our lives. On the occasion of our 45th anniversary, we approach 45 achievers to find out what set them on their particular life journey and how they used it to achieve success in their chosen path

By **RAJ CHENGAPPA**

Illustration by NILANJAN DAS

45TH
ANNIVERSARY
SPECIAL

LIFE
CHANGING
MOMENTS

IT IS STRANGE, BUT TRUE, that the most important turning points in life often come at the most unexpected times and in the most unexpected ways—so observed Napoleon Hill, author of several bestselling self-help books. The thing about such events is that howsoever many years may go by, you recall them as vividly as the day they happened, as though your mind had recorded the event in slow motion for you to relive the experience whenever you wanted.

My life-changing moment occurred when I was looking for a post-graduate course to study after completing my graduation in the arts from Bangalore University. Decades later, I can still conjure up the grilled counter behind the stone walls of the Central College from where I had purchased the admission forms for the courses. I was keen on doing a master's in political science but, as a back-up, I decided to apply for the history, economics and English courses as well. For some inexplicable reason, I had bought an additional form. As I walked down the corridor, I happened to glance at the board where a notice inviting applications for admission to a post-graduate degree course in mass communication had been put up. I had never aspired to be a journalist though I do recall sending some of my poetry and fiction pieces to established magazines like the *Illustrated Weekly of India* only to receive disappointing rejection letters expressing the editors' regrets. But rather than waste a form, I went ahead and applied for the course.

As it turned out, my name did not figure in the first list of admissions to the political science course, but I did receive a letter asking me to appear for an interview to the journalism one. I breezed through the interview, answering the questions the panel asked me somewhat insolently, as I had nothing to lose. To my surprise, I got admission and joined thinking I would switch to political science once the second list was announced. In the very first class on magazine journalism, the teacher, Vatsala Srikantan, asked us to write an essay on our favourite author. I was a voracious reader of novels of all kinds but the ones I liked the most were by the iconoclastic writer, Henry Miller, who was considered a literary Gandhi with a sexual appetite. So I wrote about him and, to my utter surprise, Srikantan liked it so much that I was asked to read my essay aloud to the entire class as an example of fine writing. I knew then that I had found my true calling. So when my name figured in the admis-

sions list for political science, I turned it down.

So, here I am, writing this essay instead of delivering a lecture in a college, which I may have possibly been doing had I not bought that additional form or stopped by at the notice-board. Call it the invisible hand of destiny or a conspiracy of nature but as the INDIA TODAY team spoke to 45 celebrated individuals about their life-changing moments for this 45th anniversary special issue, we found that each of them had a remarkable story to tell. Seldom, it seems for these big achievers, did life go according to their well-laid-out plans, or their ambitions follow a fixed trajectory.

Dame Fortune, for instance, is not always kind before she smiles on you, as Kumar Mangalam Birla and Azim Premji, two of India's wealthiest and most respected businessmen, discovered. In both their cases, it was the untimely death of their fathers that saw their young selves being thrown into the deep end

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to run their respective inherited businesses. In their fight or flight moment, both chose to hunker down and take the challenge head-on. Birla recalls he had to grow up fast but took the opportunity to fashion his own story, bucking advice against doing so. He successfully grew the business to 20 times the size it was when he took over. Premji was forced to leave Stanford University midway through his engineering degree to take charge of his father's business. It saw him go through years of immense struggle, only to emerge at the head of a mighty business empire through what he modestly describes as "hard work and a lot of luck".

In other cases, as His Holiness the Dalai Lama likes to say, "sometimes not getting what you want is a wonderful stroke of luck". Indian Space Research Organisation (ISRO) chairman Dr K. Sivan discovered this truth the hard way. He was keen on doing an engineering degree but his father, a poor farmer, couldn't afford the college fees. A despondent Sivan took to doing a degree in science at a local college and limited his ambitions to being a bank employee or a teacher. Till, on finishing his degree, his professor advised him to take up a professional course at the Madras Institute of Technology (MIT), an institute he had, ironically, never heard of. Sivan opted for aeronautics because his house in his village in Tamil Nadu was next to an airport and as a child he had always wondered how aircraft flew. Joining MIT was his life-changing moment that eventually led him to ISRO and from there to distinction.

For yet others, their turning points are, to quote Julia Quinn, author of well-known romantic novels, "A moment so tremendous, so sharp and clear that one feels one's been hit in the chest, all the breath knocked out, and one knows, absolutely knows without the merest

hint of a shadow of doubt that one's life will never be the same." For Bezwada Wilson, that moment was when he confronted the harsh truth that his parents were manual scavengers and not workers in the Kolar Gold Fields as he had been led to believe. The realisation hit him so hard that, at first, he wanted to commit suicide. But it was soon replaced by anger and a determination to eradicate the scourge of manual scavenging. Recognition and awards have come his way in acknowledgement of the tremendous awareness he has created to get society to end the practice.

In some individuals, the moment of truth stays hidden in their subconscious till they are ready to realise their manifest destiny. Ayushmann Khurrana's math teacher dubbed him a loser for indulging in song and dance, predicting a dire future for him. Against his better nature, he took up science and managed a seat in a dentistry college. That is when it hit him—he was meant to do theatre. From daily soaps to MTV shows to finally films, Khurrana carved his own niche. Today, with a string of hits, from his debut in *Vicky Donor* to three Rs 100 crore hits, and a national award to boot, the 'naach-gaana' kid he was dismissed as in school has come good to become Bollywood's unlikeliest superstar.

In the following pages, there are 45 such extraordinary examples of people whose life-changing moments—whether an event, accident, tragedy or failure—pushed them to achieve what they are now celebrated for. Apart from the immensely engaging human drama of their lives, each of their stories provides valuable insights and lessons on how they overcame whatever fate threw their way. As Mother Teresa, who was an inspiration for many of the examples we feature, once said, "I alone cannot change the world, but I can throw a stone across the waters to create many ripples." So, when destiny beckons, don't be afraid to cast that stone—the waves it sets off could lead you to greatness. ■

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We Nurture. We Transform. We Create Global Business Leaders

Established in 1995, N.L. Dalmia Institute offers the full time two years Post Graduate Diploma in Management. The brain child of late **Shri. Niranjanlalji Dalmia**, it has grown in leaps and bounds to be recognised as one of the finest B Schools in Mumbai. It is currently helmed by the third generation of the Dalmias. **Mr. Shailesh Dalmia** brings in a great deal of passion and dedication in ensuring that the institution remains wedded to the vision of his grandfather, while constantly innovating to remain ahead of the relevance curve.

Why do you think that education is the biggest life changer?

My grandfather Late Shri Niranjanlal Dalmia is my biggest inspiration. He is an example for all of us to follow. He came from a humble background. In spite of difficulties in funding his own education, his dedication and commitment took him to great heights. He was a gold medallist in Law and stood 2nd in the All India Civil Services Examination. He believed that education is a great enabler. A philanthropist to the core, Niranjanlalji, felt that education is one of the most important assets in developing an individual's competency to raise their levels to a greater standard, with high moral ideals. His visionary project was to harvest the potential of intellectual wealth for nation building. It has been the dream and vision of our founder to create an Educational Institute that empowers people with knowledge and wisdom. The Niranjanlal Dalmia Educational Society was launched in April, 1982 solely with the purpose of providing Quality Education. The Society has 3 Institutions of Excellence, providing holistic education to every meritorious student.

- 1) N. L. Dalmia High School, estd. in 1991
- 2) N. L. Dalmia Institute of Management Studies and Research, estd. in 1995
- 3) N. L. Dalmia College of Arts, Commerce and Science, estd. In 2018.

How does Business Administration or Management education help youngsters get a clarity on future goals?

We live in a challenging world brimming with technological, social, virtual and economic innovation. The Management

education imparted in academic institutions actively enables the students to cope with the rapid, changing world around them by disseminating knowledge and values which will certainly mould the leader of tomorrow. Here at N. L. Dalmia, the students are given the opportunity to participate as well as get involved in the planning and implementing in all major national and international seminars and conclaves conducted by the Institute. They are encouraged to take part in competitions and events at National and International level under the guidance of our faculties. By participating and organising seminars, events, paper presentations, live research projects, competitions the students get an exposure to the real world. It is very important that the students stay plugged in to the paradigm of the current business environment and form their own opinion. Regular guest lectures are conducted where Industry experts and eminent corporate leaders are invited to share their knowledge and experiences on the subject/topic they are their forte. Our students get an opportunity to attend and interact with them too. Such events encourage students to be innovative, creative and stand them well in the journey towards corporate success. I am sure that deep commitment to Management Education, balanced with social responsibility, will ensure that the students develop analytical skills and investigative abilities, ultimately transforming them to become Global Business Leaders.

Your teachers go beyond the syllabus to empower students. Why? How have the requirements of the industry changed since your inception?

It is a dynamic world we are living in, with uncertainties



SHRI SHAILESH DALMIA
Hon. Secretary, N. L. Dalmia Educational Society

that abound we have to equip the students with abilities to assimilate, synthesize and apply the knowledge gained in the portals of the Institution. Our Faculty consist of established industry veterans and scholars whose research papers have been published in various prestigious national and international journals. Our scrupulously designed curriculum empowers students to meet the evolving industry requirements and updates them with the latest trends. At the end of the first year, as a part of the



networking, mentoring skills for guiding and empathetic skills for understanding their employees. Managers will thus need to adapt to the idea of working 'with' AI rather than against it. It will be a boon to them as it will enable them to take strategic Business decisions as well.

Finally, there is one component that only human managers can base their decisions on: Ethics. While it may be a while for machines to understand the depths of ethical behaviour, their human counterparts will be responsible for conducting business honestly for the sake of their employees and stakeholders.

What are your plans for the N. L. Dalmia group of institutions in light of the above observations?

The N. L. Dalmia Educational Society remains committed to think in terms of the betterment of the society. In our efforts to give back to the society, we profess "My Social Responsibility (MSR)". The Institute strongly believes in disseminating practical and relevant knowledge that serves the need and requirement of the industry, not just IN the world but the best FOR the world. I wish to share with you the philosophy of our Educational Society in managing the institution. We are recognized by our stakeholders as people committed to the Society through our value based education and training.

We are living up to our Founder Chairman's ideals in imparting education that promotes integrity, ethics and value system forming the foundation of the life of the students of these institutions.

Passion, Hard work, Discipline and Integrity were some of the core values around which my grandfather, Shri Niranjani Lalji founded our Institute and raised our family. They have stood the test of time, passed down generations and carried us to our successes and achievements. We believe in staying true to them and ingraining them in our students as well.

curriculum, our students are encouraged to take up full time internship to get hands-on industry experience and understand corporate culture. Our interactions with Senior Alumni, Placement partners and Industry experts enable us to incorporate cutting edge industry relevant subjects for the benefit of our students. Industry relevant courses and value added programs are a must to give the students the competitive edge and be industry ready.

We also ensure that ethical value based education is provided and moral values are also inculcated. The blended and hybrid model enable an extensive as well as intensive teaching-learning process.

What are the additional dimensions that you have added in your teaching curriculum, to create future ready Managers?

At N. L. Dalmia, we believe in going beyond the prescribed minimum degree requirements, and learning beyond the standard curriculum. This happens in the classroom as well as through a growing selection of value added courses such as Big data, Treasury and Risk management, Financial Analytics, Technical analysis, Investment Banking, Marketing Metrics, Business Law, Digital marketing, Design thinking, to name a few. Fintech and Bloomberg certification programs like BMC and BESS are awarded to students after rigorous training in our Fintech Labs.

Your institute has a few collaborations with international institutions. How does such an initiative help students?

Our Institute has collaboration with multiple international Institutes of eminence. These collaborations and exposure of International faculties has the following advantages for our students: To strengthen the global outlook and collaborations, the Institute has academic tie-ups in the area of collaborative research projects with national and international Institutions of excellence. To name a few, NLDIMSR has Academic tie ups in the area of Students Exchange and Collaborative Research with prestigious Williams College of Business – Xavier's University, Cincinnati, Ohio, United States. Also, MoU's have been signed with the University of Wisconsin, Parkside – United States to collaborate and facilitate joint research projects and student & faculty exchange. The Institute has a collaboration with Virginia Tech, USA, SAS, for techno-managerial courses which are the need of the dynamic scenario of today's times. This year the Institute has collaborated with Harvard Business School Online for Multiple Certification Programs. In the past, the Institute had collaborated for Project based Student Exchange Program with Xavier University USA as well. In addition, the Institute has been regularly inviting faculties from renowned foreign universities.

Education has seen multifold expansion over the years with unprecedented growth in participation and outcomes levels. Collaboration with International Institutes helps develop high level intellectual hubs with innovations and keeps the students engaged and helps them become globally competitive, critical and analytical thinkers. Our Institute gives an enriched learning environment and helps in developing global leaders. It gives an edge to students to be future ready for the global arena.

The institute's endeavour is to provide a seamlessly stimulating ambience that is both welcoming and challenging, with a commitment to provide opportunities to the students that expose them to world issues and perspectives.

As AI and Technology take over our lives, do you think that human intervention will be needed to manage situations? How you see the role of Managers evolving over the next few decades?

AI's capability of learning and adapting to any kind of a business may seem as a potential threat to traditional jobs held by human beings. However, these systems should be treated as an extension of human intelligence, rather than as replacement to human labour.

Data analytics and Business Analysis is key for any manager to perform optimally. In a managerial role, AI can be used to measure the quantitative performance of an employee. AI will do the job of several marketing managers economically and with more speed. Also, AI will work round the clock thereby ending the concept of 'working hours'. The manager will need to trust the intelligence of an AI system for making the right decision.

While AI will be the leader in analytical and administrative work, managers will have to strengthen their social skills for





“The turning point in my and Reliance’s life was when India embraced economic reforms...

...Liberalisation freed the suppressed entrepreneurial energies in our country and gave us the *hum kisi se kam nahin* spirit”

MUKESH AMBANI, 63 —

The 1991 reforms enabled Mukesh to fulfil his father Dhirubhai Ambani’s dream of Indians building world-class and world-scale businesses. Mukesh went on to build Reliance Industries Limited into India’s most valued company, at \$172 billion, and made it a market leader in several key sectors

By **RAJ CHENGAPPA**

Man with a Midas touch

At the 2017 India Today Conclave in Mumbai



Photograph by BANDEEP SINGH

Someone like Mukesh Ambani, whose Reliance Industries Limited is the most valued business conglomerate in India, with a market capitalisation of \$172 billion (Rs 12.72 lakh crore) and whose personal net worth of \$86 billion (Rs 6.3 lakh crore) makes him India's richest individual, is bound to have experienced several turning points. Pinpointing a single life-changing moment may be a difficult proposition for him.

It could well have been early in life when his father Dhirubhai Ambani ran a trading business in spice and textiles first in Aden (where Mukesh was born) and then in Mumbai. His family, including his parents, brother and two sisters, first lived in

a modest, two-bedroom apartment in Bhuleshwar before moving to the upmarket Usha Kiran complex on Carmichael Road. Mukesh reportedly loved the sense of community and camaraderie these apartments offered and was in and out of his neighbours' houses even as he attended a local school. These experiences perhaps enabled him to stay rooted in reality even as he achieved an exalted status later in life. (He still enjoys the simple pleasure of eating street food, particularly idli-sambar).

Or it could have been a decade later in life when, after obtaining a degree in chemical engineering from the Institute of Chemical Technology (ICT) in Mumbai, he flew to Stanford University to enrol for an MBA programme in 1980. After earning his qualifications, he intended to intern at the



Well-earned mantle

With father Dhirubhai, circa the '90s

World Bank or possibly teach in a university. But even before he could complete the course, Dhirubhai called him back to help build the Patalganga petrochemicals complex including a polyester-filament yarn plant, and to subsequently expand it. He wanted Mukesh back because he felt the best way to acquire skills was to work in the trenches. Mukesh won praise from his peers for being willing to rough it out at the project site, sleeping in trailers. He also showed a keen eye for detail even as he kept the big picture in focus and completed the project on schedule. In an interview to the *New York Times*, he recalled, “My big advantage was to have my father accept me as first generation. He treated me like a partner, saying ‘Ok. Let’s do this.’ More than that, he gave me the full freedom and ability to bet the house.”

That experience should have gone down in any-

one’s book as the turning point for success. But not for Mukesh. Nor the bitter family feud with his younger brother, Anil, after Dhirubhai died in 2002. As the battle for control of the Reliance Group heightened between the siblings, their mother, Kokilaben, had to intervene to settle it in 2005. As part of the settlement, Mukesh was given control of the group’s industrial businesses and Anil was handed newer ones like telecommunications, power plants and financial services. Those who know Mukesh well say he has left the demerger far behind and built a totally new company from what it was when the split happened.

Surprisingly, Mukesh does not even regard expanding Reliance’s Jamnagar plant into the world’s largest greenfield oil refining and petrochemical complex in 2008 as the moment that saw him truly come into his

own. The state-of-the-art \$6 billion facility has turned out to be one of Reliance Industries' most profitable ventures. However, far from resting on his laurels, Mukesh almost simultaneously began diversifying Reliance from the core sectors of refining and petrochemicals to retail and telecom and, more recently, as a technology company, led by Jio Platforms Limited (JPL). Despite the Covid-19 pandemic, Mukesh struck a series of deals to raise Rs 1.45 lakh crore in investments in JPL from the likes of Google and Facebook, apart from a host of private equity firms and wealth funds. That his retail and telecom businesses have become highly profitable could have been another singular turning point in his life. Yet, Mukesh does not give it the honour.

Instead, of all these momentous events, he tells INDIA TODAY, "the turning point in my life, indeed, in the life of Reliance, came in the early 1990s when India boldly embraced economic reform. Liberalisation freed the suppressed entrepreneurial energies in our country. My father, Dhirubhai Ambani, had been championing such reforms for a long time because he firmly believed that the Indian private sector had the potential to build world-class and world-scale businesses capable of creating prosperity on a large scale. I assisted him in putting this "*hum kisi se kum nahin*" spirit into action, and Reliance has never looked back since."

For Reliance, the opening up of the Indian economy could not have come at a more opportune moment. Over the years, it had built a global level of competitiveness into its operations to take on any challenges from foreign firms. These reforms also helped it tap into global financial markets. Among other things, it became the first Indian company to launch a global depository receipts issue. These investments then fuelled the phenomenal expansion of Reliance companies across key sectors for the next two decades. Mukesh is optimistic about the future, and says, "I believe that today's young entrepreneurs, armed with the same spirit but also aided by the revolutionary power of digital and new technologies, can achieve a lot more in terms of wealth with welfare for 1.3 billion Indians."

Mukesh also believes that apart from the right planning, what the country needs is to get the execution and delivery right. At the 2017 India

"My father used to say that if you do something to make money, then you are a fool. But if you want to start something for a purpose, then money will be just a byproduct"

Today Conclave, he said, "If we think that the bureaucracy is an obstacle, technology is the best way to overcome it. So, to my mind, with e-governance, with what we are seeing on Jio in terms of how one can create transparency for citizens and serve them, once that becomes a movement by itself, then people will force us to change our systems. The India of today is changing very fast and this pace will only accelerate, as the younger generation is very impatient." He then went on to add, "We have a historic opportunity in front of us. We need to get out of the old mindset of *aap yeh teen-chaar cheez pehle karo, uske baad main sochta hoon* (do these three or four things first, then I'll think about it)". We just need to deliver without making excuses."

So, what does money mean to him? "Nothing really," says Mukesh. "My father always told me that if you start anything just to make money, then you are a fool because you will never make any money and you will not be a billionaire. But if you start something with a purpose and if your purpose is to be the best in the world, to do what nobody else has done, then money is a byproduct and that byproduct should never be important. He also taught me that dreams are something you don't have when you sleep, they are what keep you awake. And make you think again and again till you convert those dreams into a passion. And if you are passionate about something, it will define your own purpose." It is apparent that Mukesh continues to follow his father's advice on such matters. ■

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“I had no choice but to grow up fast...

...when my father died. At the age of 28, I had to run the businesses he had built”

KUMAR MANGALAM BIRLA, 53

As chairman of the Aditya Birla Group, he has transformed the conglomerate from a \$2 billion business into a multinational behemoth spanning 36 countries and businesses as diverse as textiles, cement, chemicals, retail and telecom with an annual revenue of \$46 billion

By **RAJ CHENGAPPA**

Kumar Mangalam still vividly recalls the day his father, Aditya Vikram Birla, told him he had only a few more months to live. At first, the young Kumar Mangalam (he was 28 at this point) refused to believe him. After all, at 51 years of age, Aditya Vikram was at the prime of his life. He had successfully diversified the business group he had inherited into textiles, petrochemicals and telecommunications and was among the first Indian corporates to go international, taking the worth of the conglomerate to \$2 billion in 1995. When he was diagnosed with prostate cancer in 1991, doctors had assured him that this was the least lethal of all cancers and had the slowest rate of progression. Around this time Aditya Vikram had decided that he had worked hard all his

life, and that he now needed to spend more time with family. But it was not to be. Inexplicably, the cancer worsened and he spent the remaining part of his life in and out of hospitals.

Till that point, Kumar Mangalam recalls, his own life, especially his childhood, had been “secure, happy and uncomplicated”. The only son to his parents (sister Vasavadatta is younger), Kumar Mangalam grew up in a close-knit, joint family environment in Mumbai. Apart from his father, he was fortunate to have both his great grandfather, the venerable G.D. Birla, who was a close associate of Mahatma Gandhi, and his grandfather, B.K. Birla, to guide him as a child. By their own examples, says Kumar Mangalam, they inculcated in him the “values of honesty, consistency, integrity, hard work and putting your best foot forward in whatever one was doing”. Qualities that would stand him in good stead later in life.

**Taking
up the
challenge**

Kumar Mangalam at 28, when he took over his father's business

As a youngster, Kumar Mangalam had no distractions or ambition of doing anything other than joining the family business, which he considered a privilege to do. He believed in the Hindu philosophy of the family you are born into being the purpose of your life. He always wanted to do “something big that also gave back to society”. When he returned after studying chartered accountancy and earning an MBA abroad, his father put him in charge of the smaller units in his company. Kumar Mangalam describes that experience as a “pressure cooker” environment (his father was always hard on himself and him) but in which he learnt a lot.

Just before he died, Aditya Vikram advised his son to run his businesses with the values he had taught him. “I know you work very hard, but you have to enjoy life,” Kumar Mangalam recalls his father telling him. “Life is meant to be enjoyed. Be very brave. Look after your mother and sister, and don’t grieve in public.”

His father’s death and the resulting challenges he had to take up proved to be the turning point of his life. “It left me with no choice but to grow up fast,” says Kumar Mangalam. “It was a huge learning by itself. It taught me about the impermanence of life, to be resilient and to also appreciate the value of family and close friends that saw us through this very difficult phase.”

Among the first things Kumar Mangalam had to do was to run the conglomerate he had inherited. What helped him was the advice his great-grandfather G.D. Birla gave him, which was to be “your own person and take your own decisions”. So, when he took over, Kumar Mangalam didn’t feel the need of being like his father while running his business. As he puts it, “I had been ingrained with that freedom in my mind to create my own story, run it my way and make my own destiny, whatever it may be. I could reconstruct, repurpose and rebuild and not be afraid to make mistakes. In retrospect, that worked for me.”

In 1995, when Kumar Mangalam took over the family business, which he later renamed the Aditya Birla Group (ABG), the country had ushered in major economic reforms that had put an end to the stifling Licence Raj. The old ways of doing business, including the overdependence on government, had run their course. Kumar Mangalam had to revamp the company's business strategy totally. Among the first things he did was to set about understanding what his companies needed by engaging with top management professionals.

Though he was advised to align his businesses and focus on pure play companies rather than diversified ones, Kumar Mangalam decided against it. He felt the group's strength was its conglomerate structure. He told his team that he wanted to be a dominant player in any business the group was in; if not, then they needed to exit the sector. "First," he says, "I told my team that we must be in the top 3 units in a sector and later in the top 2." He sold units where he saw no prospects for acquiring dominance or loss-making ones, including the first spinning unit his father had set up. He also felt that ABG needed to rapidly expand its international footprint.

Meanwhile, he began making major changes in the way the group was being managed. Employment in the Birla Group at that point was like being in a large joint family with the children of employees almost assured of a job in the company. While Kumar Mangalam himself was 28, the average age of his employees was more than double his own. Among the first things he did was to introduce a system of meritocracy in employing people. That came from his firm belief that the main asset of any company was its people. He surrounded himself with managers who were not afraid to challenge him. He also felt it was important to lay down clear values on how the companies would be run and abide by them. Decentralised, empowered and people-driven organisation were key to success. For him, "it is very important to build leadership and a system that promotes merit, as institutions must outlive us." Now 25 years later, all his decisions seem to have paid rich dividends. Today, ABG is a multinational conglomerate operating in 36 countries, with over 120,000 employees across diverse sectors that include textiles, cements, metals, chemicals, retail and telecommunications. It has annual revenue of \$46 billion,

"The freedom to create my own story, run it my way and make my own destiny, whatever it may be, was ingrained in me. I could reconstruct, repurpose and rebuild and not be afraid to make mistakes"

more than 20 times what it was when he took over as chairman in 1995.

Work remains Kumar Mangalam's prime passion; he is almost unidimensional in his approach. Success and money have made no difference to his worldview; he remains self-effacing, even modest, about his achievements. For him, acquiring personal wealth was never a priority. He says, "My personal needs are not many. The whole business of being a trusteeship of a company is very important to our family. Giving back to the shareholders and to society were values that were deeply ingrained." Now that his businesses are well established and he has decentralised their running, he plans to spend more time with his three children and nurture their growth. His advice to them: "There is no substitute to hard work and that you must respect each person as an individual. I tell them it is all about integrity and commitment and being good human beings—that is what inspires trust. That this softer side of management is what matters the most."

And other management tips? That life is a continuous process of learning; "the day you stop learning, you die." He believes that "learning agility" or the quality to be able to learn fast, pick up new concepts, relearn and unlearn, are essential. Another is how you connect with people, how authentic you are. A third is to always keep an eye on the growth of your company and remain rooted in that reality. Finally, for him, the means are as important as the ends; there is no cutting corners or compromise on that. The big lesson from the pandemic? "For me, it is all about having deep pools of resilience." It's an attribute the 53-year-old Kumar Mangalam seems to have in plenty. ■



“My professor advised me to join MIT...

...but I was too ashamed to tell him I did not know about the college. A friend told me it was the Madras Institute of Technology”

K. SIVAN, 63

His decision to join MIT led him to study aerospace engineering and subsequently join ISRO where he made a mark in launch vehicle systems and rose to become chairman

By **RAJ CHENGAPPA**

Few can forget the sight of Dr Kailasavadi-vo Sivan, chairman of the Indian Space Research Organisation (ISRO), weeping on the shoulders of Prime Minister Narendra Modi at the mission control centre after India’s moon lander failed to land in the final phase of its descent on the lunar surface. As the prime minister consoled the ISRO chief, the scene, telecast live on national television, saw a wave of sympathy for Sivan and his colleagues despite the setback in their ambitious goal to make India the fourth nation to successfully land a spacecraft in the moon.

Yet, while Sivan may wear his heart on his sleeve, his determination and zeal to achieve impossible missions remains undiminished. Recalling the incident, Sivan says, “Whatever I felt was momentary. That setback gave me more energy to aggressively find out what went wrong and correct it. This attitude has always helped me throughout my career.” Sivan speaks with a conviction borne by experience and practice and says one of



REUBEN SINGH

❖ A space of his own

At the space port in Sriharikota after Chandrayaan-2 launch



the big lessons that life has taught him is, as he puts it, “Whenever something is denied to you, something bigger is waiting for you.”

For Sivan, adversity has been a constant companion, he has only learnt to turn it into an opportunity. Coming from a family that earned their living as marginal farmers in Tamil Nadu’s Kanyakumari district, Sivan faced many hardships early in his life. His father was able to send him to high school with great difficulty. “Wearing chappals,” he recalls, “was a luxury for us—we walked barefoot to school and wore dhotis instead of pants.” When he was young, his ambition was to be either a teacher or work as a bank clerk, considered the best jobs at the time.

When he did outstandingly well in school, particularly in mathematics, Sivan’s ambitions turned towards engineering. However, his father said he would not be able to afford his college fees. Sivan went on a one-week hunger strike to persuade his father to relent. As a concession, his father allowed him to pursue a BSc degree but told him to seek admission in a nearby college so that Sivan could still help at the farm.

Despite the poor quality of teaching at the college, Sivan studied hard, got top marks and even aced his mathematics examination. By then, he had abandoned his dreams of becoming an engineer and decided to study for post-graduation so that he could at least become a bank employee. It was his uncle who dissuaded him from doing so. He asked him to take up a professional course after consulting his college professor on what would be best for him. The professor advised Sivan to join MIT in Madras but Sivan was too ashamed to tell

him he was unaware of such a college. It was a friend who told him that it was the Madras Institute of Technology and that it offered a variety of professional courses. His father, impressed by his performance in college, decided to sell a part of his land and fund Sivan’s studies and told him to seek admission in MIT.

The decision to join MIT proved to be the turning point in Sivan’s life. He opted to study aeronautics as his house in the village was near an airport and as a child he was always fascinated by how aircraft flew. While he passed MIT with flying colours, getting a job proved difficult. He, therefore, decided to pursue a master’s in engineering at the Indian Institute of Science (IISc) in Bengaluru. It was here that his romance with space engineering began. The then IISc director, Satish Dhawan, was also ISRO chairman and frequently invited space scientists to give lectures on the rockets they were building. Sivan was fascinated with one such talk on the Polar Satellite Launch Vehicle (PSLV) project and took it up as his dissertation. That culminated in ISRO offering him the opportunity to join the project team in 1982. It was Dhawan who presided over his graduation ceremony. But not once did Sivan imagine that one day he would be ISRO chairman. “My biggest aim,” he says, “was getting a job and sending my father some money to support my family. I had no ambition or even imagined at that time that I would one day become ISRO chairman.”

As part of the PSLV team, Sivan worked hard to make a mark. It was during this time that he met Dr A.P.J. Abdul Kalam along with a bunch of other scientists. Much later, when Kalam became President of India, Sivan never

“*The Chandrayaan-2 setback gave me more energy to find out what went wrong and correct it. This attitude has always helped me throughout my career*”

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LIFE
CHANGING
MOMENTS



↔ **The
science
batch**

Sivan (standing, top row, second from left) during his college days

“My biggest aim was getting a job and sending my father some money to support the family. I had no ambition, nor did I ever even imagine that I would one day become ISRO chairman”



thought he would remember their conversations after so long. But one look at Sivan and Kalam, in his characteristic manner, said: “You are the trajectory guy.”

Sivan was subsequently made project director of the Geo-Synchronous Launch Vehicle (GSLV), a rocket launcher bigger than PSLV. GSLV had suffered four successive flight failures and his colleagues commiserated with Sivan on his new posting. The team he had inherited was demotivated. When they readied the spacecraft for the next launch, to Sivan’s embarrassment, the countdown had to be stopped at the launch pad because of a fuel leak from one of the engines. Undeterred, Sivan got his team members to work doubly hard and months later they carried out GSLV’s first successful flight. Sivan has never looked back since.

Today as ISRO’s chairman, Sivan presides over

some of the most ambitious projects the organisation has ever conceived. These include the forthcoming manned space flight apart from exploratory missions to the moon, Venus and even the sun. Importantly, the Union government has recently announced major reforms in the space sector by opening it out to massive private participation. Sivan has been tasked with ensuring that the new policy is a success so that Indian space can grow manifold and achieve its fullest potential. Sivan believes in teamwork and prefers a management style of motivating others to get the best out of them. Citing the GSLV example, he tells them: “Whatever the task you have been entrusted with, ensure that you excel in it. Don’t keep aspiring for other things before doing the best you can with the task at hand.” And he sure practises what he preaches. ■

GLOBAL GURUKUL: CREATING A VISIONARY LEADERSHIP FOR THE CENTURY AHEAD

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Shri Rahul V Karad, Managing Trustee and Executive President, MIT World Peace University.

The MIT World Peace University (MIT-WPU) was founded on this philosophy. The brain child of visionary educationist Dr. Vishwanath D. Karad, the institution aims to create well rounded students ready to take up the challenges of tomorrow, anywhere in the globe. A person from a humble, spiritual warkari family, he strived hard to become a Mechanical Engineer and then a teacher. Understanding the needs of the industry and the shortcomings of our education system he planted the seed called MIT, to create more engineers for the country. That seed has now grown into a huge banyan tree comprising 4 universities, 72 faculties/institutes, 8500 employees overseeing the progress of over 65,000 students, in campuses spanning 2 Million SFT. The true jewel of the institution is the World Peace Dome that he envisaged.

His son, Rahul Karad has taken forward the legacy of Dr. Karad. Armed with degrees in engineering,

post-graduation in management from Cardiff U.K and further studies at Harvard Business School, he has risen up the ranks to take charge of the institute and direct its future. His approach is contemporary, keeping in mind the needs of the changing times.

Identifying the path of nation building by strengthening the citizens, he focuses on Women Empowerment, Local Self Governance and building a responsible leadership with a spiritual approach.

The idea is to bring about a massive social impact right from grass root levels, creating state and national political leaders in the process. The output would be leaders, who are compassionate, educated and equipped to lead the nation to true progress.

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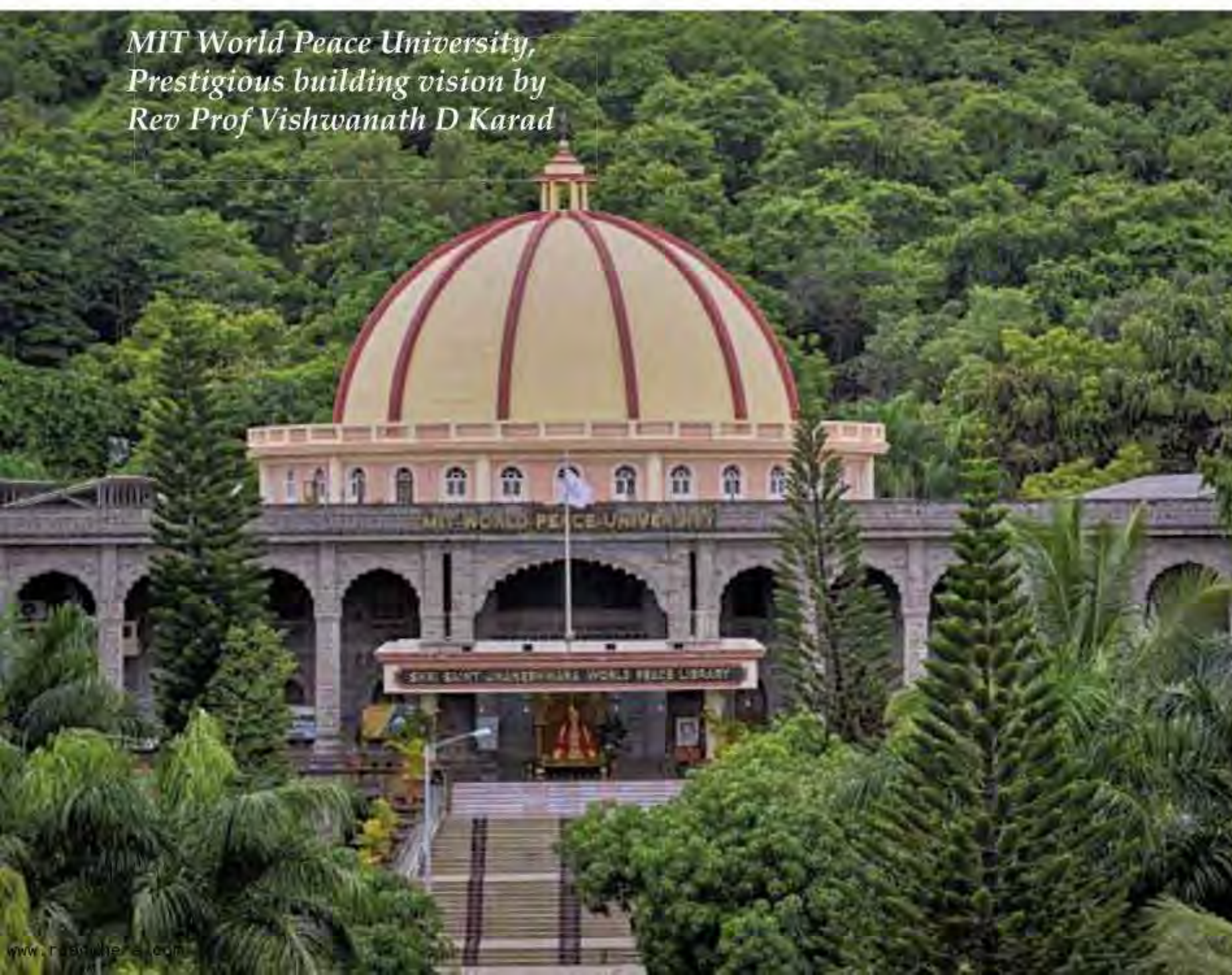
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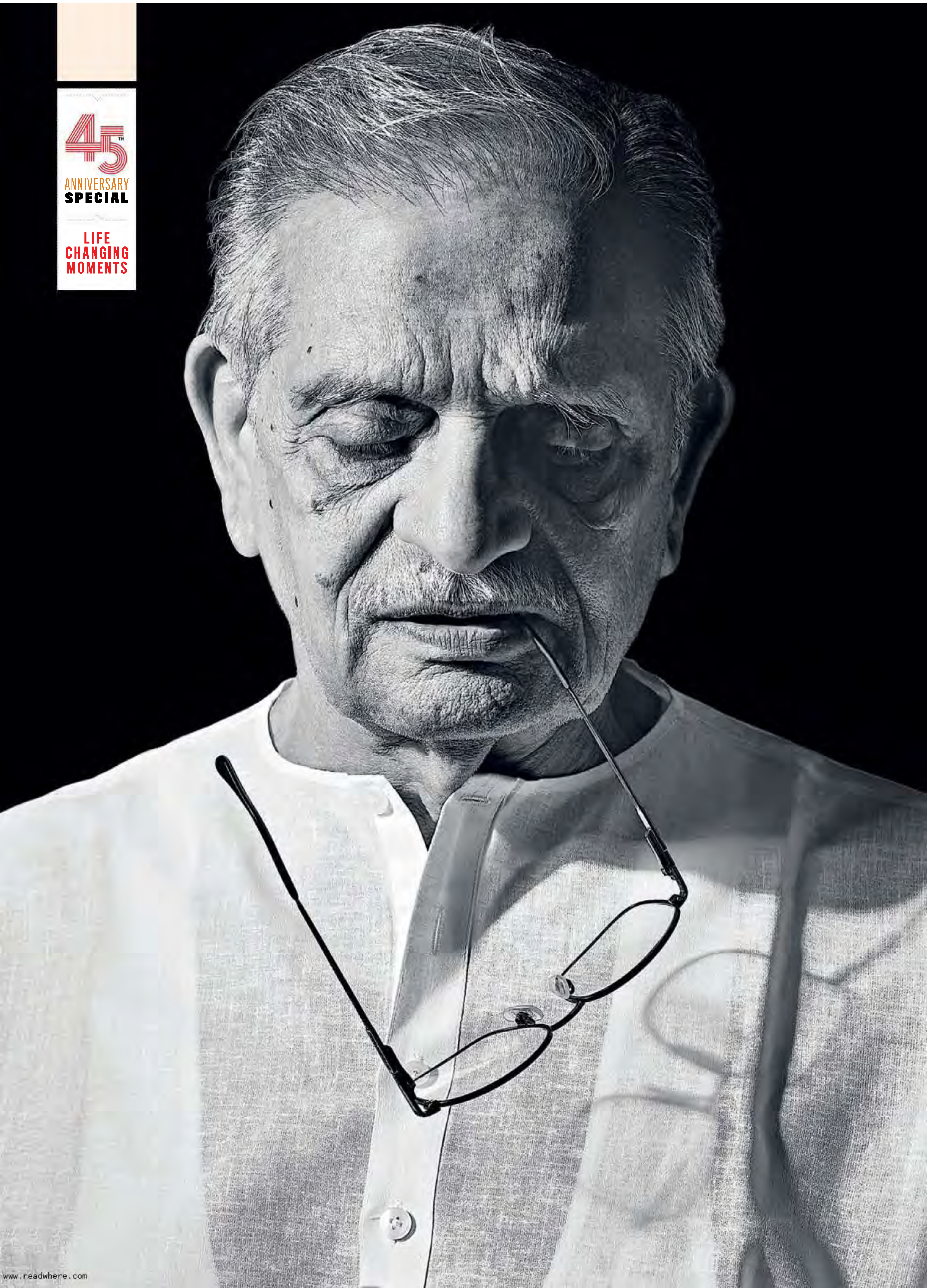
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*MIT World Peace University,
Prestigious building vision by
Rev Prof Vishwanath D Karad*



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CHANGING
MOMENTS



“That motor garage is no place for you’...

...is what Bimalda said to me. Nobody had spoken to me like that before. He was like a father. He extended his hand and picked me up—it transformed my life”

GULZAR, 86

This momentous encounter with director Bimal Roy led the lyricist—and later filmmaker—to give up his job as a mechanic, give songwriting for films a chance, and imbue it with a sensorial richness never seen before

The edifice of our life follows no blueprint, nor does it take the shape you imagine. You just have to keep exploring it.

Our family had moved to Delhi just before Partition. There was a shop on Roshan Ara Road, where we had to sleep. To spend the hours, I would read books borrowed from a lending library by the pale yellow light of an oil lamp—titles like *Behram Ka Chhura*

or books by Teerathram Firozपुरi. It was two annas a day, and I would run through a lot in one night, making the booklender wonder about the profitability of the trade. One day, he gave me a book that he thought nobody cared for much. That book—Rabindranath

Tagore’s *Gardener*—changed my interests, my entire life. Now I muse: how could this refugee from Punjab, who ran a lending stall for newspapers, magazines and books—and made a living offering unlimited reading at two annas a day, or four annas a week—have known he was changing my life?

Over time, it became a firm conviction that I had to be a writer. My father would worry about me, thinking of our relative and littérateur Sudarshan Awara, who struggled to make ends meet. What will he do? Will he live off his brothers? Eat in *langars*? Seeing me off on a train to Mumbai, where my broth-

PRABHAT SHETTY/GETTY IMAGES

*Yun Hi Nahin Main,
Main
Ban Jaata Hun.*



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COURTESY MEGHNA GULZAR'S BOOK - BECAUSE HE IS...

Golden words

A portrait of Gulzar from the early 1960s that features in *Because He Is...*, Meghna Gulzar's book on her father

er lived, he said: "Take care. And don't settle down en route to regale strangers with your *ghazals*."

In Mumbai, I worked for a spell at my brother's petrol pump, then quit studies to take up a denting-painting job at Vichare Motor Garage. I can match colours just fine, I reasoned; it was also enough to get by, and there was ample time to read and write.

I made many friends—intellectuals, progressive writers, some of them associated with films too. I had no interest in films and had never thought of venturing in that direction. It so happened that (famed lyricist) Shailendra and (star music composer) Sachin Dev Burman had had some sort of a falling out, and the hunt for a new lyricist made my friend Debu Sen nudge me to go meet Bimal Roy (Bollywood's pre-eminent director at the time; Sen assisted Roy in those days.) When I resisted the idea, Shailendra himself scolded me: "You think filmdom has only philistines? Go!" Anyway, that song I wrote for *Bandini* ('*Mora gora ang lai le*') was recorded, but by

the time that happened, Shailendra and Sachinda had made up—and I was out. Bimalda felt bad about this. He said: I know you don't like writing for films, but this is a director's medium. Sit in on a meeting in the morning and see. If you do not like it, do whatever else you wish, but please do not go back to that garage—that's no place for you. Nobody had spoken to me like that before. He was like a father. He extended his hand and picked me up—it transformed my life.

The third most pivotal moment of my life came when (daughter) Meghna took the first shot of *Filhaal* (her 2002 directorial debut). She had earned this moment on her own steam. I used to choke up thinking I hadn't managed to give her any sort of leg-up as most do for their children. She never asked me or even her mother for anything. She decided on her own to assist Saeed Mirza. Then chose a theme (for her film) that was ahead of its time—surrogacy. Two leading heroes at the time declined, saying they didn't believe in the subject. Later, they themselves had children through surrogacy. But she was determined to go ahead. "What answers did your generation have to these questions?" she asked. "That this is god's will? Or to be a mute witness as the man took a second wife?" *Filhaal* stood on the convictions of her generation. It is then that I accepted the intrinsic honesty, guts, frankness and transparency of this generation. They are ahead of us, more forthright than us. They held our hand at one point, now I hold theirs and try to walk in step.

This is a turning point—and, I'm proud to say, the most important one. ■

—as told to Yashwant Vyas

"[There's an] intrinsic honesty, guts and frankness in the next generation. They are ahead of us, more forthright than us. They held our hand at one point, now I hold theirs and try to walk in step

GREAT HOMES, SMART OFFICES

Building homes, offices and shopping spaces for a new India, The Chintels Group stands for trust and commitment. Managing Director Prashant Solomon talks about the Group's journey, the challenges during the pandemic and the road ahead



Prashant Solomon

Managing Director, Chintels India Pvt. Ltd.

Please acquaint us with The Chintels Group.

Since 1986, we were into land aggregation and providing commercial office space services. In 2007, some of our land came under the Gurgaon masterplan. And the idea of development came from there. So, we decided to enter real estate development as a business – some projects as joint developments with other reputed developers and some independently.

So far it has been a good journey since then. We have made some residential projects like Chintels Paradiso and Chintels Serenity in Sector 109, Gurugram and commercial projects like Chintels Corporate park. A large number of

people are living in our residential projects. Our USP is that we are customer-centric with a focus on quality. We believe in on-time delivery. These practices have kept us in good stead.

As some of your labourers stayed on the premises during the pandemic, would you tell us about the steps the Group took to take care of them?

The pandemic was unexpected. It brought everything to a standstill. Most of the labourers couldn't go home and stayed on the premises. Luckily, we were allowed to start work with the required protocols. We ensured that there were doctors on the sites, so that Covid-19 testing could be done on the site. We put all SOPs in place with constant temperature check-ups, sanitization and hygiene practices. There was a delay, but compared to many other projects, we did good.

The pandemic made us more sensitive to Nature and highlighted the importance of staying away from pollution. Natural environs are a Chintels Group USP too. Please tell us more about it.

Our projects are located close to the Dwarka Expressway, which is near the green belt of Delhi. We are located in Sectors 106, 108, 109. All these are very close to Indira Gandhi International Airport as well. As we are flanked by Delhi's green spaces, there is relatively less pollution around our projects. And these places will always be green, so people will always find themselves surrounded by Nature.

Your Corporate Park too is conveniently located. Please throw more light upon it.

Chintels Corporate Park is in sector 114. This, too, is very close to the Delhi border—Dwarka

Expressway and IGI are within a few minutes driving distance. It is the first such building in that sector, so it has become a landmark. It is close to the residential projects also, which is another good thing.

How much were the real estate companies hit due to the pandemic. Which are the worst affected verticals?

Initially, like everything else, real estate also slumped. With a complete lockdown, everything was at a standstill. But there has been recovery now. During the lockdown, many people weren't able to pay rents, many lost jobs and others were working from home. So, many realized that it's better to buy their own property and pay EMIs. In fact, our sales have been up since Diwali. October and November 2020 were good periods for us. Our projects did better than the pre-Covid period.

Commercial projects did slow down a bit. But the next year 2021, will be a better year, as Indian is now seen as an industrial hub. The vaccine is also around the corner, as per reports. Things will surely improve. Many foreign firms are bound to start their manufacturing from India. The worst is behind us and there are only good days ahead.

What strategy has your group employed to deal with the uncertainties spelled by the pandemic?

We are very positive. Everything in life is transient. There are good times and bad times. Being fearful and pessimistic doesn't help in any way. We have to keep doing our work and move ahead. I've always believed that you should expect the best and prepare for the worst. It is good to be positive, yet be cautious.



“The first time I went into a 10-day silence...

...it was life-altering for me. To find oneself, one has to find silence”



Photograph by BANDEEP SINGH

SRI SRI RAVI SHANKAR, 64

The result was the spiritual leader's 'Sudarshan Kriya', which went on to become the signature course at his Art of Living Foundation which operates in close to 155 countries and has over 370 million followers

By **SONALI ACHARJEE**

Born to a religious family in Tamil Nadu, Ravi Shankar was named after the eighth century Hindu saint, Adi Shankara. It was clear from an early age that Ravi Shankar was no ordinary child. By the time he turned four, he could recite bits of the Bhagvad Gita and had begun to meditate. His sister, Bhanumati Narsimhan, recalls that even teachers in school would speak to her brother for comfort and advice, such was his persona.

“The first time I went into a 10-day silence was life-altering for me,” says Ravi Shankar. “To find oneself, one has to find silence.” At the time, he was in Shimoga, Karnataka. This was in 1981 and the result was the spiritual leader's ‘Sudarshan Kriya’. “It came to me like a poem, an inspiration. I learned it and then began to teach it.” A powerful technique which incorporates specific natural rhythms of breath and harmonises the rhythms of the body and emotions, Sudarshan Kriya went on to become the signature course at Shankar's Art of Living Foundation, a non-profit organisation. According to Shankar, there are five main virtues of silence—it increases your inner silence,



“Sleep might rid us of tiredness, but deeper stress remains. Sudarshan Kriya helps cleanse stress... Silence has five main virtues: it increases your inner silence, turns your mind inward, makes you more aware and coherent, helps you communicate better and helps you solve more problems as you experience communication without thoughts”

❖ **Inner peace**

Sri Sri Ravi Shankar with his followers, 1999



SIPRA DAS

turns your mind inward, makes you more aware and coherent, helps you communicate better and helps you solve more problems as you experience communication without thoughts. “Sleep might rid us of tiredness, but deeper stress remains. Sudarshan Kriya helps cleanse stress,” he adds.

Operating globally in close to 155 countries,

Art of Living is said to have more than 370 million followers. Many who attend Art of Living courses, learn, through the practice of yoga and meditation, how to be silent and present. “One needs to practice—retreat and longer retreats till one is always present no matter what is going on around us. With silence one finds patience, bliss, creativity.” ■

His way

Odisha chief minister Naveen Patnaik with his pet dogs at his home in Bhubaneswar, June 2017



“I inherited my father’s responsibilities, not privileges...”

...but what I learnt from him was how to interact with people and deal with their problems effectively and efficiently”



Photograph by BANDEEP SINGH

NAVEEN PATNAIK, 74

When his father Biju Patnaik died in 1997, Naveen gave up his jet-setting life and shifted base from Delhi to Odisha to take on his political mantle. As chief minister since 2000, he has brought about an economic and social transformation of the state

By **RAJ CHENGAPPA**



Before he joined politics in 1997, Naveen Patnaik was known more for the parties he hosted than for party work. Pappu, as Naveen was nicknamed, was then part of Delhi's elite jet-set gang. He showed no inclination towards taking on the mantle of his father, Biju Patnaik, who was known for his derring-do, both as a skilled pilot (he ran an airline) and in politics where he was twice the chief minister of Odisha.

Naveen was the youngest of three siblings, and his sister, Gita, an author of repute, recalls that he was a sophisticate with great interest in art and culture. He had opened a boutique, 'Pyschedelhi', in the national capital and his clientele included the Beatles. Naveen lived in his father's sprawling bungalow on Aurangzeb Road in Lutyens' Delhi, where he penned several coffee-table books. It included one on Indian royalty that he had researched with Jacqueline Kennedy Onassis, who not only travelled with him but also helped edit the book. When in Europe, he schmoozed around with the glitterati that included Mick Jagger and the British aristocracy. He had no interest in politics, but Gita recalls that Naveen always exhibited a deep sense of social justice.

In April 1997, when his father died of cardiorespiratory failure, Naveen's life underwent a dramatic change almost overnight. That, in many ways, was to prove the turning point of his life. He recalls then prime minister I.K. Gujral requesting him to contest from his father's parliamentary constituency, Aska, in Odisha. Naveen was 50 and surprised his family by saying he would take up the challenge. His rationale: "One of the members of the family had to continue his (Biju Patnaik's) legacy of social responsibility." He then goes on to add, "I had inherited my father's responsibilities, not privileges. What I learnt from him was to interact with people, get close to their problems and deal with them effectively and efficiently."

Naveen launched the Biju Janata Dal (BJD) in December the same year and won the Aska seat comfortably. When the Gujral government fell shortly after, the BJD became a constituent of the National Democratic Alliance government headed by Atal Bihari Vajpayee, and Naveen served as his Union minister of mines. His friends say that Vajpayee took a liking to Naveen and mentored him on how to handle the rough and tumble of politics.

Naveen then focused on building the BJD for the upcoming state election in 2000. Aligning with the BJP, the BJD swept



BHASKAR PAUL

Political test

Naveen Patnaik campaigns for the Odisha assembly poll, Feb. 2000

to power by defeating the Congress. The alliance won 106 of the 147 seats. Naveen shifted to Bhubaneswar to serve as chief minister. He lived frugally, preferring to stay in the outhouse of his father's bungalow, and shunned official trappings—a move that endeared him to the common man. Naveen had several disadvantages: he barely knew his own state nor had any mastery over the language. But if his opponents thought he would be a laid-back chief minister, he would soon prove them terribly wrong.

Naveen was astute, single-minded and ruthless in his quest to run Odisha his way. His friend, Pinaki Misra, a BJD MP who was then in the Congress, recalls, “He showed an extraordinary determination. It was as if he had found his calling. He had an extremely sharp mind—you don’t survive in the international social network unless you have stuff in you. He was a quick learner and had a prodigious memory. He never forgot a favour or a slight and was an implacable foe.” Naveen pulled the shutters down on his high-flying Delhi friends and even stopped inviting them to Odisha. He also cracked the whip on corruption—“Cleaning the Augean stables”, as he dryly puts it. When a friend asked how he was coping with regional politics, Naveen, in his clipped accent, said, “Nothing that I have not seen in the salons of Europe and that I can’t tend to.” He came into his own in 2009 when he became CM for the third time, after he ended his alliance with the BJP and the BJD won a full majority.

Right through, Naveen stayed laser-focused on anti-poverty programmes and bringing rapid development to Odisha. “I thought my most important task was to tackle poverty, which we have been able to do to a great extent. Odisha is the only state in the country to lift 8 million people out of poverty in the shortest possible time,” he told INDIA TODAY. Under Naveen, Odisha has

“I thought my most important task was to tackle poverty. Odisha is the only state to lift 8 million people out of poverty in the shortest possible time”

undergone a dramatic economic and social transformation. For instance, when he took over as chief minister in 2000, 59 per cent of Odisha’s population was below the poverty line—more than in any other state—and Kalahandi was a byword for misery. By 2012, in his third term, this figure had been reduced, almost by half, to 32.5 per cent—the sharpest drop among all states during that period.

Now in his fifth term as chief minister, Naveen is on course to become the longest-serving chief minister of the country. His sense of urgency to work for his people seems to have only increased. He is now focusing on bringing “not incremental but dynamic, transformational and holistic changes in the lives of people”. To effect that change, he has a ‘Five Ts’ management mantra: transparency, teamwork, technology and timeliness, leading to the transformation he seeks. Naveen is clear that he is not interested in moving to national politics and is satisfied with serving Odisha. As he puts it, “For me, politics is not a means to acquire power but a spiritual journey.” In that respect, he is a true *karmayogi*. ■

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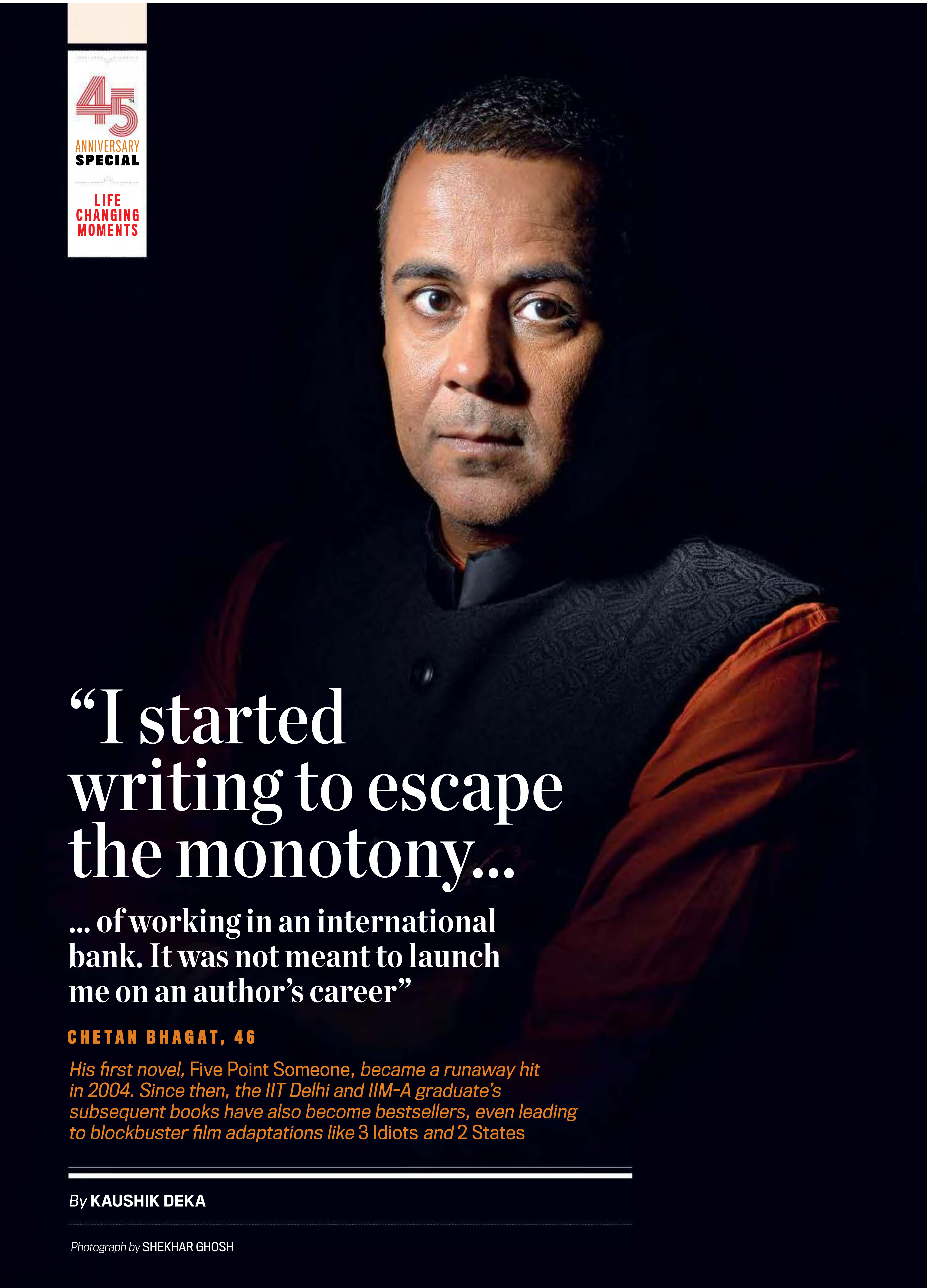
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“I started
writing to escape
the monotony...

... of working in an international
bank. It was not meant to launch
me on an author’s career”

CHETAN BHAGAT, 46

His first novel, Five Point Someone, became a runaway hit in 2004. Since then, the IIT Delhi and IIM-A graduate's subsequent books have also become bestsellers, even leading to blockbuster film adaptations like 3 Idiots and 2 States

By **KAUSHIK DEKA**

Photograph by SHEKHAR GHOSH



HEMANT CHAWLA

✦ The Write Stuff

Chetan Bhagat at an event in 2019 (previous page); Bhagat with copies of *Five Point Someone* in 2004

When Chetan Bhagat scored 76 per cent in his 10th board examinations, for the first time in his life, he understood the importance of social recognition. He was labelled as an ‘average student’ by friends, relatives and acquaintances. “I was very uncomfortable with this judgement and felt I was being written off,” says Bhagat.

The only way he could change that tag, he felt, was by getting admission to a prestigious college. For the next two years, he devoted all his energy to that—and in 1991, he found himself enrolled at IIT (the Indian Institute of Technology) Delhi. “Getting admission to an IIT completely changes how the world perceives you, and your own perception of yourself. Suddenly, you are considered a ‘brilliant student’ and categorised as an ‘achiever’. It also enhances your confidence and opens up many opportunities,” says Bhagat. The engineering degree from IIT was followed by a management degree from the Indian Institute of Management-Ahmedabad (IIM-A), which earned him a job with an international bank. But though he was living the ‘middle-class Indian dream’, Bhagat says he did not find happiness—something he used to feel while writing plays for college events.

To escape the monotony of his job, he started writing again, mostly reminiscences of his experiences at IIT Delhi. After years of struggling to find a publisher, his partly auto-

biographical story was finally published as a novel—*Five Point Someone*—in 2004. He says he never expected it to become a runaway success; all he had hoped for was to gift his “hobby book” to friends from IIT. “It was not meant to launch me on an author’s career,” says Bhagat. “But it changed my life. It gave me a new profession, a new path and a level of recognition I could never have imagined.” As of today, it has sold more than a million copies, unprecedented in Indian publishing.

The next big moment came in 2009, when *Five Point Someone* was adapted to make the film *3 Idiots*, which went on to become one of the highest-earning Hindi blockbusters of all time. “I was already fairly popular and well-known by then, but the film made me a household name and cemented my reputation as a writer,” says Bhagat. Then, in 2014, the release of *2 States*, a film based on his novel *2 States: The Story of My Marriage*, added to Bhagat’s saga of success in print and on screen.

Following that, Bhagat gradually entered a new field—voicing his opinions as a columnist on the issues concerning the nation. “I would hate to call myself an intellectual,” he says. “I’m an earnest observer of the happenings around me. I was one of early birds to predict Prime Minister Narendra Modi’s emergence at the national level. The growth of social media and my connection with the new India have helped my evolution as an influencer of thoughts.” And this evolution, for the bestselling author, is the fourth turning point of his life. ■

“I’d hate to call myself an intellectual. I am an earnest observer of things around me. I was one of the early birds to predict Prime Minister Narendra Modi’s emergence nationally”

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HEMANT MISHRA

“There was nobody to run the business...

...and so I had to leave Stanford without completing my degree”

AZIM PREMJI, 75

Diversifying the family business his father founded away from cooking oil and soap, Premji entered the information technology sector in 1982. Today, Wipro is an IT powerhouse, India's third-largest software company

By M.G. ARUN



“I came back to India, and at the age of 21, with no business experience, became responsible for my father’s firm. Those were days of immense struggle”

Born in Mumbai in 1945 into a Gujarati Muslim family, Azim Hashim Premji had, in his younger years, aspired to a career in public service. The son of businessman Muhammed Hashim

Premji, his future seemed set—a degree from a foreign university and, to start with, a cushy job at either the United Nations or the World Bank. However, destiny had something else in store. Mid-way into his engineering degree at California’s Stanford University, Premji received terrible news: his father, only 51, had suffered a heart attack and had passed away. This led to him taking charge of his father’s business—Western India Vegetable Products, founded the year Azim was born, which manufactured a brand of cooking oil named Sunflower Vanaspati and a laundry soap called 787, a by-product of the oil manufacture—ending his dreams of a career in public service. “My mother was completely dedicated to running the charitable orthopaedic hospital for children that she had set up at Haji Ali in Bombay,” he tells INDIA TODAY. “So there was nobody to run the business and I had to leave Stanford without completing my degree.”

Shouldering the responsibilities of managing a business at a young age wasn’t easy. Determination was not enough. Other stakeholders needed to be convinced of his

ability to successfully run the firm too. “Those were the days of immense struggle,” Premji recalls. “In the first AGM (annual general meeting) of shareholders after I took over [the firm], a shareholder heckled me, saying that if a young man like me, with no experience, was to run the company, I could only run it into the ground.” Flustered as he was, this was also an opportunity to prove himself. “In those initial years, that challenge was etched in my mind and I was determined to prove [the shareholder] and people like him wrong,” he says. Doing business in those days also meant greasing the palms of many government officials, a practice that was commonplace. “I detested that. So, I made up my mind that, whatever happened, I would build the company on a foundation of integrity—that I would never, ever pay bribes and would always be fair,” Premji says.

Those were tough days to do business. Prices were government controlled. But that did not stop him from diversifying into a host of products, including bakery fats, ethnic ingredient-based toiletries, baby toiletries and lighting products.

That was also the time when Premji wanted to get into the IT business. The opportunity for this move came when George Fernandes, the-then Union minister for industries in the Morarji Desai

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Rajnigandha
Ban Jaata Hun®*



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Chewing of Pan Masala is Injurious to Health Images are for illustration purpose only.



❖ **Trial by fire**

Wipro founder-chairman Azim Premji (previous page); Premji at Wipro's Santoor soap plant in the 1990s

government, asked multinationals IBM and Coca Cola to fold up their operations in India. The vacuum left by IBM was something Premji could fill. He changed his company's name to Wipro and started making mini-computers in collaboration with a US-based firm, Sentinel Computer Corporation, in 1982, with the company's first personal computer being launched in 1986. Later, with the opening up of the economy in 1991, Premji saw that he would face stiff competition in hardware from foreign companies, and focused his business on the software/outsourcing capabilities India is by now well-known for.

That has, indeed, paid rich dividends. Wipro is now India's third-largest software company, with revenues of Rs 61,020 crore in 2019-20, and a net profit of Rs 9,720 crore. "Eventually it turned out well, which I can say now. It is just that instead of joining public service, I became a business person.

Now, for the past 20 years, my goal of public service is served through the [Azim Premji] Foundation," he says. Premji, the 15th richest Indian on the *Forbes* 2020 rich list with a net worth of \$7.9 billion (Rs 58,460 crore), is one of India's most benevolent corporate givers. In March last year, he gave away 34 per cent of his shares in Wipro, then valued at \$7.5 billion (Rs 55,500 crore) to charitable causes. This takes the total value of funds he has committed to the Azim Premji Foundation's philanthropic activities to \$21 billion (about Rs 1.5 lakh crore). Wipro, Wipro Enterprises and the Azim Premji Foundation together have also committed Rs 1,125 crore towards fighting Covid-19.

Years later, Premji managed to get his bachelor's degree in engineering from Stanford. But by then, he was well settled in the new path destiny had carved out for him. His mantra for success? "Hard work and a lot of luck." They seemed to be on his side. ■

HOW PUNJAB IS TAMING COVID-19 THROUGH ITS UNIQUE 'MISSION FATEH'

Around the world, when Coronavirus has left a crippling effect on societies and economies, Punjab has emerged as a 'frontrunner' in its fight against the pandemic and the state CM Captain Amarinder Singh has played a pivotal role in stalling the spread of the virus.



Mission Fateh is an awareness drive started by Punjab's CM Captain Amarinder Singh. It symbolizes the resolve of the people to contain the spread of Covid-19 through discipline, cooperation and compassion. Discipline in observing all precautions, cooperation with the state government of faithfully abiding by the lockdown restrictions and compassion towards the poor by helping them and giving them aid. It is the true reflection of the Punjabi spirit that can overcome all odds to emerge victorious. Along with thousands of police and health personnel, the government has also involved the public directly in this mission apart from its various departments like Sports and Youth Affairs, Rural Development & Panchayats and Information & Public Relations and so on.

An important fact that has emerged in the wake of this Covid-19 pandemic is that different states and governments behind them responded to it in different ways with clearly different outcomes. For instance, despite the odds heavily stacked against Punjab owing to its porous borders, a large number of migrant workers and a huge expatriate population, Punjab has emerged as a winner of sorts, when it comes to fighting with Coronavirus outbreak in India. The containment success can be traced back to how Punjab's Chief Minister, Captain Amarinder Singh did not wait for directions from the Centre but instead led from the front since the very beginning. Whether it was about imposing one of the most stringent lockdowns in the country or extensive testing, heightened vigilance and implementation of a painstaking contact-tracing

process – Punjab's CM left no stone unturned to combat the pandemic.

Though the virus was largely contained during the lockdown, it was the unlock-phases that saw a huge rise in the cases. The main reasons were that the fear factor went completely missing and with the ease of the lockdown, people paid little attention to observe physical distancing, hand sanitizing and even wearing masks. The Covid 19 infections continued to surge with the arrival of NRIs (under Government of India's Vande Bharat mission) and people stranded in various parts of the India.

It was at this stage that the CM of Punjab launched the 'Mission Fateh' (on June 1) – Punjab's community outreach and awareness programme – that involved inter-department coordination at all levels (state, district and village panchayats) and at the same time, involved the people of Punjab directly to accomplish the mission of containing the virus.

Captain's preemptive action, decisive implementation of guidelines and efficient use of the available resources yielded excellent results in fulfilling this unique mission. While Punjab saw its peak on September 30 with 16184 cases, the months of October and November witnessed a drastic reduction in the number of active cases, far better recovery and lower death rates despite these two months deemed as festive season in India.

Experts say, what really worked eventually was Captain's trust in the people of Punjab, the state's robust health system, and a culture and values of cooperation, compassion

and undying spirit to fight and overcome any battle. A strong game-changer was that the village panchayats and common people took upon themselves to enforce all the Covid-19 guidelines under Mission Fateh.

From social media awareness programs to television and radio interviews of leading doctors, wall paintings in all dispensaries and government hospitals in Punjab to printing of Mission Fateh stamps and logos on buses, tickets, OPD slips, mentions on village Gurdwara speakers, dissemination of immunity-boosting videos by sportspersons, putting in place thousands of hoardings mentioning Mission Fateh across the state and so on, the government and people of Punjab under the aegis of CM Captain Amarinder Singh literally, are giving their all to accomplish the Mission. Further through the mandatory COVA App, the government has also given the option to the citizens of Punjab to become Mission Fateh Warriors by observing various guidelines and earning points on the App. Under this mission, all health workers who've survived Covid-19 are being treated as Corona warriors. Thus, Punjab government is working in full synergy and coordination with its various departments and the public directly, earning a high degree of trust from the people of Punjab.

Highlights of measures taken by the Government of Punjab to contain the second wave of Covid-19

- CM declared 'MASK HI VACCINE HAI' as the resolve of Mission Fateh for the next few months, till a vaccine against Covid finally comes.
- Vaccination strategy: In line with the Government of India strategy for vaccination, Punjab has prioritised healthcare workers, frontline workers, the elderly population (over 50 years of age) and people with co-morbidities (less than or equal to 50 years).
- Around 1.25 lakh government and private healthcare workers to be vaccinated in the first phase.
- Nearly, 23% (70 lakh) of the state's population, estimated at around 3 crore, to be vaccinated as per Gol guidelines on vaccine prioritisation.
- Covid sampling/testing enhanced to over 30,000 tests per day.
- Plasma Banks opened and free Mission Fateh Corona Kits provided to patients undergoing home isolation.
- Night curfew re-imposed throughout the State from December 1.



SUJATA IS SYNONYMOUS WITH QUALITY

A visionary entrepreneur, Akhil Agarwal, Founder and CEO Sujata, has walked the untrodden path with grit and determination. He set up Sujata, a household name in kitchen appliances, four decades back. He shares his journey of setting up an industry with new benchmarks, lessons learned and a management philosophy that makes Sujata a trusted brand

How did the journey of Sujata begin?

It was 1980 and we were looking for a business opportunity. During those days, there was a popular juicer-mixer sold by a leading Japanese brand. Market research showed that this was a potential business opportunity that we were looking for. We started developing juicers-mixers. However, we soon realized that the Japanese product did not match the requirements of the Indian kitchens. Therefore, we had to indigenize some major components and pioneered the manufacturing of juicer-mixer-grinder in India. It was a tough task 40 years back.

Please tell us about the challenges that you faced and the solutions you implemented to stay ahead.

The main challenge when we started out was to indigenize the juicer-mixer-grinder. It was an import substitution product. Even today, the challenge is ensuring the quality of the components while scaling up production. But we stand committed to the consumer and have never compromised on the quality of the product in any way. This commitment comes from the firm belief in Rashtrapita Mahatma Gandhi's conviction that Customer is God.

This attitude of providing the best has helped us in two ways. It won trust of directly related trade channel which started making advance payment for the products. Although it was a challenge initially but the trade eventually accepted our terms. Even today we work only on advance payment system.

Another benefit when analyzed retrospectively has been the trust that Sujata enjoys today among the consumers particularly in a scenario where well known national and international brands have been present throughout. To make a very humble beginning and to rise above them can be attributed to the values that we cherish and practice.

The appliances market is flooded with both domestic and international players and a wide range of products. Is there any particular reason that you have kept a limited product range?

We did begin manufacturing of washing machines, water heaters, air coolers, toasters, irons etc. But, we could not scale up the production of these products to meet the requirements of the market. The reason was that at the same time, the demand for our juicers-mixers-grinders was multiplying every year. And meeting that demand for juicer-mixer-grinder was our focus as we had begun to command that segment.

However, things are upscale now. In 2016, we set up a Greenfield project at Sonipat Haryana. This is spread over 3 acres and we have invested approximately Rs.50 crore in this project. We will manufacture fans, RO system, cook tops at this unit and scale up production of water heaters and air cooler etc. We have installed a modern robotic technology to manufacture fans.

On the marketing front also we have scaled up. Till 2015,

we were operating through a distributor network. There was one and only one person who was managing entire sales operation across the whole country and overseas. We then decided to set up a sales team pan-India and started our publicity campaigns. Till then, all our growth was through word of mouth only.

What are your future plans?

The manufacturing of fans is our focal point. Along with these, we will start manufacturing RO systems and cook-tops. We will also scale up the quantity of water heaters and air coolers at the Sonipat plant. In a year's time, we will also reintroduce hand blenders along with an affordable range of juicer-mixers. The goal is to become a Rs 1,000 crore brand in the next four to five years.

We have a strong dealer network of about 10,000 across the country and the intention is to expand this network. Our best markets are Haryana, Rajasthan and Kerala, where we are the top-selling brand. In Uttar Pradesh, we are doing well. And we rank second in Delhi and Punjab. Now, we are working on replicating this success in other states as well.

Covid-19 brought unprecedented challenges for all of us. What measures did you adopt to handle the challenges brought out by the pandemic?

We had shut down our operations at the plants on 21st March 2020, a few days ahead of the announcement of the official lockdown. The safety of human resources is primary and we are fully focused on hygiene and sanitation. Even though the government gave manufacturing units the permission to operate in May 2020, we intended to keep our plants shut for three to four months. But during and post the lockdown, the demand for mixer-grinders went up. People were now cooking more at home and there is a new generation of cooking enthusiasts. People are experimenting more with new recipes and masterclasses are held all the time. As I mentioned, we work on an advance payment system and our dealers approached us because the demand was rising. The money kept flowing in, especially from markets like Kerala, as the pace for Onam festivities was getting stronger. It was an overwhelming experience. So, we resumed production at 40 per cent capacity, complying with all the norms laid down for social distancing, safety and security measures for COVID-19. We sanitized all the units. It took us two months, but we reorganized the production to comply with the new norms and actually surpassed the production that we had registered in the pre-COVID phase.

Will the 'Make-in-India', 'Atmanirbhar Bharat', 'Vocal for Local' initiatives give homegrown brands a boost?

Unlike China, our economy is based more on domestic consumption. The success of 'Make-in-India', 'Atmanirbhar Bharat' and 'Vocal for Local' will surely put India among the largest economies of the world.

Do you feel homegrown industries can

flourish with the help of banking and financial institutions?

I can speak of Sujata and that we have not needed the support of financial institutions. This is due to our unique model of advance payment system. The financial institutions have extended us a credit facility provision, but we rarely use this option. Looking at the scenario back in 1980, getting funds from financial institution was indeed a challenge at that time.

How can a brand like Sujata contribute to the revival of the economy in current times? Do you have any plans for recruiting new people as you plan to scale-up?

The products under the Sujata umbrella are now an essential commodity. As we are now scaling up production to meet the demands of the market, it is a contribution towards

the revival of the Indian economy post COVID. It might appear small but it is not an insignificant contribution.

With more production, we will also be recruiting more people. Currently we have strength of 750 employees. Over the next year, the plan is to increase this strength by 60 per cent. The new recruitment will be for both semi-skilled and unskilled teams, led by an able managerial team.

Do we find Sujata products in the global markets as well?

Sujata products are used in over 18 countries, as we provide value for money. Compared to the products available overseas, our products stand for better quality at a competitive price.

What are your views on the e-commerce platforms? Has the brand seen growth from these?

We do have a strong network of 10,000 dealers across the country. But we have yet to map the entire nation. There are many places where we will build a dealer network. E-commerce has given more visibility to our products and they now reach a wider consumer network.

The manufacturing of fans is our focal point. Along with these, we will start manufacturing RO systems and cook-tops. We will also scale up the quantity of water heaters and air coolers at the Sonipat plant. In a year's time, we will also reintroduce hand blenders along with an affordable range of juicer-mixers. The goal is to become a Rs 1,000 crore brand in the next four to five years.



“I worked among the poor families in Kalighat...

...along with Mother Teresa’s missionaries and it was an eye-opening experience for me”

ARVIND KEJRIWAL, 52

His work as a social volunteer shaped his thinking and led him to confront the rampant corruption in the government. He quit the IRS and formed an NGO to address people’s grievances. That laid the foundation for the Aam Aadmi Party

By **SHWWETA PUNJ**

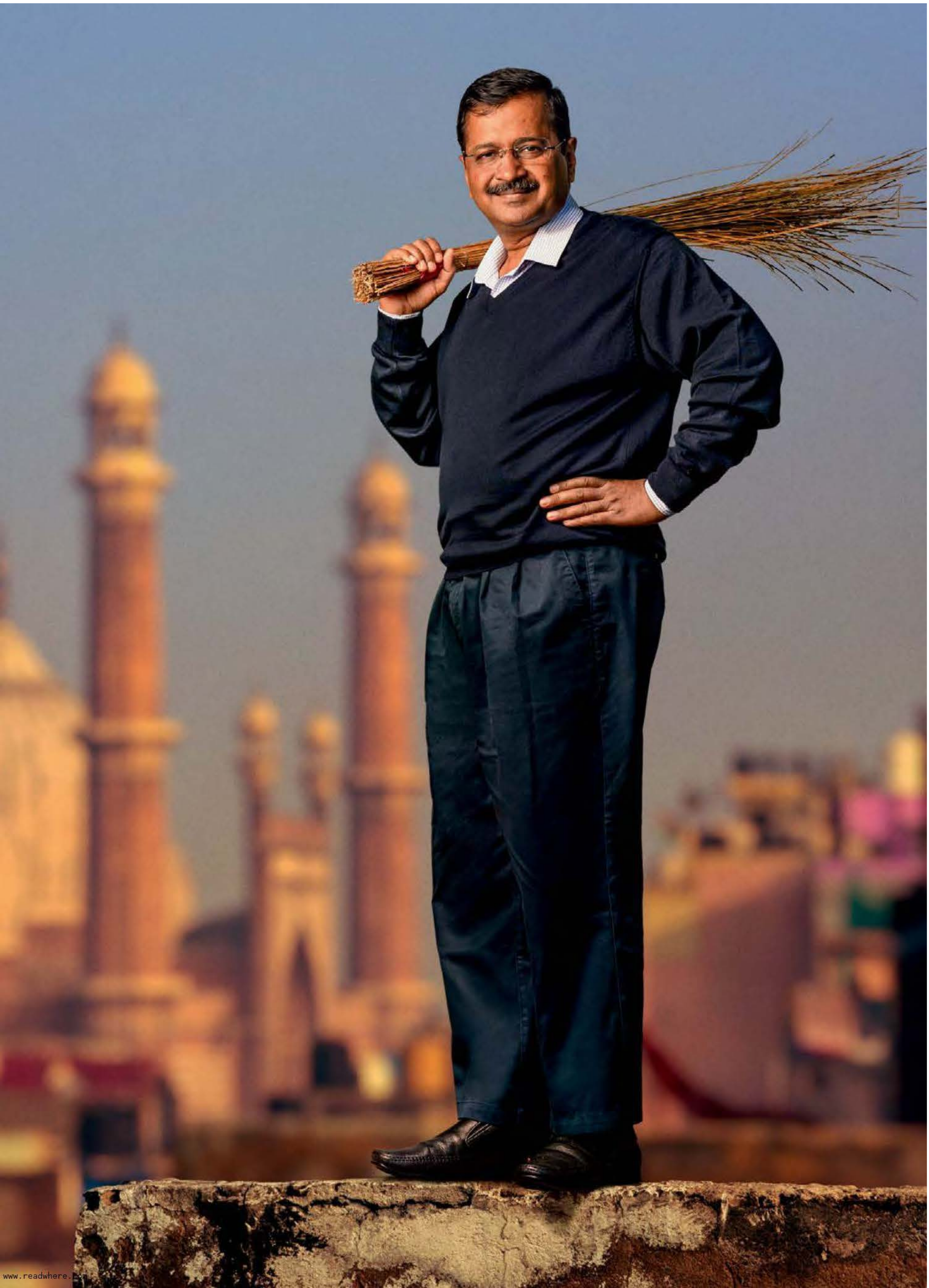
Arvind Kejriwal captured the imagination of millions of Indians across the world as he, along with social activist Anna Hazare, raised difficult questions for the government of the day. The year was 2012, and Kejriwal’s stirring speeches raised pertinent issues like the abuse of power and taxpayers’ money—questions that dominated the national conscience. The movement redefined the spectre of national politics in many ways—a Lutyens outsider, he stormed the Delhi bastion. Eight years on, his Aam Aadmi Party (AAP) is in its second term in power and has made a place for itself in the national discourse.

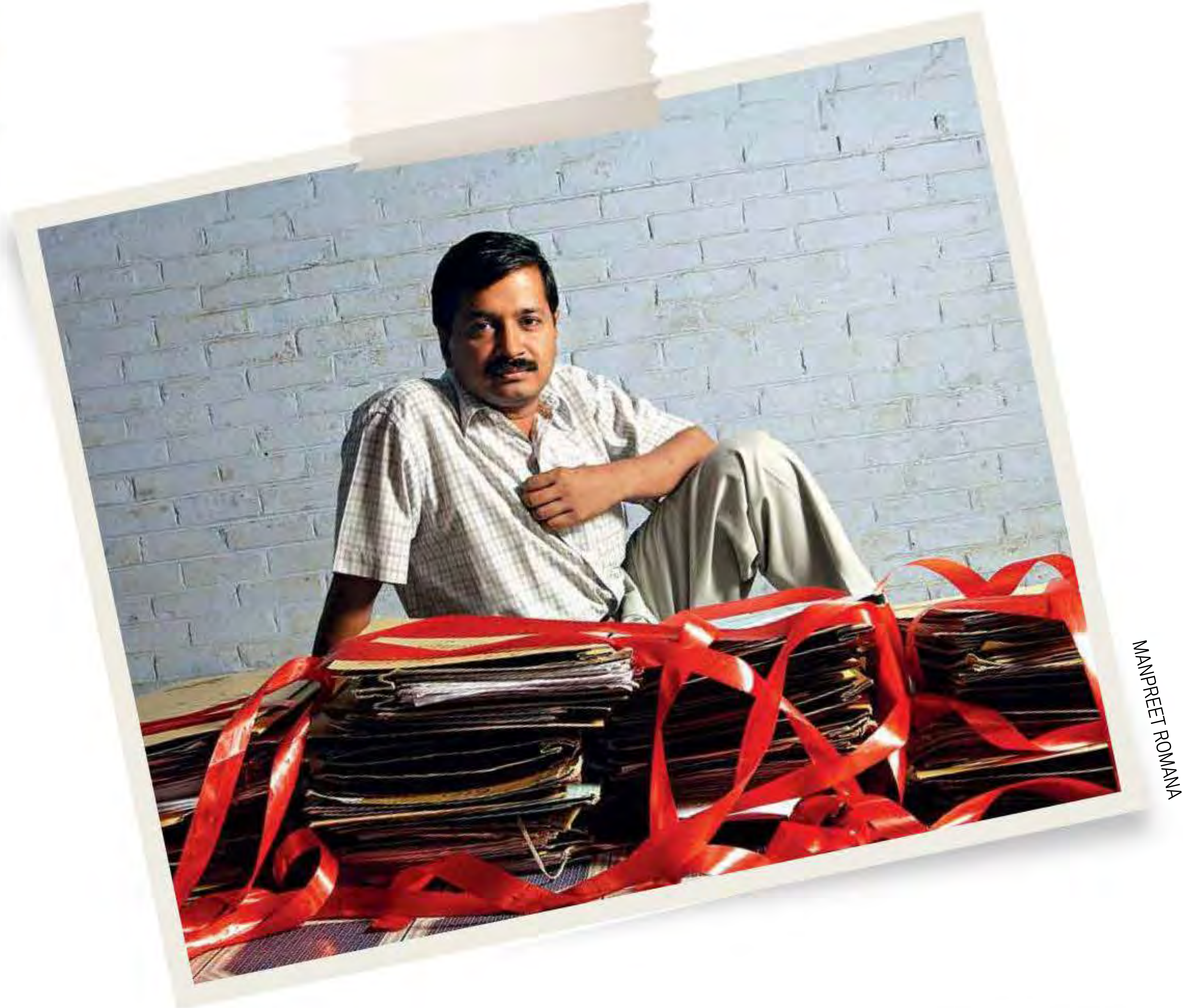
Kejriwal’s journey really started when he was 24 and volunteered to work at Mother Teresa’s Missionaries of Charity in Calcutta. In an e-mail interview, he writes, “I worked among the poor families in Kalighat.

Working on the streets where these people lived was an eye-opening experience. We did everything for them, from cleaning beds to disposing body waste, to bathing them, washing their clothes and feeding them. It was very tiring, but it gave me a lot of satisfaction.” He cites it as a life-defining moment for him.

Another turning point was his tenure as an Indian Revenue Service Officer from 1995. “I soon realised that the biggest obstacle in people not getting the services of the government was the rampant corruption. I founded ‘Parivartan’ with Manish (Sisodia) and others, a civil society organisation that addressed citizen’s grievances in matters related to the public distribution system, social welfare schemes, income tax and electricity. At the time, Delhi suffered from long hours of power cuts and there were loopholes in the taxation system due to corruption. We fought for change, and change begins with small things. There was a clear need to expose the roots of this system; RTI (Right to

Photo Montage by BANDEEP SINGH



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MANPREET ROMANA

“AAP did not happen overnight, it was born out of a movement... together, we could fight the system”

Right to know

Kejriwal in 2004, from India Today archives

Information Act) was a way to help people get work done in government departments without paying a bribe,” he writes.

‘Parivartan’ empowered the man on the street. Kejriwal and his associates would roam the city’s slums and clusters calling out for those who did not have ration cards, guide them on filing RTI applications. He also used RTI to streamline power connections and the water supply. He says his vision behind building AAP was to get common people to step into politics. “There are people who wanted to change the system in some way or the other. AAP did not happen overnight, it was born out of a movement. Many people

from different walks of life came up and made it into what it is today. Together, we could fight the system,” he writes.

Kejriwal, in his second term now, has been behind some of the most defining and inclusive governance initiatives in India, from mohalla clinics to revamping government schools to digital delivery of close to 100 services. Delhi’s government schools are a case in point—the 2020 CBSE results saw them post their best ever pass percentage: 98 per cent. It’s the fifth year in a row that government schools have had a much better pass percentage than private schools in Delhi. It’s an education in what strong will can achieve. ■



मध्यप्रदेश शासन

हमारे किसान हमारी सर्वोच्च प्राथमिकता



श्री नरेन्द्र मोदी, प्रधानमंत्री



श्री शिवराज सिंह चौहान, मुख्यमंत्री



“
किसान मेरे लिये भगवान हैं,
हम उनकी सेवा में
कोई कसर नहीं छोड़ेंगे।
”

- शिवराज सिंह चौहान

किसानों के लिए मध्यप्रदेश सरकार के प्रयास

- कृषि अधोसंरचना विकास फंड में मध्यप्रदेश देश में सबसे आगे। अधोसंरचना विकास के लिए आत्मनिर्भर कृषि मिशन का गठन।
- प्रधानमंत्री किसान सम्मान निधि के साथ किसान कल्याण योजना में प्रदेश के किसानों को ₹ 4000 प्रति वर्ष देने का निर्णय। प्रदेश के 78 लाख पात्र किसानों को लगभग ₹ 3200 करोड़ की राशि का भुगतान होगा।
- प्रधानमंत्री फसल बीमा योजना में कुल ₹ 8646 करोड़ का भुगतान।
- 16 लाख किसानों से 1 करोड़ 29 लाख मीट्रिक टन गेहूं का रिकॉर्ड उपार्जन, ₹ 27000 करोड़ से अधिक का भुगतान।
- पिछले 8 माह में 2 करोड़ 10 लाख किसानों को विभिन्न योजनाओं में ₹ 46000 करोड़ से अधिक का भुगतान।
- उर्वरकों का अग्रिम भण्डारण।
- पिछले 8 माह में लगभग ₹ 8000 करोड़ से अधिक की सिंचाई परियोजनाओं की स्वीकृति।
- 2002-03 में प्रदेश का कुल सिंचित रकबा मात्र 7 लाख 50 हजार हेक्टेयर था, जिसे 15 साल में बढ़ाकर 40 लाख हेक्टेयर तक कर दिया।
- 15 वर्षों में सिंचाई बजट ₹ 1005 करोड़ से बढ़ाकर ₹ 10,928 करोड़ किया गया।
- तीन वर्षों में 1000 नये "कृषि उत्पादक संगठन" का होगा गठन।
- शून्य ब्याज दर पर ऋण योजना वर्ष 2020-21 में पुनः प्रारंभ।
- मंडी नियमों में ऐतिहासिक सुधार। मंडी टैक्स 1.5% से घटाकर 0.5% किया गया।
- सहकारी बैंकों की वित्तीय स्थिति को सुधारने के लिए ₹ 800 करोड़ जारी।

सशक्त किसान, समृद्ध खेती, आत्मनिर्भर मध्यप्रदेश



“At 19, I began with selling metal scrap in Mumbai...

...I'd spend half a day at banks to get cheques given by clients cleared, but it taught me to take risks”

ANIL AGARWAL, 66

As chairman of Vedanta Resources, his businesses now have a combined revenue of \$11.8 billion and span metals to mining to oil and gas

By **M.G. ARUN**

Some of Anil Agarwal's earliest childhood memories are of his mother Ved's struggles to manage the household expenses and education of her four children with the Rs 400 that her husband would give her each month. Dwarka Prasad Agarwal, his father, was a small-time businessman in Patna, making and selling aluminium conductors for a living. At Gorla Toli, then a modest settlement in Bihar's capital, the young Agarwal saw strife everywhere. Women were being exploited at their workplaces, with children dropping out of school to support their families by doing odd jobs. Agarwal himself, who just managed to complete his matriculation at Miller High School in Patna, joined his father's business when he was barely 15.

Looking back, the industrialist, who is now worth \$3.4 billion (Rs 25,160 crore) according to *Forbes*—with Vedanta Resources, the parent company of his various businesses, from metals

and mining to oil and gas, earning \$11.8 billion (Rs 87,320 crore) in revenues in 2019-20—says that the difficulties he faced during his childhood taught him to think beyond the immediate situation and take risks. When he was 19, he left the security of his home and took a train to Mumbai, the land of opportunity for hundreds of thousands of migrants from his home state, even to this day. Stepping out of Bombay Central station in 1973, he took a vow: if he made it big in the big city, he would give something back to it. But he did not know English, which was essential to getting an office job. So he started off as a dealer in scrap material, which he collected from cable companies in other states and sold in Mumbai. “Those were tough days,” he tells *INDIA TODAY* from his home in London. “I had to spend half the day in bank branches just to clear cheques given by clients.”

Dealing with cable companies gave him the idea of owning one; in 1979, he acquired the Shamsheer Sterling Corporation, a manufacturer of power and control cables. Those were the days of frequent labour protests in the city led by





fiery trade union leader Datta Samant. “But we persisted for 10 years, with 150 employees,” he recalls. In 1986, he set up a factory to manufacture jelly-filled cables used in telecom, founding Sterlite Industries. But the volatility in prices of raw materials—copper and aluminium—led him to look for opportunities to produce those himself.

A big opportunity came when the Narasimha Rao government liberalised India’s industrial policy in 1991, making it easier for private firms to start or buy other businesses. In 1993, Sterlite Industries became the first private company in India to set up a copper smelter and refinery. In 1995, it acquired Madras Aluminium, a sick firm that had been closed for four years. “The western world always wanted India to be an importer, a dumping ground. But I said, ‘We can produce ourselves,’” says Agarwal. Later, the Vajpayee government’s disinvestment policy gave wings to his plans. In 2001, he acquired a 51 per cent stake in the Bharat Aluminium Company, a public sector undertaking. The very next year, he acquired a majority stake in the state-run Hindustan Zinc. His decision

From
strength to
strength

Vedanta chairman Anil Agarwal (previous page); in a celebratory mood in the 1970s (above)

On his journey to create wealth, Agarwal has kept to a golden rule his grandfather taught him—keep only 35 per cent of what you earn, and give the rest to society

to list Vedanta Resources on the London Stock Exchange, in 2003, proved to be another major milestone. The company raised \$2 billion (Rs 14,800 crore), which it used to expand business operations in India. “Metals and mining had a good charm in London,” says Agarwal.

On his journey, Agarwal has kept to a golden rule that his grandfather taught him—keep only 35 per cent of what you earn and give the rest back to society. His quest for ‘*arth* (wealth)’, he says, is complemented by the pursuit of ‘*dharm*’. “Life has come full circle for me,” says Agarwal, referring to his difficult childhood. Nand Ghar, Vedanta’s social impact programme, focuses on eradicating child malnutrition, providing education, healthcare, and empowering women with skill development. Till now, more than 1,700 Nand Ghars have been built across the country. Nand Ghar is joining hands with the Bill and Melinda Gates Foundation to transform *anganwadis* in some districts of Uttar Pradesh. “When you [make the effort], new doors open and new people help you take things forward,” says Agarwal. ■



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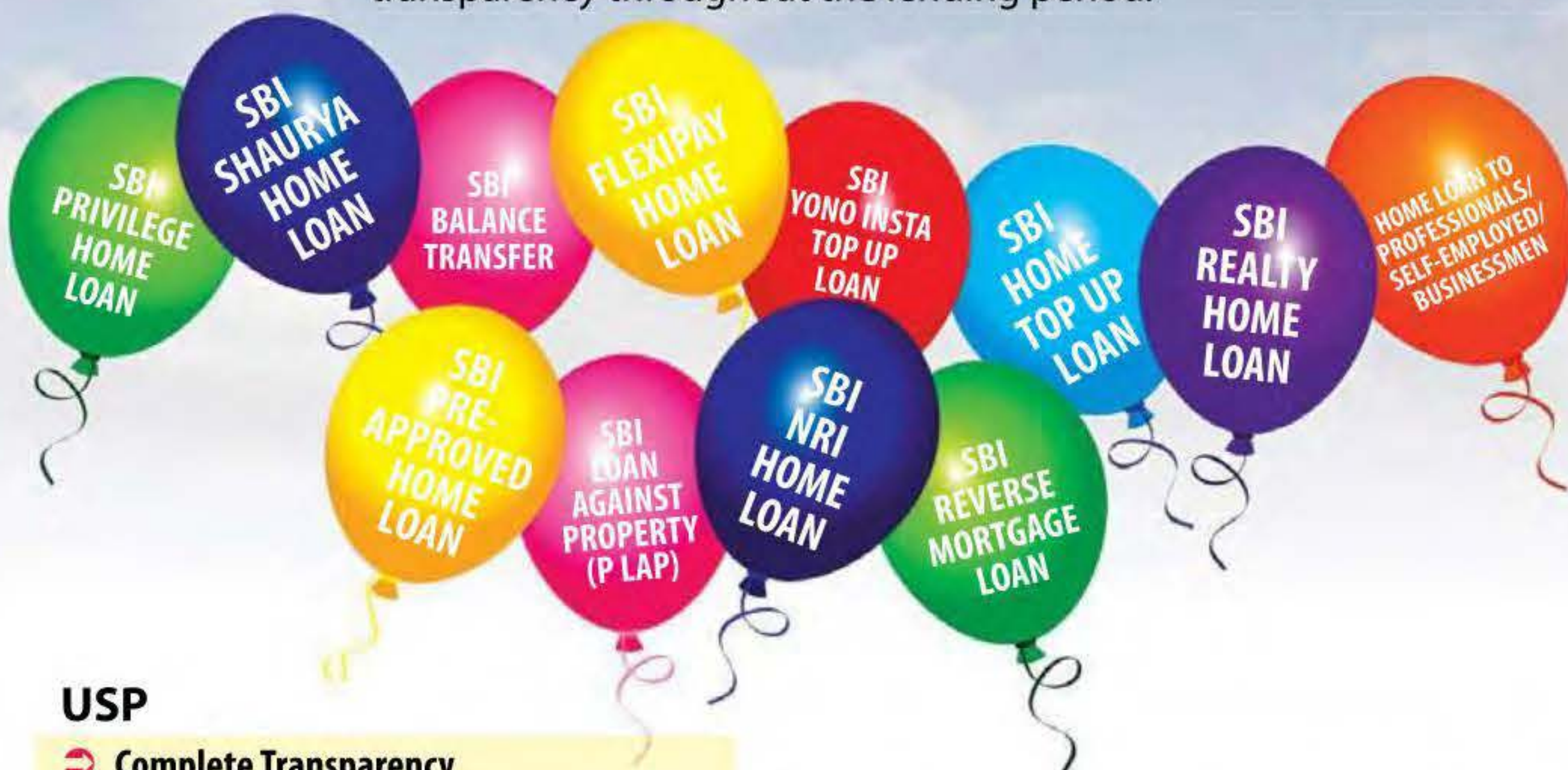
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Under Section 80EEA	Additional deduction of ₹1.5 lakh (Over and above the limit under Section 24B) for interest payment on home loan taken till March 31, 2021 for buying a house up to ₹45 lakh.

Variety of HOME LOANS

SBI offers a bouquet of Home Loans that have been designed with host of benefits such as low interest rate, smaller EMIs spread over longer tenor to suit borrower's cash-flow. All this is hassle free and with limited paperwork. SBI Home Loans offer excellent customer service with utmost transparency throughout the lending period.



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- ➔ 100% waiver* of Processing Fee
- ➔ Longest Repayment Period of 30 years
- ➔ Interest calculated on Daily Reducing Balance
- ➔ Income of Spouse, Parents, Children and Siblings can be clubbed together for arriving at Loan Eligibility
- ➔ No Pre-Payment/ Pre-Closure/ Repayment Charges

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Loan Types

SBI Regular Home Loan

Regular Home Loan is offered to the customers on the solid foundation of trust and transparency built in the tradition of SBI.

- **Loan Tenor:** Upto 30 years
- **Age :** 18 to 70 years

It includes options for purchase of ready built property, purchase of under construction property, purchase of pre-owned homes, construction of a house, extension of house and repair/renovation.

SBI PRIVILEGE HOME LOAN

- **Suitability:** Tailor made exclusively for government employees (Central, State, including PSUs of Central Government and other individuals with pensionable service)
- **Age:** Minimum: 18 years; Maximum: 75 years (when the repayment to end)
- **Loan Amount:** Minimum: ₹10 lakhs; Maximum: ₹50 crores

Interest concessions are available if check off facility is provided by the government department. And, relaxation in repayment up to the 75 years of age and lower EMIs to be charged post-retirement.

SBI SHAURYA HOME LOAN

- **Suitability:** Tailor made scheme for personnel in the armed forces (Army, Navy and Air force)
- **Age:** Minimum: 18 years; Maximum: 75 years (when the repayment to end)
- **Loan Amount:** Minimum: ₹10 lakhs; Maximum: ₹50 crores

Interest concession is available if check off facility is provided by the defence establishment. And, relaxation in repayment up to the 75 years of age and lower EMIs, post-retirement.

SBI BALANCE TRANSFER

Switch your Home Loan to SBI and Save Big! Balance Transfer of home loan enables a customer to transfer their home loan to SBI from other financial institution. The whole process is swiftly completed with all applicable concessions in interest rate and processing fee. There is no pre-payment penalty applicable.

SBI FLEXIPAY HOME LOAN

- **Suitability:** Salaried employees (pensionable service)
- **Age:** 21 years and above, but no more than 45 years with minimum 2 years experience.
- **Minimum loan:** ₹20.00 Lakhs
- **Loan amount:** 1.2 times the loan amount calculated as per the normal method.
- **Loan tenor:** Minimum 25 years & maximum 30 years.

Borrower has the options to pay lower EMIs during the initial years and step-up the EMIs in subsequent years, while ensuring recovery of entire loan amount within agreed loan tenor. The customers also have the option to pay only interest during the moratorium (pre-EMI) period.



SBI YONO INSTA TOP UP LOAN

➤ **Eligibility:** Minimum: ₹1 lakh; Maximum: ₹5 lakhs

➤ **Loan Tenor:** Maximum of 10 years

YONO Insta Home Top-Up Loan is a facility made available to our pre-selected Home Loan customers over YONO Mobile App. It's an instant personal loan to existing Home Loan borrowers available over SBI YONO platform and processed online real-time without any manual intervention from the Bank.

SBI HOMETOP UP LOAN

It is available to existing home loan customers who require funds for their personal needs at exceptionally lower rate of interest as compared to the personal loans. Existing home loan borrowers who have a satisfactory repayment track record of at least one year are eligible to borrow under Home Top Up Loan.

It's a general-purpose loan that can be availed to meet any urgent requirements. The loan can be availed for any personal purpose including debt consolidation, business expansion and higher education of the children.

SBI REALTY HOME LOAN

➤ **Suitability:** For those intending to buy a plot of land for the construction of a dwelling unit.

➤ **Loan Amount:** Maximum: ₹15 crores

The borrower will need to submit completion certificate of the house within the stipulated period of 5 years from date of disbursement of the loan.

HOME LOAN TO PROFESSIONALS/ SELF-EMPLOYED/ BUSINESSMEN

➤ **Suitability:** For non-salaried borrowers

➤ **Eligibility:** Professionals/ Self-Employed/ Businessmen

➤ **Loan Amount:** Minimum : Rs 50,000; Maximum: ₹50 crores

➤ **Loan Tenor:** 30 years or till the eldest borrower attains 70 years of age.

Wherever the applicant is proprietor of a proprietorship firm or is one of the partners in a partnership firm or is one of the directors in a Company, the firm/Company:

- Should be in existence for at least last 3 years,
- Must have earned net profit in the last two years,

- Existing credit facilities, if any, should be regular and properly serviced.

SBI PREAPPROVED HOME LOAN

The SBI Pre-approved loan sanctions home loan limits to customers before finalization of the property enabling them to negotiate with the builders or developers confidently. The loan eligibility is based on the cash flow or income of the customer.

SBI LOAN AGAINST PROPERTY (P LAP)

- **Suitability:** Loan against immovable property for any personal purpose such as meeting expenditure on education, marriage, healthcare, etc.
- **Loan Amount:** Minimum: ₹5 lakhs; Maximum: ₹7.50 Crores
- **Loan Tenor:** Minimum: 5 years; Maximum: 15 years

SBI NRI HOME LOAN

This loan provides an easy solution for NRIs to invest in residential properties and feel closer to home while being away from India.

- **Eligibility:** NRI or OCI; Indian Passport holder; has been working abroad for last 2 years
- **Loan Amount:** Maximum: ₹3 crores
- **Age:** Maximum – 60 years
- **Tenor:** 30 year

SBI REVERSE MORTGAGE LOAN

The scheme is formulated for the old age care of home owners, who do not have adequate income to support themselves. Under the scheme, the Bank makes payments to the borrower/borrowers (in case of living spouse), against mortgage of their residential house property. The borrower need not service the loan amount during their life time.

- **Loan Amount:** Minimum: ₹3 lakhs; Maximum: ₹1 crore
- **Minimum Age:** Above 60 yrs; If joint borrowers, spouse – above 58 years

HOW TO AVAIL SBI HOME LOAN

Home Loan sanctioning and disbursement is quite simple and fast. The response of the SBI Home Loan team is very quick.

➤ STEP 1

- www.homeloans.sbi (online apply),
- visiting SBI branch,
- SMS 'HOME' to 92235 888 88
- Login to YONO

➤ STEP 2

Need to fill five fields (online) and the Bank's executive would call you to confirm your requirement.

➤ STEP 3

After receiving relevant papers, the home loan application would be processed at the place of customers' choice. The processing cell would complete other verification formalities swiftly – it includes the advocate's and valuer's reports. Once all verifications are completed and positive reports are obtained from the advocate and the valuer, the processing would be done.

➤ STEP 4

It's time to sanction the proposal and an official sanction letter would be handed over to the customer. It would be promptly followed by the documentation and release of home loans.

Pradhan Mantri Awas Yojna (PMAY)

Launched on June 17, 2015 under the aegis of Ministry of Finance, Govt of India, to realise a bigger dream "Housing for All by 2022". SBI is fully committed to implement the interest subsidy scheme called Credit Linked Subsidy Scheme (CLSS) under PMAY (Urban) - Housing for All for the purchase/construction/extension/improvement of house to cater EWS/LIG/MIG segments to meet the housing demand in India. **The maximum interest subsidy benefit is ₹2.67 lakhs.**

Eligible Income Groups (Specially for PMAY)

EWS/LIG scheme: Launched on June 17, 2015 and to continue till 31st March'22. MIG-1 and MIG-II scheme –to continue till 31st March'21.

SBI is the only bank nominated as Central Nodal Agency (CNA) for the release of subsidy to its home loan beneficiary.





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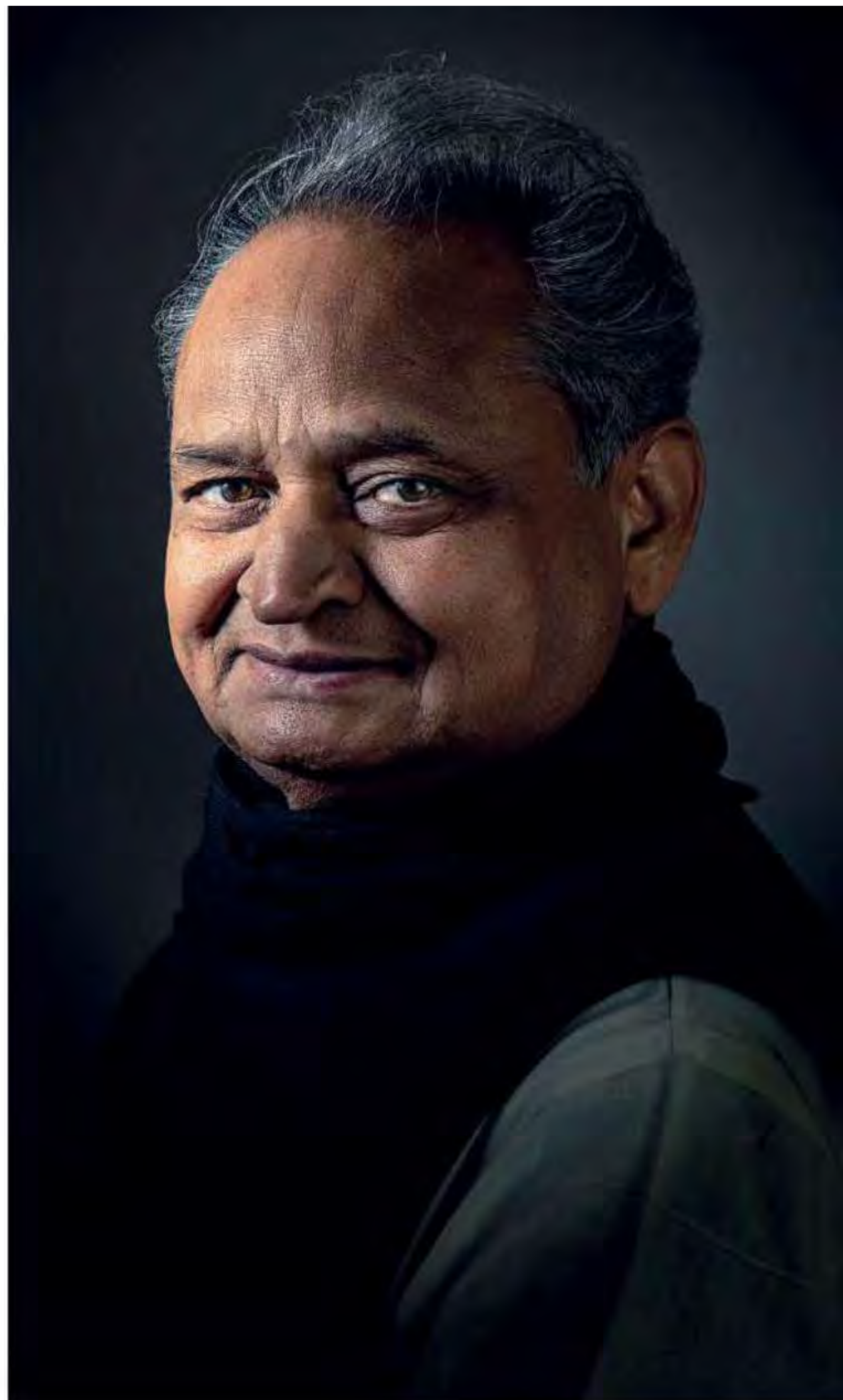
“Working along with Gandhians for migrant refugees...

...from East Pakistan around the 1971 war gave me a deep sense of satisfaction”

ASHOK GEHLOT, 69

The Congress veteran and Rajasthan chief minister has made compassion for the poor the guiding principle of his politics and governance

By **ROHIT PARIHAR**



Photograph by BANDEEP SINGH

Ashok Gehlot credits his illustrious political career, which has seen him become Union minister at 31, Pradesh Congress Committee chief at 34, chief minister thrice and MP and MLA five times each, entirely to the ‘Gandhis’ (the Mahatma and the Nehru-Gandhi family). It all began with his regular visits, as a school and college student, to the Jodhpur office of the Gandhi Peace Foundation. While his school and college friends indulged in interests of their age, Gehlot was inspired by Mahatma Gandhi and his values. Apart from developing his own ideas about politics, he imbibed the Gandhian abhorrence for liquor and embraced vegetarianism early in life. As Rajasthan chief minister, he is known to have been unwelcoming to liquor, hotel and bar representatives seeking relaxations in the liquor trade in the state.

“I am told I do not enjoy the prerogatives of being a chief minister. But I never desired a flamboyant lifestyle. I detest lavish spending that many perceive comes naturally with political stature”



❖ **Big league**

Ashok Gehlot with then PM Indira Gandhi at the NSUI convention in Faridabad, Haryana, in 1974

Gehlot’s first brush with public service was at a migrant refugee camp in West Bengal around the 1971 Bangladesh war, as part of the Tarun Shanti Sena, a group of Gandhians. He came face to face with acute human misery and recalls a deep sense of satisfaction from caring for the inmates. “I felt I must do something for the people.”

The war and events leading to the creation of Bangladesh had a profound impact on Gehlot. To him, Islamabad’s injustice and discrimination against the Bangla-speaking people of East Pakistan was in stark contrast to India’s unity in diversity—reason, Gehlot says, he despises the BJP’s “divisive agenda” that “can be as dangerous for India”. He also came to marvel Indira Gandhi as a determined and decisive leader. “I was taken aback when she abolished privy purses (in 1971), which was unimaginable for many of us having grown up in a land of princely states,” says Gehlot.

Back from the refugee camp, Gehlot joined the Congress and got immediately noticed by

party leaders in Rajasthan for his commitment to Gandhian ideology, which formed the core of Congress philosophy then. Seeing promise in him, Indira Gandhi and Sanjay Gandhi made 23-year-old Gehlot president of the Congress’s student wing, the National Students’ Union of India (NSUI), in Rajasthan. Gehlot got a chance to rub shoulders with Indira during NSUI conventions. He was inspired by her ‘Gareebi Hatao’ slogan and she told him to channel his political work towards the betterment of the poor.

“Caring for the poor is in the DNA of the Nehru-Gandhi family,” says Gehlot. He recounts a car ride with Rajiv Gandhi in Jammu in 1982: “Rajiv Gandhi pointed to a man [on the road] pulling a loaded carriage with great difficulty and remarked that adding a pulley could have made the man’s job easier.” In 2011, on Mahatma Gandhi’s birth anniversary, the Gehlot government introduced 500 free medicines for patients in Rajasthan’s government hospitals. Even now, during the Covid lockdown, his government worked closely with social activists and NGOs to ensure that migrants and the poor received free meals and ration.

To those who consider Gehlot far more capable than the positions and responsibilities entrusted to him by the Congress, he says Indira Gandhi’s general election defeat in 1977 and return to power in 1980 had taught him the importance of being patient in politics and enjoying any task the party assigned. Mahatma Gandhi’s long struggle for the country’s freedom and Sonia Gandhi leading the United Progressive Alliance (UPA) to two successive terms at the Centre, despite being written off by rivals as a foreigner who would never find acceptance among Indians, have strengthened Gehlot’s never-say-die spirit. Perhaps reason why he was picked as Rajasthan chief minister for the third time in 2018 over a younger and charismatic contender. Says the loyalist: “To quote from the Bhagvad Gita, my bond with the Nehru-Gandhi family is ‘*tark se parey* (beyond argument)’.” ■

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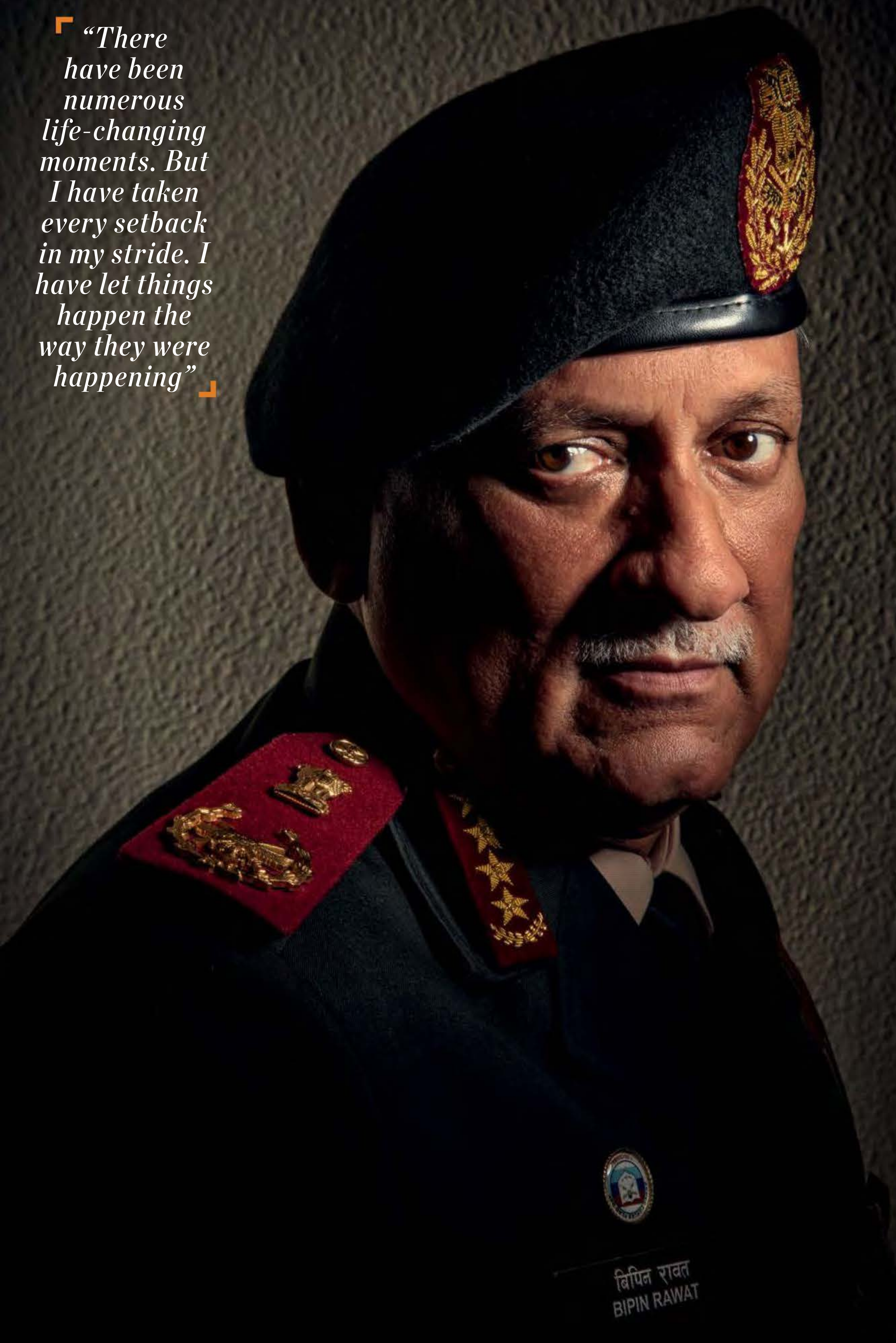
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┌ *“There
have been
numerous
life-changing
moments. But
I have taken
every setback
in my stride. I
have let things
happen the
way they were
happening”* └



➤ **HEAVY METTLE**

General Bipin Rawat;
(below) as an army
major in Jammu and
Kashmir in 1993

“A bullet hit
my ankle
and shrapnel
grazed my
hand...

...and I was told my days in
the army are over”

It was May 17, 1993. I was a 35-year-old army major deployed with my unit, the 5/11 Gorkha Rifles, in Uri (in Kashmir) and out on a patrol. We came under heavy cross-border fire from Pakistan. A bullet hit me on my ankle and a piece of shrapnel grazed my right hand. I was fortunately wearing a canvas anklet, which bore the brunt of the bullet, but it penetrated my ankle and shattered it. I was taken to the 92 Base Hospital in Srinagar where doctors did a fine job of reconstructing my hand and ankle.

As a young officer in the army, my biggest worry was becoming what we call a ‘low medical category’. The injury came as a dampener because I was worried about missing out on my senior command course in Mhow (in Madhya Pradesh) that year. The course was mandatory to qualify for the higher command course (essential for rising in the army). I remember being told that my



GENERAL BIPIN RAWAT, 62

The Chief of Defence Staff did not let injuries suffered in Pakistani firing in 1993 impede his military career or life

As told to **SANDEEP UNNITHAN**

career in the army was over.

But over time, I had started walking with a crutch. I took a month’s sick leave and reported back to the 92 Base Hospital, where I was eventually declared ‘Shape 1’. But the next problem was where I would be posted. I was told I would be posted back to my regimental centre in Lucknow. The CO (commanding officer) of my unit in Uri informed that he was okay keeping me in the unit if the Military Secretary branch agreed. I, of course, could not go back to the post along the LoC (Line of Control). My ankle gradually recovered while I was in the unit.

I have never looked back on my past life. And there have been numerous life-changing moments. And this was one of them. But I have taken every setback in my stride. In my life, I have let things happen the way they were happening. ■



“I was the first to make push button phones in India...

...in 1982 and that's when my romance with telecom started. We soon started making answering machines, faxes and cordless phones. It phenomenally altered my personal journey”

SUNIL BHARTI MITTAL, 64

The Bharti Enterprises chairperson was one of the first off the blocks when the telecom revolution hit India. Decades later, after the bruising tariff wars, Bharti Airtel is among the three big telecom players left standing in India

By **SHWWETA PUNJ**

It's hard to imagine the telecom tsar of India sitting on the floor of railway compartments taking his consignment from one location to another. It was the India of the 1970s and '80s. We were a deprived lot—from telephone connections to rations—there were curbs and limits to everything, including your ambitions. Sunil Bharti Mittal, then just 19, started with making cranksets for local bicycle manufacturers and used to travel from city to city to deliver parts. He then graduated to importing portable electric-power gensets from Japan. “I was one of the largest importers of portable generators from Japan

in India. But then two business houses here got a letter of intent to manufacture them locally. My imports were banned overnight and a successful business was turned upside down. That's when I thought, let me bring something else to India,” says Mittal.

Mittal travelled to Seoul, Japan and Taiwan to explore his options. He was at an electronic goods exhibition in Taipei when he saw a push button phone. “I realised that this could be a phenomenally transforming device (India had rotary dial phones at the time),” he recalls. Mittal tied up with Taiwanese company Kingtel and started assembling the phones in Ludhiana. It was Mittal's introduction to the world of telecom.

Photograph by BANDEEP SINGH



“There is sometimes divine intervention, and if you work hard and find yourself in line with an opportunity, you will end up picking something,” Mittal says. The first turning point for Mittal was introducing Indians to push button phones that created quite a storm in the country. “That transformed my journey, remember, this was 1982. We started making answering machines, fax machines, cordless phones...that’s when the romance with telecom started.”

The second defining moment came in 1992, when the government decided to put out mobile tenders and Bharti Enterprises managed to get a licence—against all odds. The Indian government had just opened up mobile licences for private participation. Mittal knew early on that the mantra for success was to bring in new products—if one operated in areas where there were too many established players, the chances of getting killed were higher, he says. Around 30 companies had placed bids. “From the Singhania to the Tatas to the Birlas, everybody was there. We were rank outsiders. I knew if we got this, it would accelerate our journey. And it did,” he says.

Mittal had completely immersed himself in the process, and one thing going for him was that he was already an industry insider. When the D-day came, brother Rajan Bharti Mittal was given the task of submitting the bid. He reached Sanchaar Bhavan in New Delhi with two tempo loads of papers, files and documents. Rajan bumped into the late Zaid Baig from the Tata Group while climbing to the 13th floor to submit the bid. Baig was carrying the bid in a folder under his armpit. “We had done tonnes of preparation, it was me and three people in London who put the entire bid together, from helicopter photographs to every possible detail, we had covered every detail in the bid. It was remarkably good,” Sunil Mittal says, with a look of deep satisfaction. It

was no surprise when later it emerged that Bharti Enterprises had won all four licences, but the minister had put a rider stating that one business house can get only one licence. “We were a non-entity then, I couldn’t have run all four anyway,” he says, laughing.

In 1992, the department of telecom invited bids for licences for cellular services across four metros—offering two licences per metro. A major

deciding factor in the bid was pricing for the consumer. What would be the charge to the customer on a monthly basis? The range was between Rs 1 and Rs 1,000. Records show that while the big companies placed their bids at the top end—close to Rs 1,000, the entrepreneurs were more cutting-edge in their assessment. Big business thought of charging a higher monthly rental, while players like Sivasankaran of Aircel, Rajeev Chandrasekhar of BPL Mobile and Mittal quoted rock bottom bids. “The calculation was simple—if people use your service, you will get your money through talk time,” explains Mittal.

The entrepreneurs who won the bids were the new players on the block. “I won for the same reasons why we lost out on the airport bids in Delhi and Mumbai. When you are young and small, there is a fire in you to succeed. We had prepared so much for the bids in hindsight.”

Winning the bid shaped Mittal’s journey as a telecom tsar of India. The group has since then evolved into a conglomerate spanning manufacturing, retail, agri products, food, financial services, real estate, hospitality and, of course, telecommunications. Bharti Airtel, the telecom arm, has withstood the fiercest competition in recent times from Reliance Jio. And after a gap of four years, Airtel pipped Jio Infocomm in new mobile subscriber additions in September 2020. According to the Telecom

When the government floated mobile tenders in 1992, Bharti won all four licences. But the minister had put a rider—only one licence per business house. “We were a non-entity then, I couldn’t have run all four anyway,” Mittal says

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Caller tune

Sunil Mittal with the Siemens AG representative after Bharti Telecom tied up with it to manufacture electronic push button telephones in 1985

Regulatory Authority of India, Airtel subscriber additions were more than 3.8 million in September, while Jio's figures were a little above 1.5 million for the month. Evidently, competition doesn't daunt Mittal but, like every journey, he has had his share of highs and lows. When asked about his failures, he talks about Airtel's African safari.

"We rushed in too fast. We were overconfident, the whole show was poorly managed and it humbled us. We invested a lot of money, put in a lot of sites. It's only later that we understood that Africa doesn't have a strong middle class. There are a handful of very rich people and a large number living on subsistence levels. In India, when you reduce tariffs, consumption goes up, but in Africa, people would buy essentials like medicines with saved money. You have to remember that companies like Unilever and IBM became MNCs over a period of decades while we woke up one morning and decided to go from India to 15 countries. It was a bridge too far and there was some lack of preparation. But we were determined. It took us five to six years to steady the ship," he admits. "But what's an entrepreneur if you don't make rushed decisions," he says, with an open smile.

The group was nearly written off in 2002 by the investing community when the share price tanked to Rs 19 a share after listing at Rs 45.

On Airtel's African safari, Mittal says, "We rushed in too fast. We were overconfident, the whole show was poorly managed and it humbled us...it took 5-6 years, but we steadied the ship"

Eighteen years later, in 2020, Bharti Airtel is one of the few telecom players still standing tall and strong. The tariff wars unleashed by Reliance Jio have shaken the foundation of the industry—only three of 12 players have managed to survive. Mittal isn't fazed, though. "You have to play the hand that is dealt to you. I would have been very bored if I had been, say, in the steel industry. In some sense, I got what I wanted in terms of competition," he says with a big smile, as he goes on to talk about his plans of bringing connectivity through satellite phones to the deep deserts and mighty Himalayas. That's Sunil Bharti Mittal, the man with formidable dreams and the determination to make them come true. ■



Year Planner 2021






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Things to do

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	JANUARY	FEBRUARY	MARCH	APRIL	MAY
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F	1 HAPPY NEW YEAR 	5	5	2 GOOD FRIDAY 	
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S	24	28	28	25 MAHAVIR JAYANTI 	23 Y
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T	26 REPUBLIC DAY 		30	27	25
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S	30				29
S	31				30



*Sunday ho
ya Monday...
Roz khao Ande.*





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			30 JANAMASHTAMI			1		M
1			31			2		T
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5	3			4	2 GANDHI JAYANTI	6	4	S
6	4	1		5	3	7	5	S
7	5	2		6	4	8	6	M
8	6	3		7	5	9	7	T
9	7	4		8	6	10	8	W
10	8	5		9	7	11	9	T
11	9	6		10 GANESH CHATURTHI	8	12	10	F
12	10	7		11	9	13	11	S
13	11	8		12	10	14	12	S
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18	16	13		17	15 DUSSEHRA	19 GURU NANAK JAYANTI	17	F
19	17	14		18	16	20	18	S
20	18	15 INDEPENDENCE DAY	19	17	17	21	19	S
21	19 EID - UL - ADHA	16 PARSI NEW YEAR	20	18	18	22	20	M
22	20	17		21	19	23	21	T
23	21	18		22	20	24	22	W
24	22	19 MUHARRAM	23	21	21	25	23	T
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		29			31			S



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Have you had an egg today?

┌ *“We were two rustics
who had just returned
from the Himalayas...
but the people accepted
our knowledge with
enthusiasm and warmth,
and they benefitted
immensely from it”* └





“We were accidental entrepreneurs...

...but we kept doing what we wanted to do, and things started falling into place”

BABA RAMDEV, 54

The yoga guru first appeared on TV in 2000 and created a massive following on the ‘religious’ channels. He and Acharya Balkrishna set up Patanjali Ayurved in 2006

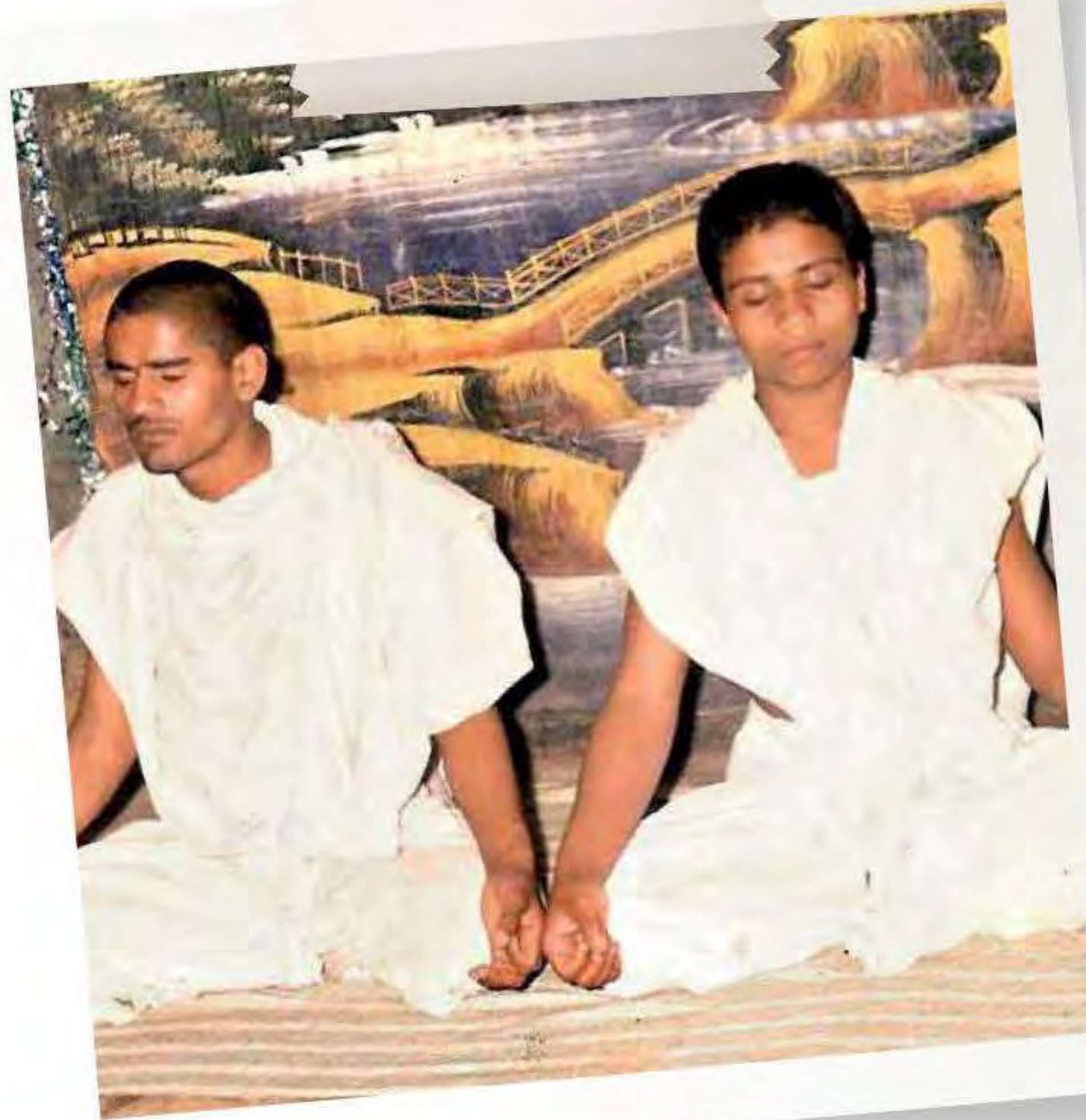
By **KAUSHIK DEKA**

The 21st century was here. Swami Ramdev and Acharya Balkrishna, two former students of a gurukul in Haryana, had just returned after spending seven years in the Himalayas discovering the secrets of yoga and ayurveda. In the year 2000, executives of two devotional TV channels—Aastha and Sanskar TV—got in touch with Ramdev and Balkrishna and one of them—Sanskar TV—offered them a 20-minute slot—from 6.40 am to 7 am—to showcase their yoga skills to viewers across the country. From that moment on, Baba Ramdev never had to look back. Soon, he was on the Aastha platform, too, and eventually emerged as the highest TRP grosser for both channels and India’s most popular yoga icon.

“We were two unknown rustics with no English language skills, no experience of media. We were not even used to getting photographed. But the people of India accepted us with enthusiasm and warmth because they

benefitted immensely from our knowledge. The rest is history,” says Ramdev, who believes the TV show was the first turning point of his life. From a 20-minute slot, the channels started beaming his yoga camps live to millions of viewers across the globe.

While yoga gave Ramdev national recognition, the duo wanted to go even bigger with their next offering—ayurveda. In 2006, they took loans of around Rs 500 crore and set up Patanjali Ayurveda with the aim of popularising ayurveda by blending it with the latest technology. In the process, the company began challenging existing FMCG majors such as HUL and Dabur, registering a turnover of over Rs 10,000 crore in a span of less than 15 years. For Ramdev and Balkrishna, the courage to turn entrepreneurs without even a business plan was the second turning point. “We were accidental entrepreneurs. People were sceptical when we bought plants and machinery worth Rs 25 crore. Unlike big companies, we neither had a blueprint nor a goal. We kept doing what we wanted to do, and things started falling into place,”



➤ **Breathe in**

Ramdev and Balkrishna during their gurukul days

“*With yoga and ayurveda, we were taking care of the physical and mental health of Indians. The swabhiman yatra was an attempt to fix the social and political health of the country*”

says Ramdev, recounting a journey that began in 1987 when he first met Balkrishna at the gurukul in Haryana’s Khanpur.

There was global recognition and business success, but Ramdev wanted to channel people’s faith in him into a mass movement for a nation-building exercise. On September 3, 2010, with the objective of organising people against corruption and black money, Ramdev started the first phase of his Bharat Swabhiman Yatra from Dwarka in Gujarat. “With yoga and ayurveda, we were taking care of the physical and mental health of millions of Indians. The *swabhiman yatra* was an attempt to fix the social and political health of the

country. As the name suggests, it was the first ever organised initiative in the post-Independence era to awaken the feeling of self-reliance—*aatmanirbharata*—that Prime Minister Narendra Modi has been propagating now,” says Ramdev. The *yatra* was perceived to be the beginning of Ramdev’s foray into politics. Though he eventually aborted the political plan, Ramdev remains an influential political voice, strengthened by his millions of followers and close links to the BJP.

The yoga guru is now all set for what he sees as the fourth and biggest turning point of his life—reshaping the education sector in the country and freeing it from its western influences. In February last year, Ramdev’s Patanjali Yogpeeth got the nod from the Union government to run the Bharatiya Shiksha Board, the country’s first private school board for Vedic education. As the chairperson of the board, Ramdev hopes to set up schools to train thousands of students in modern scientific education blended with ancient Indian wisdom, with a spiritual element.

Plans are also afoot to set up a Patanjali University with all modern disciplines—from medicine to management, engineering to agriculture. “This mission will need Rs 1,000 crore and the rest of my life. It will change the consciousness and character of the country,” he says. ■



New Milestones of Economic and Social Justice

- ❖ Under 'Rajiv Gandhi Kisan Nyay Yojana', ₹5750 cr to 19 lakh farmers
- ❖ 'Godhan Nyay Yojana', first state in the country to monetize cow dung, average monthly payment of ₹15 cr

Debt Free and Empowered Farmers

- ❖ Waived off ₹9000 cr short term agriculture loan
- ❖ 4200 acres land acquired for a proposed steel plant returned back to the farmers of Lohandiguda in Bastar region

Holistic Education for a Better Future

- ❖ 53 new English medium schools under 'Swami Atmanand English Medium School Yojana'
- ❖ More than 300 schools in maoist violence affected reopen after more than a decade

Conserving Heritage, Promoting Tourism

- ❖ Developing Ram Van-Gaman Path Tourism Circuit
- ❖ Developing Sirpur as Centre of Buddhist Faith and Devgudi as Cultural and Heritage Centre



2 YEARS

NEW PARADIGMS OF GOVERNANCE

JUSTICE, INNOVATION & EMPOWERMENT

Leading State in Recognising Forest Rights Claims

- ❖ Individual and community land rights on 51 lakh acre of forest land
- ❖ Highest collection of minor forest produce, highest remuneration for Tendupatta collection, 52 minor forest produce at MSP

Leader in Industrial Growth

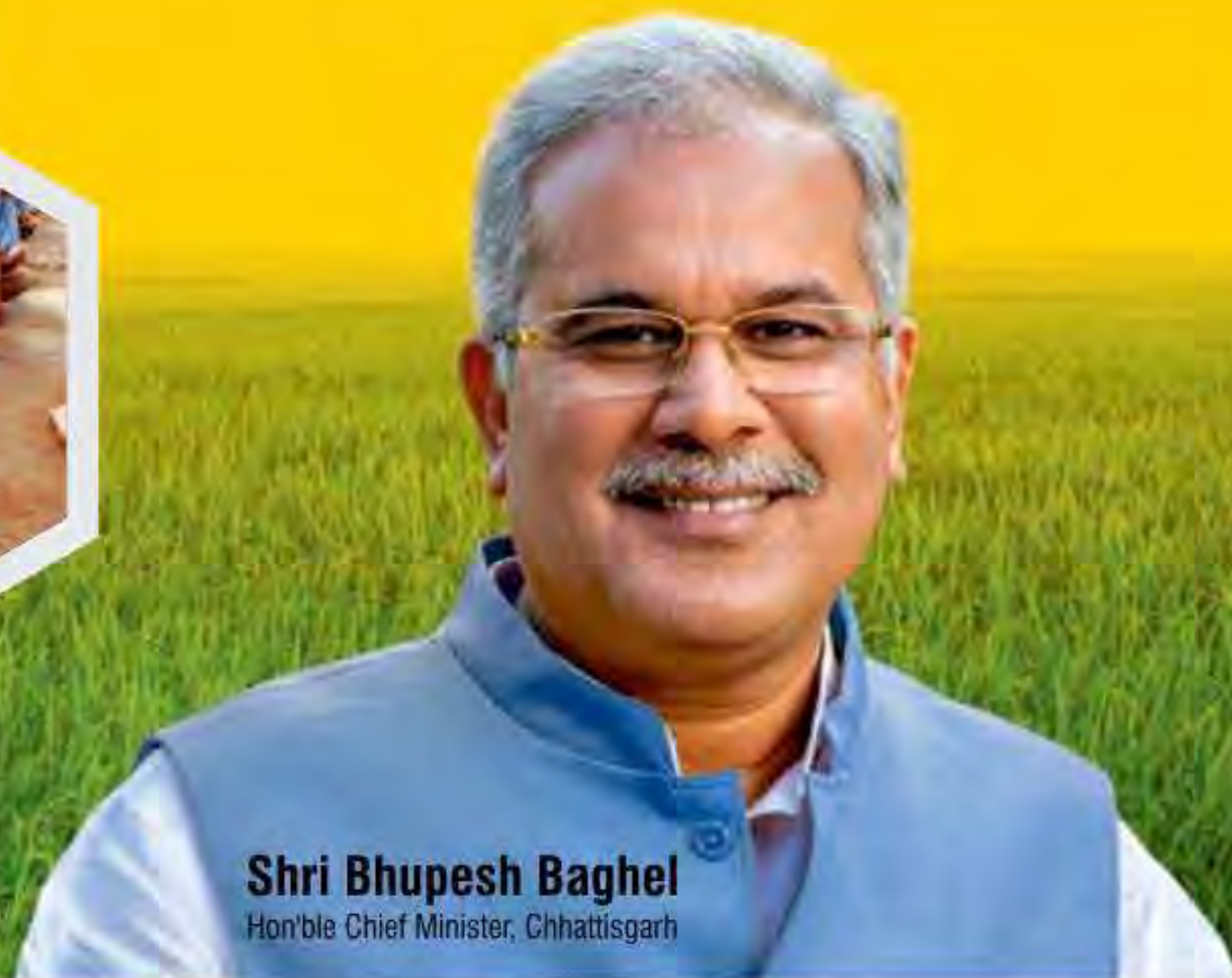
- ❖ Economic activities continued smoothly during the Corona lockdown
- ❖ 858 new industries, ₹15000 cr investment

Making Health a Priority

- ❖ Under 'Dr Khubchand Baghel Swasthya Sahayata Yojana' medical aid upto ₹05 lakh to Priority & Antyodaya ration card families and upto ₹50000 to other ration card families
- ❖ Under 'Mukhyamantri Vishesh Swasthya Sahayata Yojana' medical aid upto ₹20 lakh for the treatment of serious ailments

Winning the War on Malaria, Malnutrition and Sanitation

- ❖ In 1 year, 65% decline in Malaria related cases in Bastar under 'Malaria Mukht Bastar Abhiyaan'
- ❖ 15.65% decline in malnutrition, 77000 children malnutrition free in 1 year
- ❖ Free grains to 56.32 lakh families
- ❖ Rated The 'Cleanest State in India' by Swachh Survekshan 2020



Shri Bhupesh Baghel
Hon'ble Chief Minister, Chhattisgarh



PERINATOLOGY: NEED OF THE PRESENT TIME

Pregnancy and childbirth are a very important milestone in any family. Generally, it is a joyful and exciting experience for the entire family. However, sometimes this pregnancy becomes high risk due to factors which will be discussed at the end of the article. Such high-risk pregnancies must be taken care of by team of the dedicated specialists interested in the wellbeing of mother and foetus. This field of taking care of high-risk pregnancy is also known as **PERINATOLOGY**. The specialists who take care of such a high-risk pregnancy form a team and generally, it comprises of the Obstetrician, Fetal Medicine Specialist, Neonatologist, Paediatric Surgeon, Paediatric Cardiologist, Paediatric Cardiac Surgeon, Paediatric Neurologist, Paediatric Neurosurgeon, Geneticist, etc. SRCC Children's Hospital managed by Narayana Health located at Haji Ali, Mumbai has an experienced team of doctors who can take care of any high-risk pregnancy and the Department of Perinatology will be starting very soon.

As a part of the routine antenatal care, the mother has a certain number of visits with their treating Obstetrician. Similarly, the foetus too is examined, by sonographic examination, at specific times during pregnancy: at the gestational age of 6-7 weeks to confirm pregnancy and rule out ectopic pregnancy, the number of foeti, viability and dating; at 12 weeks to look for early structural assessment, Nuchal Translucency and screening for common aneuploidies, screening for preeclampsia and preterm birth; at 18-20 weeks an anomaly scan to rule out certain structural anomalies in the foetus; followed by 1 or 2 scans at 32 and 36 weeks for growth and wellbeing of the foetus. The anomaly scan is very important, and it is usually normal in most pregnancies. However, in 2-3% pregnancies, abnormal findings are seen. At such times, the family must be counselled by a team of experts to help understand the anomaly, prognosticate it, perform interventions if needed and to plan the delivery and postnatal care.

For example, if the foetus is detected to have a diaphragmatic hernia then the team of Fetal Medicine Specialist, Obstetrician, Paediatric Surgeon and Neonatologist counsel such a family and depending upon the specific findings, the family is informed about the prognosis. At the end of the counselling, the family should

be able to take an informed decision, whether to continue with the pregnancy or terminate it. This counselling is very important so that anomalies with a good prognosis are not terminated due to misinformation and fear. Many anomalies, like swelling of one kidney due to obstruction (hydronephrosis), need one surgery and infants are well after surgery in most of the cases. If the family is informed accurately, antenatally, about the good prognosis by the experts who treat it after birth, then they are likely to continue with the pregnancy and not terminate it. The termination of pregnancy has long term psychological consequences and should only be undertaken after detailed and scientifically accurate discussion with experts. Some anomalies have an underlying genetic abnormality, which makes the condition lethal or highly morbid, and termination may be the only option.

Examples of conditions which will be considered as a high-risk pregnancy:

1. Detection of an anomaly on antenatal sonography
2. Pre-existing maternal co-morbidities: hypertension, diabetes, heart disease, autoimmune diseases etc.
3. Maternal age > 37 years
4. Pregnancy induced hypertension, Gestational Diabetes
5. Twin, especially Monochorionic twin pregnancy and higher order gestation
6. History of complications in past pregnancies: multiple miscarriages, previous preterm labor, previous still birth, previous fetal anomaly
7. Infections in current pregnancy: CMV, toxoplasmosis, Rubella, Parvovirus, Chickenpox etc which can affect the fetus
8. Abnormal prenatal tests

Such a high-risk pregnancy needs to be taken care of by a compassionate and well trained team of professionals to guide the family throughout the pregnancy for best outcome of the mother and baby and help alleviate the stress and anxiety that can come with a high-risk pregnancy.

Authored by

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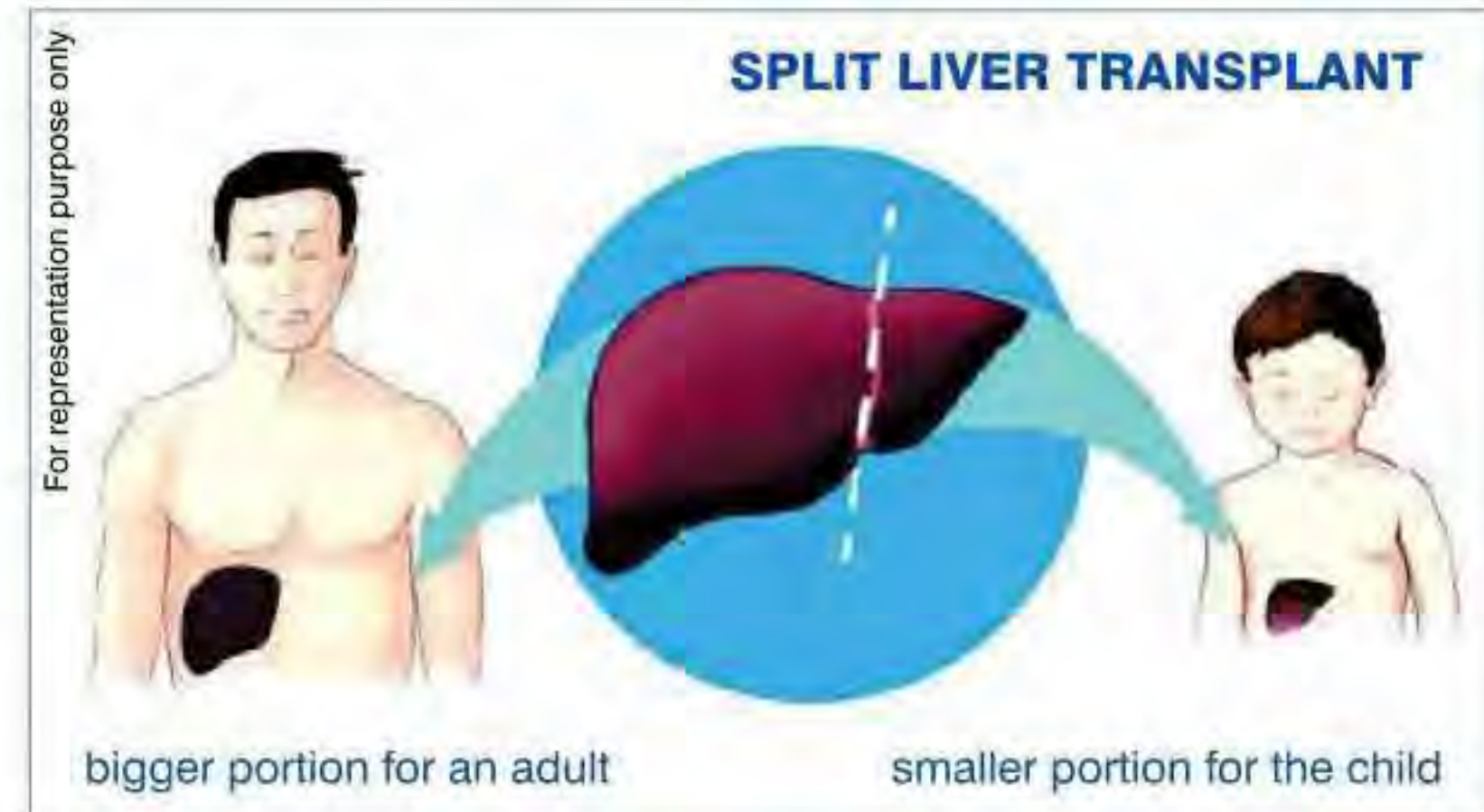
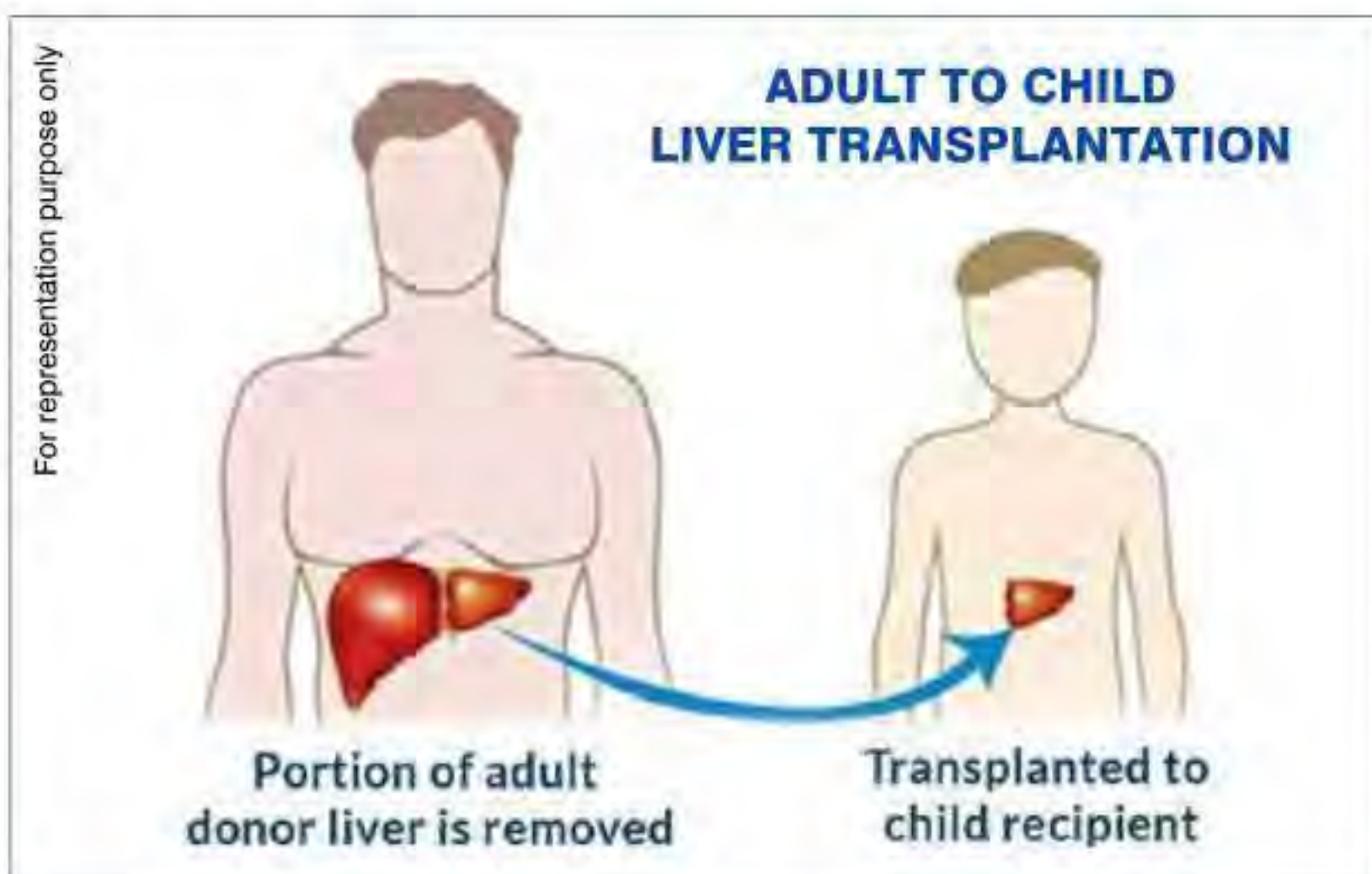
GIFT A NEW LIFE - LIVER TRANSPLANT IN CHILDREN

The treatment of liver diseases in children is very challenging as the manifestations of liver disease are highly variable. Liver disease presentation can vary from overtly evident jaundice to subtle signs of growth failure. Early diagnosis is very important as any delay in diagnosis can have a detrimental impact on successful outcome - both short term and long term.

Jaundice in the new born can be physiological immediately after birth and at the same time can be the sign of a life threatening condition. Any evidence of jaundice after 2 weeks of age should raise suspicion of serious liver disease and prompt a thorough evaluation.

Children with severe liver dysfunction (end stage liver disease) not responding to conservative treatment need liver transplantation. The most common indication is biliary atresia - others include Wilson's disease (copper overload), metabolic liver disease, haemochromatosis (iron overload), liver tumors and acute liver failure due to infections or drug toxicity.

Both deceased and living donor liver transplantation can be offered to children. In deceased donor liver transplant the child may receive a whole liver (from a pediatric brain dead donor) or in case of an adult brain dead donor the liver can be split into two - bigger portion for an adult and smaller for the child. In living donor liver transplantation, a living related donor donates a part of his/her liver to the child. In the west, most of the transplants are from deceased donors, but in India, more than 90% of pediatric transplants are from living related donors due to lack of organ donation awareness and long wait list time.



The management of children after liver transplant is extremely demanding and requires a comprehensive multidisciplinary care. The child usually stays in ICU for a week, after which he/she is shifted to the ward. The child has to be on immunosuppressive medications so utmost care is taken to ensure the infection control protocol is strictly implemented at all times. In the ward, the parents are slowly transitioned to take an active part in the care of the child with the help of nursing staff, nutritionist and the transplant coordinator. This prepares the parents to take care of the specialized needs of child once he/she is discharged from hospital. Before the child goes home the parents are provided with all the necessary instructions for proper care of the child and the schedule for follow-up clinics which becomes fewer and further apart with time.

Most children return to normal life 6 months after the transplant with the onus of avoiding infections during this phase. The child has to be on a balanced diet and religiously adhere to the immunosuppressive medications. By the end of 1st year post transplant, the child can attend school, participate in sports and other co-curricular activities. Over long term, they can lead a normal married life and can have children. Unlike other solid organ transplants, where the organ might have to be retransplanted over a period of time, liver generally outlives the normal life span of the child if properly taken care of.

Authored by

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SRCC CHILDREN'S HOSPITAL NH

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MOMENTS



“I had
everything
in LA...

...but I felt if I did not
come back soon, my
kids would start calling
me ‘uncle’. So, I came
back in 2015”

By SUHANI SINGH



A.R. RAHMAN, 53

After spending five years in LA, the Oscar- and Grammy-winning music composer returned to India to start YM Studios, a film city spread over 99 acres with a state-of-the-art sound stage. He also began producing films under his banner, YM Movies

The details of A.R. Rahman's life are well known. Born Dileep Kumar in Chennai, he was nine when he lost his father R.K. Shekhar, a musician, composer and arranger who worked predominantly in Malayalam cinema. As a result, at an early age, Rahman had to juggle being a student and a breadwinner. Having inherited his father's passion and talent for music, he assisted composers, played the keyboards, fixed musical equipment and rented out his father's wide collection of instruments for money. At 16, he chose music over academics and, by his early 20s, was one of the most sought-after composers for commercials.

He was christened Allarakha Rahman after, inspired by saint peer Karimullah Shah, his family embraced Sufi Islam.

Although not inclined towards films, the success of his debut album, Mani Ratnam's classic *Roja* (1992), changed the then 25-year-old's plans. Many projects, performances across the world and awards (including two Oscars and Grammys) later, Rahman continues to hit the high notes.

After gaining global stardom with *Slumdog Millionaire* in 2009, Rahman moved to Los Angeles. Life in LA was markedly different from the one he was used to in Chennai. There were Academy-hosted screenings, meetings with the who's who (including filmmakers such as Steven Spielberg and J.J. Abrams)

Epic stuff

A.R. Rahman at a promotional event for the Marvel India Anthem composed by him, 2019

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AFP

of the industry, parties, and occasional indulgences like driving a Bentley. “Every door was open to you,” he says.

But, by 2012-13 Rahman began feeling the itch to return to the country that brought him his first opportunities and catapulted him to fame. The needs of his family, too, weighed heavily on his mind. “My mom was unwell and the kids were growing up fast. I felt like if I don’t come back, they are going to start calling me ‘uncle,’” he adds. So, in 2015, Rahman returned to India.

Once back, he wanted to broaden his horizons. “I wanted to use my expertise to expand the knowledge of the students of my conservatory [KM College of Music and Technology, Chennai] and tell stories never told before,” he says. “My thing is, why are we always following other people and not creating our own ideas and entities which could change the world?”

Rahman started YM Studios, a film city spread over 99 acres with a state-of-the-art sound stage. He also began

👉 **Man of the hour**

A.R Rahman with his Oscars for Best Original Song and Best Original Score for *Slumdog Millionaire* in 2009

“Art is driven by thirst and spiritual poverty. If you are rich spiritually, you don’t crave for more”

producing films under his banner, YM Movies. Rahman’s inspiration was Andrew Lloyd Webber, the composer with whom he collaborated on the West End musical *Bombay Dreams*. “He produces, writes and understands narratives. I realised that a composer doesn’t just have to make music.” As a storyteller, Rahman doesn’t want to stick to conventional filmmaking steeped in “commercialism”. His two upcoming productions—*99 Songs* and *Le Musk*—exemplify this mindset. “With *99 Songs*, we’re being adventurous. It’s a musical which could be adapted by the whole world, and introduces someone completely new,” says Rahman. The film features two newcomers, Ehan Bhat and Edilsy Vargas. Rahman’s directorial debut *Le Musk* uses virtual reality, haptic technology, 3D, 360° shooting and robotic chess, among other technologies. “There is still a notion of India being a third world country,” says Rahman. With these endeavours, he hopes to continue putting India in the international arena as he has been doing for over two decades. ■

Assessments in the time of Covid19



Gaurav Srivastava
Regional Director – South Asia,
Graduate Management Admission
Council® (GMAC®)

Borrowing from the unusual title of the bestselling novel *Love in the Time of Cholera*, written by famed Colombian Nobel prize winning author Gabriel Garcia Marquez, assessments or what is more commonly referred to as 'entrance tests' in the midst of the Covid19 pandemic is something that has affected thousands of Indian candidates from pursuing their dream management program and made it almost seem like a distant dream.

It's a daunting and at times outright scary thought to head out to an examination center which might be crowded with people some of whom could also be infected and then be expected to perform in a test that could well decide the course of your entire future. Hence, it's understandable as to why a number of Indian candidates are thinking of dropping a year rather than taking a risk.

However, wasting a year is not a great option and thankfully it's not required either due to the timely launch of online assessments like the GMAT and NMAT by

GMAC, both assessments that can now be taken from the safety and comfort of your homes.

The GMAT Exam

The GMAT exam, which is the world's largest management entrance test taken by thousands of candidates across the globe and accepted by the world's best b-schools, needs no introduction. However, what most Indian candidates don't seem to be aware of is the fact that the GMAT exam, is also accepted locally in India, by most leading b-schools, including the IIM's for their Executive MBA programs.

In April this year the GMAT exam has also been launched in an online version that can be taken from your home or from anywhere else 24x7 so candidates don't have to necessarily head to a test center, they can now appear for the GMAT exam remotely as per their convenience anytime of the day or night.

The GMAT exam has also been ratified by the Indian regulatory body the All India Council for Technical Education (AICTE) as an exam that any Indian, b-school can accept for admitting candidates to their programs. It offers great value to candidates that other local tests do not offer in addition to the online option like round the year testing, instant access to scores, unlimited free score sending to programs globally, official prep material to prepare for the exam, retake option after a gap of 15 days, score cancellation as well as reinstatement and perhaps one of the strongest features is the 5 year validity for the GMAT exam score, making it a great value add for undergraduate students in their pre-final and final year, to take the exam while they are students and use the score to apply anytime within the next 5 years.

To get complete details about the GMAT exam and to view the list of accepting schools, please visit www.MBA.com which is the official website for the GMAT exam.

The NMAT by GMAC Exam

A couple of years ago the Graduate Management Admission Council™ (GMAC), the organization that owns and runs the world's most popular assessments like the GMAT, Executive Assessment and NMAT by GMAC, acquired the NMAT exam from NMIMS University, and made changes to its structure adding a number of new convenient value added features for candidates and signed up over 30 leading b-schools in India, for acceptance of the test.

Over 50,000 Indian candidates appear for the NMAT by GMAC exam every year and use it to secure admissions in the accepting schools which include leading brands like NMIMS University, Xavier University and Bennett University for their flagship MBA programs as well as schools like ISB and SPJIMR, for some of their select programs like the AMPBA program at the Indian School of Business (ISB) and the PGMPW program at SP Jain Institute of Management & Research (SPJIMR).

Like the GMAT exam, the NMAT by GMAC exam has also launched an online version of the assessment that can be taken from anywhere. Candidates can choose between the option of heading to a test center or writing the exam from the safety of their home. The online version is exactly the same as the one that is offered at the test center and the cost of the test has also been kept at par.

Some of the other features that the NMAT by GMAC exam offers to candidates in terms of convenience are multiple attempts within a long testing window to help improve scores, no negative marking, choose the section order, instant score preview and official score card within 48 hours and availability of official practice material specially created by GMAC. *To get complete details about the NMAT by GMAC exam and to view the list of accepting schools, please visit www.NMAT.org which is the official website for the NMAT by GMAC exam.*



Zarine Manchanda : An Inspiring New Age Role Model with a Spiritual Charm

Stories of inspiring people are always newsworthy, and many times such inspiration comes in a “rags to riches” profile of escaping poverty through education or diligence and hard work to become successful. The story of inspiring, award-winning young entrepreneur **Zarine Manchanda** has a different twist.

With more fundraising and more programmes, I want to continue to grow. As long as God is happy with me, I know my foundation will grow and I hope someday it is one of the largest foundations in India and in the world.

ZARINE MANCHANDA,
CEO of Zarine Manchanda Foundation

Born into a prominent political family in Himachal Pradesh, with her father also a successful businessman, Zarine grew up with all the trappings of a privileged life. She was one of the few Indian girls who truly had a "princess" lifestyle. Yet, she walked away from it all, and moved to Mumbai to make her own mark, to forge a different destiny for herself professionally and personally. Says Zarine: "I love my parents and remain very close to them. I'm grateful for the life they provided me. But I wanted to chart my own path, make my own decisions, succeed or fail on my own terms."

Her first years in Mumbai were marked by struggles as she pursued her dream of being an actress. Unable to crack into Bollywood in the way she wanted, she floundered. Facing mounting pressures as the weeks and months passed, she was about to give up. But then, she had an epiphany of sorts. "I realized I had the right DNA to succeed in my professional life. I always believed in having the right intentions and living with good karmas."

And so, down on her luck, Zarine forged a new path, one which focused on helping Mumbai's neediest residents even as she struggled herself. She established her own charity NGO, the Zarine Manchanda Foundation. Located in Aarey Colony, the Foundation has now administered over 100 charity programs providing food, clothing, medicines and other essentials in slum areas there, all shown on the



Zarine Manchanda Café
Andheri west

Foundation website, www.ZarineManchandaFoundation.com. "I found my mission, my calling, my life's purpose", says Zarine, who adds, I know I am doing God's work in the same manner as did Mother Teresa, who was beloved in India and all over the world for her amazing deeds and boundless compassion." The Foundation is soon to receive its 80G certification, which will expand its mission. Says Zarine: "The poor need our help more than ever in these times of COVID. My Foundation will provide ambulances, increased medical care, schools and shelters in 2021 and beyond."

With the Foundation a success (it is one of the top-rated Foundations and receives praise from the Charity Commissioner's Office), Zarine was ready to move into the commercial sector. And in an 18-month blitz, she has opened four different businesses, all aligned with her other passions and interests. Ajay Singh, her Area Manager and confidant, is there with her every step of the way, doing whatever is needed to advance the objectives of her Foundation, or businesses. "Ajay is amazing, I have never seen someone work so hard, with such commitment. I am blessed to have him in my life," says a grateful Zarine.

These new businesses include the Zarine Manchanda Café (www.ZarinemanchandaCafe.com), an upscale hotspot in Andheri / Versova area, a small but luxurious café offering gourmet fare and spiritual charm. The sophisticated décor evokes the chic cafes of Paris, Dubai, London and other

cosmopolitical cities. The décor is from Zarine's interior design company, Zarine Manchanda Interiors (www.ZarineManchandaInteriors.com). "I have always loved interior design since my childhood. I wanted to make a "talk of the town" café of my own since the only luxurious cafes in Mumbai are in 5-star hotels." With her first café already a success, Zarine is already looking at locations in upscale Juhu for her second location in her efforts to build the café into a national and international brand.

Her next venture was opening her own production house, Zarine Manchanda Productions (www.ZarineManchandaProductions.com). Here, she is aligned with Peter Ziebert, an attorney and producer with Lotus Entertainment Group, a Hollywood-based production house and talent management firm. They are producing international crossover content and their rollout web series has Zarine in the lead role. Says Zarine: Peter Ziebert has been valuable as investor in my businesses and he oversees my global branding, from developing my websites to media outreach."

And there's one final inspiration from Zarine: "25% of all profits in my businesses support my Foundation, and so I am grateful to my commercial clients, as well as my Foundation donors, who help improve the lives of Mumbai's poorest. I know their efforts please God, and help me to be the role model I wish to be."

Contact: 9223200001 | **Email:** zarinebali001@gmail.com | **Website Foundation:** www.zarinemanchandafoundation.com
Café: www.zarinemanchandacafe.com | **Production house:** www.zarinemanchandaproduction.com
Interiors: www.ZarineManchandaInteriors.com | **Facebook:** <https://www.facebook.com/zarine.manchanda>



“Many thought I was a kid, what would I know... ...when I bought Nicholas Labs for Rs 16.5 crore in 1988”

AJAY PIRAMAL, 65

Piramal grew the business into a Rs 1,800 crore a year concern later before selling the domestic drug business to Abbott Labs for around Rs 18,500 crore in 2010. The funds helped him diversify into financial services and real estate

By **M.G. ARUN**

Ajay Piramal's younger days were quite challenging though he was born into an affluent business family that had its roots in Rajasthan. At the age of 14-15, during school holidays, he was making the 'rounds' at the Morarjee Textiles Mill in the then Bombay that was run by his father Gopikisan Piramal. This gave him a sort of informal management education at an early age. In January 1978, a year after acquiring an MBA from the Jamnalal Bajaj Institute, his father bought a precision cutting tool company, Miranda Tools, and asked him to run it. "I believe

that if you have success early, you get a lot of confidence," Piramal, 65, told INDIA TODAY. "I was asked to run Miranda Tools. It was a successful company before I started managing it, and it got even better after I took over." Piramal was only 22 then.

A year later, in 1979, his father passed away, putting more responsibility on his and his brothers, Dilip and Ashok's, shoulders. Dilip Piramal, the eldest, soon separated from the family business to run VIP Industries. In 1984, Ajay Piramal acquired Gujarat Glass, his first independent buy in what would be a string of acquisitions over the next three decades that would establish him as a top industrialist. The company, renamed Piramal Glass, had a turnover of just around

Photograph by BANDEEP SINGH





🔗 The yarn that binds

Ajay Piramal at the Morarjee Textiles Mill in the then Bombay in the mid-1980s

“You should be detached in life. Your job is as a trustee, to do what is best for your beneficiaries—your shareholders, employees, customers and society”

Rs 5 crore then (when Piramal sold the glass unit for \$1 billion or Rs 7,300 crore earlier this month, it had revenues of Rs 2,500 crore). But then tragedy struck again. In August 1984, Ashok Piramal passed away, losing his fight against cancer.

The big turning point for Ajay Piramal’s businesses came in 1988, when he bid for the multinational pharma company, Nicholas Laboratories, an arm of the Australian company Astra Nicholas. “Acquiring a multinational at that time had its own challenges,” says Piramal. “Some of the largest groups in India were interested in acquiring Nicholas Labs in India. And here I was, a relative unknown. Many even thought, “This guy is a kid, what does he know?” Piramal was 32 then. The other challenge was that the pricing was fixed by the government in what Piramal calls a “vague formula” for valuing companies. But Piramal didn’t back off. He convinced the bureaucracy, got the required approvals and bought Nicholas Labs for Rs 16.5 crore. “I am a straight guy, speaking in a simple language, but convincing the bureaucrats in those days was tough,” Piramal reminisces. “But if you are sincere, you can take on any challenge.” It helped that the owner of Nicholas Labs was an Englishman who liked young Piramal’s enthusiasm and drive.

The textile and engineering businesses went to Ashok Piramal’s widow Urvi Piramal and her children in a family split in 2005. Ajay Piramal grew the pharma business, by then named Nicholas Piramal, into a formidable one, and in 2010, sold the domestic formulations part to US firm Abbott Laboratories for \$3.72 billion (around Rs 18,500 crore then), one of the biggest deals in the pharma space.

The Piramal Group is now a conglomerate with interests in pharma, financial services and real estate, with offices in 30 countries. Piramal Enterprises posted revenues of Rs 12,410 crore in 2019-20. Piramal also held an 11 per cent stake in Vodafone India, which he sold for Rs 8,900 crore in April 2014. Piramal, whose wife Dr Swati Piramal is vice-chairperson at Piramal Enterprises, is also aggressively driving the group’s financial portfolio which has investments, loans and assets worth Rs 66,500 crore under management now. Son Anand Piramal (who is married to Mukesh Ambani’s daughter Isha), founded Piramal Realty and runs the real estate business, while daughter Nandini is an executive director at Piramal Enterprises.

How tough was it to let go of a big chunk of the pharma business? “You should be detached in life. Your job is as a trustee, to do what is best for your beneficiaries—your shareholders, employees, customers and society,” says Piramal, whose net worth is a reported \$3 billion (Rs 21,900 crore), according to *Forbes*. His guiding light is the Bhagvad Gita. “Only the Gita talks about the concept of trusteeship. It talks about equanimity, about how you are a mere instrument, how your wealth is somebody else’s given to you by the Lord for somebody else’s benefit.” ■

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Steering Through Covid Times

Umesh Revankar, CEO of Shriram Transport Finance, outlines how the pandemic has served as a learning curve for him as well as the Company, and explains how increasing credit lines and improved collections are vital signs of an economy's recovery.

December and January should be key months for the Indian economy.

Umesh Revankar,
CEO of Shriram Transport Finance

■ **What is normal after the pandemic is vastly different from what we were used to when it began. How would you define the 'new' normal?**

Whenever the country or the world goes through a pandemic of such nature, there is bound to be a 'new' normal, where we would need to familiarize ourselves with things that weren't part of our lives earlier. Today, in keeping with our adaptive natures, most of us have familiarized ourselves with the current normal. Whether activity levels have completely gone back to pre-Covid levels is something we still need to see, but I feel, we are back to almost 80 per cent to 90 per cent. Through this period, I feel, there would have been some activities which would have grown more than the others. Take e-commerce for example. While we earlier thought e-commerce was an urban phenomenon, the pandemic took it to Tier 2, 3 and 4 cities like never before, without almost everyone wanting to buy and pay digitally, and almost every company wanting to conduct 95 per cent of their business digitally. This I would say is a key part of the 'new' normal, one that is here to stay.

If you ask me, December-January should be key months for the Indian economy. Sixty per cent of the Indian population is agro-driven, and with the new Kharif output rolled out this time of the year, people get cash in their hands to buy raw materials, new equipment, repay old loans, etc. Ultimately, the common man getting cash is the crucial factor for any economy to start rolling.

■ **So, would you say normalcy been restored to your business?**

Yes, almost 90 per cent. Credit is picking up; collections have also been continuously improving month-on-month since June 2020. The biggest demand is for vehicles involved in activities such as agriculture, e-commerce, and FMCG. So, light commercial vehicles, particularly, small commercial vehicles (up to 2 ton), in the light of the growing e-commerce sector is also seeing high demand. These vehicles are faster and can make inroads easily into small towns and typically used for last-mile connectivity. Demand for tractors rurally and construction equipment in urban quarters are also witnessing a rise, and that is a good sign.

The sector that is low on demand is new vehicles. This is because when a vehicle operator's cash flows are not certain and he does not know how business will happen, he prefers to go for the safer option, and buy a used vehicle. The ticket size of a used vehicle is 50 per cent of a new vehicle. So, he can earn the same by investing only 50 per cent of the amount. I think



this will continue until March 2021, post which things will improve gradually, and we can expect to see a growth of 12-15 per cent. Like I was saying earlier, December-January should be critical because the rural and semi-urban population will have a little more cash to spend. That will automatically create more demand.

■ **Have repayments started given that the moratorium was in place?**

With a virtual business freeze, the moratorium was much required at that point, and we offered it to all our customers in the period of April-May. A moratorium helps the customer to maintain his track record and maintain his credit score with the company. But once things started moving, we have been encouraging customers to start payments, so they do not accrue interest. In June-July, repayments went up to almost 70 per cent. For a truck operator, the moment the economy starts, business is back and he need not wait for anything. What is most important for him is to make the vehicle loan-free because he doesn't want his vehicle's value to depreciate faster than the loan-repayment. He is conscious that even a delay in payment for one year will affect the value of his vehicle. Once loan-free, the trucker can sell it and make money out of his investment. The trucker normally keeps his vehicle for three to four years, and he buys it on a loan, and once the loan is over, he sells and buys another vehicle. No trucker will want to continue with a vehicle for 10-12 years, so there is always a churning.

■ **What were some of the biggest challenges you faced during the Covid-19 period as a CEO and for STFC? Did it mean putting changed strategies in place?**

I think the biggest challenge which we later converted into a learning has been social distancing. In the first phase of the lockdown, all NBFCs were shut, and all our offices were closed. Somehow, we tried to appeal to the government, and when the first lockdown opened up, we appealed to the Government, and NBFCs were allowed to open up in non-containment zones. I was very clear in instructing my team about not meeting our clients in person, not visiting their homes. Instead, we would either speak to them over the phone or sometimes call them over to fuel stations we have tie-ups with. We distributed masks, safety kits, sanitisers, and also raised awareness within the community about what was to be done in the circumstances. We also told

them there was business happening, considering essentials were in demand, and they could get more revenue in the range of almost 20-25 per cent. This is what encouraged them to go out to the market and be back in the business, and also start on their repayments. Some of our enterprising people also started distributing food packets and drinking water to truckers stuck on the highways, wherever possible. So, despite all the social distancing, our engagement with customers was high.

Also earlier, whenever we wanted to get in touch with our customer via phone, we would go via the call centre. That is no longer feasible for the simple reason that the volume of people at a call centre is enormous. But through the lockdown period, the field officers started acting as call centre agents and started calling his pool of customers, for collection as well as sales. We also changed the software programme in such a way where calls would get recorded in a way similar to call centres. With digital wallets etc, it has also become easy for the customer to make payments as well, and even the most hardcore traditional customer has now gone online. By August-September, we were set, and this is a permanent change we have introduced.

■ **Finally, what have been some of your key learnings through the period? And what is in the offing going forward?**

• I think we realized how all of us are far greater multi-taskers than we thought we were, with one person handling multiple things.

• On the other hand, in the light of a digital environment, we made sure the customer could initiate all transactions digitally, be it buying fuel, diesel, top-up loans, without having to visit the office at all. With everything fed on to the system already, there is greater ease of transaction.

• At the same time, we have also been ramping up our CSR activities for trucking community. We are trying to see whether we can do it around the customer involving his family, unions, etc, and we have existing beneficiary data of almost 8 lacs through our CSR activities which will be enhanced. Initially we would give them scholarships up to the Xth standard which we have now extended up to professional college. We have also introduced medical services and free treatment by using mobile medical van that they can avail of. We are now trying to see if we can also put a tele-consultancy mechanism keeping social distancing as new normal. Basically, digital is at the heart of all our plans forward; and we want to do something where the customer is benefitted at the end of the day.



“Mine was a debut one could only dream of...

...I was extremely raw, but Shah Rukh Khan and Farah Khan held my hand and guided me throughout the entire process”

DEEPIKA PADUKONE, 34

The actor faced harsh criticism for her performance in Om Shanti Om (2007) and even for her accent, but it only drove her to find success

As I reflect upon my personal and professional evolution, the distinctions between the girl I was growing up and the person I am today, the journey from then to now has been one of immense growth and learning.

I was acutely under-confident and socially awkward. I still am. I vividly remember the stares I would get as a little girl walking into school (St Sophia's High School, Bengaluru) every morning. Was it because I was tall? Was it the way I looked? Or was it because I wasn't the brightest student in the classroom? I didn't know.

Growing up, I wasn't exactly academically inclined. My interests lay in activities outside of the traditional classroom. By my teen years, I was also a professional badminton player. Fortunately for me, my parents never pressured me to achieve certain academic benchmarks. My sister Anisha and I have always been encouraged to follow our hearts. So when I decided to move to Mumbai to pursue a career in modelling and acting, my parents showed faith in me and supported my decision wholeheartedly. This was significant because nobody in our entire familial or social periphery had any experience whatsoever in show business.

It may sound overly romantic, like something out of a novel, but I actually did arrive in Mumbai with just one suitcase and dreams in my eyes.





After hustling and grinding through the modelling world for some years, I finally got my big break in movies. I landed *Om Shanti Om* at the age of 19 and was immediately thrown into the deep end. My very first movie was a big-ticket, marquee project with the biggest names in the business. A debut one could only dream of! There was excitement and pressure at the same time and all of it was hugely daunting. I was extremely raw and unaware, but Shah Rukh Khan and Farah Khan held my hand and guided me throughout the entire process.

In 2007, when the film finally released, there was love and appreciation in abundance, but there was also a section of people who scathingly criticised my work—"Oh she is a model, she cannot act." My accent was made fun of. A lot was said and written about me and my craft, and, the truth is, all of it was extremely hurtful. When you are all of 21, these kind of brickbats most certainly affect you. But fortunately for me, my foundation provided me succour me in the face of criticism and failure.

Criticism fuels me. It fuels me to

Sporting spirit

Deepika Padukone receiving the team kit for representing Karnataka state at the Badminton South Zone Championship

"Criticism fuels me. It fuels me to work harder, to improve my skills and evolve the various aspects of my craft. More importantly, it fuels my personal evolution"

work harder, to improve my skills and evolve the various aspects of my craft. More importantly, it fuels my personal evolution. Failure, too, has taught me a lot. I have often been put down, even written off. But I have never been bitter about these experiences. In fact, I am grateful.

How and why, one might ask? My upbringing and sporting background.

My parents have led by example. They laid out principles for us to live by—dignity, humility, honesty and authenticity. They taught us to live within our means, encouraged us to focus not only on our professional achievements, but on being remembered as good human beings. My years as an athlete taught me how to handle success and failure. They taught me dedication, discipline and determination. And it is these very beacons of life and learnings that have helped me navigate my personal and professional path through storms of adversity, with humility in my being and gratitude in my heart. ■

—as told to **Suhani Singh**



Shri Uddhav Thackeray,
Hon. Chief Minister Maharashtra

MAHARASHTRA ALL SET FOR \$ TRILLION ECONOMY

The State Mobilizes INR 2,00,000 Crores of Investments in One Year

Maharashtra Industrial Development Corporation (MIDC)

MIDC is Government of Maharashtra's nodal investment promotion agency. The corporation is not only the country's largest Industrial development authority but one of South East Asia's most competent Investment Promotion Authority. Over the last 5 decades, MIDC has enabled the state to achieve an undisputed leadership position with regards to investments and industries.

It was set up in the year 1962 by the special act of the state government with the mandate to achieve balanced industrial development in Maharashtra. It is the special planning body which operates through a vast network of local offices. It acts as an important link between investors and the government being the single point of contact for all investor relations. MIDC administers the investment lifecycle in the state from outreach to aftercare and is responsible for providing essential infrastructure to businesses like land, power, water and more. The organization manages 289 industrial parks built over 2.25 lakh acres of land across the state. MIDC as an investment promotion agency is strongly supported by the state government's pro-industry policies and incentive schemes.

Magnetic Maharashtra 2.0

In June 2020, Hon'ble Chief Minister Uddhav Thackeray unveiled Magnetic Maharashtra 2.0; the state's investment and growth stimulus strategy. Initiatives under this strategy

enhanced the state's policy framework and overall investment sentiment. With focus on economic recovery, the strategy features some of the boldest and most impactful investment reforms.

Key Interventions proposed under Magnetic Maharashtra 2.0 to boost state's investment competitiveness include:

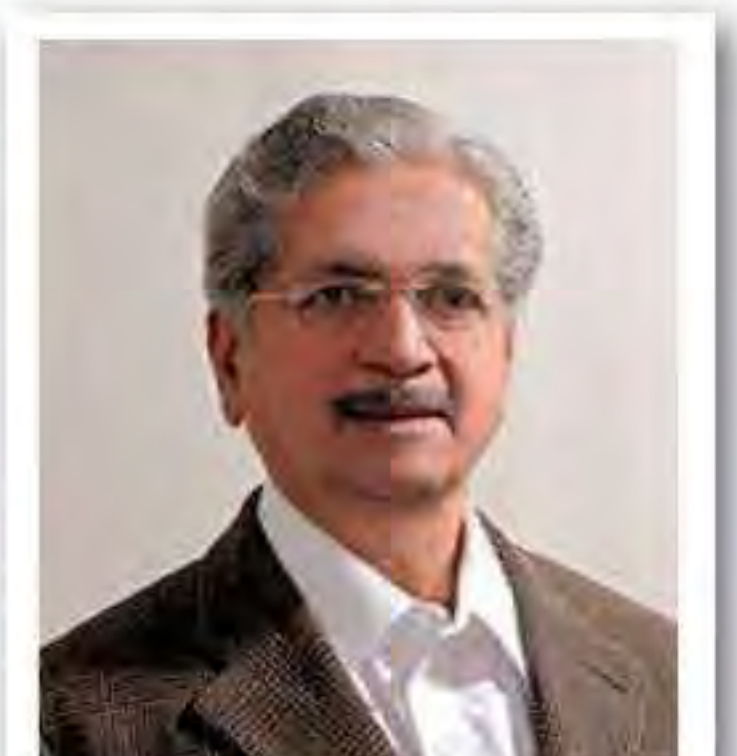
1. MIDC Land Bank

■ MIDC has the largest land bank in the country of 2.25 lakh acres of industrial area and is geared to further acquire additional 40,000 acres of land for companies looking to invest in Maharashtra.

• The acquisition is targeted in the regions viz. Pune-Chakan-Talegaon-Satara belt, Mumbai-Thane-Raigad belt, Aurangabad-Jalna region, Nagpur-Amravati belt and Nashik-Ahmednagar region.

2. Plug and Play Infrastructure

■ MIDC will offer a ready-to-move-in factories complete with advanced utilities, and



Shri. Subhash Desai
Hon. Minister for Industries,
Maharashtra

affordable pricing structure to be made available with sectoral tailoring. It will host a diverse base of entrepreneurs, local suppliers and anchor units.



Ms. Aditi Tatkare,
Hon. MOS, Industries,
Maharashtra

■ Industrial Shed Spaces will be provided on a rental basis to enable quick setting up of Industries without a major cashflow impact on the investor. This helps a new investor immediately start operations from day 1 while offsetting the company's risk appetite and liquidity crunch especially in a post-COVID scenario.

3. Maha Parwana

■ The Government of Maharashtra has unveiled a mega single permission system to fast track industrial permissions as quickly as 48 hours.

■ This will facilitate investors to get all the permissions through a single-window

clearance system and enable industries and their operations to start instantly.

■ All FDI and Investment Proposals exceeding INR. 50 Crore will receive an assurance letter from the government to start construction and production without seeking certain permits.

4. Maha Jobs:

■ Designed by the state to act as an Industry employment bureau, Maha Jobs will have a dual impact. It will help industries meet the talent shortfall that they face the recent with ready access to unskilled, semi-skilled and skilled talent. In parallel, it will also allow youth of the state to list his/her skillsets on the portal across 17 sectors and 950+ job roles.

■ Currently it hosts 2.94 lakhs applications and 2731 registered employers. This matchmaking of talent will help the state achieve an optimal mix of utilization and boost manufacturing productivity.

5. Dedicated Country Desks

■ Maharashtra houses large and small businesses as well as MNCs from several countries.

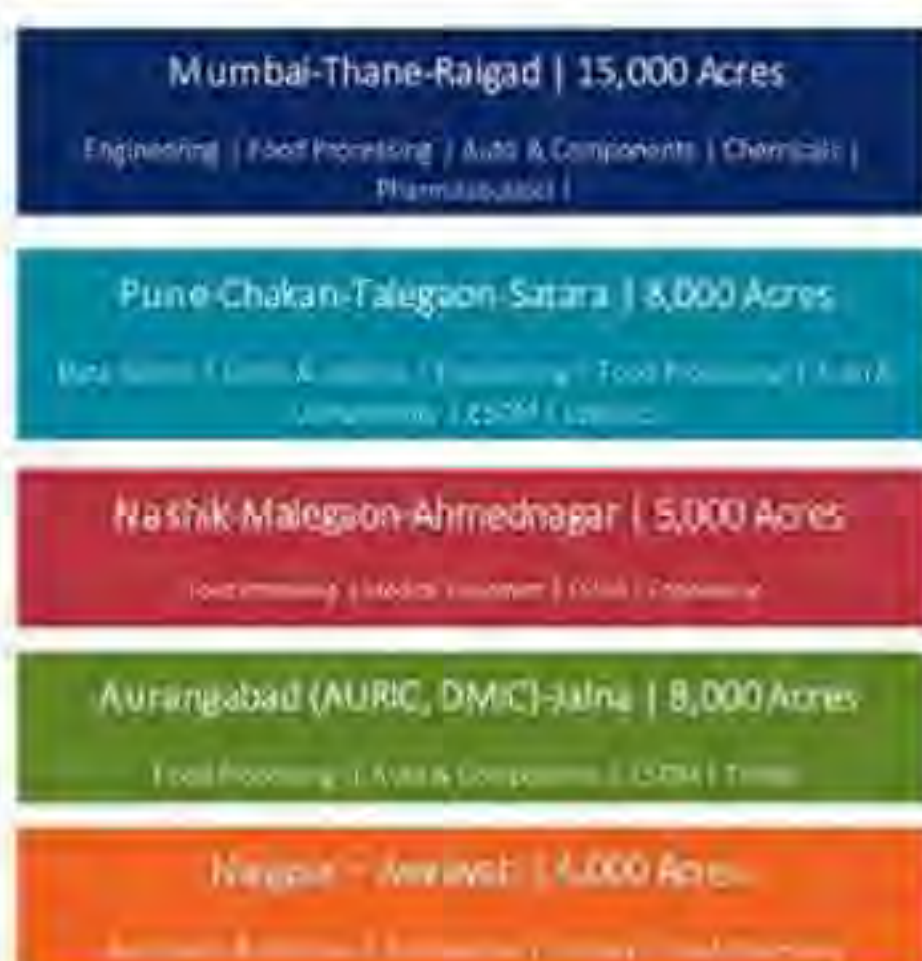
■ In order to boost its bilateral ties and to provide dedicated handholding to investors and industry associations of partner countries, the state has setup country desks for each of its priority partners with the aim of providing extended support and facilitation.

6. Investor First Programme

■ Relationship Managers (RMs) and Relationship Executives (REs) have been assigned to all the companies investing above INR 50 crore. RMs & REs will be responsible for overall co-ordination and providing necessary support to the Investors on continuous basis.

First in Foreign Direct Investment

Maharashtra has been at the forefront of FDI inflows in India, attracting the largest share of 30% of India's cumulative FDI inflows during April 2000 – 2020. The state's journey has included an increase in FDI inflow from INR 2,543 Crores in 2004-05 to INR 79,216 Crores in 2019-20.



Most Attractive Investment Destination

MIDC has an excellent track record of attracting investments into the state. The state's capacity to harbour industrial ecosystem coupled with visionary leaders and policymakers that successfully deploy resources in strategic manner makes Maharashtra a business destination like no other. Maharashtra has been growing rapidly and is on its path to becoming the nation's first trillion-dollar economy.

Under the leadership of the Hon. Chief Minister and Hon. Minister for Industries, the Industries department along with MIDC signed 54 MOUs worth about INR 1,12,000 Crores in June, November and December 2020 under the Magnetic Maharashtra 2.0 program.

Magnetic Maharashtra 2.0 in June saw investment commitments of about INR 17,000 Crores from 14 companies. In November, there were additional investment commitments of about INR 35,000 Crores from 15 companies. These engagements saw participation from national as well as global business leaders from USA, UK, Japan, Singapore, South Korea and Spain, which reinforced their confidence in the state. In December, in the third chapter of Magnetic Maharashtra 2.0, the Government of Maharashtra inked MOUs with 25 domestic companies worth over INR 61,000 Crores. The MoU signing companies belong to diverse sectors such as Automobiles, Logistics, IT/ITES, Engineering, Food Processing, Data Centre, Electronics, Oil and Gas, Chemicals and Pharmaceuticals. Employment of over 2.5 lakhs is expected from these investments.

These MOUs underpin the fact that Maharashtra continues to be the power-house of industrial development in India. The state's commitment to consistent improvement in policy, skilling, infrastructure and above all its relationship with the global business fraternity has fructified through these MOUs.

In addition to investment MOUs, MIDC has also signed strategic investment cooperation agreements with key corridor partners such as USISPF (US – India Strategic Partnership Forum) for USA, KOTRA (Korea Trade Investment Promotion Agency) for South Korea and WAIPA (World Association of Investment Promotion Agencies) for global investors. Besides these investment commitments, Maharashtra also attracted regular investments of about INR 14,500 Crores during past one year. With these investments, coupled with its robust FDI pipeline the state has succeeded in mobilising industrial investments of over INR 2,00,00 Crores.

Thrust Areas

1. Additional Dindori

■ Dindori falls in the Nashik district of Maharashtra at the north-west corner of the state. It holds great potential for industrialization and is classified as a D+ area offering maximum incentives. Nashik is the most popular region in India for grape farming and wine processing resulting in an established and mature food processing ecosystem. It is also a pronounced defense manufacturing hub with the presence of public as well as private sector players.

Apart from manufacturing the region is an emerging destination for IT companies.

■ The industrial area is located 26 Km from Nashik, 169 Km from Mumbai and 235 Km from Pune. Nearest airports are in Shirdi, Navi Mumbai (proposed) and Pune; ports include JNPT, MBPT, Dighi and closest railway stations are in Nashik and Devlali. Some of the prominent players in the area are VIP, SULA, Sun Pharmaceuticals, Siemens, Exide batteries, LT, KSPG automotive among others.

2. Additional Butibori

■ This is a newly developed industrial area in Nagpur Division classified as D+. It is connected to Hingna and Nagpur city that are approximately 25km away. Nagpur is the geographical center of India permitting uninterrupted access to all corners of the country. The state government has channelized resources towards developing infrastructure and connectivity of the region with the Samruddhi Maha Marg which is a 700 Km corridor connecting Mumbai to Nagpur and, the Multi-Modal International Passenger and Cargo Hub Airport at Nagpur (MIHAN) a composite project international airport, adjoining SEZ, road terminal, rail terminal and other allied services.

■ Nagpur is also one of the largest districts in Maharashtra in terms of GVA, it has one of the highest per capita income. There is a strong presence of industries in food processing, IT, logistics and Textile sector. Prominent players operating in the area include CEAT, Maruti Suzuki, Sintex, Mahindra, Bajaj Steel and more.

3. Amravati Textile Park – Nandgaopeth

■ The textile park developed in Amravati district is classified as D. It is good connectivity with railways and roads which connects it to the bigger cities such as Mumbai, Jalgaon



and Nagpur. This accessibility helps to boost trade and business in the area.

■ Textile is the major industry in the district. It includes spinning, weaving and finishing of textiles. The textile park has major players like Siyaram Silk Mills, Donear Industries and Raymond Luxury Cotton.

4. A URIC

■ It is being developed as one of India's first Greenfield Smart Industrial Cities. It is located on the Delhi-Mumbai Industrial Corridor (DMIC) across an area of over 10,000 acres. AURIC has its own set of DCR rules and has single point contact for building permission, water permission etc. It is well-connected to all major Indian cities through a dense rail, road and air network: 10 minutes away from the Aurangabad International Airport. The Jawaharlal Nehru Port Trust (JNPT) operated dry port which is India's largest seaport is only 40 kilometers away.

■ The industrial hub introduces Walk to Work Concept, positioned to create over 150,000 employment opportunities along with housing for over 300,000 people including industrial workforce and their families while truly embracing the concept of live, work and play with all amenities like residential complexes, schools, hospitals, restaurants and more. It also introduces novel concepts such as optical fiber at doorstep, recycling of grey water along with best quality industrial infrastructure.

5. Bulk Drug Park

■ Maharashtra accounts for 30-40% of the country's pharmaceuticals output. The state houses around 3,139 pharma manufacturing units and corporate offices, with major centres located in Mumbai, Thane, Tarapur, Nashik, Aurangabad and Pune. Maharashtra's Bulk drug and Intermediates' export stood at USD 551.2 million during April – Dec 2019 compared to USD 566 million in 2018-19. To consolidate the state's position as a leader in bulk drugs, the government is developing a dedicated bulk drug park in Raigad. The park will have tailored infrastructure and utilities that fit requirements of the industry and investors.

6. Dighi Industrial Area

■ Dighi Port Industrial area is being developed as a self-sustained, futuristic, investment destination in Raigad along the DMIC corridor. It will act as a port, trade and industrial hub. The industrial area is planned to span 15,000 acres in first phase and will have pharma, engineering and food zones.

■ The closest airports to Dighi are in Mumbai, Pune and Navi Mumbai (proposed) that are 130 Km, 150 Km and 100 Km from the industrial area. Apart from Dighi Port, which is less than 50Km, JNPT and MBPT are also accessible from Dighi at 90 Km and 125 Km. Some of the prominent players are Pidilite, Godrej, Asianpaints, Parle Agro, Kellogg's, Castrol among others.

7. Khalapur

■ It is an upcoming industry hub in Raigad in Konkan District. The industrial pocket is planned to be more than 2,000 acres. Raigad is one of the most industrially developed districts along the coastline of Maharashtra. It is a well-developed industrial export zone due to the presence of the Jawahar Lal Nehru Port and its proximity to both Mumbai and Pune city. Chemical, Pharmaceutical, Steel, Food Processing and Engineering are some of the industries present in the area. Some of the prominent players are Cipla, Uttam Steel, India steel works, Novozymes and more.

8. Chakan Ph 5 and Talegaon Ph 2

■ Chakan and Talegaon are well-developed industrial pockets located in Pune. Pune is Maharashtra's second largest state after Mumbai and offers one of the most

evolved industrial climates in the country with a strong presence of companies from automotive, IT and engineering sectors. Apart from being a manufacturing force, Pune is also known as the education city of India offering one of the richest talent pools available.

■ Chakan Ph 5 and Talegaon Ph 2 are coming up within a 5Km radius of existing industrial areas. The regions house large companies like Continental, Emerson, GM, Mitsubishi, JCB, Bridgestone, Tata Motors, Mahindra and more.

9. Japanese Industrial Park, Supa

■ Supa is an up and coming industrial area in Ahmednagar district classified as a D+ region. More than half of the sugar production in Maharashtra is produced in this district. It is located 40 Km from Ahmednagar, 90 Km from Pune and 115 Km from Aurangabad. Connected to nearest airport and railway station in Pune.

■ The Japan External Trade Organization (Jetro) and Maharashtra Industrial Development Corporation (MIDC) have signed a memorandum of understanding to set up an exclusive industrial park for Japanese companies in the Pune region. It is spread across 1,200 acres of land. Some of the prominent companies in the region are Carrier, Midea, KSB, MINDA, Boxovia, Larsen & Turbo among others.



Shri. B. Venugopal Reddy, IAS,
Principal Secretary, Industries,
Maharashtra

Thrust Sectors

1. Industry 4.0: With rapid development in the field of information technology and hardware, the world is fast witnessing the fourth industrial revolution consisting of Internet of Things (IoT), IOT based Kiosks, Embedded Technology, 3D Printing, Artificial Intelligence, Robotics, Nanotechnology and other such new technologies. We shall promote investment towards emerging industry 4.0 technologies.

2. Aerospace and Defense Manufacturing: India is world's largest importer of arms (contributed 12% to the global imports during 2013-17) and offers a readymade market for aerospace and defence manufacturers. India's defence expenditure has grown by 231% in last one decade and is expected to reach INR 7.74 lakh crore (US\$120 billion), in the next ten years. Considering the historical base of the several ordnance factories in Maharashtra, the State is well placed to take advantage of aerospace and defence investments in India and give impetus to Make in India initiative of the Central government. The State also has an Aerospace & Defence Manufacturing Policy 2018.

3. Promotion of Integrated Data Centre Parks (IDCP): As per the stipulation of Government of India to store data within the country, there is a huge demand for data storage. Considering the location of Mumbai City, its power infrastructure and under-sea cables landing at Mumbai, it has the potential of becoming largest data storage hub in the World. Integrated Data Centre Parks wherein, a developer company builds infrastructure required for Tier - 4 data centres and various other companies can use this data storage space will be promoted & incentivized.

4. Electronic Systems Design (ESDM) and Manufacturing & Semi-conductor Fabrication (FAB): Domestic demand for electronics hardware products is increasing every year in the country and most of it, is met through imports. Maharashtra, with established ecosystem for electronics hardware manufacturing is poised to take advantage of Government of India's efforts towards domesticating electronics





hardware manufacturing. Recognizing its importance to the State, 'Maharashtra Electronics Policy-2016' has been announced.

5. Textile Machinery Manufacturing: Maharashtra has been a leader in textiles by virtue of cotton production. Textile manufacturing machineries are largely imported. The State will promote textile machinery manufacturing as thrust sector and will offer suitable incentives.

6. Logistics & Warehousing: Logistics and warehousing industry in India is growing at a CAGR of 10% and has the potential to be worth INR 13.21 lakh crore (US\$205 billion) by 2020. Maharashtra's strategic location and seamless connectivity with national and international geographies on account of its port and airport linkages, makes it an ideal location for logistics and warehousing activities. The State Government has announced a special Logistics Parks Policy 2018.

7. Green Energy and Biofuel Production: Switching to renewable energy sources like biofuels (including ethanol), biomass from all crops etc. will not only make the State clean but decrease State's reliance on oil imports. Further this might increase crop realization for the State's farmers. To this end state, will permit cultivation of non-edible oilseeds suitable for bio-fuel production in tribal & degraded forest areas and allow its harvesting etc. The State shall provide additional incentives for the sector.

8. Sports & Gym Equipment Manufacturing: With improving economic climate, rising disposable incomes and changed perception towards fitness is fueling the demand for sports and gym related goods and services in India. It has opened new business opportunities for manufacturing of sports and gym equipment's. The state shall promote investments in the sports and gym equipment manufacturing.

9. Nuclear Power Plant Equipment Manufacturing: India aims to manufacture

nuclear power plant equipment and fuel assemblies locally under its Make in India program. This would also provide equipment's for the second phase of Kudankulam Nuclear Power Plant. Maharashtra shall provide support for manufacturing highly niche segment of nuclear power machinery.

10. Electric Vehicles (Manufacturing, Infrastructure and Servicing): With depleting oil resources and rising pollution, Electric Vehicles (EVs) provide an alternative to a sustainable future. This aims to provide an impetus to the entire e-mobility ecosystem which includes electric vehicle manufacturers, charging infrastructure development companies, fleet operators, service providers, etc. The State Government has categorized Electric Vehicles manufacturing, infrastructure and servicing as a thrust sector. The State Government has also launched EV & Related Infrastructure Policy 2018.

11. Agro & Food Processing (secondary & tertiary processing units): The secondary and tertiary processing units have immense growth potential and value addition. Therefore, the State Government shall endeavor to set up mini food parks (MFPs) in all districts of the state. MFPs shall be set up on minimum 10 acres of land. For developing mini food park land pooling from adjoining farmers will be admissible. These parks shall have dedicated infrastructure required for specific commodity-based units. Special incentives will be given for this.

12. Information Technology (IT) & IT enabled Services (ITeS): Home to over 1,200 software units and 30% share of the country's software exports, Maharashtra provides a well-established ecosystem for IT & ITeS companies. Pune and Mumbai are the major IT & ITeS centers in the State. To place Maharashtra amongst one of the most preferred investment destinations in IT sector, the State has declared it as a thrust sector also has a separate incentive policy.

13. Mineral/Forest Based Industries: In order to encourage the value addition / use of forest produce in Industries, particularly in forest rich & mineral rich areas, forest-based industries, mineral based industries & agro-industries / plantations will be promoted. Since these Industries will be in tribal areas, funds from Tribal Sub Plan (TSP) will be utilized for creating infrastructure.

14. Biotechnology and Medical Diagnostic Devices: In order to leverage the state's advantage in hi-tech manufacturing, Maharashtra aims to be a leader in biotechnology and Medical & Diagnostics Devices manufacturing. MIDC will setup dedicated Biotechnology Parks at suitable locations in the state which shall have dedicated infrastructure including Common Effluent Treatment Plant (CETP, including collection and treatment), and Testing & Certification Labs.



**Dr. P Anbalagan, IAS,
Chief Executive Officer, MIDC.**





“While my family would scold Buddha...

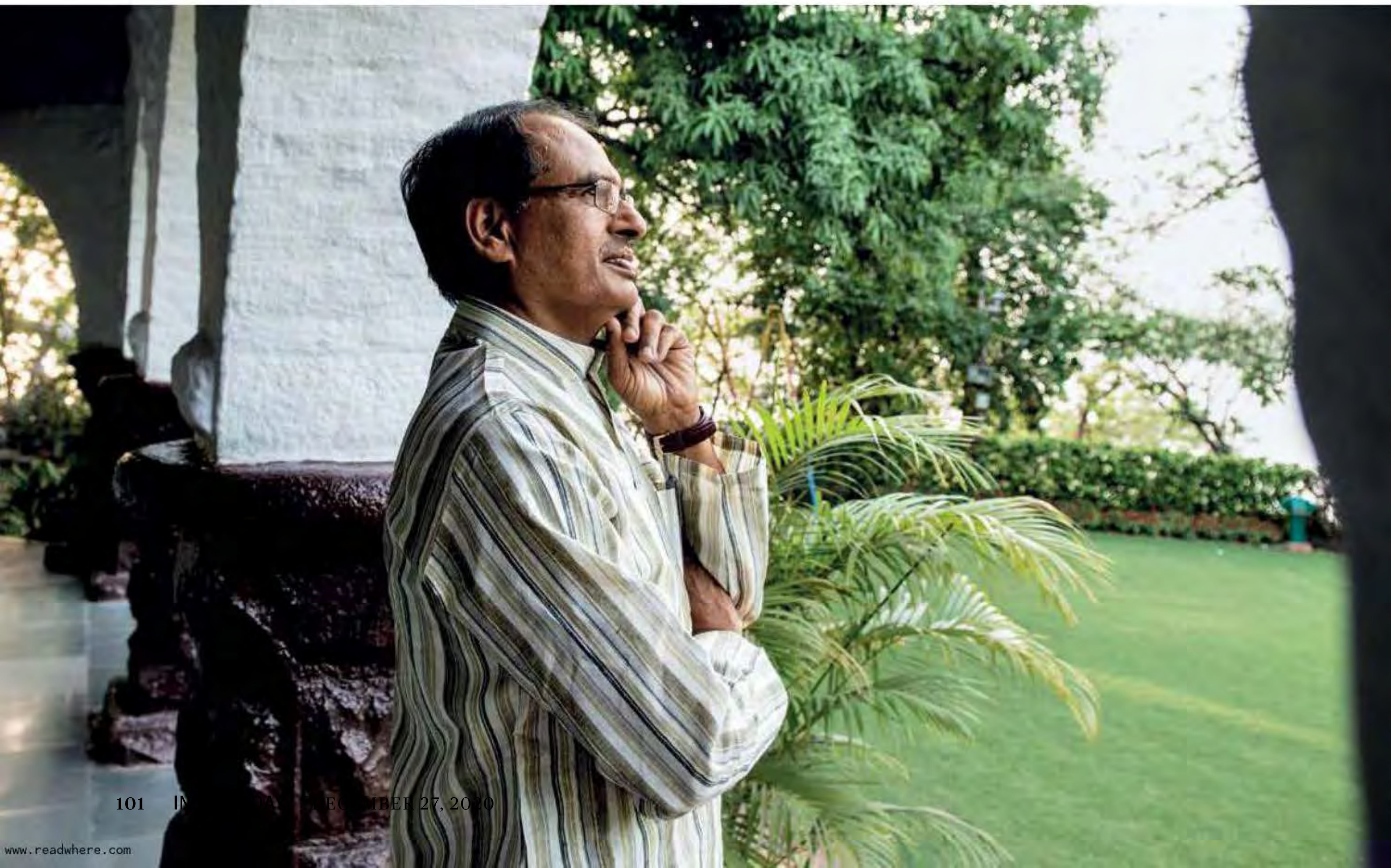
...the village boy who worked for us, for reporting late some winter days, they would urge me to be snug under my quilt. I could not help compare our starkly different worlds”

SHIVRAJ SINGH CHOUHAN, 61

The four-time Madhya Pradesh chief minister learnt early how the other half of India lives—an understanding that nurtured his concern for their welfare and rights

By **RAHUL NORONHA**

REUBEN SINGH



It all dates back to about 50 years ago when Shivraj Singh Chouhan lived in his ancestral village of Jait on the banks of the Narmada river in Madhya Pradesh's Sehore district. "Those days, agricultural wages were paid in kind, and a full day's work got a labourer two and a half 'pai' of grain. The 'pai' was a standard measurement utensil used for the purpose," says Chouhan. Farm labour included both adolescents and children.

Chouhan, then in grade 7 in school, remembers a village boy, Buddha, who would come to his home to take care of livestock. Every morning, he would take the cattle out for grazing and return only in the evening. For this work, Buddha would be paid in kind. Neither were his work hours defined nor wages.

Winter that year was particularly severe, says Chouhan, and had taken a toll on people—chapped skin and chilblains on soles were common. One morning, Chouhan recalls his grandmother telling him not to get out of the quilt as it was biting cold.

"Buddha arrived late for work and got a scolding from my family. I could not help compare our

two starkly different worlds. On the one hand, I was being encouraged by my grandmother to remain snuggled inside my quilt and on the other, Buddha, who was perhaps younger than me, was being taken to task for reporting late," says the Madhya Pradesh chief minister, who can still visualise the boy's face, his cracked cheeks and the cuts on his feet.

"That day, Buddha became my inspiration to work for the betterment of the downtrodden," says Chouhan, who amassed support in his village and organised a *dharna* to have agricultural workers' hours and wages fixed.

Around the same time, Chouhan was deeply influenced by Deendayal Upadhyaya, whose philosophy had society's most deprived sections as the focal point of all interventions and actions. Chouhan married the ideals of Upadhyaya with the problems he had seen the people of his village face. After the agitation for fixing the wages of farm labour, he felt that public life was the only way for him to implement Upadhyaya's philosophy. Chouhan joined the Akhil Bharatiya Vidyarthi Parishad (ABVP) when he moved to Bhopal as a student, taking the first step towards entering public life. ■

Taking centrestage

Shivraj Singh Chouhan, as the MP unit chief of Bharatiya Janata Yuva Morcha (BJYM), during an agitation in Raisen district in 1987



"Neither were Buddha's work hours fixed nor his wages. He became my inspiration to work for the betterment of the downtrodden"

LOKMANYA: 25 YEARS OF INTEGRITY & EXCELLENCE IN SERVING PEOPLE

WHAT STARTED OFF AS A CO-OPERATIVE CREDIT SOCIETY 25 YEARS AGO HAS NOW GROWN INTO A HUGE ORGANIZATION SPANNING FINANCE, INSURANCE, HEALTHCARE AND EDUCATION. WE GOT SHRI. KIRAN THAKUR, THE FOUNDER CHAIRMAN TO SHARE HIS VIEW ON THIS JOURNEY AND HIS FUTURE PLANS.



Mr. Kiran D. Thakur,
 Founder Chairman

Why did your financial institution go beyond being a Co-op Credit Society?

Yes, when we started 25 years ago, we were a financial organization. Our vision was to free people from the constraints that holds them back and to allow them the freedom to achieve their dreams. Money and credit was just a means.

To soar, one needs knowledge and exposure to new ideas and innovations that are occurring all around us. Education alone can deliver that. So opening educational institutions was just a natural extension for us. Healthcare and Insurance offer security to the people and allow them to fearlessly chase their dreams. So, we felt that it was our responsibility to help them with the same.

Travelling has always been informative and educational. When we travel, we get to see, observe and experience different cultures and civilizations. It truly broadens our horizons and helps us spot trends and opportunities.

Thus, when you look at us in entirety, we have stayed loyal to our vision. We have only undertaken initiatives that empower people. Our objective was to go far beyond earning interest on our deposits. After this 25 years journey, I am glad to say we have travelled a long way successfully.

What is the goal that you have set for the next 25 years? How do you plan to achieve it?

We operate in Karnataka, Goa, Maharashtra and New Delhi. We have 213 Branches managed by a dedicated 2000+ team catering to 3 Lakh + clients. In the next 25 years, we will more than quadruple our branches and reach out to 4 million customers. That is from the business perspective. What really excites us is the plan of setting up state of art hospitals at Belgaum, Goa, Pune

and Mumbai. We will also address our goal of empowering the next generation by setting up Skill India centres in rural areas of Belgaum and Sindhudurg districts like Janboti, Kankumbi etc. Acknowledging the fact that Sports has empowered a lot of youngsters from smaller centres, we are also rolling out an ambitious Sports Complex/ City in Goa, with all facilities at par with any international training centre.

Overview

- Established in 1995, Registered under Karnataka Co-operative Societies Act.
- Since Inception, Our Society was computerized prior to Nationalised Banks.
- In April 2002, Our Society was registered as Multi State Co-operative Society under MSCS-2002 having jurisdiction in the States of Karnataka, Maharastra & Goa.
- The First Multi State Branch was opened in Panjim City of Goa in 2002 by the then Chief Minister Late Shri. Manohar Parrikar.
- Our Society inaugurated its 50th Branch in Financial Capital of India i.e Mumbai in the year 2008 at the hands of former Speaker of Lok Sabha Shri. Manohar Joshi.
- Our's was the first Society which was registered as Multi State Multipurpose Society in 2008.
- Our Society Inaugurated its 100th Branch at Kesariwada, Pune, an Epicentre of India's freedom Struggle under leadership of Lokmanya Bal Gangadhar Tilak. The said Branch was inaugurated by Late Shri.R R Patil, Ex-Home Minister, Govt of Maharashtra.
- Our Society Inaugurated its 150th Branch at Lajpatnagar ; New Delhi at the hands of H E Gen J. J. Singh (Retd) PVSM,AVSM; VSM, ADC, 22nd COAS.
- Our Society inaugurated its 200th Branch

at Mapusa at the hands of Late Shri.Manohar Parrikar, Hon'ble Defence Minister,Govt of India.

- Our Zonal office at Pune was inaugurated by the then Chief Minister of Maharashtra Shri. Devendra Phadanvis on 5th March 2016.
- Our venture in Tourism Industry "Quest Tours" is making rapid progress. Till date,we have organised various Domestic and International Tours all across the Globe. More than 10000 People have travelled along with us and they are the Brand Ambassadors of our "Quest Tours". We conduct International Tours to Dubai, Singapore, Malaysia, Thailand, China, Australia, New Zealand, Europe, Mauritius, Hongkong & Sri Lanka. Domestic Tours – Kashmir, Leh Ladakh, Kashi, Vaishnodevi, Chandigad, Shimla, Kulu Manali, Himachal Pradesh, Sikkim Darjeeling, Bhutan, Gujarat, Hydrebad, Indore-Ujjan, Kanyakumari, Rameshwar and Madurai.



Zonal Office, Senapati Bapat Rd. Pune

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Right
strain
Kiran
Mazumdar-
Shaw, CMD of
Biocon



VIVAN MEHRA

**“I was high risk, young, no money, but I got a backer...
...who came in with an investment, and it helped Biocon become a technology leader in enzymes”**

KIRAN MAZUMDAR-SHAW, 67

The trained master brewer was rejected by the brewery majors, so she started her own company. She later leveraged her technology used in enzymes to catapult her company, Biocon, to become a leader in biopharmaceuticals

BY SHWWETA PUNJ



“My philosophy is to do unconventional work...and it has defined me as an entrepreneur”

It takes defiance, grit, self-belief and a vision to build something that can transform lives. Kiran Mazumdar-Shaw, 67, chairperson and managing director of Biocon Ltd is a heady mix of that and more. How often does one get to hear of stories of women in 1970s India building businesses. Shaw-Mazumdar’s story is that of an outlier, a disruptor who did it all despite many rejections. In fact, that is what propelled her towards building India’s first biotechnology firm. As she looks back, a key turning point in her life was going to Australia to pursue brewing science, which her father, the late Rasendra Mazumdar, was convinced was a career worth pursuing. “I learnt so much about fermentation science and bio-engineering that even today my entire business and manufacturing capabilities are about those two fields,” she says.

She describes herself as an accidental entrepreneur—after being rejected by every master brewer job she applied for, she decided to start out on her own. All of 25, a woman, with just Rs 10,000 as seed money, no business background, and building a business in an area that few people even understood, she was working against a lot many odds. “I was high risk. I was young, no money, no experience, no venture fund. Most entrepreneurs were middle aged men who had retired. It was not the time for start-ups,” she recounts.

But Mazumdar-Shaw admits she was defiant, for she wanted to prove it to the world that a woman could indeed do everything. Her second big inflection point came when as an innovator and a disrupter, Shaw invested in building a home-grown technology—a solid substrate fermentation technology from pilot to plant level—that found no backers, at least for some time. That was when Shaw found a supporter in Narayanan Vaghul, the former chairman of ICICI Bank. “Vaghul had started a venture fund and told me that my company was exactly the kind of business he was looking to invest in. That investment became a defining moment for me. Instead of a loan, I got an investment

✦ The right mix

Kiran Mazumdar-Shaw at a business meeting in 1979

to scale up my technology,” says Mazumdar-Shaw. The investment catapulted Biocon into becoming a technology leader in enzymes; later, when she divested the enzymes business, the intellectual property she had created helped her earn a substantial profit. Her next inflection point

was in 2000 when she leveraged the technology she had built for enzymes and used it in biopharmaceuticals. Biocon became the first company worldwide to develop rh-insulin on a *Pichia* expression system and got an endorsement from the USFDA (United States Food and Drug Administration) agency. *Pichia pastoris* is a species of methylotrophic yeast widely used in biochemical research and biotech industries.

Mazumdar-Shaw continues to push herself to go beyond her comfort zone. “I have been able to spot ideas and translate those ideas and take them to the market. And that defines me as an entrepreneur. I am a risk taker and I wanted to create my own space,” says India’s first self-made woman entrepreneur. Biocon India began with three employees in a rented shed in Koramangala, Bengaluru, in 1978 as a sister concern of Biocon Biochemicals in Ireland. Its first export was in 1979—the company exported papain, an enzyme derived from the papaya to the US and Europe. In 1981, Shaw started construction of the Biocon campus on Hosur Road. In 1989, Unilever acquired Biocon’s Irish parent and Shaw had to wait till 1998 before buying out Unilever’s stake in her company. Mazumdar-Shaw’s ability to take risks has stumped investors at times, but she says: “My philosophy is to do unusual and unconventional work...and if you think I have a good strategy, then invest in me.”

Among her many accolades, in 2020, Mazumdar-Shaw was named in the Forbes list of 100 most powerful women in the world, a recognition for the path she’s cleared for women around the world. □

“The Kerala tourism secretary job was seen as a ‘lousy posting’...

...but I took it as an opportunity to showcase ‘God’s own country’”

AMITABH KANT, 64

From the tourism secretary of Kerala to creating the Incredible India campaign to becoming CEO of the NITI Aayog, Kant has displayed an astonishing ability to turn crisis into opportunity, which has catapulted him up the ranks in the Indian bureaucracy

By SHWWETA PUNJ

In a career spanning over four decades, Amitabh Kant, currently chief executive officer of NITI Aayog, has reimagined himself into many roles—from the man who put Kerala on the world map as a tourist destination, to the one who designed and executed the memorable ‘Incredible India’ campaign and the celebrated ‘Make in India’ mission. Now, at the helm of India’s policy think-tank, Kant is undoubtedly one of India’s most distinguished bureaucrats. But, as he reflects on his life journey, he tells INDIA TODAY about the time he was in his mid-30s and months had passed without a posting. “I thought that was the end of my career, that I would never be able to recover,” he remembers.

After a hiatus of about seven months, Kant was finally posted as a tourism secretary in Kerala—a job that many in the bureaucratic community considered a ‘lousy posting’. Kerala was known for its trade unions and a strong commu-



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❖ **A day at
the beach**

Kant checks out
a traditional
fisherman's
kettuvallam
(canoe) in
Kerala, 1985

“One should not
be demotivated
by a crisis—one
should take it
head-on
and use it as an
opportunity to
disrupt the
status quo”

nist regime. Kant took it upon himself to promote the state as a tourist destination, highlighting the beauty of its backwaters, its houseboats, cuisine, arts and culture. The turning point, as he recalls, came when then-prime minister Atal Bihari Vajpayee visited Kerala on a holiday, and the PM's principal secretary called on Kant to organise the trip.

On the trip, Kant showcased the best of Kerala to the prime minister—and the rest, as they say, is history. When Kant later applied to the government of India for a new posting, he was initially to be assigned to the finance ministry; but then, an order came from the Prime Minister's Office and he was given charge as tourism secretary.

However, within weeks of his taking charge, 9/11 took place in the US while Indian Parliament was attacked three months later. Tourism, as an industry, went through one of its worst phases, with do not travel advisories being issued and hotels running at about 10 per cent occupancy. It was in these times that Kant and his team conceptualised and executed the 'Incredible India' campaign, inviting the world to see India as the campaign displayed the best of India to the world. Kant's stints in Kerala and at the Centre cemented his position as a formidable marketing maverick. He converted a punishment posting into an opportunity that catapulted him up the ranks in the Indian bureaucracy.

“One should not be demotivated by a crisis,” he says. “Take it head-on and use it as an opportunity to disrupt the status quo.” During his low phase, he says he took refuge in reading, writing, walking and playing lots of sports. Greatly influenced by his mother's love for learning and his principal at Modern School in New Delhi, Kant says his optimism for life stems from his love for reading and writing. Kant's love for reinvention continues as he steers India into its next phase of growth. He also has fond memories of his time in Kerala—he says he continues to be inspired by the fishermen of Calicut, who taught him the art of taking risks and everyday challenges head-on. ■

“I got a seat in dentistry college...

... but there was a sudden awakening. I had to follow my gut, take up arts and do theatre”

AYUSHMANN KHURRANA, 36

With three Rs 100 crore hits, one National Award and acclaimed films like Badhaai Ho, Andhadhun and Article 15, the actor's life decision has been vindicated

By **SUHANI SINGH**

Since school, Ayushmann Khurrana's heart lay in creative subjects—music and theatre—and not in numbers. His parents encouraged his penchant for the performing arts on the condition that he didn't let his grades suffer. But Khurrana also learnt that his interests made him an “aberration” in the eyes of a few. He vividly remembers the day in eighth standard when, as the co-curricular captain of St John's High School in Chandigarh, he requested his math teacher to excuse three students from class to practise for the annual day function, only to be mocked: “Ayushmann, *tum sirf naach gaa hi sakte ho, zindagi mein kuch kar nahin sakte* (Ayushmann, you are incapable of doing anything in life except sing and dance).” The statement stung. “I remember crying, but the incident also made me thick-skinned.”

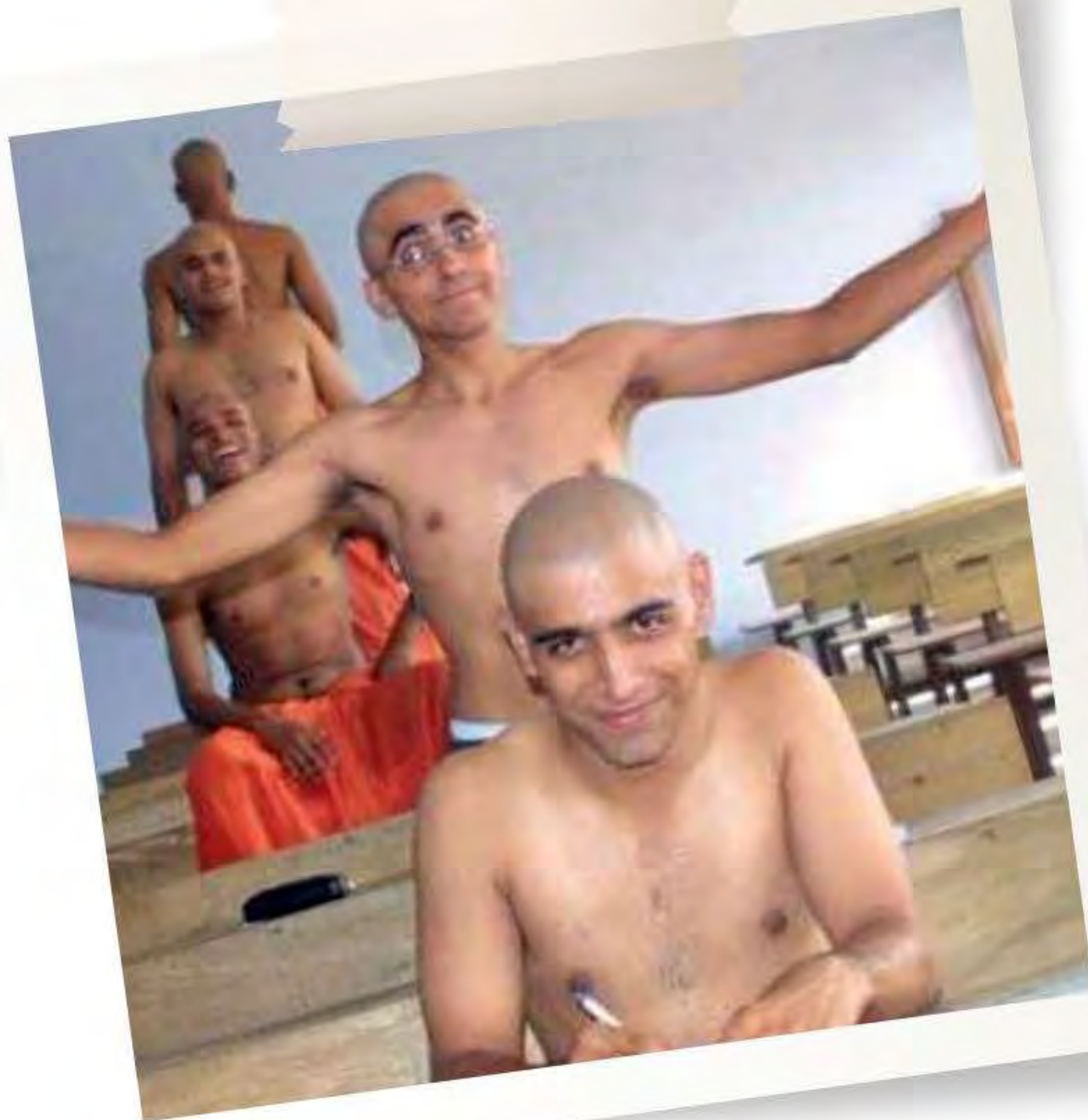
Despite his passion for the arts, Khurrana opted for science in class 11 with the aim to study medicine like his friends. He managed to get a seat to study dentistry at a college in Karnataka, but, he says, “there was a sudden awakening. I had to follow my gut, take up arts and do theatre.” At DAV College, he pursued English Honours and co-founded two theatre groups, Aaghaaz (Urdu for “the beginning”) and



RACHIT GOSWAMI

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◆ In character

Ayushmann Khurrana (arms extended) and his friends in costume for a theatre performance at their college, DAV College, Chandigarh

“If you are an outsider in the film industry, you have to make the correct choice with your first film. You cannot fail because there won’t be a second chance”

Manch Tantra. As part of the former, Khurrana would write and act in street plays and travel with the troupe. “We made skits and satire of socially relevant subjects,” he says. “It helped me to know my country better. The films I do today are essentially an extension of my sensibilities from my theatre days.”

In the final year of his post-graduation in journalism from the School of Communication Studies, Panjab University, Chandigarh, Khurrana got his first shot at stardom after winning season two of the popular MTV show *Roadies* (2004). Four years later, he moved to Mumbai to realise his dream of becoming an actor. It wasn’t smooth sailing. “I was part of this daily soap, *Ek Thi Rajkumari* (Zee Next), and I was not even the lead,” he says. “I used to wonder how I would make a career if I wasn’t even visible?” Khurrana chose to switch to anchoring, landing a job at MTV. “You become known by your own name and not as a character,” he says. The stint also

gave him the opportunity to interview actors and learn from their experiences. “I learned that if you are an outsider, you have to make the correct choice with your first film. You cannot fail because there won’t be a second chance,” he adds. Khurrana rejected five films before he settled on *Vicky Donor* (2012). He would end up sweeping the best newcomer awards that year.

The successful debut, though, didn’t immediately guarantee professional security. After a few flops, a filmmaker even told Khurrana that “you don’t sell”, humiliating him in a roomful of people. Familiar with handling jibes, Khurrana embarked in a new direction. He decided to build his “own niche” than be bound to genres. And he did. Now, with acclaimed films like *Dum Laga Ke Haisha*, *Badhaai Ho*, *Andhadhun* and *Article 15* to his credit, three Rs 100 crore hits and a National Award, Khurrana has proven that being the *naach-gaana* kid wasn’t a bad thing altogether. ■



DARWIN PLATFORM USHERS IN A NEW ERA WITH ASHWAMEDH YAGNA, ALIGNS ALL BUSINESSES WITH AGE-OLD TRADITIONS, LEGACY & ATMANIRBHAR BHARAT

Darwin Platform Group of Companies (DPGC)- a leading global business conglomerate has ushered into a new era with the proposed invocation of **Ashwamedh Yagna**. The Group's Chairman **Ajay Harinath Singh**, The Prince of Sultanpur and the descendent of the Ikshvaku clan is all set to organise the Ashwamedh Yagna after 279 years- the third in 1000 years. On the one hand, the Yagna will signify the power, glory, and grandeur of Hindutva, seeking the prosperity of the nation. Invoking of the blessing of Lord Rama with the Yagna also aims at aligning Darwin Platform Group's businesses to boost the economic power of the country.

Darwin Defence, a subsidiary of the DPGC, has particularly been aligned with the Yagna. Ajay Harinath Singh comes from Lava (The Son of Lord Rama) lineage and that signifies his devotion and dedication to align all the Group and personal activities with the spirit of age-old tradition and a glorious historical legacy.

The prosperity of the nation demands secure boundaries and a well-designed defence mechanism. 'Atmanirbhar Bharat,' in a true sense, would be achieved with very strong and well-equipped armed forces. After attaining leadership position in several sectors in India and overseas, Ajay Harinath Singh's guided his team to foray into the defence sector to contribute to India's growing demand for indigenous defence products and solutions. Darwin Defence is all set to meet these aspirations.

With a glorious lineage, Ajay Harinath Singh is passionate for nation-building through strong and innovative business models. Under his leadership, Darwin Defence has made major strides in avionics and is now working with the government defence establishments in developing advanced avionics to help our warriors. "Creating a strong and secure India should be our aim. It is an honour to be part of a nation that is developing its advanced arms, ammunition, helicopters, fighter jets like Tejas and tanks," says Ajay Harinath Singh.

Is there any connection between Atmanirbhar Bharat and The Ashwamedh Yagna? The answer is –Yes. Both seek to spearhead a new era, revisiting India's inherent strength. The Yagna seeks to achieve that by revisiting mythological, historical, and traditional prowess connected with the legendry Ishkavaku clan. Lava belongs to the Ishkavaku clan or Suryavanshi Dynasty of Kshatriya in ancient India and Ajay Harinath Singh's caste – Suryavanshi Rajkumar Kshatriya Rajputs claim their descent from Lava. The ultimate aim of DPGC's business and other activities including invoking Lord Rama through the Yagna is to make India self-reliant and a superpower both economically and militarily.



As Atmanirbhar Bharat calls for modernisation of Indian traditions, the Yagna would unleash new forces which combine new businesses with ancient socio-cultural beliefs and actions. First-of-its-kind Ashwamedh Yagna, in modern times, would pave way for a new journey. Several global business tycoons would join hands with Ajay Harinath Singh to revisit India's power and glory. Hence, the Indian business conglomerate plans to expand its businesses globally and the Ashwamedha Yagna would once again unleash the hidden strength of India's leadership position to the world.

"I strongly believe that modernity and tradition jointly can bring in the desired change in socio-economic spheres. I hope the Yagna would unleash new forces which would combine all businesses and life with ancient socio-cultural beliefs and actions aligned with Atmanirbhar Bharat. The Yagna would also manifest the dominance of traditions induced modernity in dealing with a global crisis such as COVID-19," remarks the DPGC Chairman.

Ajay Harinath Singh, Chairman & Managing Director of DPGC- a debt-free global business conglomerate with over Rs 41,000 asset-based turnover, says "I never realised that the Lava lineage would one day connect me so deeply with the people of our great nation. The ideals of Lord Rama still dominate the world."

"The Yagna seeks to majestically manifest

this fact, with the participation of a very large number of global Indians. The event would see huge spiritual gathering as large and grand as Maha Kumbh," he concludes.

The Indian business conglomerate-

DPGC- plans to play a significant role in achieving the goal of Atmanirbhar Bharat. The Ashwamedha Yagna would surely be a strong medium to unleash the hidden strength of India's leadership position to the world.





“I was left with just Rs 30 on me...

...but I also knew that seeking my parents’ help would mean the end of my entrepreneurial dream”

RITESH AGARWAL, 27

The founder-CEO of OYO Rooms, evaluated at \$10 billion, has created a network spanning 80 countries, 43,000 hotels and 150,000 vacation homes

By **ANILESH S. MAHAJAN**



SAMYUKTA LAKSHMI/ GETTY IMAGES

On a chilly winter evening in 2012, Ritesh Agarwal sat at the local market in the middle-class neighbourhood of Delhi’s Masjid Moth—pockets empty and weighing his options. The 19-year-old from Rayagada in Odisha had set foot in the national capital for his college education, but things had gone awry. “I was left with Rs 30 in my bank account and had almost made up my mind to go to a public phone booth, call up my parents and seek help,” says Agarwal.

Those were eventful times for entrepreneurship in India, with graduates from premier institutes, such as the IITs and IIMs, quitting their jobs to launch startups that promised unique business solutions. Agarwal’s start-up plunge—budget accommodation platform Oravel Stays—sank without a ripple. And much to his parents’ annoyance, the venture had kept him from studies.



🔗 Tech ready

Ritesh Agarwal
at a startup
event in
Coimbatore
in 2011

business app OYO Rooms in May 2013. The network claims presence in 80 cities across 80 countries, with over a million rooms in 43,000 hotels and 150,000 vacation homes. It was last evaluated at \$10 billion (Rs 74,000 crore).

Agarwal, with his experience of small towns, realised that travellers often had to compromise on location, quality and pricing of hotels. Using technology, he ensured that OYO Rooms catered to these needs. Unlike Airbnb, OYO is not only a platform to list hotels and homes but has been helping small and independent hotels-owners improve business by offering customer support, help in OTA (online travel agent) and revenue management, and by ensuring that rooms sell at the best rates while attracting high occupancy.

Agarwal's success with OYO Rooms has won him numerous awards and recognitions, including the Business World Young Entrepreneur Award. In 2016, he was featured in the *Forbes* annual '30 Under 30' list of global achievers. In 2020, Agarwal was declared the world's second-youngest self-made billionaire in the Hurun Global Rich List, with wealth estimated at \$1.1 billion (Rs 8,140 crore).

But it took time for his parents to be convinced that he had indeed arrived. "For long, my mother did not believe in OYO Room's success until she heard Prime Minister Narendra Modi talk about it in one of his radio broadcasts. All along, she had held the view that I should complete my education and look for a good job," says Agarwal. ■

"For long, my mother did not believe in OYO Room's success until she heard the PM talk about it in his radio broadcast. All along, she had held the view that I should complete my education and look for a good job"

Agarwal knew making that call home could mean being asked to return and the end of his entrepreneurial dreams. A dream that he had lived since he was 13, gathering funds by even selling mobile SIM cards. Agarwal eventually called up his parents, but didn't let them get a whiff of his financial crisis. He decided to give himself another chance. "My parents are still unaware of my financial situation [in 2012]. In hindsight, I find some of my decisions very crazy," he says. "I have been lucky that most of my moves led me to the right places and the right people."

'Right people' like technology entrepreneur and venture capitalist Peter Thiel. "A few weeks after that phone call, I got an email confirming my Thiel fellowship," says Agarwal. "One of its conditions was that I discontinue college—a blessing in disguise for me!" The fellowship offers aspiring entrepreneurs \$100,000 (Rs 74 lakh) over two years to 'build new things'.

Learning from his Oravel misadventure, Agarwal launched his hospitality

“Suddenly, I did not know what was me and what was not me...

...Every cell in my body was bursting with a new, indescribable level of ecstasy. It was my first spiritual experience”

SADHGURU JAGGI VASUDEV, 63

The spiritual leader's first transcendent experience in 1982 made him believe it could happen to anyone. It eventually led him to start the Isha Foundation, an NGO dedicated to achieving physical, mental and spiritual wellbeing

By **SHELLY ANAND**

Sadhguru Jaggi Vasudev is an anomaly. When one hears “spiritual leader”, a leather-clad biker is not really what comes to mind. And yet, that is exactly what the 63-year-old made news for in October—a 10,000-mile motorcycle journey across North America.

A spiritual leader, yoga guru and founder of Isha Foundation, a non-profit spiritual organisation, Vasudev has also been making headlines for his conservation efforts. In January, he was invited to speak at the World Economic Forum in Davos, Switzerland, as part of its ‘Champions for One Trillion Trees’ platform. Closer home, his project Cauvery Calling has been encouraging farmers to plant 2,420 million trees in the Cauvery basin in Tamil Nadu and Karnataka.

Vasudev’s story reads like something straight out of mythology. Growing up in Mysuru, Vasudev was unlike other children. At 12, when boys his age were out playing, he was learning yoga under Malladihalli Raghavendra. He went on to study English literature, but eventually abandoned his academic ambitions to set up his own poultry farm and, later, a construction company. Life was going fine for the 25-year-old, until one afternoon in 1982 when everything changed.

It was on September 23 when, while sitting on a rock in Mysuru’s Chamundi Hills, Vasudev had his very first spiritual experience. “Suddenly, I did not know what was me and what was not me. I was spread all over the place. Every



Ontheroad

Sadhguru Jaggi Vasudev on a motorcycle in Kalhatti, Ooty, in 1985

cell in my body was bursting with a new, indescribable level of ecstasy,” says Vasudev. Up until this moment, Vasudev did not consider himself to be “spiritual”, describing his young self as a “sceptic’s sceptic”. However, by the time he left the spot four and a half hours later, he had achieved something akin to enlightenment.

Convinced that this could happen to anyone, Vasudev wanted to share his experience with people. He decided on yoga as his medium. His first session, held in Mysuru in 1982, was attended by just seven people and that too after a fair amount of coaxing. “Some came out of curiosity and some, politeness,” he says. But what was to be a four-day



BANDEEP SINGH

Only seven people attended his first session in Mysuru. But what were to be 2-hr daily sessions for 4 days stretched to 6-hr sessions over 5 days

programme with daily sessions of two hours, stretched on for five days with six-hour sessions every day. And that was that. There was no looking back. Vasudev packed up his businesses, and *dhyanalinga*, a profound meditative space, became his only focus.

For a little over a year, he withdrew from all activity. "There were many processes which were still establishing themselves within me. Any activity felt like a disturbance, so I just sat, for days," he says. Since then, the Sadhguru has collected thousands of followers worldwide and caught the eye of several celebrities, including Hollywood actor Will Smith. More recently though, he was in the news for his controversial remarks on feminism. Statements made by him in an article, titled "How to Empower Women", published on his website, were called out as regressive and misogynistic. ■

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◆ **Tech-led**

Paytm founder
Vijay Shekhar
Sharma at the
India Today
Conclave in
Mumbai in
March 2017

“In college, I didn’t understand what the teacher was saying...

...I never felt one with my peers, I couldn’t speak or understand English. I was a failure in my class but a hero in the computer lab”

VIJAY SHEKHAR SHARMA, 42

The founder and CEO of Paytm says the language barrier in his English-medium college—his schooling was in Hindi—drove him to spend increasing amounts of time in the computer lab, and that he grew inspired by the digital revolution taking place in Silicon Valley. Though uncomfortable, the isolation paid off—today, the company he built is valued at \$16 billion (about Rs 1.2 lakh crore)

By **SHWWETA PUNJ**

Photograph by **BANDEEP SINGH**

Your lips move, but I can’t hear what you’re saying...” When the legendary rock band Pink Floyd released ‘Comfortably Numb’, they probably didn’t imagine their lyrics would resonate even with 15-year-olds from small-town India. One of those 15-year-olds was Vijay Shekhar Sharma, now one of India’s youngest billionaires, who transformed the country’s relationship with cash. Sharma cites these lyrics to describe his years as a college student in Delhi, sitting in the front row of class and staring blankly at his teacher, who was teaching in a language that was new for the Hindi medium-educated Sharma.

He says that coming from a Hindi-medium school—he grew up in Harduaganj, a small town near Aligarh, with his father a school teacher and

his mother a housewife—he struggled with the language barrier at his engineering classes at the Delhi College of Engineering (DCE, now Delhi Technological University). This problem manifested even outside of classes. Delhi can be an intimidating city, even for seasoned newcomers—imagine the challenge for those who move here from India’s small cities and towns with English as a second or third language. He says that the difficulties he faced—the anxiety, the feeling of being an outcast, the lack of friends and worries about getting a job—led to an intense desire to build something that would both give him a purpose and create jobs for others.

“I was the second engineer to graduate from my school,” says Sharma. “The first was in 1964. I

*Yun Hi Nahin Main,
Main
Ban Jaata Hun.*



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“I believe that whatever comes my way, whatever I do, is part of god’s plan. If there is a challenge before me, I am meant to solve it”

see myself as an underdog—I was not supposed to be here. In school, I read a lot of books in the library; I read a lot about the glory of India but also realised that the glory was in the past.” He says, with all humility, that this led him to wonder what he could do to “bring the glory back”. For a technology entrepreneur, Sharma comes across as someone who is deeply philosophical about his life and work. “I believe that whatever comes my way, whatever I do, is part of god’s plan. If there is a challenge [before me], I am meant to solve it. Whatever comes my way is a tool or a resource for me to fulfil my purpose.” However, he still has his feet firmly planted on the ground; when asked if he always believed he would be the celebrated entrepreneur he is today, he says, “It is surreal to believe that I am here.”

The turning point for him, he says, was the life of an outsider he lived in Delhi. The language barrier was such a challenge that despite being the only student from his school to qualify in the competitive exam that brought him to DCE, he soon retreated from being a front-bencher to someone who spent most of his time in the library or the computer lab. “I didn’t understand what the teacher was [saying],” he says. “I never felt one with my peers. I couldn’t speak or understand their language. I was a failure in my class but a hero in the lab.” He says this led to fears about the future—“I started to [worry about] whether I would get a job. I [went from being] a school topper to failing in subjects, because I couldn’t understand the language.”

As Sharma’s worries continued, he also found himself inspired by stories of Silicon Valley—of entrepreneurs who had made it big without a college degree. This led to ideas of starting a business of his own. While in college, he “decided to build a ‘hostel alley’, inspired by Silicon Valley”—Sharma and a friend of his started a company out of their hostel, named XS Corps. Their business card carried the address of their hostel and a phone number for the DCE’s computer centre.

Though Sharma went on to bag the best-paying job on campus, he says by then he had realised it would only be a stepping stone to his larger goal. “I took the job with the clarity that I had to learn how to run a company,” he says, “like understanding what departments exist, etc. I did three stints in different companies, learning different as-



Hostelalley

Sharma in 1997, at his hostel during his Delhi College of Engineering days

pects of running a business.” His time at INDIA TODAY, he says, taught him the skill of converging multiple business verticals into a single unit.

In 2001, he took a Rs 8 lakh loan and started One97, the parent company of Paytm. In 2010, sensing a shift toward digital systems in consumer billing and payment processes, he launched Paytm—‘pay through mobile’. It started off with a prepaid mobile and DTH (direct-to-home) recharge platform and added mobile and landline payments in 2013. In 2014, the company launched its Paytm digital wallet. In 2016, demonetisation helped his business grow tremendously, and in 2017, Paytm became India’s first payment app to cross over 100 million app downloads.

In the decade since he founded it, Paytm has grown to a valuation of \$16 billion (Rs 1.2 lakh crore). The Noida-headquartered digital payments firm ranked 13th in the Hurun Global Unicorn List 2020 and, according to data from the National Payments Corporation of India, consistently outperforms major banks on technological metrics like its transaction decline rate. However, despite these successes, Sharma remains driven to keep doing things bigger and better to put India on the world map. ■

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A healthy bushel of crop is the dream of every farmer. Mr Sanjiv Kanwar, Country Manager, Yara India, is spearheading the global entity's India vision programme with innovative crop nutrition programmes to realise this dream. Intelligently, he has customised the knowledge garnered from the company's presence in over 60 countries and his experience of having worked at the grassroots of the Indian agriculture sector to empower farmers and enrich the value chain. The first global fertilizer brand invested in India is set to make fertile the land of abundance.

■ **What is the agricultural scenario in India and what is the value addition that Yara is making into it?**

India is an agrarian country with nearly 60% of the population engaged in agricultural activity contributing to around 17% of the GDP. Today, India is one of the largest producers of cereal as well as fruits and vegetable crops in the world and agricultural produce is 4th largest export commodity.

Indian Agriculture has the potential to raise farm productivity improving contribution to the Indian GDP, thus, enabling the economy to grow in a consistent manner. Our per Hectare cereal production in some

cases is around 30-40 percent lower when compared to agricultural power houses like China and Brazil. Natural calamities such as floods and droughts are a bane for the Indian agriculture, adding to the woes of the farmers putting them under high stress. Aggravating the situation is the gaping disconnect between the farmers lack of awareness about the consumer needs and market trends.

Knowledge, technology and partnerships are key enablers to help the Indian farmers lift farm productivity. Yara has a farmer-centric approach which means that we work closely with the farmers and make a sincere attempt to understand their needs based on crops, geographic location, soil conditions, and cultivation practices. Through application of our high-quality crop nutrition and sharing of knowledge, Yara helps farmers to improve productivity by an average 15-20 % leading to similar impact on farmer incomes.

Yara works in collaboration with other agricultural input players to help farmers to optimise crop nutrition, crop protection and seeds, and to adopt more progressive farmer practices (for example fertigation systems). In our experience, collaboration across the value chain has helped farmers to improve resource efficiency at the farm level.

Working with several Food Chain companies enables us to gain vital insights in their as well as consumer needs. We help the farmers to produce crops that meet the market requirements, thus improving market access and also reducing rejects. This enables the farmers to improve their returns in a sustainable manner.

Further, we are establishing working relationships with various Farmer Producer Organisations (FPO's) across India. We believe that the FPO's will bring the power of collectivisation to the individual farmers helping improve market linkages – both for input as well as output – helping accrue considerable benefits along the entire value chain.

■ **What Agri reforms would enable fertiliser companies like Yara to empower farmers of India?**

India needs to carry out two reforms which will help farmers meet the challenge of improving farm productivity.

Firstly, the current fertilisers product registration process is long and cumbersome. As per a World Bank Report, India takes 804 days to register a new fertiliser ranking 98th out of 101 countries studied!! This actually prevents farmers from accessing the new and innovative products that are available to his peers globally and hinders his/her ability to raise productivity to international standards.

Secondly, we need to move quickly to improve our soil health which has been denuded of secondary and micronutrient over the years. India consumes close to 50MNMT subsidised fertilisers. Regulations should be put in place which allow fortification by secondary as well as micronutrient fertilisers and market prices of

Yara India: Empowering India's Agro- economy and Farmers



Knowledge grows

such fortified product be set free. In other words, the subsidised fertilisers should act as a carrier product for secondary and micronutrient fertilisers.

Both the above reforms shall help the farmers improving farm productivity and more importantly produce high quality crops which are in line with international requirements.

In order to help improve our agricultural produce exports, India needs to have fertiliser regulations in line with the global regulations especially with EU and US - these regions are major players in the International Agri produce markets.

■ How is Yara leveraging the digital platform to reach out to millions of farmers with small farm holdings?

Yara being purpose driven company aims to help farmers to help farmers produce more from less - thus helping protect our planet. Knowledge is the key enabler to help achieve this purpose

Farmers rely on information and knowledge to be able to make informed decisions. To help deliver knowledge to the Indian farmers, we have around 350 Sales Agronomists who engage with the farmers on a regular basis, conducting demos and advising them on improved farm practices. However, bear in mind that India has 140 MN small holder farmers - all having a huge need for information and it is virtually impossible to address their needs on a one to one basis.

We are using a mix of Social Media and Digital Tools to reach out to the farmers. We have a very active social media presence on Facebook and YouTube where we are connected with almost 170,000 farmers. We also have many crop specific farmer groups on what's app where we continuously engage with the farmers advising farmers with solutions during the crop cycle.

Yara has created apps such as FarmWeather which gives forecasts on a hyperlocal basis. The hyperlocal weather forecast helps farmers to take informed decisions regarding irrigation, sowing and harvesting - thus improving their returns. Almost 3MN farmers are using this app at present!!

In June 2020, Yara launched FarmCare to provide End-to-end production support for the cereal crops. Includes DLCC, fertilizer calculator and issue detection (Crop Doc). 2021 we will Introduce IoT infield sensing tools as part of the Solution. We have currently around 350000 + farmers using our app and daily average we are solving 250+ farmer crop-related issues.

In September 2020 Yara launched FarmForward mobile application that provides a dependable, everyday decision-making tool for smallholder farmers. (Starting with potatoes this year)

With our Digital Farming, we aim to service the Indian small holder farmers with timely knowledge and inputs aimed at improving making farming sustainable.

■ As a global crop nutrition company, how is Yara

improving soil quality?

Over the years, Indian soils have seen continuous mining of secondary and micronutrients - this affecting the yields as well as the nutritive value of the crops. The starting point to improve soil health is understand the current status and then to deliver nutrients which help improve productivity.

We have set up a soil test lab at our Babrala urea plant from where we provide soil test reports to the farmers. Using our high nutrient efficiency products, we create crop specific nutrition programs aimed at delivering the required nutrients in the right quantity at the right time without any losses thus helping the farmers to achieve more with less. Some of our products have a low salt index which is a positive for the soil. Further, our crop programs help improve the soil pH too.

■ How is Yara strengthening the food security of India?

India ranked 94 among 107 nations in the Global Hunger Index 2020 report. Nearly 20 crore Indians are malnourished. It is not that they are hungry but are not having access to good quality nutritious crop. In addition, 40% of our children are showing signs of Zinc deficiency!! Our next generation needs easy access to nutritive food to be able to be able contribute to the economic growth of the country in the coming years.

We help the farmers to grow an improved quality and healthy food with the help of our knowledge as well as balanced crop nutrition programs.

■ How is team Yara improving crop health through knowledge sharing?

We have put in place a solid team of 44 agronomists- a high proportion of members of this team are PhD's !! This team supports the 350 strong sales agronomists and farmers with their knowledge and expertise aimed at improving farm productivity. As we discussed earlier, we are a farmer-centric company and we working very closely with the farmers. In 2019, we conducted over 1800 farmer meetings, 200 demonstrations and met almost half a million farmers across India !!

Before we develop a crop program to understand various factors such as crop economics, current nutrition practices, soil type etc- this understanding is vital to deliver the correct advice to the farmers. The crop specific programs are developed in a manner to deliver the required nutrients at the correct time in the right quantity.

Further we do advise the farmers depending on their location to consider investing into solutions such as greenhouses, fertigation systems which can help improve productivity despite adverse agro-climatic conditions.

■ Women are an integral workforce in Indian agriculture. How is Yara leveraging their strengths?

India has close to 1 crore women farmers, and this is an impressive number. As per the FAO estimates, if women

farmers were to get the same access to productive resources as men, farm productivity can go up 20-30%. This means that the overall increase in output would go up by almost 4-5% which means that an additional for 150 MN human beings can be fed being produced!!

Yara is working with female apple orchardists as well as coffee planters in India and we have benefitted immensely from this experience. We are looking at working with an FPO run by female farmers only!!

We have recently put in place a team of 5 Digital Agronomists to support our farmers and they are all women - highly qualified and proficient in their work. Frankly, if we want to speed up change in Indian Agriculture and make it far more productive than it is now - we need to reach out to the female farmers and work with them to improve farm productivity.

■ What are the green initiatives supported by Yara?

Our low-carbon nitrate offering is a proven choice for reducing emissions from farming. Our decarbonizing efforts also include the piloting of green ammonia and mineral fertilizers, fit for a zero emissions future. So, when the farmer uses the Yara products, he too leaves a low carbon footprint. Further, our crop programs are designed to deliver the right nutrition at the right time - thus ensuring no wastage !!

We are also expanding the number of crops on which we are providing farm advisories - one of the crops that we want to cover is sugarcane which is a highly water intensive crop. We feel that by providing timely inputs to the sugarcane farmers there is enough scope to reduce water usage in this crop.

We are also introducing new stage and crop specific water soluble fertilisers which will help improve farm efficiency by improving productivity.

Our Babrala based urea plant is amongst the most energy efficient plants in the world.

■ When you look back, how has your journey been with Yara?

I have been Yara for 24 years now - the journey has had its share of ups and downs and the experience thoroughly enriching. Yara has a flat structure and one is empowered to be decisive and accountable. The company has a noble mission "Responsibly feed the world and protect the planet".

The word 'Passion' describes Yara and its team. We have around 350 sales agronomists on our team and a high proportion of them come from active farmer families - so they actually see the challenges first hand on their farms and work with a high degree of commitment to help the farmers!!

Quite often we tell ourselves 'We cannot change the world but we will certainly change the world for the people we touch' for Yara's knowledge and products have the ability to bring a smile to the farmers face when they see their crops and their land healthier than ever !!

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“My eyes
were wet as I
saw my coach
clapping...”

...and in that very moment,
I realised I had found my goal”



Poised

Karmakar at the
Indira Gandhi
Indoor Stadium
in 2016

DIPA KARMAKAR, 27

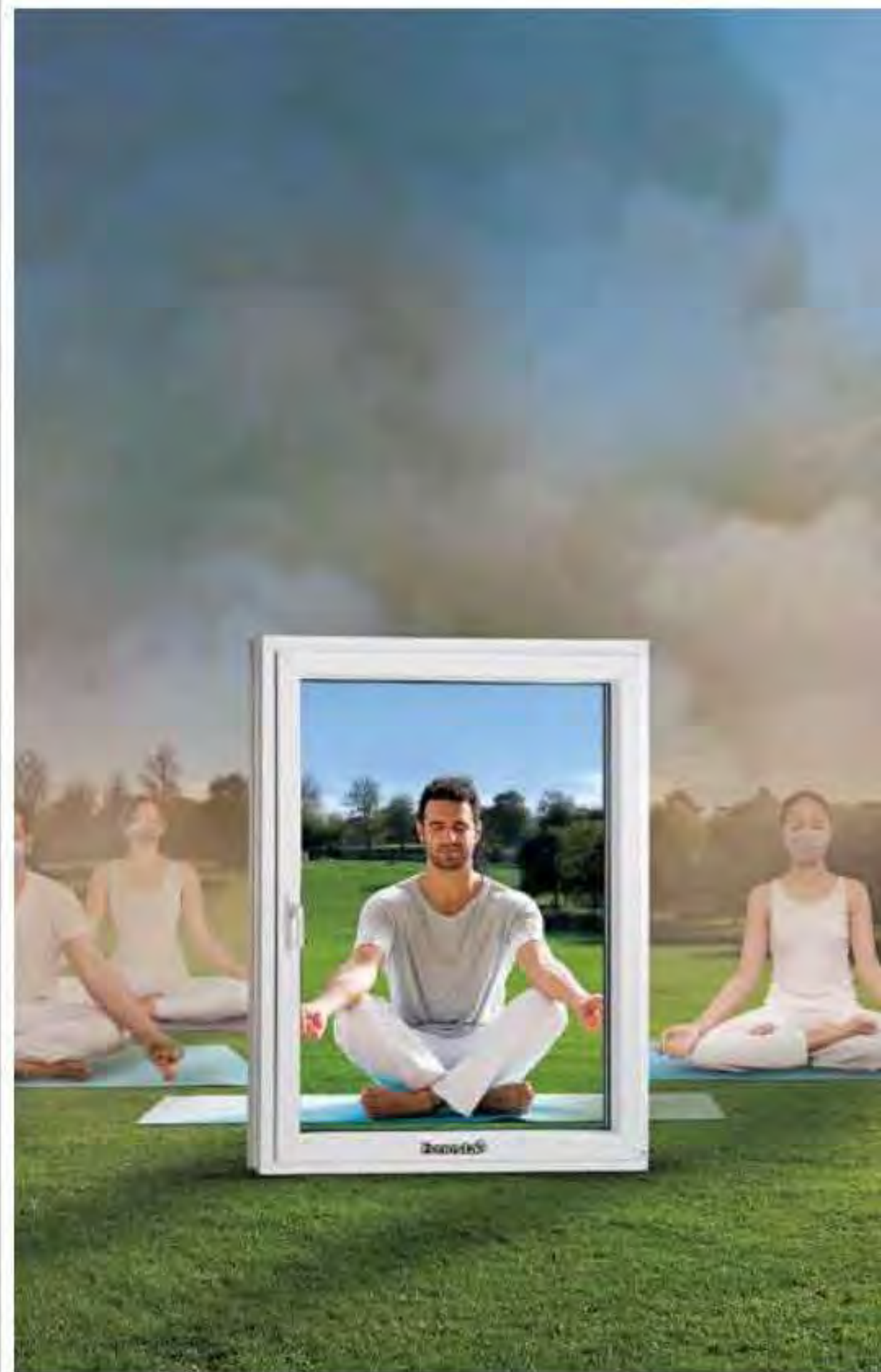
She started her gymnastics journey at the age of six. In 2016, Karmakar became the first Indian gymnast in 52 years to compete in the Olympics

By **ROMITA DATTA**

Born with flat feet—something that is considered a postural deformity for gymnasts—Karmakar’s story is one of struggle, grit and the determination to overcome all imperfections. Today, she is famous for her training regimen—hours of gruelling hard work and practice in ill-equipped gyms in her hometown, Tripura. Her 8-10-hour practice sessions are the stuff of legend, especially for being done without even the equipment that others in her field consider essential, like soft-landing mats. In this, the ‘Small Wonder’—the title of her biography—has displayed a remarkable ability to transform adversity into spring-

Photograph by BANDEEP SINGH

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❖ The early bird

An eight-year-old Dipa Karmakar practicing at Vivekananda Byamagar gymnasium in Agartala, Tripura

boards of success. In interviews, her coach and her parents have often highlighted her tenacity in perfecting her skills and routines: “She would bang her head against the wall and hurt herself [while training], but she wouldn’t stop until she could satisfy her coach, but most importantly, herself,” says Karmakar’s father Dulal, who introduced her to gymnastics at the age of six.

It was much later, though, that gymnastics became her passion in life. “In 2007, I won three gold and two silver medals at the junior national events. The entire auditorium was applauding my feat. My eyes were wet as I saw my coach clapping for me. In that very moment, I realised I had found my goal,” says Karmakar.

Starting from being a vault specialist, Karmakar has earned fame for her skill at performing one of the most difficult and risky vaults of all: the Produnova, dubbed the ‘death vault’. This manoeuvre—involving a handspring followed by two and a half midair somersaults—is famous for being enormously difficult. Karmakar is one of only five women in the world to have successfully executed this vault on the competitive stage. It led to her winning a bronze medal at the 2014 Commonwealth Games in Glasgow, and two years later, to her representing Indian gymnasts at the 2016 Summer Olympics in Rio De Janeiro. That ended a 52-year-long wait for an Indian gymnast to compete in the Olympics, and made her the first female Indian gymnast ever to do so. At the main

“I want to inspire the next generation so that India can send a full team of gymnasts to the Olympics, not just one athlete”

event, despite competing against the likes of US superstar Simone Biles, Karmakar missed out on a medal by only 0.15 points, finishing fourth. With this performance, she scripted a historical first for India, inspiring many young girls to take up the sport.

Karmakar has battled a knee injury since 2017, but even this has failed to dampen her indomitable spirit and will power. In 2018, she became the first Indian gymnast to win a gold at a global event—the FIG Artistic Gymnastics World Challenge Cup at Mersin, Turkey. Her records tally is impressive, as is the list of awards—in 2015, she won the Arjuna Award, and the following year, the Padma Shri and the Rajiv Gandhi Khel Ratna Award.

For the past six months, the Covid-19 pandemic and her recovery from her knee injury have kept her off the practice mat, but now, she is back at the gym, training to succeed at her next target—winning medals at the 2022 Commonwealth Games and the 2022 Asian Games. ■



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“Seeing people get almost paranoid about taking my classes...

...I thought perhaps I was doing something special. It was a moment of self-realisation”

BYJU RAVEENDRAN, 40

His learning app BYJU'S—one of India's fastest growing startups—achieved decacorn status in June 2020 with a valuation of over \$10 billion, boasts of 75 million registered users and has 5.2 million paid subscriptions

By **RAJ CHENGAPPA**

When Byju Raveendran speaks, you listen. After all, he is a 40-year-old who founded a company that has achieved phenomenal growth and is now India's most valued edutech venture. In June 2020, BYJU'S attained the coveted status of a decacorn when its valuation crossed \$10 billion (Rs 74,000 crore). Given that it had become a unicorn just two years ago, when it was valued at \$1 billion, BYJU'S is undoubtedly one of India's fastest-growing startups. It roped in Shah Rukh Khan as its brand ambassador and displaced Oppo as the Indian cricket team's key sponsor—attaining a high-profile presence in the market.

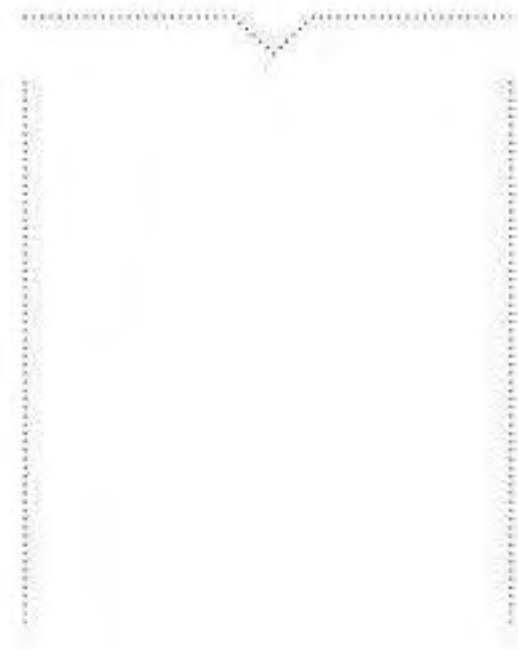
Today, the BYJU'S learning app has over 75 million registered users and 5.2 million paid subscriptions. With schools shutting down during the pandemic, the app offered content free for students, which brought in 30 million new users. It also helped teachers by employing 10,000 of them

to conduct its English learning module. With the online space booming, BYJU'S is clearly on the right side of history and poised to grab an even bigger slice of India's \$180 billion (Rs 13.3 lakh crore) education sector.

Yet, Byju discounts his fairy-tale success, saying, “I strongly believe that in business as in politics, there is nothing called winning. It is all about staying in the game. The day I call it a success, I will call it a day. Because it means I can't do anything better and bigger—I hope that day is a long way off.” He appears exceptionally bright and speaks with a rare intensity and passion about his work. The words tumble out in a hurry as he struggles to keep pace with his impatient and agile mind. Surprisingly, Byju did not learn English in the school he went to in Azhikode, a coastal village in Kerala, but says he picked it up as a byproduct of his passion for cricket, by listening to test match commentary.

Byju considers this process as key to learning through “contextual settings” or by finding out why learning a particular subject is relevant to your life. As he puts, “It is important to find an intersec-







“In business as in politics, there’s nothing called winning. It is all about staying in the game. The day I call it a success, I will call it a day. Because it means I can’t do anything better and bigger”

Byju confesses he did not know what he wanted to be while growing up. There were times he wanted to be a cricketer, a footballer and even a table-tennis player—he was good at games and spent as much time outside the classroom as he did in it. Sports, he believes, helps develop team spirit and leadership, apart from imbibing a certain culture of doing things. “What defines me is the logic I learnt from mathematics and the positive attitude I developed through the games I played,” he says. Byju employs these qualities while running his company, with many of his colleagues, especially the co-founders, being ex-students—including wife Divya Gokulnath.

He has no logical reason for why he became an engineering graduate except to say that if one is a South Indian and good in mathematics, then “it is usually the default option”. He took up a job as a ship-ping engineer, which engaged him for eight months in a year and gave him vacation for the remaining time. In 2008, during one such vacation, some friends requested him to tutor them for the Common Admission Test (CAT) for entry into management institutes. He did it for free and was so good at it that by word of mouth the numbers grew rapidly to 200. So they shifted the classes to a college auditorium and levied a charge on the participants for hiring the hall. Within a week, the auditorium, which had a capacity of 1,200, was full and he had to conduct more batches every day.

That for Byju was a life-changing moment.

“Seeing people get almost paranoid about taking my classes, I thought perhaps I was doing something special. It was a moment of self-realisation,” he says. He called up his father and told him he was taking a break from work for six months to pursue teaching and would return to his job if it didn’t work out. Soon, the demand for Byju’s classes grew and he was teaching to packed auditoriums across Bengaluru, Chennai, Mumbai and Pune, later adding five more cities. He got so popular that in Delhi and Bengaluru he had to hire a sports auditorium that could accommodate 25,000 students at a time.

That brought Byju to his next big turning point when he became a full-fledged entrepreneur. He launched ‘Think and Learn’ in 2011 and started using technology to reach out to many more students over VSAT. He also started creating content formats for schools and simultaneously worked on the BYJU’S app, which was launched in 2015. He made sure it would not be a copycat model imported from other countries but a pioneer in learning apps that offered personalised tutoring. “In an educational marketplace obsessed with spoon-feeding, high marks, grades and marks, we came up with the idea of love for learning that was student-centric and self-learning driven,” he says. The move from the big to the small screen and offline tutorials to online apps proved to be hugely popular—Byju and his app have not looked back since.

The company has expanded its learning products to cover the entire school period, from age four to 17. That saw big tie-ups with international companies, both for funds and collaborations, including a learning product for kids with Disney. Overnight, BYJU’S became hot property for top foreign and domestic investors, such as BlackRock, Owl Ventures, Chan-Zuckerberg Initiative, Sequoia Capital and Tencent, who at last count had invested \$2.1 billion (Rs 15,540 crore). The firm has also been making acquisitions of companies that complement its mission, including WhiteHat Jr, Osmo and Edurite.

Byju regards the pandemic as a key inflection point in education with technology now at the core of the classroom of tomorrow. It would result in a judicious blend of offline and online offerings that would position edutech companies like BYJU’S at the centre of a new learning revolution. What is Byju’s own big learning as an entrepreneur? “I am 100 per cent sure there is no short-cut to success. Also, speed, efficiency, balance, discipline and focus are key qualities,” he says. Byju has all of these and in plenty. ■



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“SSVM believes that the quality and nature of a learner’s experiences in life set the foundation and brain development for the learning and demeanour that follows.”

Dr. Manimekalai Mohan, the Founder & Managing Trustee of SSVM Institutions, is a leader with a vision to provide accessible quality education for all. Over the years, the SSVM group of schools that includes the Shree Sarasswathi Vidhyaah Mandheer (CBSE & Matriculation), SSVM World School and SSVM School of Excellence have become synonymous for world-class educational infrastructure and holistic excellence. Reeds World School functions under the aegis of SSVM Institutions. SSVM PREPVERSITY, an innovative wing widens the professional placements and provides career guidance for learners. SSVM INSTITUTIONS has ‘Athma Seva’, a Charitable Unit for the Differently-abled Children. The Open Schooling (NIOS) facility has also been extended at SSVM.

The Child’s Future Begins Here: SSVM caters a happy and purposeful introduction to learning for students with values for life. Just as each child has different interests, so as an individual’s learning style. The students make progress in diverse areas at their own pace and space. The School understands every learner’s needs and works closely with

parents as learning partners and enhances professional development programmes and workshops for teachers to support the student’s unique learning journey.

Discover the Joy of Experiential Learning: Brilliant educational programmes are complemented by futuristic resources and facilities. SSVM has gained an implausible stature in the International and National sports tournaments like Swimming, Archery, Horse Riding, Rifle-Shooting, Athletics, Yoga, Band etc., strengthening the schools’ commitment, enhancing global educational opportunities in the topmost Indian and International universities. The most dedicated teachers are the pillars of strength, and these tenets continue vital to SSVM’s inspiration and philosophy.

The schools’ key goal has been to make SSVM a happy Institute accelerating multi-dimensional ways exploring limitless possibilities since inception. Besides, learners experience expeditions within the country and beyond like STEM, International MUN-Conferences, International Summer-School Programmes, University visits, Uniform-

Services, Republic-Day Camps-New Delhi, National & International Educational trips helping them identify their potential and pursue their passion.

Fostering Quality Education for 21st-Century Learners: SSVM is premeditated to fulfil the needs of the 21st Century learners to encourage research-based, experiential and blended learning to develop their curiosity and look to nurture confident young learners who take pride in their achievements. SSVM develops such thoughtful, confident young learners and teachers. The education model allows students to maintain required breadth as well as depth, based on the CBSE Curriculum with a focus towards implementing the National Education Policy 2020.

An Unparalleled Unification of Exploration and Excellence: The reputation earned over two decades as one of the top Institutions exemplify the success of SSVM’s Educational Model as a school of International paradigm with Indian values; Picturesque Campus, Most-Modern Infrastructure, World-Class Laboratories and Libraries;





Unparalleled residential environment maintaining positive School climate, sizable Students-Teacher Ratio, ICT integration, CCTV Surveillance and Security guards round the clock.

Digital Knowledge programmes such as First in Math, Online classes, assessments and feedback for students; Trinity Speech & Drama & Communication Skills, Cambridge English Assessment Programs; Smart classrooms, Labs on Linguistics, Computers, Robotics, 3D Printing-Design & Technology and many more unparalleled opportunities help learners stimulate and formulate themselves for the unpredictable future.

Empowering Future Leaders: The rapid spread of COVID-19 has demonstrated the significance of strengthening resilience to face any threat. Technology has led to numerous beneficial changes in the learning curve of students and teachers. This pandemic has come in disguise to continually remind the learners how skills such as creative problem solving, informed decision making and perhaps above all, adaptability becomes essential in the most unpredictable world.

E-learning is the latest buzzword. During these trying times, SSVM has embedded virtual classes and has made the learners, teachers and parent community connect through online classrooms. The amalgamation of Virtual Reality, digitalisation, Artificial Intelligence, Augmented Reality, Robotics, and so forth has transformed the teaching-learning pattern.

SSVM has solicitously envisioned providing students with a lively learning atmosphere with strong values and Indian ethos. Students get to devour on every single opportunity to progress in their various endeavours and become the right citizen cum leader of our Nation. The different arrays of academic and extra-curricular facilities ensure that learners

surpass in all pursuits of life. SSVM believes that education must help children to excel holistically in Academics, Sports, Arts, and Co-Curricular pursuits, while ensuring their safety and well-being.

As a proficient educator, Dr Manimekalai Mohan understood that the future of education lies in teaching the learners' core skills such as problem-solving, decision making, analytical skills and creating space for innovation. The SSVM schools have a host of interdisciplinary programs that provide learners with leadership opportunities to boost self-esteem in a nurturing and positive environment. The students have proven their merit everywhere they go and continue bringing laurels to their alma mater.

Good teachers are instrumental in shaping the future generation, and SSVM ensures that all teachers are provided with the best resources, skills and environment to perform to the best of their capacity and help maintain a caring, supportive and positive milieu for the learners and parents. The teachers are also encouraged to consistently upgrade themselves to prepare learners for the 21st-century world.

This 2020, SSVM celebrates 22 years of excellence in

GET, SET, GO & LEAD THE WORLD!

- EXCELLENCE IN BLENDED LEARNING
- WORLD-CLASS CAMPUSES
- MULTI-SPORTS CULTURE
- INTENSE STEAM EDUCATION
- DESIGNING THOUGHT LEADERS
- LIBRARY & READING CULTURE
- EXTRAORDINARY LEADERSHIP CHARACTER
- STUDENT-LED COMMUNITY SERVICE
- 21st CENTURY EDUCATION PRACTICES
- PROFESSIONAL CAREER COUNSELLING SERVICES



Dr. Manimekalai Mohan
Founder & Managing Trustee, SSVM Institutions

education and Dr. Manimekalai Mohan's dream of taking quality education to the rural regions and suburbs of Coimbatore. SSVM will have its Campus equipped for Cambridge Assessment International Education - Cambridge Primary for the academic year 2021 - 22 and classes drive up to A level.

SSVM records its promise to high standards of excellence and is dedicated to imparting the very best education to aspiring learners and shares a vision to 'Cultivate learners as Innovators.'

SSVM GROUP OF INSTITUTIONS

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“I almost quit SBI to move to a bigger city for my child...

...but my mentor convinced me to stay put in Lucknow and persevere”

ARUNDHATI BHATTACHARYA, 64

Rising from the rank of probationary officer to become the first woman chairperson of the State Bank of India, she helmed the PSU bank through some of its worst crises

By **SHWWETA PUNJ**

The first woman chairperson of the State Bank of India (SBI), Arundhati Bhattacharya holds the distinction of steering the bank through one of its worst phases. The mounting bad loans, plunging profits and defrauding by tycoons threatened to cause an unprecedented public trust deficit.

At a time when bankers invited scepticism, Bhattacharya inspired confidence. Her banking career plunge, however, had much to do with circumstances. “My father retired from Steel Authority of India without pension, so I wanted to be self-reliant quickly,” says Bhattacharya, who cracked an all-India SBI probationary officer entrance exam in 1976.

Bhattacharya began her stint at SBI in 1977 and gradually climbed the ladder, but found herself at the crossroads in 2006. A mother by now and posted to Lucknow to take charge of the

eastern Uttar Pradesh region, she considered quitting and moving to a bigger city to give her daughter better schooling. “My mentor advised me not to give up before I had exhausted all possibilities. Giving up is easier—one shouldn’t take the easy option out,” she says in hindsight.

Another challenging situation Bhattacharya recalls is her 2005 appointment as chief general manager for new projects—a posting ostensibly aimed to set her up for failure. “Nobody thought I could pull off the project, but it turned out to be a rewarding one and brought me great learning and satisfaction. There are always ways to turn setbacks around,” she believes.

Since her growing up years in Bhilai, Bhattacharya’s mother and aunt have been her biggest inspirations. After a death in the neighbourhood due to lack of medical care, her mother spent nights studying to become





✦ Inspiring trust

Arundhati Bhattacharya during her SBI days in Mumbai

RACHIT GOSWAMI

“I learnt from my mother that when faced with a situation, one should act. There’s no point in sitting back”

a homeopath to be able to help the community. “She even ran a clinic until three months before her death (in 2009). I learnt from her that when faced with a situation, act! There is no point in sitting back.”

After spending over four decades in a PSU bank, Bhattacharya joined software firm Salesforce in early 2020 as chairperson and CEO and is learning the ropes working with a young team in a startup-driven culture. “The IT sector is very different. I have had to unlearn and learn much. I ask lots of questions at the risk of sounding stupid at times,” she says. Bhattacharya has left the PSU banker in her firmly behind and is embracing the IT world with new energy. She has even picked up the requisite vocabulary. “GFG.” Asked what that means, she says with a grin: “Go for growth.” ■

A man wearing a white jacket, a white hard hat, and glasses stands on a railway track. The background shows an industrial facility with large cylindrical tanks and complex piping under a clear sky. The man is looking towards the camera with a slight smile.

45TH

ANNIVERSARY
SPECIAL

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CHANGING
MOMENTS

“I had to think out-of-the-box... ...to succeed in building the Konkan Railway project in record time. That got me the Delhi Metro”

E. SREEDHARAN, 88

He pushed for a special purpose vehicle to build the difficult Konkan project and applied the same principle to achieve results with the Delhi Metro

By **SANDEEP UNNITHAN**

It's hard to imagine urban India without its metro trains—the giant aluminium snakes sliding above and below the grounds of bustling metropolises, carrying in its bellies India's teeming millions. Delhi has the largest network—389 kilometres and 285 stations. Mumbai, which will build 235 km by 2025, is close on its heels. Ten other Indian cities have metros, 15 more have it in various stages of completion. And it's clear why. An Indian city feels it has arrived only when it has a metro rail, the fastest, most economical and non-polluting mass rapid transport solution. Most of the credit for this urban engineering marvel being replicated across India goes to one engineer—E. Sreedharan, popularly known as 'Metro Man'.

Sreedharan's first brush with fame was repairing the Pamban bridge in 1963, parts of which had been washed away in a cyclone. The railways estimated it would take six months to repair the sole link between mainland India and Rameshwaram. Sreedharan did it in just 46 days. A legend was born. But significant as it was, even this wasn't a

turning point in his life. “I had a very ordinary, uneventful career in the Indian Railways from December 1954 to June 1990. No doubt, restoration of the Pamban bridge gave me an excellent opportunity to demonstrate my technical and organisational competence. But it wasn’t a turning point in my career.”

What was it then? Sreedharan says it was a stirring article in *Reader’s Digest*, which highlighted the need for “out-of-the-box” thinking when faced with a major challenge. He was then Member (Engineering) on the Railway Board in 1990. It so happened that the senior railway engineer in what seemed like the last phase of his career was facing what appeared to be an insurmountable challenge. Railways minister George Fernandes had mentioned his dream project—a Mumbai to Mangalore railway line that would complete India’s last great missing rail link.

On track

Sreedharan on an inspection of one of the DMRC lines in Delhi; inspecting a track switch during the Konkan Railway construction

BANDEEP SINGH

The trouble was it would have to pass through some of the toughest terrain in India, the rugged Western Ghats, reason why the Indian railways had never even surveyed the route for such a line. It was deemed an impossible project. The 738 km-long railway line would need 93 tunnels which would have to bore through not only the hard volcanic rock of the Ghats but also soft clay and even

“A conventional approach to taking up the Konkan Railway project would have meant at least a 30-year wait for completion”

sand. It would need 157 major bridges and 6,000 minor ones. Project costs were estimated at what was then a staggering Rs 3,000 crore.

“The annual budget outlay for new railway lines at the time was hardly Rs 600 crore and about 20 rail lines were already in progress. With trickling funds, a conventional approach for the Konkan project would have taken at least 30 years for completion,” says Sreedharan.

This is where Sreedharan went for an out-of-the-box approach. He suggested the creation of a special purpose vehicle (SPV) with the Railways and the four beneficiary states—Maharashtra, Goa, Karnataka and Kerala—as equity holders. These states would contribute a third of the project costs. The balance funding required would be raised from the market, following a build, operate and transfer (BOT) principle. Using this novel concept, the project could be completed in seven years, Sreedharan estimated. Fernandes immediately accepted the idea. When Sreedharan retired on June 1990, the minister entrusted him with the project. Sreedharan would be chairman & managing director of the Konkan Railway Corporation. The project was a resounding success and, as Sreedharan predicted, was completed in seven years.

The reputation he garnered from the Konkan Railway brought Sreedharan to the Delhi Metro. In 1995, the government of India and government of Delhi set up an SPV, the Delhi Metro Rail Corporation (DMRC). The Konkan Railway veteran was appointed CMD and given sweeping autonomous powers to execute the project, from hiring personnel to deciding on engineering tenders. The flawless execution of the Delhi Metro triggered India’s metro revolution. ■



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■ **SANTANU MISHRA,**
Co-Founder, and Executive Trustee,
Smile Foundation



Reaching far and wide, despite the pandemic

Santanu Mishra has been walking the tough path of empowering communities through sound healthcare and good education for decades. And the commitment to spreading smiles continues despite odds.

■ **Please tell us about your journey into the social sector.**

I began my journey in a rather ordinary way. Born in Sambalpur, Odisha, I studied commerce and law at Sambalpur University, then moved to New Delhi with my friends where I studied at the Institute of Company Secretaries of India. After graduating as a Company Secretary, I completed my management education programme from the Indian Institute of Management, Ahmedabad.

However, post climbing the corporate ladder, I believed I had a bigger role awaiting me and that came in 2005. I quit my corporate career at its peak and took up the responsibility of conceptualising, steering, and scaling up Smile Foundation. I had co-founded this voluntary organization with a group of friends in 2002 with the intention of giving back to society.

■ **With the world undergoing a complete shift due to COVID-19, what is the need of the hour for all those involved in the development sector?**

Our first call of action is definitely to provide help and support to communities most affected across the nation. In this large space, providing healthcare services is of primary importance. However, with each organisation working in its unique space, ensuring continuity in their programmes is the key. For this, NGOs and other civil society organisations need to reevaluate their outreach model and ensure that the beneficiaries are being catered to in the best possible manner.

As for Smile Foundation, we have adapted to this by using tools like digital literacy, tele-counselling, telemedicine and mobile healthcare units. We are ensuring that our operations continue throughout the 25 states we are present in.

■ **Please explain your innovative concept Social Venture Philanthropy (SVP) in detail. How different is philanthropy from CSR?**

Looking at CSR, particularly in India, it is a mandated activity under the Ministry of Corporate Affairs and is, therefore, driven purely by legal purview and execution. Philanthropy, on the other hand, looks at the desire of an individual or an organization to drive social impact, irrespective of the mandate.

We believe that sustainable change is possible through proactive civil society participation and investment by all stakeholders while referring to Social Venture Philanthropy (SVP). Based on this belief, in addition to the welfare work on the ground, Smile Foundation has been making all efforts to sensitize civil society and make it an active partner in all its initiatives. Over the years, hundreds of colleges, schools, privileged children, media, influencers, individuals, and countless volunteers have become a part of our journey of change.

■ **Would you tell us about #IndiaShares and #HealthCannotWait campaigns?**

#IndiaShares was started to combat hunger among its beneficiaries who are most vulnerable. Supporters have

come in from all walks of life. Smile Foundation has already covered 23 states through a dry ration distribution programme, served more than 25 million meals to over 2.78 lakh families so far. A survival kit typically includes Rice, Dal, Salt, Oil, Sugar, Chilli Powder, Turmeric Powder, Dalia Flour, Liquid Handwash, Disinfectant Soaps, Masks, Sanitary Napkins and Biscuits (for children).

#HealthCannotWait aims to take primary healthcare to the doorsteps of the less privileged children and families and promote a health-seeking behaviour among them. At present, 1 million people are benefiting from our health services. Our aim is to reach 2 million people.

Our major challenge was to ensure that we cater to the underprivileged communities in the most efficient and safe manner. Distributing the kits, we ensured that social distancing norms were followed. The doorstep health services, workers wore PPE kits.

The pandemic has left and continues to leave a huge impact on the society we live in. While for a lot of us the impact is less harsh, but for the vulnerable sections of the society- daily wage labours, women, migrant workers etc.- the impact has been socio-economic. We reaffirm our commitment to support the most vulnerable with our effort to bring back normalcy.

A telephonic and digital Health Awareness Initiative providing counselling on physical and mental wellbeing to the most vulnerable during COVID-19 called Batoon Batoon Mein Sehat is also being executed as part of #IndiaShares. To date, 40,000 people have been counselled and we aim to reach 200,000 people.

Introducing beneficiaries to tele-counsellors, we were able to address on-ground issues and myths. The sessions are creating awareness on the disease, advising on the importance of handwashing, use of masks, among other precautionary measures.

■ **How often do you repeat visits to the communities most affected by the pandemic?**

Smile Foundation has been working relentlessly since the beginning of the pandemic. We started with distributing packages containing essential items and food. Then the focus moved to ensuring seamless healthcare and education services. Our 'Smile on Wheel' project is working in regions with high number of cases. They increase the reach of government labs testing for Covid-19 infection as we have integrated our mobile vans into the government

system. The vans are used for collecting the samples from locations whose addresses are provided by a government-managed control room.

■ **With COVID-19, healthcare and education needs have changed. What strategies has Smile Foundation adopted to keep the wheels rolling?**

Both the sectors are a part of India's 'Sustainable Development Goals'. While India has been working to increase effective digitization across sectors, the pandemic demanded an immediate paradigm shift. For healthcare sector, the government was swift enough to dish out the telemedicine guideline, giving the sector the required boost.

Smile Foundation works with government and private sector organizations to ensure that telemedicine centres are strategically located and provide healthcare services to the most underserved sections of society. Smile's initiative has seen success in integrating the telemedicine model with our mobile healthcare units 'Smile on Wheels'. This has enhanced access.

For the education sector, Smile Foundation conducted an in depth study, 'Scenario amidst COVID 19 - On ground Situations and Possible Solutions'. The findings of the study showed that 43.99 per cent of surveyed children have access to smartphones and another 43.99 per cent of students have access to basic phones while 12.02 per cent do not have access to either smartphones or basic phones. A total of 56.01 per cent children were found to have no access to smartphones, the study said.

■ **What have been your initiatives for the education sector seeing this lack for 12.02 per cent students?**

As explained, our baseline study revealed a mammoth of a digital divide. Through this we gauged that customized modules need to be built. Our module for children with smartphones (44%) focused on classes and assignment through Zoom and Skype. For children with basic phones, regular telephonic consultations and follow-ups were done. For segments without any phones, we looped in the neighbourhood network.

■ **Would you like to give a message for those aspiring to get into the social sector and for the people most affected by the pandemic?**

The development sector plays a crucial role in holistic growth of the society. Especially during the pandemic, we are realising the importance of effective collaboration between government and NGO sector. The sector has tremendous growth potential for young minds who are keen to understand the nuances of our society and offer customised solutions.

The pandemic has left and continues to leave a huge impact on the society we live in. While for a lot of us the impact is less harsh, but for the vulnerable sections of the society- daily wage labours, women, migrant workers etc.- the impact has been socio-economic. We reaffirm our commitment to support the most vulnerable with our effort to bring back normalcy.



“My life changed drastically the day my father was laid off...

...I was just 15 at the time. Overnight, I saw him transition from a working-class father to a man stripped of the pride of providing for his family”

SABYASACHI MUKHERJEE, 48

Having witnessed his father's tribulations first-hand, the young Sabyasachi vowed to build a career that would shield them from similar struggles in the future. Today, he is the favoured bridal couturier for most Bollywood celebs

My father is my hero. Nearly infallible, he was always even-keeled even after life had thrown its fair share of challenges at him. He came from a single parent household, who, by sheer dint of will for a better life, overcame great adversity and daunting odds. He got himself an education, an honest job, and a family, creating the life he had dreamed of.

However, this changed drastically the day my father was laid off from his job at the wool-combing mill. Overnight, I witnessed him transition from a working-class father to a man stripped of his pride—his ability to provide for his family. I was just 15 at the time and, like many others at that age, lulled into youthful listlessness, directionless and in need of motivation. Having a front row seat to my father's trials and tribulations, being thrown into a sea of economic uncertainty, upended

my entire worldview. Up until then, his success had insulated my sister and me from strife and insecurity; it offered us the privilege of complacency. And then, for the first time, we were experiencing true hardship.

The following years, though difficult, served as my greatest teacher. I learned from them the value of work, the connectedness of financial and emotional security, and the importance of perseverance. With a single-mindedness that until then I didn't know I possessed, I vowed to build a career that would shield us all from similar struggles in the future. That was my inflection point. It instilled in me an unending desire to create economic engines that provide for people.

My brand bears witness to that philosophy; beyond the decadence and showmanship that fashion entails, our ethos has always been about creating and sustaining jobs. Providing for people—like my father—is my proudest achievement. ■

—as told to **Chumki Bharadwaj**

“Beyond the decadence and showmanship that fashion entails, my brand's ethos has always been about creating and sustaining jobs. Providing for people is my proudest achievement”





❖ **Weaving perfection**

Sabyasachi Mukherjee in his Mumbai showroom, 2015; and a young Sabyasachi shopping at Janpath, Delhi

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PALLAVA BAGLA/GETTY IMAGES

“I decided to return to India...

...from the US to be able to contribute something unique as a clinical scientist”

Medical might

Dr Kang at the Translational Health Science and Technology Institute in Faridabad on August 6

DR GAGANDEEP KANG, 58

Currently professor of microbiology at the Wellcome Trust Research Laboratory at CMC Vellore, her research has led to the development of an indigenous rotavirus vaccine, a key part of the effort to eliminate rotavirus deaths in India by 2022

By **SONALI ACHARJEE**

Towards the end of 1999, after 10 years of working in the United States, Dr Gagandeep Kang made a decision that she says was a defining moment in her career as a clinical scientist. “I made the choice to return to India,” she says. “I realised that, as a clinical scientist in the US, I was one of many. But back in India, there were only a dozen or so in the field at the time. And [by returning to India] I would be part of something unique.”

India wasn't new to Kang. She had grown up in Shimla, and was inspired to study medicine by the anecdotes her uncle, a doctor, would tell her. “I did my MBBS, MD and PhD all from CMC (Christian Medical College), Vellore. I enjoyed public and community health and, from an early point, I



HK RAJASHEKAR

**Research-
led**

Dr Kang at a laboratory in CMC, Vellore, in 2007

“Take on challenges and don’t give up, even if this means taking time to properly understand the problem in front of you. You can fulfil your potential if you push yourself”

wanted to get more involved with research. I felt that preventing illnesses depends on [a better understanding of] viruses,” adds Dr Kang. During her PhD, she began working on research involving the rotavirus. Around 333,000 children in India die each year, according to WHO estimates, as a result of the diarrhoea caused by the highly contagious rotavirus. “I wanted to [better] understand the virus and its impact on Indian children,” she says. In 1998, she left India for the UK, and after obtaining membership to the Royal College of Pathologists, she began to study the characterisation of rotaviruses. The year after that, she moved to Texas in the US for further research at the famed Baylor College of Medicine.

For Dr Kang, life changed significantly after she returned to India. “It was lonely at first—there was no peer group. Back in the US, to be in a scientific environment surrounded by outstanding people was intoxicating. In India, I had to start from scratch and build everything from the ground up. First one has to plan, then wait, then look for funding and assemble a group, then do paperwork and so on,” she explains. On the positive side, however, she says she was lucky to be at an institution that gave her the freedom to work on what she wanted to. “CMC Vellore is a unique place in India. Once

you make up your mind what you want to do and secure the funding needed, the institution only encourages you. There are no fixed expectations or limits as to what you can work on,” she adds.

One of the results of her work was the indigenous oral ROTAVAC vaccine, a collaborative effort by various organisations. The vaccine is now being used in lower- and middle-income settings. In India, the hope is to eliminate rotavirus deaths entirely by 2022. The country introduced ROTAVAC in 2016 in four states as part of the Universal Immunisation Programme, and expanded to five more states in 2017. The rotavirus vaccine is currently available in all states and Union territories, and the hope is that rotavirus deaths will be entirely eliminated by 2022.

In 2019, after decades of research into the transmission, development and prevention of enteric infections and their sequelae in Indian children, Dr Kang became the first Indian woman to be elected as a fellow at London’s Royal Society. “Take on challenges and don’t give up on them,” she advises. “Even if this means collaborating with others or taking your time to properly understand the problem in front of you. You can fulfil your potential if you push yourself now and then.” Her life so far is an excellent example of how it can be done. ■



SMOKE LAB

THE PERFECT BLEND



SMOKE LAB

■ **When 25 years ago NV Group ventured into Grain Spirit Distillers, India hardly had any presence in the global market. Why did you venture into this specialised industry?**

Forty Five years ago, it started as a small business of selling alcohol through retail shops by my father, Mr. Ashok Jain. From starting a bottling unit to supply alcohol for other brands to starting NV Group and initiating manufacturing alcohol for the same, the company's growth bar has been tremendous. The first distillery was established in Ambala (Haryana) 15 years ago, and NV Group currently operates in Rajpura, Aurangabad, Maharashtra and Haryana now.

The determination to explore new areas and to take NV group to greater heights motivated me to venture into this industry.

■ **Where have you trained or learnt the skills**

of distilling before going out in a big way commercially?

We as a team, the whole of NV Group did extensive research and travelled across countries like Scotland and many others to observe the art of distilling, and this still continues to be a journey. We have hired the leader in manufacturing the distillery in India, and have used our resources efficiently.

■ **What did it take to emerge as a leading brand where its bubbles are used extensively in India and exported to other countries?**

There is a lot that goes behind establishing a successful brand. NV Group is proud to have a hard working team, products that go through strict quality checks, and a strong marketing team. With the right mindset and teamwork the company has emerged as a leading brand.

■ **Could you share about the uniqueness that you**

have brought to the NV product portfolio?

My aim of joining NV Group was to explore various arenas that we would venture into, and to make our brand evolve with the changing times. NV Group has always focussed on quality, and still continues to do so. However, I wanted to upgrade and focus on our packaging as well in order to create a recall value and to reach an untapped market. Under my guidance, we were able to upgrade and enhance the product and packaging to give it a fresh take, say for Blue Moon, SMOKE VODKA, and even the Party Special Packs. Alcohol packaging is one thing that consumers notice and I overhauled it with my experience and my passion for creativity and took the initiative.

Under my mentorship and the support of a great team, we have expanded the vision of the company and become an international player. We are proud to be an Indian homegrown brand to have ventured out and initiated this with SMOKE VODKA being available all across US and prominent bars in Singapore. Along with domestic brands, there is a vision to also launch and lead the premium brand portfolio offering from India to the world.

■ **How did the concept of Smoke Vodka and Smoke surrogates develop into a reality and what is so special about them?**

We realised that the Indian market lacked a premium quality Indian homegrown vodka, and we were determined to venture in that segment. SMOKE VODKA range is distilled 5X times using ultra modern charcoal filtration. Unlike potato, Indian rice grain Basmati is used for distillation. Two variants were launched in 2019, the SMOKE Classic and the SMOKE Aniseed. The former, Classic is an ultra pure spirit, while, Aniseed is an aromatic spirit with the distinct flavor of 'saunf' as it is known in India suitable for complex and flavourful cocktails.

The SMOKE VODKA surrogates are created with the same amount of research and focus, as the Vodka. SMOKE WEAR and SMOKE WATER have received a fantastic response and have created an individual brand value.

SMOKE WEAR, with my wife Sanya V Jain, being the creative director; it is a surrogate brand produces a wide range of athleisure and lounge wear. It was launched in 2020. It is an eco-conscious brand that has been creating forms and aesthetics that pushes the ideas of non-conformity, gender identity and fashion functionality. Based on such ethos, the brand has so far collaborated with Delhi based design houses like Khanijo and Lovebirds.

SMOKE WATER is a Himalayan natural spring water beverage. It is bottled at source in the foothills of the Himalayas that is focused on being sustainable and responsible. The first of its kind in India, the water is packaged in recyclable aluminum cans for

NV Group is proud to have a hard working team, products that go through strict quality checks, and a strong marketing team. With the right mindset and teamwork the company has emerged as a leading brand.

VARUN JAIN

Founder and CEO, SMOKE LAB

consumption. Our aim is to reduce the dependency on plastic containers and achieve a wide-scale distribution at high consumption touch points replacing the non-biodegradable plastic packaged drinking water.

■ **What has been the experience of your involvement in the making of Smoke Vodka and its surrogates?**

We have always been open to new ideas, and have evolved with the changing market scenario. We started brainstorming in 2010, and through extensive study came up with the idea of creating a premium quality vodka. Early 2018, we got the best resources on board and as a team, we worked to connect the dots that lead to the launch of SMOKE VODKA.

My idea was to be patient, for feedback and for improvement. We wanted to introduce the best and a unique vodka to the nation, and hence we spent four years to find the perfect blend. With my passion for creating a brand that was responsible and international, the blend went through a series of testing, tasting, enhancing. Zero carbon footprint, made from basmati rice, gluten-free, vegan, 5x distilled- all these are consumer trends and these fit so strongly, and that continued to be the singular message which I wanted to share. It was long, exciting but fun and a patient game and it continues to be one. Making SMOKE VODKA is a journey that continues as more flavours will be launched soon. And surrogates or brand extensions are not just shadow brands but legitimate brands, they sit in the same brand value and are becoming business units, each carrying a responsible behaviour.

■ **Smoke range has a unique colour palette of grey and black and is funky. Are you targeting the youth or corporate to popularise this new product by NV?**

The black and white packaging has been well thought of, keeping in mind of our future goals as well. The white depicts a classic choice; the black and gold is aniseed. Aniseed is technically green but it merged with the

colours scheme and the third variant is a saffron which is yellow. When put together, it sums up the color palette of the Indian flag, at the same time our vodka incorporates unique indian flavours, the flavours which are rare but are not reached out to people. We as a brand are proud to be India's fully homegrown vodka, and to showcase it globally we went with local flavours.

Apart from quality, my focus has been on packaging to create a strong recall value. We wanted to be unique in our own way and thus put a lot of thought into our packaging.

We are targeting everyone, SMOKE VODKA is a new age vodka. Our outlook is global, and it is not about the segment being the target but about making our audience feel younger and confident consuming our product.

■ **Cutting edge technology is indispensable for staying ahead in the competitive market. What measures did you take for NV?**

Ans: Upgradation is the key, it is important to see what competition is doing but more important to do which is not being done in order to bring something new in the market. The technology can be in the process or in the missionary, in missionary point of view we have charcoal filtration which no other brand has experimented. For future brands we are importing best of the missionaries for our portfolio expansion which is in the space of white and brown spirit.

We are not only expanding in missionary technology but even in processed technology; we are ahead of the game with respect to zero carbon footprint and going towards zero waste product technology. We continue to pursue better and stay ahead of the game. In terms of SMOKE WATER, it is an aluminium can which we are figuring how to re-collect the cans and recycle them at a facility. We feel that with such initiatives we are ahead of the game and we will make that mark. Competition is always welcome but sometimes it is a movers benefit.

■ **What has the response been of the Indian market for Smoke range of creative products?**

Ans: The response has been brilliant. Earlier, people were resistant to try an Indian brand because of the thinking that international products are better, but we have been successful at changing the mindset with our product and its taste. Our products here are at par or even better than other international products. We have done multiple blind tastings and the response has been great. SMOKE VODKA is far more acceptable globally than in our own country because of the mindset, but we continue to bring about a change in the Indian market.

■ **Ultimately, how satisfying has your experience been in the industry and how are you leveraging NV along with its CSR initiatives to the ambitious mission of Vocal of Local and the Atma Nirbhar vision?**

The experience has been very satisfying and fulfilling.



My perspective and vision has been very well accepted at the industry level, and I have been able to bring noticeable results.

NV Group has always made conscious choices and taken measures that help in uplifting the society. Social responsibility is within the brand beliefs, it is our brand behaviour with SMOKE VODKA, WATER or SMOKE WEAR. These are a part of bringing social and environmental responsibility as part of business. We continue to do so. We call it BSR- Business Social Responsibility to take it a step forward. Live Responsibly as an ethos is one that we have embraced in all the initiatives at SMOKE LAB and it follows a clean and energy conscious format for achieving zero carbon footprint. Our new upcoming headquarters in India is being designed with recycled elements to reduce overuse and waste of resources. The SMOKE team was among the first to respond to the unfolding pandemic by donating sanitisers to the governments of Delhi, Punjab and Haryana. As with changing times, we have also been adapting to create new consumer-friendly solutions like the SMOKE Safety kit.



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LIFE
CHANGING
MOMENTS



📍 Theatre
of life
Dr Devi Shetty

**“When I did 100 heart operations
without a single fatality...**

**...in 1989 in Kolkata, I knew it was possible to start a
revolution in cardiac surgery in the country”**

DEVI SHETTY, 67

*The heart surgeon's avowed calling is to provide India's
millions with affordable world-class health services. The
Narayana Health chain of multi-speciality hospitals he
founded, present in 18 cities, promises just that*

By **RAJ CHENGAPPA**

“Today, I am in a position to tell any patient coming for treatment to pay me whatever they can afford...and if they can’t, we will do the operation for free”

When Devi Shetty was just 14 years old, something remarkable happened in the world of medicine. Christiaan Barnard, a South African cardiac surgeon, performed the world’s first human-to-human heart transplant operation, and the patient lived for 18 days. Shetty, who was studying in a school in Mangalore, Karnataka, was so awed by the development that he decided he would become a heart surgeon. That ambition was reinforced by the respect he saw in people’s eyes for doctors in his town. “They looked at doctors as if they were gods,” he recalls.

His mind made up, Shetty did his MBBS and a post-graduate degree in surgery from the Kasturba Medical College in Mangalore. But with no training facilities and infrastructure for heart surgery in India, he went to England to do his FRCS and trained as a cardiac surgeon in two hospitals there. He worked extraordinarily hard and soon endeared himself to the faculty for his dedication and skills. They wanted him to stay on. But his wife Shakuntala was, as he puts it, “counting the days before she could come back to India”. He too was keen to get back.

When they returned, Shetty found it difficult to get a job, as heart surgery was still in its infancy in the country. Finally, the B.M. Birla Foundation, which had just set up a hospital in Calcutta, offered him a job as a cardiac surgeon in 1989. He took it up with alacrity and soon made a name for himself by performing the first neonatal heart surgery in the country on a nine-day-old baby. Compared to the facilities he had in England, Shetty found conducting surgeries in India then “tremendously stressful” because of the woeful lack of hospital support structure for complex surgeries. He recalls that most people would go to the extent of writing their wills before undergoing a heart surgery then. For him, the turning point of his life was in 1989, when, he says,

“I completed 100 heart operations without a single fatality. It was the happiest day of my life and I knew that it was possible to start a revolution in cardiac surgery in the country”.

It was around that time that he was called in to treat Mother Teresa and was deeply influenced by her presence. Shetty got to know how famous she was when he was inundated with calls from all over the world, including the White House, enquiring about her condition. People were ready to airlift her to the US for treatment. But Mother Teresa ignored the worldwide attention she was getting and insisted on being treated by him. He found her to be an extremely simple person and confessed, “As a doctor, for me to accept someone else of flesh and blood to be like god is very difficult. But I found divinity in her presence.”

When she was being treated by him, she made it a point to accompany him on his rounds. On one occasion, she saw him examining a baby who was born with a hole in the heart, on whom Shetty had successfully operated. Mother Teresa told him, “When children suffer from heart problems at birth, god thought, okay, there is a problem and someone has to fix it. He thought he would send people like you to do so.” Shetty’s eyes turn moist when he recounts the incident and he says, “It was the best job description of a heart surgeon I had heard. I was really touched. When somebody like her says there is a higher purpose, your whole approach to work changes.”

Shetty found his true calling when he decided that he would provide world-class health services at a cost the poor could afford. He made it a point to never turn down a surgery because a person couldn’t afford to pay for it. Unless they volunteered, he also never charged parents who brought their babies to be treated for complications of the heart. He was touched that when he decided to leave Kolkata to set up a hospital in 1996, the chief minister of West Bengal called him and offered a large plot of land to build a hospital at a tenth of the market rate. It made

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him believe the scriptures which said that cosmic forces come together to conspire and make good things happen.

When he shifted to Bengaluru, Shetty made his dream of providing affordable quality medicare to the millions a reality. In 2001, he set up a 280-bed heart hospital called Narayana Hrudalaya that provided some of the lowest-cost heart surgeries available in the country by bringing about economies of scale. He simultaneously started a unique micro health insurance scheme for the farmers of Karnataka, where they contributed Rs 5 every month which entitled them to get any surgery done free at designated hospitals in the state. The Karnataka government backed the scheme, known as Yeshasvini, by agreeing to reinsure it. Over 4 million people have enrolled in the scheme, which has recently been merged with the central government's Ayushman Bharat health insurance plan.

Meanwhile, Shetty has expanded Narayana Health, as it is now known, to a chain of multi-speciality hospitals across 18 cities in the country and one in the Cayman Islands. It now has 21 hospitals and six exclusive heart centres. "Today," he says with pride, I am in a position to tell any patient coming for treatment to pay me whatever he can afford...and if

✦ **Doing
god's work**

Dr Devi Shetty (first from left) with Mother Teresa, who was his patient in Kolkata

"Mother Teresa told me that when children are born with heart problems, god sends people like you to fix them. I thought that was the best job description of a heart surgeon, and it gave me a higher purpose"

he can't, we will do the operation free." Yet, Shetty despairs at the lack of health facilities in India. He says India needs to do 2 million heart surgeries a year but all the heart hospitals put together have a capacity to do only 150,000 operations. The conditions for other type of surgeries are even more dire. Going forward, he says that more than funds to set up facilities, what remains key is training an adequate number of people for health-care. There is a huge shortage of doctors, specialists, nursing and para-medical staff. Among the measures he advocates is that rather than spending time and money on building large medical colleges, existing hospitals should offer apprenticeship courses where on-the-job training is given and backstopped by on-line education courses. He believes India has great potential to be the healthcare provider to the world if it goes about doing its job seriously.

So what are his tips for staying healthy? For him, the most important is to be spiritual—to believe that there is a divine force protecting us. The second is to love your body and take care of it by not indulging in excesses. And the third is to be happy and surround yourself with loved ones. Good advice from a doctor who has saved thousands from disease and death. ■

HERE'S THE TRUTH ABOUT TRUTH.

Truth doesn't hysterically screech or righteously preach. It doesn't hurl expletives for drama nor add adjectives for effect.

Truth is dignified and unabridged. Truth doesn't have an agenda. It doesn't try to seek a majority, or appease the minority.

Sometimes it's camera-shy. Sometimes it's hidden. Sometimes it has to be found. Sometimes it has to be pushed in front of the microphone.

But here's what we know. Whether it's whispered or stated, whether it's at sixty decibels or six, truth is louder.

Truth is louder even with the mute button on. Truth is louder than breaking news. Truth is louder than the one who speaks it.

Here's to 45 years of celebrating the truth.

TRUTH IS LOUDER.





“I wanted to commit suicide... ...when I first found out my parents were manual scavengers and not workers in the Kolar gold fields”

BEZWADA WILSON, 54

The co-founder and national convenor of the Safai Karamchari Andolan made the liberation of sanitation workers his life's mission, earning the Magsaysay award in 2016

By **SONALI ACHARJEE**

BANDEEP SINGH



❖ **Battle for Dignity**

Wilson with a sanitation worker in Delhi, the very people he has vowed to liberate from the scourge

Shame and perhaps fear were what prompted members of Bezwada Wilson's family—then residents of the KGF (Kolar Gold Fields) area in Karnataka—and his community to hide their real profession. Even as they engaged in manual scavenging, or the act of manually cleaning dry latrines, they kept the young Bezwada insulated and protected from that truth. When he did find out what his family actually did for a living, the teenage Bezwada contemplated suicide. Fortunately, the moment passed, and its place was taken by a more raw emotion: anger.

He was 10 when someone first called him a *bhangi* (the north Indian term for manual scavengers). He didn't know what the term meant at the time. When he did realise it was a slur, his reaction, Wilson recalls, "was not shame. It was horror, and anger. I was intentionally being humiliated over something I had no control over. Had I been called illiterate, I could have studied and changed that fact. But how does one change the circumstance of one's birth? Instead of feeling ashamed about the fact, I blamed others for feeling good about putting down others for their caste."

And thus began Wilson's long journey to eradicate the scourge of manual scavenging and liberate his caste brethren from the indignity of the profession.

He started the conversation in high school itself, organising protests, writing letters to authorities, the KGF management and newspapers to create awareness about the plight of manual scavengers. But his efforts were met with silence. It was only after he took photographs of the dry latrines and sent them to top KGF officials that the management decided to convert the dry toilets. And a year later, when the pictures appeared in a newspaper, the Karnataka government too was forced to acknowledge the menace. In 1993, Parliament also enacted a law to end manual scavenging. Wilson also founded the Safai Karamchari

"When I was called a 'bhangi' (the north Indian term for manual scavengers), I didn't feel shame, I felt horror and anger. If I had been called illiterate, I could have studied and changed the fact. But how could I change the circumstance of my birth?"

Andolan (SKA) in 1994, along with retired IAS official S.R. Sankaran and Dalit activist Paul Diwakar, an organisation whose aim has been to end the practice and help those engaged in it find dignified work. Over the years, he has helped to systematically document the practice with surveys and photographs, approached the highest court of the land and met countless parliamentarians, ministers and concerned administrators to first identify the problem and then eradicate it. Many times, all it took to was to simply ask those engaged in the practice to find alternative work. In 2016, Wilson won the Magsaysay award for his contribution to the cause. The number of manual scavengers has come down from 1.5 million in 1996 to around 54,000 in 2019.

"Even today," says Wilson, "every time a woman throws down her basket and says 'I refuse to do this work', it makes me terribly happy. It is through the courage of thousands of such people that manual scavenging stands a chance of being eliminated, even though it still exists in many parts of the country." His fight is thus far from over; instead, it has become a lifelong mission. ■



“A year into Maruti, I made a crucial decision... ...to stay on rather than return to my career as a bureaucrat”

R.C. BHARGAVA, 86

As chairman of Maruti Suzuki, India's largest carmaker, he has seen the company sell over 1.5 million vehicles and earn a net profit of Rs 5,650 crore in 2019-20

By **M.G. ARUN**

The year was 1974. Ravindra Chandra Bhargava was working as a special assistant to then Union minister K.C. Pant and got a chance to meet the legendary V. Krishnamurthy, then chairman of Bharat Heavy Electricals Limited (BHEL). In the meeting, Krishnamurthy put across a question: “Bhargava, why don’t you come and join me at BHEL?” Bhargava did not take much time to say ‘no’. There was, after all, no reason to leave a cushy government job. A mathematics postgraduate from Allahabad University and a 1956 IAS batch topper, Dehradun-born Bhargava was expecting more plum posts in the near future.

However, in 1978, the time came for Bhargava to return to Uttar Pradesh, from where he had come on deputation to the Centre for five years. With his children studying in Delhi, he was not keen to be in UP again. Bhargava called up Krishnamurthy to ask if the BHEL job offer made four years ago was still on. Krishnamurthy had stepped down from BHEL, but Bhargava was hired by the public sector giant as director, commercial, a post that was especially carved out for him.

But two years on, Bhargava hit a rough patch at BHEL. “The new chairman went for a restructuring at the company, abolishing the post I held, as he probably felt I would be a threat to his position in the years to come,” says Bhargava. He proceeded on leave from the electrical engineering firm.

But as luck would have it, Krishnamurthy was chosen by then prime minister Indira Gandhi to lead the Maruti auto project as vice-chairman and managing director. And he had no doubts who to hire in his team. So in 1981, Bhargava joined Maruti Udyog as director, sales and marketing. Those days, a debate raged on whether ‘generalists’ (those from the civil services) or ‘technocrats’ (those with an engineering background) were better at managing companies. “I once asked V. Krishnamurthy what made him choose me in his team even though I was not a technocrat like him. His reply was, ‘When I met you (Bhargava) at the ministry of energy, I found in you a bureaucrat who would try to find a solution to a problem and not a problem to a solution.’”

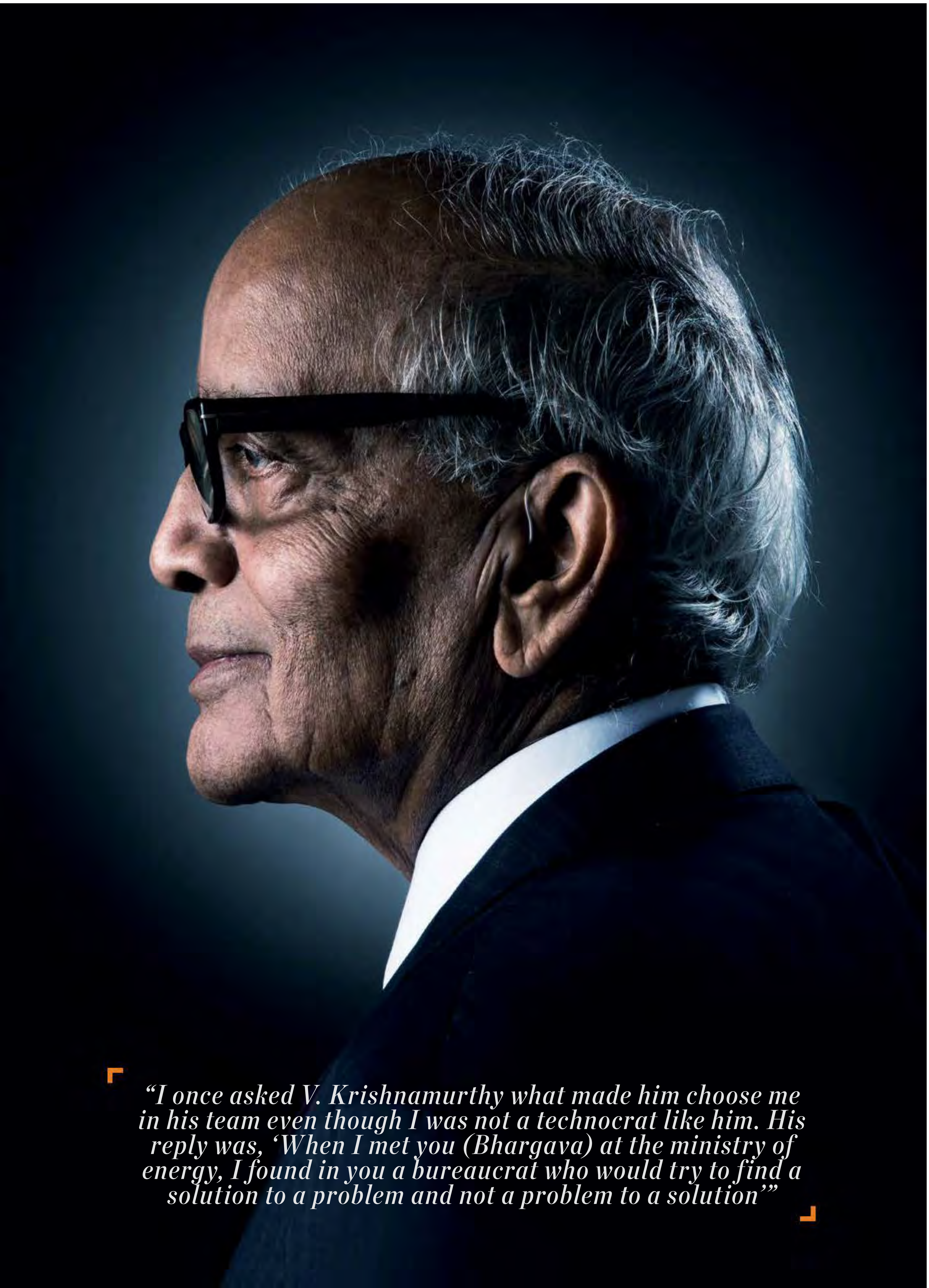
A year into Maruti, Bhargava was faced with a crucial decision: to continue with the company or return to bureaucratic positions. On the one hand—as some told him—was a ‘political project (Maruti) that would be short-lived’ and on the other, the promise of a rewarding career as a bureaucrat and, potentially even the cabinet secretary’s post.

Bhargava, who had only a decade’s stint left as a bureaucrat, cast his bets on Maruti. Someone had also cautioned him that leaving Maruti may not go down well with Indira Gandhi, who was keen on completing her late son Sanjay Gandhi’s pet project to build an efficient and affordable indigenous car for Indians. The initial days at Maruti Udyog were challenging, says Bhargava. Apart from him, the team had just Krishnamurthy and D.S. Gupta, another former BHEL employee. Krishnamurthy gave Bhargava a free hand to identify potential foreign partners for the small car project. Bhargava and Gupta almost zeroed in on French company Renault and its Renault 18, a sedan. But the price of such a car would not have been affordable for Indians. Three other automakers

Smooth drive

R.C. Bhargava has shown that firms don’t necessarily need technocrats to succeed

Photograph by BANDEEP SINGH



“I once asked V. Krishnamurthy what made him choose me in his team even though I was not a technocrat like him. His reply was, ‘When I met you (Bhargava) at the ministry of energy, I found in you a bureaucrat who would try to find a solution to a problem and not a problem to a solution’”

seemed to fit the bill—Germany’s Volkswagen and Daihatsu and Suzuki from Japan. While the outgoing Volkswagen chairman was not keen on collaboration and Daihatsu was eyeing a components business in India, initial talks with Suzuki did not succeed.

In January 1982, a top Suzuki official visiting the TVS Motor Company in India happened to read about Maruti’s early tie-up plans with Daihatsu in *INDIA TODAY* magazine. The official shot a fax to the then Suzuki chairman. The company didn’t want to let go of the opportunity. “Three days later, a team from Suzuki was in India to negotiate a deal,” says Bhargava. The two companies eventually signed the joint venture agreement on October 2, 1982. Just 14 months later, on December 14, 1983, Sanjay Gandhi’s 37th birthday, the Maruti 800 was launched in the Indian market.

“At that time, no one believed the car would be a success in India,” recalls Bhargava. “Some even called it a ‘toy car’.” Bhargava was determined to change that impression. He got Maruti teams to fan out across the country to hold exhibitions and press meets and hardsell the brand. “The response was amazing,” says Bhargava. Maruti Udyog became a profitable venture from the first year itself.

In 1985, under Krishnamurthy as Maruti Udyog chairman, Bhargava was offered the hot seat of MD—a post he held for 12 years till his retirement in 1997. Bhargava rejoined Maruti in 2003 as a director on the board. He became its chairman in 2007 when the company got listed and the government exited, creating what is now Maruti Suzuki. India’s largest car-maker sold over 1.5 million vehicles in 2019-20 and achieved a net profit of Rs 5,650 crore on revenues of Rs 71,690 crore last fiscal year.

Top gear

Bhargava at the launch of Maruti 800 production, Oct. 1983



*In January 1982, a top Suzuki official visiting India read about Maruti’s early tie-up plans with Daihatsu in *INDIA TODAY* magazine and informed the company’s chairman. “Three days later, a team from Suzuki was in India to negotiate a deal [with Maruti],” says Bhargava*

Given his skyrocketing performance in the auto company, does Bhargava think one really needs to be a technocrat to successfully handle a manufacturing business? “One’s educational degree does not matter because such learning can become obsolete soon,” he says. “If you keep learning as you go along and apply it to your work, it will be fine.” ■

**TRUTH HAS
NO AGENDA.
AND
VICE VERSA.**

TRUTH IS LOUDER.



This image is from the COVID-19 hospital coverage by the India Today Group.



“Everyone thought IG of prisons was a punishment posting...

...but in my heart, I knew it was the right one for me. I have always been reform-oriented in nature”

KIRAN BEDI, 71

The reforms she instituted when she became the inspector general of prisons in Delhi in 1993 won her the Magsaysay Award the following year. It has been a long journey since and even though her policing career is behind her, she brings the same reformist zeal to her position as the Lieutenant Governor of Puducherry

By **SHWETA PUNJ**

From being the first woman to serve as an officer in the Indian Police Service (IPS) to becoming the lieutenant governor of Puducherry, Kiran Bedi is an institution. In the course of her career, she has ushered in prison reforms, both in India and abroad, and set a template for humanitarian policing. She has a well-earned reputation for fearlessness, applying the law in a country where the powerful are frequently able to circumvent it. Through her career, she has showed millions of young women that women can be as just as good, if not better, at law enforcement than men.

Looking back, she recalls at least three significant turning points that shaped her. One of these,

she says, took place when she was eight or nine years old. One day, when Bedi was sitting with her family, a woman came to her father, Prakash Peshawaria, asking for help, saying that her husband had been unjustly arrested. Agreeing to help, he immediately called the SSP (senior superintendent of police) of Amritsar and asked him to meet with the woman and look into the matter. Bedi says her father's words were: “Please listen to her and see that no injustice is done to her.” She also notes that he did not say “let [the woman's husband] go free”—this sent several messages to the young Bedi. “It was my first introduction to the police [system],” she says, “[and showed me] that it can undo injustice. It also introduced me to the power of influence to undo injustice. My father was also very [quick]

Photograph by BANDEEP SINGH



Trailblazer

Puducherry
lieutenant
governor
Kiran Bedi

to respond—it's the same pattern for me now." This independent sense of authority and spirited response to situations has served Bedi in good stead—today, it has allowed her to carve an independent space for herself as the lieutenant governor of Puducherry above the political fray.

The next turning point for her came at the impressionable age of 12. Accompanying her parents to weddings in those days, she recalls that the dowry given by the girl's family would often be on full display—she remembers her father telling her that girls who were not self-reliant had to enter marriage with a dowry. "I rejected the idea, and told my father I didn't want that. I started to hate the concept of dowry—I was raised to be self-reliant, and decided I would not let that happen in my life. When I got married, my husband and I paid for the wedding reception [ourselves]."

This sense of self-reliance and discipline also manifested in her sporting career—in fact, on the day of her own reception, Bedi attended the ceremony only after playing a match. She was so devoted to tennis, one of her first passions, that she eventually became a national junior champion. This led to another turning point, when she was 16. As a national champion, she expected that

she would be offered a chance to represent India at Wimbledon; despite her merit, she was overlooked. "That convinced me to build a career in academics," she tells INDIA TODAY at an interview in Puducherry's Raj Bhawan. "It was the rule at the time that the national junior champion gets [a chance to play at] Wimbledon, but I was denied the [opportunity]. That was a defining moment for me—I decided that I would rise through academic merit."

In the long run, Bedi's academic excellence, spirit of service and athletic sense of discipline groomed her for what lay ahead.

After joining the IPS, she served in several areas, notably in the northeast. Then, in 1993, when she was up for a posting in Delhi, she was offered the job of Inspector General (IG) of Prisons. "It was a punishment posting," she



SHARAD SAXENA

Reformer

Bedi in 1994, displaying a petition box, one of her prison reforms

says. "Nobody wanted it. Today, it's equivalent to a Commissioner of Police; in those days, everyone asked me why I was [taking it]. I knew I was going to the right place.

I am a corrector, a reformer, a teacher and a sociologist at heart."

About a year after taking up the post, the prison reforms Bedi introduced earned her the prestigious Magsaysay award, in 1994. "It was the first time that the peace award had gone to a police officer," she says with a smile. Her reforms opened a new chapter in policing in India, one that was more humane and collaborative. The 'punishment posting' also led her onto the global stage—in 2003, she became the first woman to hold the post of civilian police advisor in the United Nations' department of peacekeeping operations, under then-secretary general Kofi Annan. "It made me a global cop," says Bedi—in that capacity, she played a role in reforming police systems in several countries, including Sudan, Congo, Cyprus and Kosovo, among others.

Even at 71, Bedi's energy is inspiring—she does morning motivation bulletins on Instagram, and reads her newspapers while walking on a treadmill. Dressed in her trademark salwar and shirt-collared kurta, she says with a wide smile, "I also see my current role as lieutenant governor as a turning point in my life." One can only wait and watch to see where this one leads her to. ■

"Every time I made an arrest, I would find out why the person committed the crime. I am a corrector, a reformer, a teacher and a sociologist at heart"

**TRUTH
SPEAKS EVEN
ON MUTE.**

TRUTH IS LOUDER.



This image is from the Hathras Rape coverage by the India Today Group.



“I was 13 and suddenly winning everything...”

ROHIT CHAWLA

...1983 was a breakthrough year, all the work I had done patiently till then started paying off”

VISHWANATHAN ANAND, 51

Taking to chess at six in 1975, he became world champion in 2007 and went on to win the title four times, an unparalleled feat by an Indian in any sport

By **AMARNATH K. MENON**

In any sport, competing to be a world champion would be a daunting challenge. It is even more so in the rarefied stratosphere of chess, and especially for an Indian to surface as the suzerain of the 64 squares and be crowned the ultimate chess champion. Vishwanathan Anand took to the board when he was barely six and progressed steadily on what has been a long journey with insightful inflections. “When I was 13, I had a kind of breakthrough year after the school exams. During the summer holidays, I suddenly started winning everything playing chess,” he recalls. “I was playing well and winning tournaments, so 1983 was a

❖ Dapper moves

Anand at the India Today Conclave, 2015

classic year for me. All the work I had done patiently till then paid off. Don't know how and when, but it happens. Sometimes we have to wait for these moments."

Anand won the world junior championship in 1987 and the next year competed and got the coveted Grandmaster (GM) title. He was the first Indian to get it, back in 1988. "That was a great time, in some ways the most innocent and nice years of my career," he says. "It opened up opportunities in terms of competitions, and organisers offering good conditions. I could travel in some comfort and play in comfort too."

Aruna joined him after their marriage in 1996, which he explains as "a crucial turning point", contributing to a paradigm shift both in his chess career and life. "We got to separate our tasks and work as a team. It changed me, at a life level and definitely at the career level," emphasises Anand, who construes everything as a learning experience. "My first really big failure at Dortmund in July 2001 (the Dortmunder Schachtage, Anand finished last) left a profound impact

on me for many years. It started off badly and then just crashed towards the end—the worst result in my chess career. But it afforded me an opportunity to self-correct," he recalls.

Anand went about rectifying his errors methodically. "My takeaway from that was to work on problems before they spin out of control. After that I have tried to be more alert whenever worrying symptoms appear in my chess. I try to address and fix them quickly. I also started to think about how I should prepare and work for tournaments, not in terms of technical details but in approach and things like that. It was an important learning, even if it came from a negative outcome. At the time, it was the worst result in my chess career," he says. His quest to be the best continued with unflagging zeal.

To surpass all others and reach the top, that too with the mind games involved in chess, throws up extraordinary experiences. For Anand and several players of his generation, this also involved the impasse between the two international chess federations which dragged on for many years.

"We have a very clear and adoptive strategy ahead"

An **IMPACT** Feature



MANOJ KUMAR

Chairman & Managing Director
EdCIL (India) Limited, a CPSE under
Ministry of Education, Government of India

To take education consultancy to newer heights, EdCIL (India) Limited has successfully managed to keep itself updated with changing environments. Shri Manoj Kumar, Chairman & Managing Director, EdCIL (India) Limited gives an insight to India Today...

We all know that human resource is the most important and vital component for the growth of any country and education is the biggest

component for human resource development.

We live in the world which is constantly changing and one of the major torch bearers to this change is the Indian Education sector which is ever evolving. This is the only sector which grew in some form or other even in the times of COVID-19.

Coming up of 'New Education Policy' in India and other education allied developments in various other countries of the world have opened new growth avenues for EdCIL, being the only Public sector under Ministry of Education, Government of India.

Over its journey of nearly four decades, EdCIL has been a trusted service provider to Ministry of Education and other organizations spread throughout India as well as world. EdCIL has successfully managed to keep itself abreast with the changing environments and accepted that "technology is the future". Being implementing partner of technology backed mega "Study in India" programme under aegis of Ministry of Education, introduction of Digital education as a new vertical and shift from offline to online exams are few of the noteworthy examples.

In the 'Study in India' Programme being implemented by EdCIL, the company has been able to reach out to nearly 4 Crore users across the world. More than 2 Lakhs (highest ever) students registered via the 'Study in India' portal

from more than 200 countries (highest ever) for higher education in India making reach of India's SII Scheme to these many countries through its dedicated website. This drive is making our premier higher education institutes accessible to needy students worldwide.

The Company has also been able to make its presence felt by bagging the key international projects like Early Digital Learning programme (EDLP) with Government of Mauritius for the third consecutive term with successful implementation of the project. The Company expects to expand its presence in the continent with other digital education solutions. The Company is coming up with many other digital education solutions like interactive digital board with provision also for solar fed energy solution suitable for rural India, virtual classroom solutions, virtual labs, cloud services, university management system, all of these being need of the hour. In the times to come the Company is sure to attain new heights and shall strive to upgrade itself to its potential in the education sector. This would be made possible with professional staff, adoptive strategy and clear vision.

All Government and private stakeholders are invited to experience this new EdCIL by giving us an opportunity to serve them better. All of us can together transform education sector of the country to new heights commensurate to future needs.



• Early bird

Anand started playing chess when he was just six

“Mexico 2007 was my big moment, it all went like a perfect dream, and because of it, I was world champion for the next six years”

Amid the growing uncertainty, Anand had no option but to wait for the situation to solve itself to make a bid for the world championship. “And just when you assumed the divergent paths would never meet, the chess world suddenly reunified (2006) and there was a match which (Vladimir) Kramnik won. The next year we were offered the prospect of playing a candidates’ tournament which was converted into a world championship in Mexico. It came suddenly not with much warning. We had some five or six months to get ready for it certainly. You may think you had five-odd years to get ready. In real terms, unless there is something on the horizon you cannot think about it. We knew it could be make or break. My results held up very well. But we were not measuring consistency anymore,” says Anand, vividly recounting the mental challenges and preparedness they demanded.

“You had to do well in this tournament to become world champion. That’s all. It does not matter if you have spent the rest of the year as World No. 1 or anything like that. In hindsight, I think I did everything perfectly. Of course, there will always be mistakes. With hindsight, I think that may be the most significant moment in my chess career. I had won the FIDE world title in 2000, but it was a disputed one. It was still in the phase of the two federations. Mexico 2007 was the big thing. Somehow,

it clicked. You always try and imagine what you think will work well and prepare yourself as best you can. But whenever you go to a tournament you know it can go well or something unexpected can happen and it can go badly. But this one went like a dream. There are not too many events that go perfectly. And because of Mexico, I was world champion for the next six years,” says Anand.

Admitting his career is always determined by what happened in Mexico and the following years, Anand reasons that with a clear goal an opportunity presents itself to deliver and get the job done. “I wanted it. It makes my legacy as a chess player the dominant chapter (2007 to 2014) if not in my own eyes certainly in the eyes of others,” he says, adding that an “external legacy will be always looking at the biggest things.” As he puts it, “sometimes after you put in all the work and all the effort it does not work out at all. So, remembering the moments when things work out is special.”

There isn’t another game or sport—perhaps no other domain—in which an Indian has achieved the level of success Anand enjoyed in chess. Little wonder, then, that he is the first recipient of the country’s highest sporting honour, the Rajiv Gandhi Khel Ratna Award in 1991-92 and the first sportsperson to receive the second highest civilian award, Padma Vibhushan, in 2007.

Anand knows the passion to be world champion is also not about glossing over other key moments. “At a personal level, the next big moment for me and Aruna was the birth of our son Akhil in 2011,” he says, pointing out that the human mind focuses on the big events and moves on while the rest is fleeting. “I tried to capture it in my book *Mind Master* (2019), but we ended up focusing on the big stuff.” ■



**AT SIXTY DECIBELS
OR SIX, TRUTH
SOUNDS THE SAME.**

TRUTH IS LOUDER.



This image is from the Rafale Jet coverage by the India Today Group.

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On a high

Swapna
Barman at the
India Today
Conclave East
2018

“I vowed never to come home empty-handed...

...after I came fifth in the 2014 Asian Games”

SWAPNA BARMAN, 24

And, true to that promise, the heptathlete returned stronger than ever. In 2017, she won the Asian Athletics Championships, and the year after that, a gold at the Asian Games. In 2019, she was honoured with an Arjuna Award

By **ROMITA DATTA**

Photograph by **BANDEEP SINGH**



🏁 The first hurdle

Barman at her debut in the Asian Games in 2014

Born into a poor family of tea garden workers in Bengal's Jalpaiguri district, Swapna Barman was pushed into sports at a young age in the hope that this would help her in getting a job to support her family. On this journey, she faced many difficulties—for example, being born with six toes on each foot, she found standard shoes ill-fitting and couldn't afford customised footwear—but practised for hours nonetheless.

Following her father's stroke, her mother became the sole earning member of the family, and the pressure on Swapna to do well increased. She endured enormous hardship to prepare for her athletics career but had equally significant support from her mother, who would take her to and from the training grounds every day, several kilometres away from their home. When they returned home, her mother would massage oil onto her aching limbs, preparing her for the next day of gruelling practice.

Barman's hard work and raw talent began to be noticed in 2012, after she won a gold medal in the School National Under-14 group event. She faced more difficulties following that—at five feet two-and-a-half inches and slightly overweight, her coaches initially saw little hope in her performing well in disciplines like the high jump. However, she set two new national records within a year. After this, her coach, Subhash Sarkar, began preparing her to be a heptathlete—this involved training in a mixture of track and field sports, including the 100-, 200- and 800-metre races, the high jump, the shot-put and the javelin throw. Her debut at the 2014 Asian Games was not a success in terms of medals—she came in fifth—which left her heartbroken, since it left her further away from her dream of getting a job to support her family.

“Staying positive is important in sports. Trust yourself, have faith in your abilities and focus on your goal. Nothing is impossible”

Nonetheless, she became even more determined to win. “I vowed never to come home empty-handed henceforth,” Swapna said.

She took up her training with renewed fervour, and it paid off. She won gold medals at the 2017 Asian Athletics Championship and the Patiala Federation Cup. The following year, she became the country's first heptathlete to win a gold at the Asian Games. Typical of her chequered journey to that point, winning the gold was not hurdle-free—an excruciating toothache just two days before the big event required heavy doses of painkillers, and she competed with kinesio tape tightly wrapped around the right side of her jaw. The win was definitely sweet: aside from the gold, the 22-year-old, who had to give up syrupy roshogollas and ice-creams for years to keep her weight in check, got a sanction to binge.

More rewards were to come: the girl who couldn't buy customised shoes for her 12-toed feet was invited by Adidas to visit its lab in Germany, was made the company's brand ambassador and was gifted seven pairs of high-performances shoes. Today, she's fulfilled her dream of supporting her family—though she has yet to land a cushy job, she gets a stipend from ONGC and help from GoSports Foundation through the Rahul Dravid Athlete Mentorship Programme. ■

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“The Best Boxer title in 2000...

...confirmed that a
career in boxing had
something more for
me”

M.C. MARY KOM, 37

The Padma Vibhushan this year was only the latest in a series of honours. She is the only boxer in the world, female or male, to have won eight World Championship medals, of which six are gold. Her international medals tally of 18 includes a bronze at the Olympics, a gold and a bronze at the Asian Games, a gold at the Commonwealth Games and five golds and one silver at the Asian Women's Boxing Championships

By **KAUSHIK DEKA**

Photograph by **BANDEEP SINGH**

❖ **Incredible
journey**

Mary Kom at the India Today Conclave in 2019; Mary and Onler Kom at their wedding in 2005 (facing)



The year after that, she converted the silver into a gold, marking the beginning of an incredible journey.

But before she became a world champion in 2002, a ‘beautiful disaster’ happened in her life, which later proved to be the secret of her success in the face of all odds. In 2000, while travelling to Bengaluru for a competition, her luggage, including her passport, was stolen. The loss of money and the thought of the struggle to get the passport made again—Manipur did not even have a regional passport office at the time—even made Mary contemplate giving up her sports career. The story of her plight moved a fellow Manipuri, Karong Onkholer Kom—also known as Onler, who was studying law at Delhi University at the time. As president of the northeast students’ union in Delhi, Onler offered all possible help to Mary.

Later, in Delhi, on her way to the National Games in Punjab in 2001, she met Onler. Love blossomed and the two tied the knot in 2005. Since then, Onler has been the man behind the scene, guiding and inspiring her in moments of both struggle and success. He ensured that Mary was free from all mental stress and other distractions, and that she was able to focus all her energies on training and preparation. Today, he handles all her personal, professional and commercial affairs and stands as a rock behind Mary, now a Rajya Sabha member, who received India’s second-highest civilian award, the Padma Vibhushan this year. “It has been a journey together for us—in rain and in shine,” says Onler. ■

Until the turn of the century, Mangte Chungneijang Mary Kom—the only boxer in the world, male or female, to have won eight World Championship medals, six of them gold—did not even know that she would become a boxer. Born in Kangathei village in Manipur’s Churachandpur district, Mary grew up helping her parents, who were poor marginal farmers. She was lucky to have been admitted to a school; her father, who was himself a wrestler in his younger days, encouraged her to take part in sports, primarily athletics. Until Mary was around 15 years old, she focused mostly on running and the javelin throw.

Then, in 1998, a moment of inspiration came when Dingko Singh, a boxer from the state, won a gold medal at the Bangkok Asian Games. Like many other Manipuris celebrating across the state, Mary was inspired by his success and decided to try her fists at boxing. She moved to state capital Imphal and began

training, first under coach K. Kosana Meitei and then under M. Narjit Singh. She had to keep her switch to boxing a secret from her father, who had always been against her taking up this sport as he feared that if she got hit in the face, her chances of marriage would suffer.

She says it was not an easy life, and that self-doubt was her constant companion. Then came the moment that gave her life the direction she had been seeking. In 2000, after just six months of opting for boxing as a career, she won a state-level medal and also the best boxer title in the competition. “That was the moment of confirmation for me that boxing had something more for me. I saw it as an opportunity to take my boxing career to the next level and embraced the game wholeheartedly,” says Mary. The following year, despite financial constraints, mental stress and physical pain, the champion boxer, then only 18, reached the final of the inaugural Women’s World Boxing Championship in Scranton, Pennsylvania, USA, returning home with a silver medal.

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“In 1979, when I was in Class 12, I learnt about the Chipko movement...

...at an environmental workshop and knew I had to join as soon as I could”

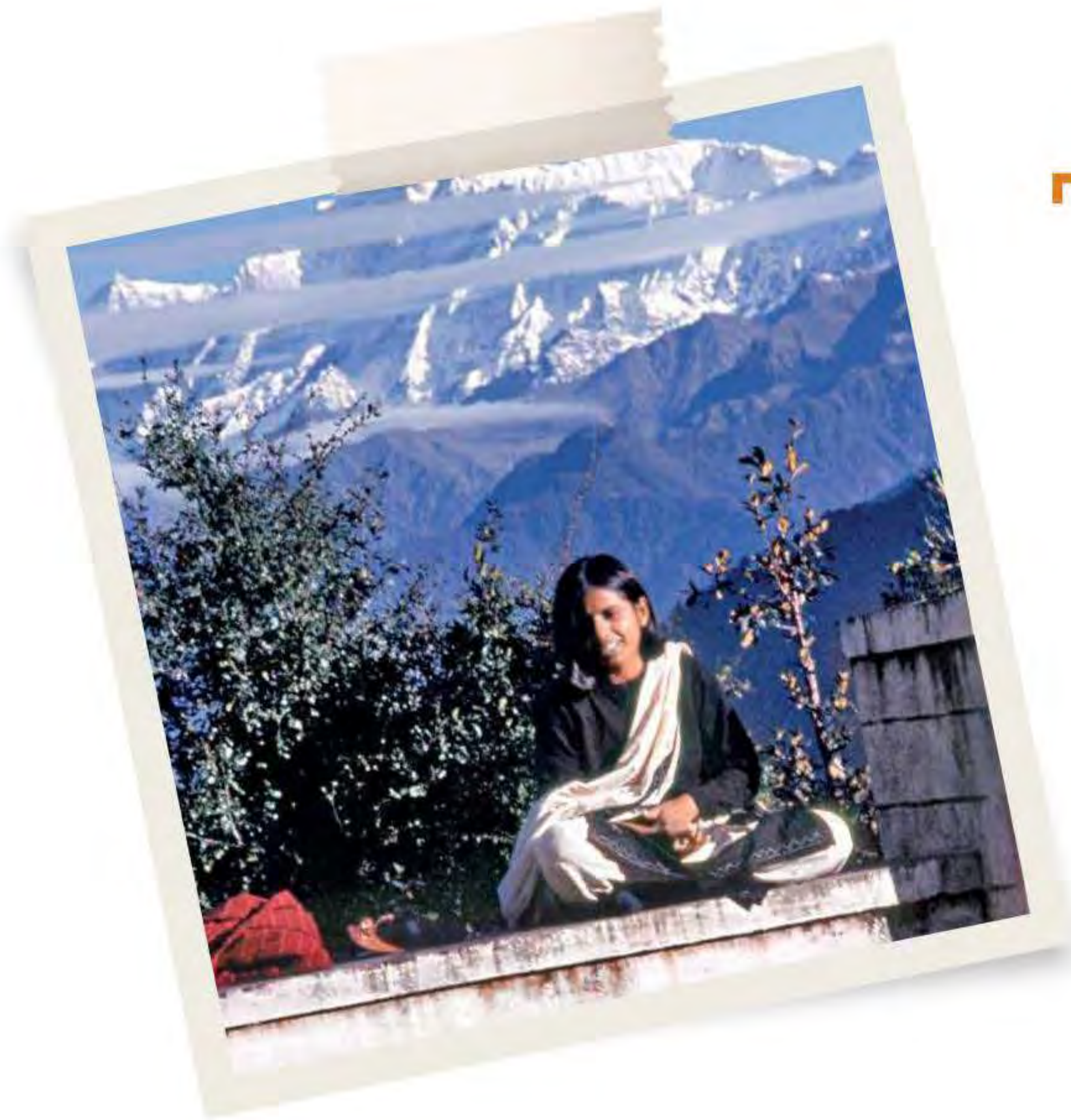
SUNITA NARAIN, 61

This and meeting Anil Agarwal, the late founder of the Centre for Science and Environment, put Narain on the path of environmental activism, a space she now excels in

By **KAUSHIK DEKA**



CHANDRADEEP KUMAR



“Our biggest challenge has been to maintain the essence of the CSE—to blend the rigour of a policy research group and think tank with the right kind of activism”

➤ **Born to be wild**

(left) A young Sunita Narain, fresh out of school, in the Himalayas in 1980; and in Delhi in 2016

We are activists but not in the traditional sense or with any political motivation. Our weapons of activism are pen and paper,” says Sunita Narain, director-general of Centre for Science and Environment (CSE), while talking about her four-decade-long journey as one of the country’s most credible and influential voices in matters related to the environment. From a battle against soft drink giants over reported use of pesticides, and the campaign for CNG in Delhi, to, more recently, an exposé on honey adulteration by big brands, the CSE has been at the forefront of creating awareness about a citizen’s right to good environment and produce. “Ever since Anil Agarwal, the founder of CSE, passed away in 2002, our biggest challenge has been to maintain the essence and objective of the centre—to blend the rigour of a policy research group and think tank with the right kind of activism,” she says.

For Narain, this is not just a profession, but the natural progression of a passion inculcated since she was in school in Delhi. Growing up, there was hardly any public discourse around what she wanted to do—raise public consciousness about the environment. In 1979, when she was in class 12, she

attended an environmental workshop organised by the Gandhi Peace Foundation in Delhi. There, she met a group of young people, equally enthusiastic about environment, and learnt about the Chipko movement, a forest conservation agitation led by Gandhian activist Sunderlal Bahuguna. The movement, which started in 1973 in Uttarakhand, became a rallying point for many future environmental movements across the world. That workshop was a significant moment in Narain’s life.

Right out of school, she became part of the movement, choosing to do her graduation via correspondence. Meanwhile, she found out about the Vikram Sarabhai Centre for Development Interaction in Ahmedabad, set up by Kartikeya Sarabhai, one of the world’s leading environmental educators and went on to work with them.

In 1981, she met Anil Agarwal at the house of a friend. Agarwal had already been working on a “state of India’s environment” report, an idea he had picked up while attending a seminar in Penang, where he read a report on the state of the Malaysian environment. “He wanted it to be a report card prepared by citizens for the government. So, we all joined the project with a passion,” she says. A year later, the report came out, laying the foundation for the incredible journey Narain has been on ever since. ■



“My dad told me to choose cricket over my board exams...

...since the World Cup happened once in four years while the exams could be cleared the next year



MITHALI RAJ, 38

Her performance in the inter-zonal tournament in 2000 helped her earn a place in the women's world cup in New Zealand. Two years later, she became the vice-captain of the women's national cricket team, and its captain in 2005. Today, she's the only cricketer to have scored 6,000 runs in women's ODIs

By **ROMITA DATTA**

As a young girl, Mithali Raj loved accompanying her father to the cricket academy where her brother was learning to play. Often, while waiting for her brother to finish practice, she would pick up a bat lying around and the coach would throw a few balls to indulge her curiosity for the game. “I was just eight or nine at the time. I was pampered by my brother's friends and trainers. They would allow me to hit a few shots in the net,” recalls Raj. Eventually, what began as

Photograph by BANDEEP SINGH

“Sometimes you have to make a hard choice in life to see your passion through. One needs to have clarity combined with an indomitable will to realise one’s dream”

natural curiosity blossomed into a real love for cricket. Within a year, her brother’s coach could tell that Raj had a remarkable aptitude for the game. Fortunately for Raj, her family believed in giving boys and girls equal opportunity to pursue their interest and passion. “My parents never pushed me to conform to the conventional gender stereotypes—studying, finding a job and focusing on starting a family. They constantly encouraged me to push my boundaries and explore,” she says. In 2000, when her class 12 board exams coincided with the inter-zonal tournaments, based on which the selection for the team for the Women’s World Cup in New Zealand was to take place, the 17-year-old was encouraged by her parents to pursue her passion. “I was at a crossroads, but my parents, who could see the bigger picture, helped me make the right call. I remember my dad telling me to forgo the board exams since the World Cup

happened once in four years, while the board exams could be cleared the next year,” says Raj. She was selected for the New Zealand team, her performance at the World Cup was noticed. Within two years, she was made vice-captain of the team.

Known for her stylish batting moves and composure at the crease, Raj happens to be the highest run-scorer in women’s international cricket. She was just 19 when she scored a whopping 214 against England in Taunton in 2002, but even before that, Raj’s one-day international debut in 1999 against Ireland with an unbeaten 114

had marked the beginning of a promising career. In the 2005 World Cup semi-final against New Zealand, when India lost a couple of wickets early on in the match, Raj, as captain, defended with a blazing performance. In the 2005 World Cup, she held the record for the highest individual score by an Indian woman cricketer in a world cup match, scoring 91 off 104 balls.

Her maiden Test series victory over England, with India winning the 2006 Asia Cup under her captaincy, and clinching the fourth successive Asia Cup title in 2008, all contributed to Raj emerging as a stalwart in the cricketing world. She is the only cricketer to have made 6,000 runs and most half centuries in women’s ODIs. The 2017 Women’s Cricket World Cup saw Raj hit a century against New Zealand in the group series, winning the trophy. In December 2017, she was named one of the players in the ICC Women’s ODI Team of the Year. Patience on the crease and brisk scoring between wickets is why Raj has led India in the maximum number of ODIs and T20Is. Win or lose, Raj’s performance stands out every time, whether it is for her leadership or her performance.

Many accolades have come her way—the Arjuna Award (2003), Padma Shri (2015) and being named the *Vogue* sportsperson of the year (2017)—but Raj’s feet remain firmly on the ground. Apart from natural talent, hard work and an impeccable work ethic have led Mithali Raj to success. ■

👉 **On a good wicket**

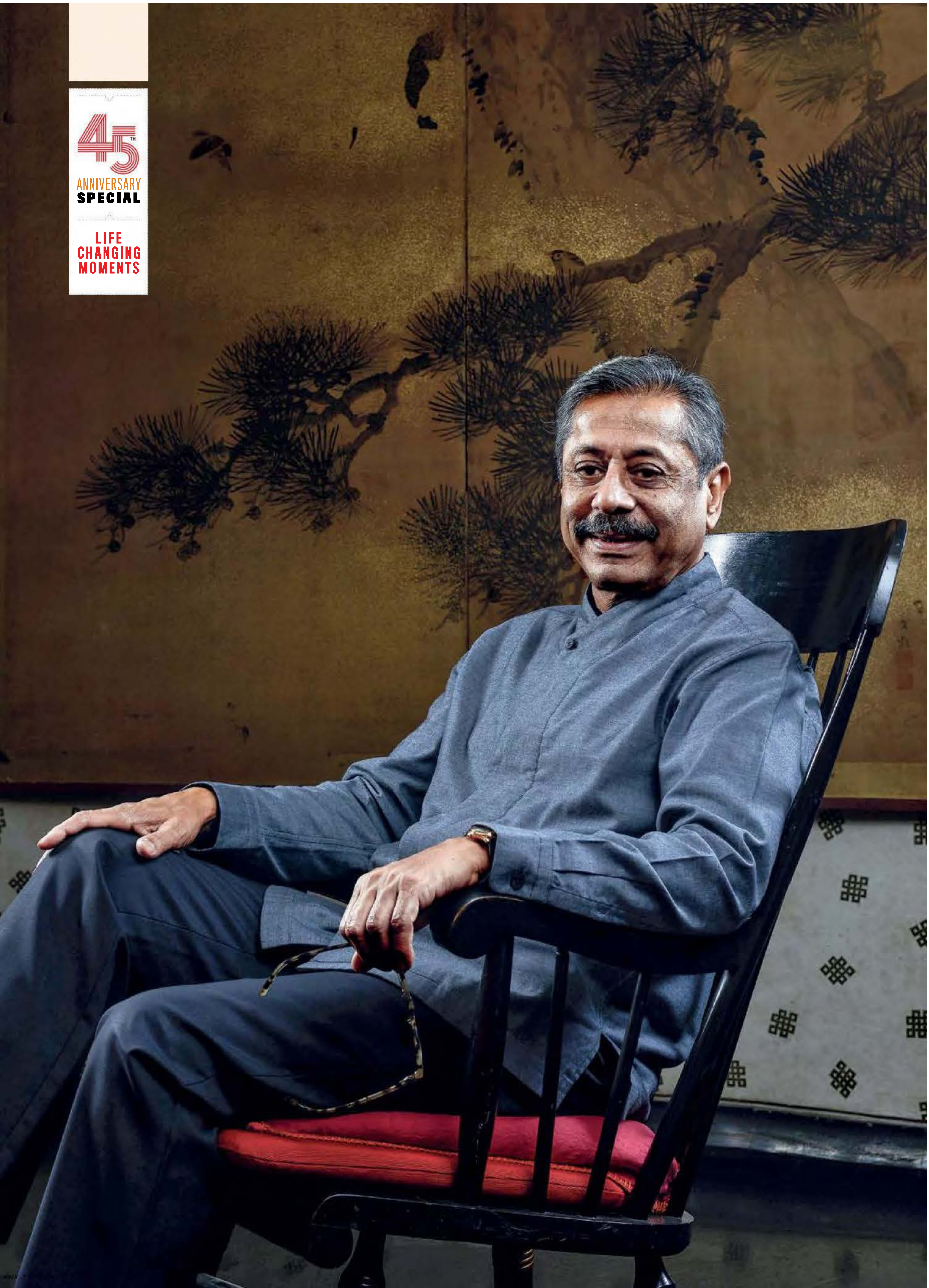
Mithali Raj
in 1999



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“I was disheartened that we couldn’t help heart patients...

...so I resolved to go abroad to train and return with new skills”

NARESH TREHAN, 74

Driven by the desire to set up a hospital that would ensure world-class cardiac care in the country, the US-trained surgeon returned to India in 1988. Besides setting up world-class hospital groups such as Escorts and Medanta, he has till date performed 50,000 successful open heart surgeries

By **SONALI ACHARJEE**

In 1967, while studying for MBBS at King George’s Medical College in Lucknow, Dr Naresh Trehan recalls feeling an overwhelming sense of helplessness as he watched many of his patients die of heart disease. And so, almost immediately after graduating, he applied to Thomas Jefferson University in Philadelphia to specialise in cardiac surgery. “In those days, most Indians had no option but to go abroad for cardiac treatment. It was very disheartening to not be able to help your patients. So I resolved early on that I will go abroad to train and return with new skills,” says Dr Trehan.

The decision to go to the US in 1970 changed his life and career. “I wanted to train under Dr Frank Spencer, the then chairman of the New York University hospital. He usually had a waiting list of five years for people who wanted to train under him. In Philadelphia, I was told Dr Spencer doesn’t interact

with foreign students, so I decided to write to him personally explaining my ambitions and skills. He wrote back saying that it wasn’t true that he didn’t consider foreigners, and he asked me to come in for an interview. There were 32 people, of which four would become chief residents and only one or two would become cardiac surgeons. I worked hard, and made the cut,” recalls Dr Trehan. He joined the NYU faculty in 1977 where he would remain till his return to India.

“The desire to come back to India was always there. I have always wanted to help people improve their health and lives. After a successful cardiac surgery, you can see the results in the operating theatre itself. The more patients I saved, the more I wanted to return to India to work,” he says. However, the search to find the right institution took him years. “I knew the Indian system very well. I knew there would be barriers towards progressing freely in a field that was as new as heart surgery. And so I did not return till



I found the right opportunity,” he says. It was in the early 1980s that the move to India got clarity and direction. “H.P. Nanda, the then chairman of Escorts, on a visit to NYU, met with me and together we decided on opening a hospital dedicated to cardiac surgery and treatment. I wanted to bring the whole system of heart surgery to the country and make India self-reliant,” he says. Dr Trehan finally returned to India in 1987.

❖ **The right pulse**

(From left) Then Delhi L-G Jagmohan, Dr Trehan and H.P. Nanda at the foundation stone laying ceremony for Escorts Heart Institute, Delhi, 1982

tor suits my personality. I can really relate to people, I like to interact with them. This was the right career for me,” he says. Despite decades of success in the medical field and having treated a long list of celebrities, politicians and bureaucrats, he maintains a humble approach towards his work and career. “During my medical training itself, I learnt how to stay level-headed and not to believe I am greater than anyone.”

In 2009, Dr Trehan decided to push the limits once more and set up his own hospital, Medanta, in Gurgaon. The chain has since expanded to other cities, including Delhi, Lucknow, Ranchi and Kolkata. “Research is something I feel very strongly about and I believed India should have a hospital that is at par with hospitals abroad in terms of research and development. But no such institute existed at the time. We were doing great in terms of clinical advancement but were lagging behind in the research field. At Medanta, the idea was to bring the two together,” says Dr Trehan.

Having received the Padma Shri and Padma Bhushan for his contribution to the field of medicine, he continues to work towards improving the country’s health infrastructure. “There are plans to start a medical college which would be attached to Medanta. We already run several medical research programmes,” says Dr Trehan. His vision to make India a hub for cardiac surgery came true when Escorts began receiving patients from abroad for treatment. And he believes that the country will soon achieve similar success in the field of medical research and education. ■

But the initial few years in setting up the Escorts Heart Institute were far from easy. From hunting for land to recruiting surgeons from around the world, it took years of hard work before Dr Trehan became one of the country’s best cardiac specialists. From 1987 to 2007, Escorts was conceptualised, created and managed by Dr Trehan himself. “I used to operate on a patient and then sleep on a bed next to them because there was always so much work to do. Initially, people used to mock me and ask, ‘What will Naresh do on his own?’ But I

have a firm philosophy to shun negativity and so I continued to train people so that they could give their best. Eventually, my team at Escorts was as good as any of the surgeons in the West.”

Today, Dr Trehan has completed over 50,000 successful open heart surgeries. “Being a doc-

“We were doing great in terms of clinical advancement but were lagging in the research field. At Medanta, the idea was to bring the two fields together”

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“Age 50 is not the best time to look for a new job...

...but I decided to resign from the UN after I failed to secure the secretary-general’s post”

SHASHI THAROOR, 64

That setback laid the foundation for his political innings in India as a member of Parliament, apart from his rise as a public intellectual and author with a wide following on social media

By **KAUSHIK DEKA**

A three-time parliamentarian and one of India’s most recognised public voices, Shashi Tharoor has donned many hats in a career that is over four decades long. Between 1978 and 2007, he was a career diplomat at the UN, rising to the rank of under-secretary-general for communications and public information. In 2009, he decided to join politics and contested and won the Thiruvananthapuram Lok Sabha seat.

An accomplished author, Tharoor has penned over a dozen books, ranging from fiction to foreign affairs to philosophy. He is widely followed on social media, with nearly eight million followers on Twitter, though his quips on the microblogging site have often landed him in controversy.

Tharoor’s evolution from a “self-effacing civil servant” to a public intellectual under constant scrutiny happened in 2006 when the Manmohan Singh-led UPA government decided to field him as India’s candidate for the election to the UN sec-



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↔ **Southern
comfort**

Tharoor celebrates his Thiruvananthapuram Lok Sabha seat win in May 2009



“Joining politics changed my life. Not only did I win the election, it governed various things that happened to me since then—good and bad. It gave me both moments of great turbulence and great satisfaction”

retary general’s post. The PMO had sounded him out on the plan in September the previous year, but the government appeared to have buried the idea. By June 2006, Tharoor himself had given up on the possibility. But to his surprise, he received a call from then foreign secretary Shyam Saran that his candidature was being announced later that day.

“It was a turning point in many ways. In the UN, I had the opportunity to rub shoulders with some of the most famous figures in the world, including presidents and prime ministers. But it was very much as an individual who was part of a team and an institution. The role itself did not privilege individuality. It was about representing the institution and ideals of the UN. Suddenly, I would be projected as an individual candidate not only standing up for the ideals of the UN but doing so on behalf of a government of a country and seeking to lead that institution,” says Tharoor.

Tharoor was 22 when he joined the UN. He felt his long experience in various capacities at the world body had equipped him “in an unusual way” for the secretary-general’s post. However, he finished second, behind Ban Ki-moon of South Korea, in each of the four straw polls conducted by the UN Security Council and was also vetoed by the US, one of its permanent members. Tharoor eventually withdrew his nomination, realising that these jobs were not about “having the most convincing resume...they are about a political vote in a political institution, political choices made by various governments”.

Resigning from the UN in 2007, Tharoor suddenly faced the challenge of reinventing his career and life. “The career on which I was smoothly coasting for nearly 29 years was going to end abruptly when I had just passed my 50th birthday. That’s not a time when one ideally looks

for a new job,” he says. Yet, he has no regrets about losing that election. “Had I not accepted the Indian government’s offer just to prolong my UN career by another decade, I would have erred. There would have always been this nagging question—what if I had tried? I tried, gave my best and failed,” says Tharoor.

The setback laid the foundation for Tharoor’s political innings. In 2009, Congress president Sonia Gandhi offered him a ticket to contest the Lok Sabha election. Tharoor was surprised for, as he says, he had “no political pedigree, no godfather in politics, and had never been the protégé of a political leader”. He was approached by the BJP and the Left parties too, he says. “My writings had consistently been about a pluralistic India, celebrating the diversity of our country. The BJP’s Hindutva was a baggage I could not get interested in and the Left’s economic thinking was not particularly appealing to me,” he says, pointing out that he had been a critic of the Congress’s licence quota raj and the Emergency.

Tharoor accepted Sonia Gandhi’s offer without any idea of what he was getting into. “It changed my life. Not only did I win that election, it governed various things that happened to me since then—both good and bad. It gave me both moments of great turbulence and great satisfaction.”

Tharoor feels the UN election and the political plunge were risks that had to be taken. “Saying no to those offers would have meant telling myself I was incapable. At some point, I would have looked back and asked—did I lack courage that I failed to find faith in myself?” he says. And that’s the success mantra Tharoor offers to every young and aspiring individual: “Be the best you possibly can be. Nobody else can be a better you than you are”. ■



“My 2001 win in England was important...

...as it helped me prove Indians could win in modern badminton where power and fitness mattered”

PULLELA GOPICHAND, 47

Now the National Coach of the India Badminton team, Gopichand's efforts helped Saina Nehwal win bronze in the 2012 London Olympic and P.V. Sindhu silver in the 2016 Rio Games. Thanks to him, players now don't need to train abroad but emerge from our own ecosystem

By **AMARNATH K. MENON**

Pullela Gopichand was just 17 when he participated in his first international, the Malaysian Open championship, in June 1991. He was the youngest member on the Indian team. “All of us lost in the first round,” says Gopichand. “When we sat down for dinner that night, we were all praises for the Chinese, Danes, Japanese and Indonesians for their superior skill and everyone thought we could do no better. I argued that we have a chance with some determination, but the others dismissed me as immature. But the kid in



BANDEEP SINGH



ADRIAN DENNIS/GETTY IMAGES

“There was a time when the crowd would laugh at my mistakes. It hurt. I was the only Indian in the stadium and it hurt my personal and national pride”

me always believed we can do it.”

There were bitter lessons along the way. In his initial years as player, he travelled alone as no one else qualified from India. “I did not have a sparring partner,” he says. “Once I stayed back after a tournament hoping to get a chance to train with the Indonesian national team. To my dismay, I learnt that after Prakash (Padukone) sir (the first Indian to win the All England Open Badminton Championship) trained there and beat them, no other person was allowed. A similar experience with the Danes made me realise that to go out and train is not the answer. We needed to do things on our own.”

The woeful lack of infrastructure—arenas with modern courts, quality shuttles and trainers—made things difficult. “There was a time when the crowd would laugh at my mistakes. It hurt. I was the only Indian in the stadium and it hurt my personal and national pride,” he says. These experiences, though, motivated Gopichand to start his own academy.

His win at the All England championship in 2001 proved to be the turning point. “It was important for me to win to prove that Indians can win in the modern age of badminton where power and fitness were of great importance. Without that win, I couldn’t have built a coaching platform and shown everyone, including my students, what we can achieve. Between 1980, when Prakash sir won the All England championship, and 2000, we had almost lost our connect with badminton,” says Gopichand.

✦ **Winning big**

Pullela Gopichand after winning the men’s final singles against China at the All England Badminton Championship, 2001

The win also helped him get the support of the government as well as sponsors to build the academy.

Since then, each Olympics has served as a stepping stone, beginning with the Beijing Games of 2008 when Saina Nehwal’s performance (reaching the quarter-finals) put the spotlight on badminton at a time when the sport did not figure in the priority list in India. “You can play a Malaysia Open or an Indonesian Open, but unless it is a multi-sport event, people are not really watching you in the country,” he says. Nehwal’s bronze in the 2012 London Olympic and P.V. Sindhu’s silver in the 2016 Rio Games got more attention to the sport. “It did involve a lot of hard work and sacrifice, but I loved it because I was passionate about the game. It also meant sacrifice for my family. Beyond that, it was stamping conviction that I can do it. We need not train players abroad, we can do it within our own ecosystem,” says Gopichand.

So what does the road ahead look like? “For a while, we were producing players only from Hyderabad,” he says. “Now we are seeing talent cropping up pan India. It is important we streamline the system to provide coaches and players with whatever they need and the domestic structure for the sport, too, needs to be organised so as to give players an opportunity to push themselves to achieve world-class results consistently,” says Gopichand. For the moment, all eyes are on Sindhu ahead of Tokyo Games 2021. ■



“I was shifted to the math stream...

...but I told the principal I'd drop out if he did not allow me to study Tamil literature, my passion”

PERUMAL MURUGAN, 55

The Tamil writer and scholar has 10 novels to his credit and has been nominated twice for the US National Book Award for translated literature

By **NANDHU SUNDARAM**

When the unexpected affects our life, it can sometimes become a turning point. In our society, individual freedom is not respected as much as it should be. “I wanted to be educated and this wish led me to this point in my life,” says Tamil writer Perumal Murugan, whose many awards and achievements now include being nominated twice for the US National Book Award for translated literature.

In Murugan's town, his clan consists of 30 families. Among all of them, he was the first to finish Plus 2. In the generation before him, no one even believed they would one day be able to read and write. If someone knew how to sign, it was considered an achievement. Thanks to the programmes of the late Tamil Nadu chief minister K. Kamaraj (1954-63), his sisters reached primary school and learnt to sign their names. His brothers reached high school but discontinued their stud-

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MOMENTS



❖ **Young and restless**

Murugan (centre) with friends during his college days in Erode

ies after that. They were too scared they would fail the 10th school-leaving exams.

Murugan comes from a family of farmers and many of his brethren took to working with the soil. Some of them joined the trucking community, becoming 'cleaners' and drivers, a popular profession in his hometown Tiruchengode in Namakkal district of Tamil Nadu. "Considering the situation, it was no mean thing that I finished Plus Two. I used to write poems even then, and the teachers would send them to inter-school competitions. My teachers and classmates had nicknamed me the poet," recalls the writer.

Soon, in his house, among the smells of cowdung and hay, the fragrance of books too made space. They came from roadside vendors and from shops in the Palani Murugan temple complex. Often, he rented from the local library. Books, especially poetry, were his constant companion.

He scored good marks in the Plus Two

"Even my Tamil teacher, who had read all my poems and sent me to competitions, urged me to take up engineering. He thought writing poetry was madness. In a way, it is true"

finals. All his teachers wanted him to take up engineering. "Only my Tamil teacher, who had read all my poems and sent me to competitions, did not utter a word. He thought writing poetry was madness. And in a way it is true. But he said one has to come out of that madness at some point. He, too, urged me to take up engineering," Murugan recalls.

Wanting to study Tamil literature, Murugan was bewildered. His family was willing to let him go to college but didn't want him to leave town and incur additional expenses. "It was as if a thousand hands had joined and wanted to push me into something," he says

With the writer in such a confused state, an elder cousin (who still addresses the 55-year-old writer as 'Kannu', an endearment used for young children), gave Murugan the application forms for three colleges. To Murugan's delight, one of those offered degree courses in Tamil literature. "I applied only for that course and went to the college after receiving the call letter for admission," he says.

The professors at the Tamil department looked at him as if he was a sheep that had lost its way from the flock and reached the wrong place. The college principal, himself a math major, saw his marks and insisted he take up mathematics. For Tamil was looked down upon, taken by only those had no other option. Murugan was not sure what he would achieve in the future with the course, but it was Tamil he truly wished to study and he was determined to pursue what he wanted.

The college kept trying to make him choose other courses. On the last day of admissions, the principal met Murugan and told him that he had been shifted to the mathematics course. Murugan laughs when he narrates this: "I told the principal that if you allow me to study Tamil, I will continue or else I will drop out of college." The dejected principal told him to "get lost". "But I am not lost and that is only because I chose to study what I wished. This education in literature is the prime reason for all my happiness," says Perumal Murugan with some satisfaction. ■



“Financial hardship ruined my plans for a Master’s at Cambridge...

...but inspired me to help poor but talented students to crack competitive exams”

RAJWANT RAWAT



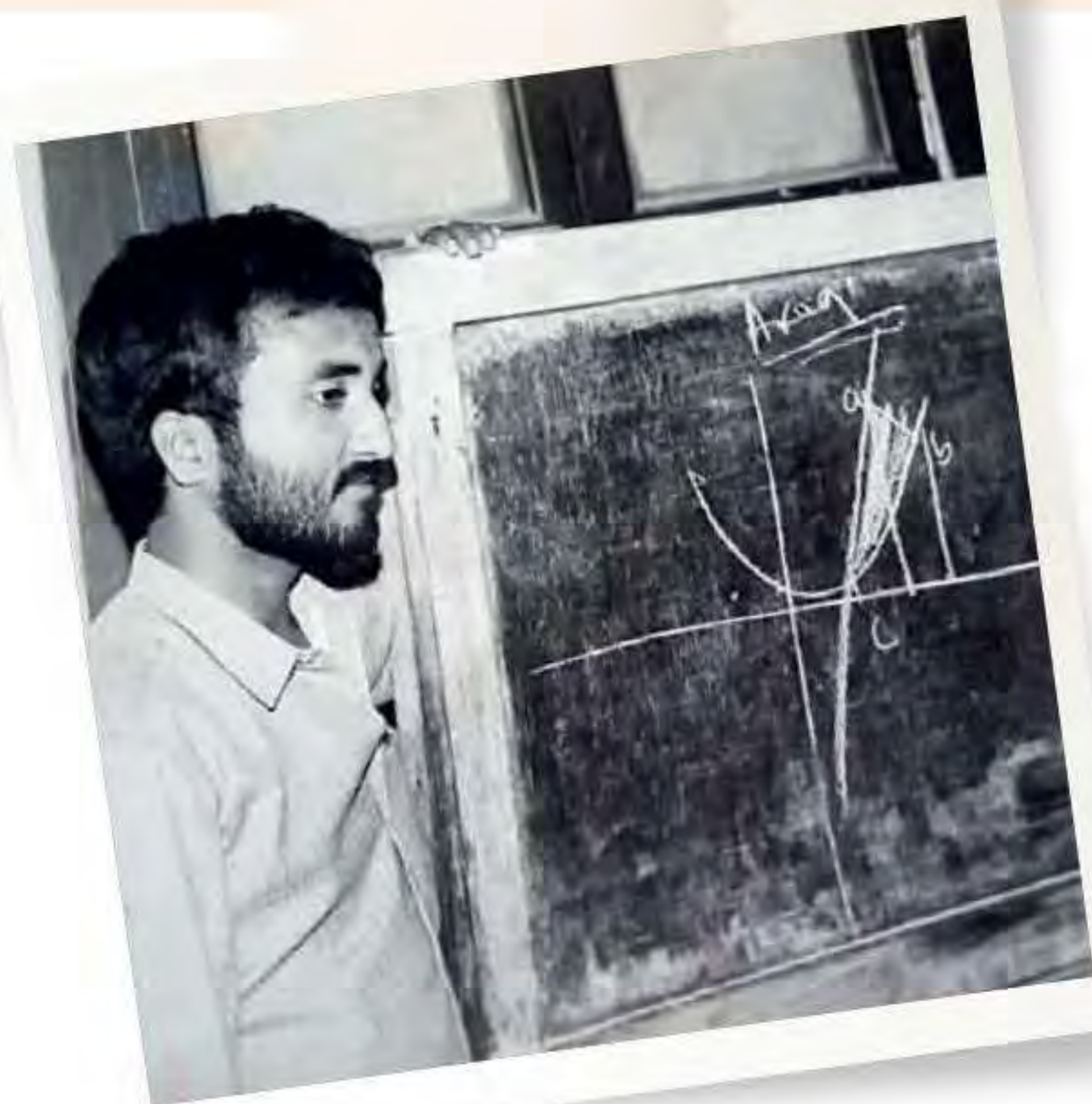
ANAND KUMAR, 47

His ‘Super 30’ programme, offering free entrance coaching to 30 students every year, has produced 510 engineers since its launch in 2001

By **AMITABH SRIVASTAVA**

One of Anand Kumar’s childhood memories is about his father Rajendra Prasad waking him up every morning for school by touching his feet. An embarrassed Anand would ask Prasad why. His father, a junior postal department employee in Patna, would explain: “I may not be around the day you scale the heights of achievement and people hold you in high regard. So I am doing my part today itself.”

Those days, Anand’s family lived in a rented house by the railway tracks in Patna—their four walls would rattle every time a train went by. His parents struggled financially and Anand often had to borrow books for his schooling. But he considers those days as “blessed”



as his parents never allowed him to feel inferior to others. “They never put me under any pressure whatsoever. They encouraged me to think big and excel in whatever I wanted to do. I loved mathematics and they motivated me to work harder on it,” says Anand.

While pursuing his bachelor’s degree in mathematics, some of Anand’s theoretical works were published in foreign journals. But his father’s death in August 1994 left him strapped for funds and unable to go to Cambridge for a master’s in mathematics. With Prasad’s retirement benefits taking time to reach the family, Anand got down to selling *papad* and wafers on Patna’s streets to make ends meet. A year on, he started teaching mathematics at several private coaching institutes in the city.

In 1997, Anand began coaching students under the banner of Ramanujan School of Mathematics, a club he had launched in 1992 for mathematics enthusiasts. He also started coaching poor merito-

➤ **Numbers game**

Anand Kumar at his Ramanujan School of Mathematics in Patna in 1992

rious students for free—an initiative that laid the foundation for Super 30, launched in 2001 in Patna. The idea was to pick 30 meritorious but economically disadvantaged students and train them for competitive exams, such as IIT-JEE. Every year, some 10,000 aspirants vie for a place in his programme. The lucky 30 are provided free boarding, lodging and coaching.

Super 30 has produced 510 engineers to date. Of them, 440 qualified for the IITs.

Anand feels many students in Bihar are good in mathematics, but the state’s public schools are ill-equipped to offer them the training and motivation needed to make it big in the field. The gap widens all the more for students from vulnerable economic backgrounds. I am merely trying to help bridge this gulf, says Anand, whose life and works inspired the Bollywood film *Super 30*, starring Hrithik Roshan. Some superheroes do not wear capes. ■

“I owe almost my entire success to my late father. An ordinary postal department employee, he taught me to dream big and aim to do something world class. It continues to inspire me to attain higher goals”



“I told myself I will prove my worth...

...to the kids and my relatives who
made fun of me, didn't believe in me”

NAWAZUDDIN SIDDIQUI, 46

Jibes about his dark complexion and appearance by kids his age and his relatives, plus his father's financial struggles, drove the actor to do something “special”. With several hits under his belt, he has achieved his goal

By **SUHANI SINGH**

Growing up, Nawazuddin Siddiqui was seen as an anomaly in Budhana, a village in Muzaffarnagar, Uttar Pradesh. While most preferred to watch popular Hindi films televised on Sundays, he was more interested in the “art” cinema screened on Saturdays.

Films like *Ek Doctor Ki Maut* starring Pankaj Kapur and Shabana Azmi made a profound impression on him. “I remember watching it and deciding that whatever field I am in, I will innovate and have a sense of curiosity,” says Siddiqui. They were also leagues apart from the “C grade cinema” which played in Budhana’s only hall—a

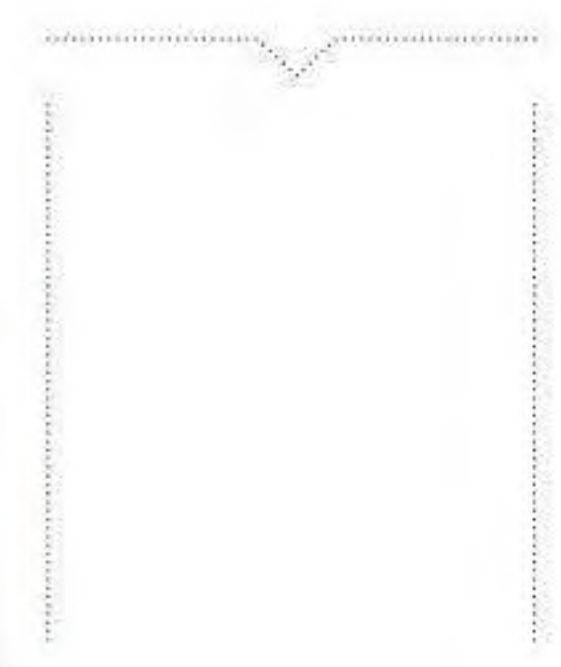
makeshift tin-covered property by the river.

Acting, though, wasn't a consideration for someone like him who, with his dark complexion, was teased by the other kids as “*kallu*” or “*kaaliya*”. “I felt I wasn't good enough, that I am lacking something,” he says. Relatives, too, weren't kind. He recalls the time when, in his 20s, his aunt asked what he planned to do in life, to which he replied “acting”. “She told my mother that every mother thinks her child is the most beautiful. She said, ‘I am not saying your son is ugly, but he's also not beautiful.’”

These only lit a fire within Siddiqui to do something “special”. “I told myself that I will prove my worth by doing something different,” he says.

To tread a path, though, that nobody





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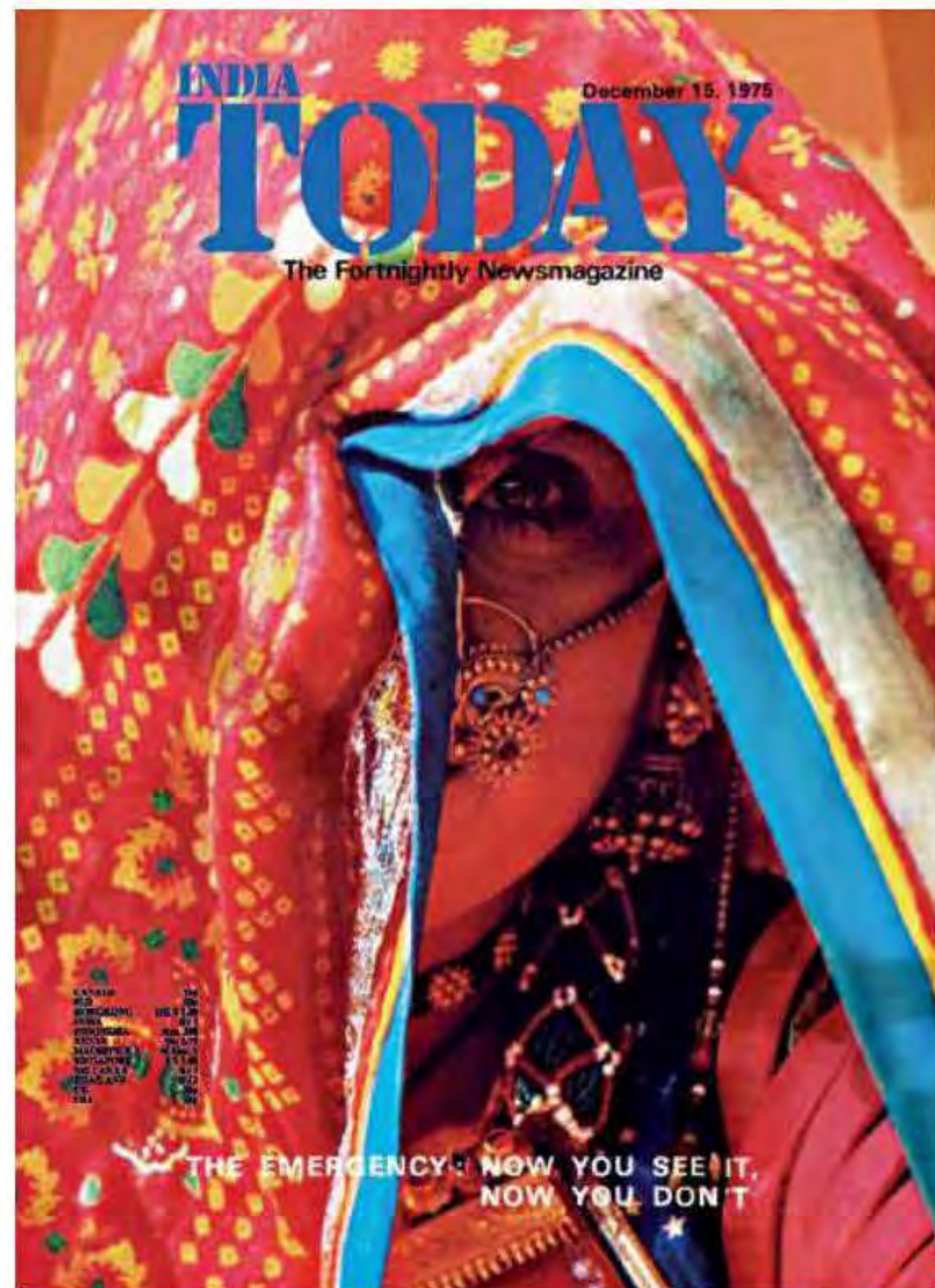
BEST
COVERS
SO FAR

THE INCREDIBLE JOURNEY

AS INDIA TODAY celebrates its 45th anniversary, a look back at its major milestones reveals the determination with which the publication has documented every major event in India's public life, providing context, perspective and analyses to its readers across the nation and abroad. From its very first issue, published in December 1975, the magazine has gone from strength to strength, becoming one of India's most-read publications. These excerpts from the letters from INDIA TODAY Chairman and Editor-in-Chief Aroon Purie to its readers give a glimpse of the hard work and passion that have gone into building the magazine into the institution it is today.

First issue, December 15, 1975

The purpose of INDIA TODAY is to fill the information gap that exists among persons residing abroad interested in India. The periodic crises and problems which developing countries like India face receive sufficient coverage in the form of statistics and hard news by the foreign press. What they do not provide is the total perspective in the relevant context of what is happening in the various fields of Indian concern and endeavour.... INDIA TODAY plans to have in-depth reports on the current developments in politics, economy, business and the arts...our endeavour is to present a complete picture of India as it is today, with its dark as well as light areas, and the potentials being realised for what it will become tomorrow.





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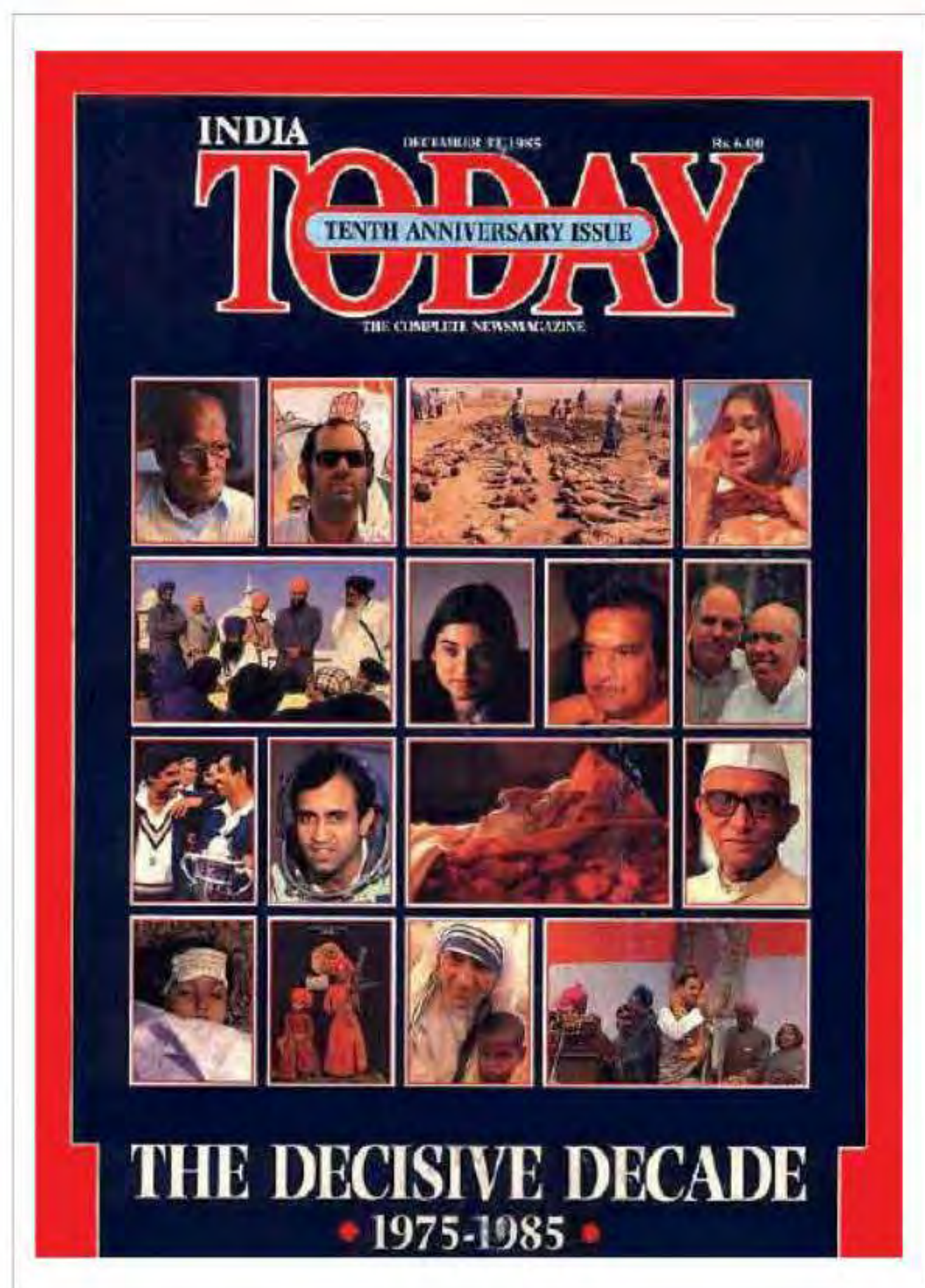
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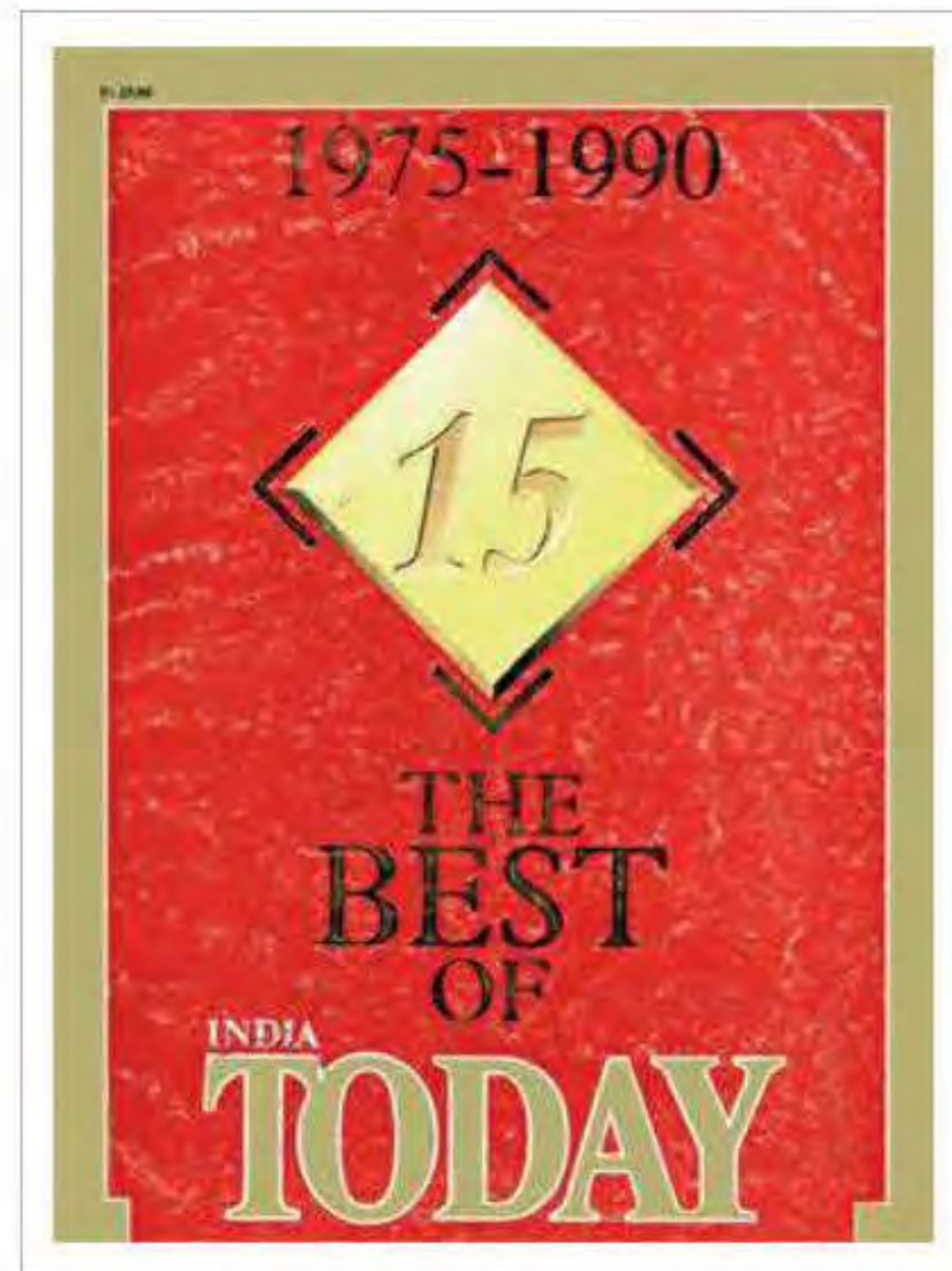
10th anniversary issue, December 11, 1985

People tend to react with surprise when told that INDIA TODAY is 10 years old. For all the action that has been packed into the past decade, it seems a short time since the magazine made its modest foray into journalism in December 1975. Since then, we have been dubbed anti-national (by Mrs Indira Gandhi), pro-establishment (vis-a-vis Rajiv Gandhi), practitioners of hovercraft journalism (skimming the surface of issues), much too serious, and overly political.

There have been bouquets too, for INDIA TODAY has won increasing reader acceptance.... It has been enormously rewarding for everyone at INDIA TODAY to watch a fledgling publication grow to a size few have managed.... The special anniversary issue commemorates this decade of the rebirth, not merely of media, but of the democratic spirit of India, of its transformation from the archetypal country immersed in poverty into a nation that is still poor but confidently looking ahead. It presents the high points of the last 10 years in a tapestry of the best available photographs of the highs and lows of the years, reflecting both the hope and despair this country has felt and experienced.

The Best of India Today, 1990

The luxury of sitting back and taking a historical perspective of events comes rarely. For us, this moment came when we decided to bring out a special 15th anniversary publication.... The most daunting challenge lay in the story selection with about 18,000 stories to choose from. The effort has been not only to select the outstanding stories but to provide a flavour of history and continuity...for INDIA TODAY, it has been a period of continuous change.... Stories are shorter, more crisply written, with greater emphasis on pictures and increasing use of colour. We have also catered to the shifting interests of our readers by devoting more pages to articles on lifestyle, science, behaviour and television. Change is what we thrive on. Hopefully, the 15 years of change we present in this volume will give you a sense of what we have experienced as a nation.

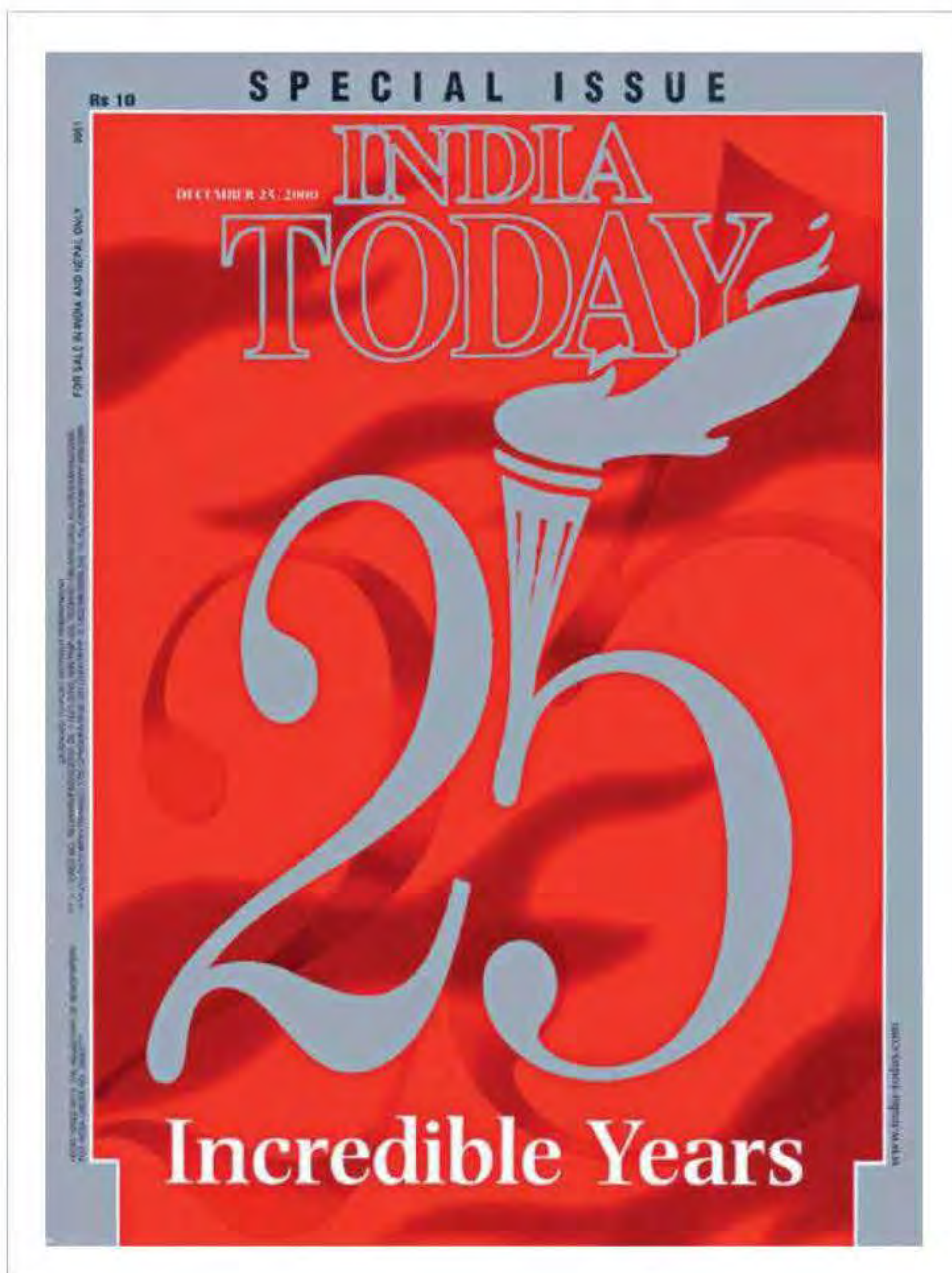


25th anniversary issue, December 25, 2000

Today, INDIA TODAY, in English and its four regional language editions, is the single most-read publication in the country. Its editorial team has grown to 98. The magazine is at the core of a multimedia group with television, Internet, music, books and education divisions. The Group now has a staff strength of 1,008, of which 330 are journalists. And along the way, we fulfilled our original mission by starting, in 1982, an international edition that is circulated in 104 countries and is very successful.

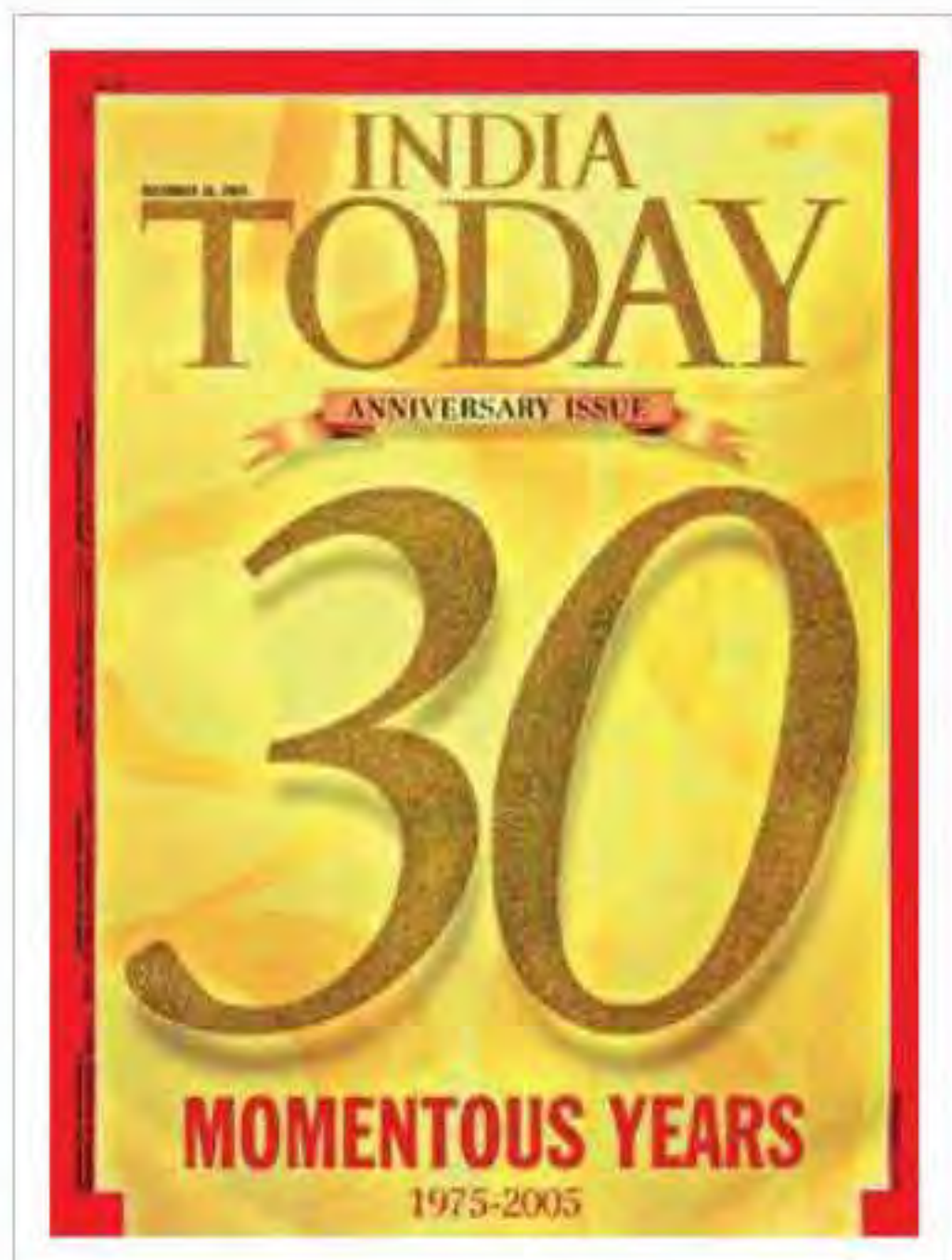
I'm often asked: what's the secret of the success? I don't have a specific answer. I know it is not just one factor but a combination of many. Perhaps it's the fanatical belief that what matters in a publication is editorial excellence and credibility. Spend all your resources on getting it right and the rest of the financial equation will work itself out. For better or worse, we are an editorially-driven media organisation as against a marketing one.

Protect your credibility at any cost. You are only as vulnerable as you want to be. If you make a mistake, apologise and try and make amends. Write for the reader, not for the journalists. Make your page striking with elegant design, relevant pictures and stylish writing. And above all, never be satisfied.





30th anniversary issue, December 26, 2005



The mainstream media, as it exists today, will almost vanish. People will get news and analyses any time of the day or night at the click of a computer mouse or by tapping a few keys on their cell phones—as text, in voice, on video or in all the three forms. Only those media organisations that can deliver news across mediums, and do so well, will survive.... Yet, the change won't be only in delivery. A bigger change will take place in content. The Next Big Thing will be interactivity.... These changes will come sooner than we think and the current media can only ignore them at its peril.

There will be enormous

changes, but what will not die is the art of story-telling in whichever form it comes. Compelling, well-told stories will always have a market. We at INDIA TODAY hope to continue to excel at that for the next 30 years.

This issue is a landmark in our history. At 384 pages, it is the biggest issue we have produced. It has concentrated on the number 30, featuring 30 living legends, 30 people turning 30 and 30 turning points in history, along with guest columns from an array of experts, among them two prime ministers, one current, Manmohan Singh, and one former, Atal Bihari Vajpayee.

35th anniversary issue, December 27, 2010

Personal memories apart, in the past 35 years, India saw the extreme as well as the redeeming passions of democracy, ranging from the totalitarian temptations of Indira Gandhi to the election of the first non-Congress government at the Centre, from the assassinations of Indira and Rajiv Gandhi to the rise of Sonia and Rahul Gandhi, from the demolition of the Babri Masjid to the 26/11 attack on Mumbai, from Bofors to 2G spectrum. When we started, India was a closed market of licence raj; today, the growth rate of one of the world's fastest growing economies is sustained by a bold and ambitious entrepreneurial class. In cinema and literature, too, the Indian story has gone global. To keep pace with change, INDIA TODAY, too, changed. Stagnation is the enemy of journalism as well.... This commemorative issue is a celebration of transformation, featuring essays, profiles and conversations.



40th anniversary issue, December 21, 2015



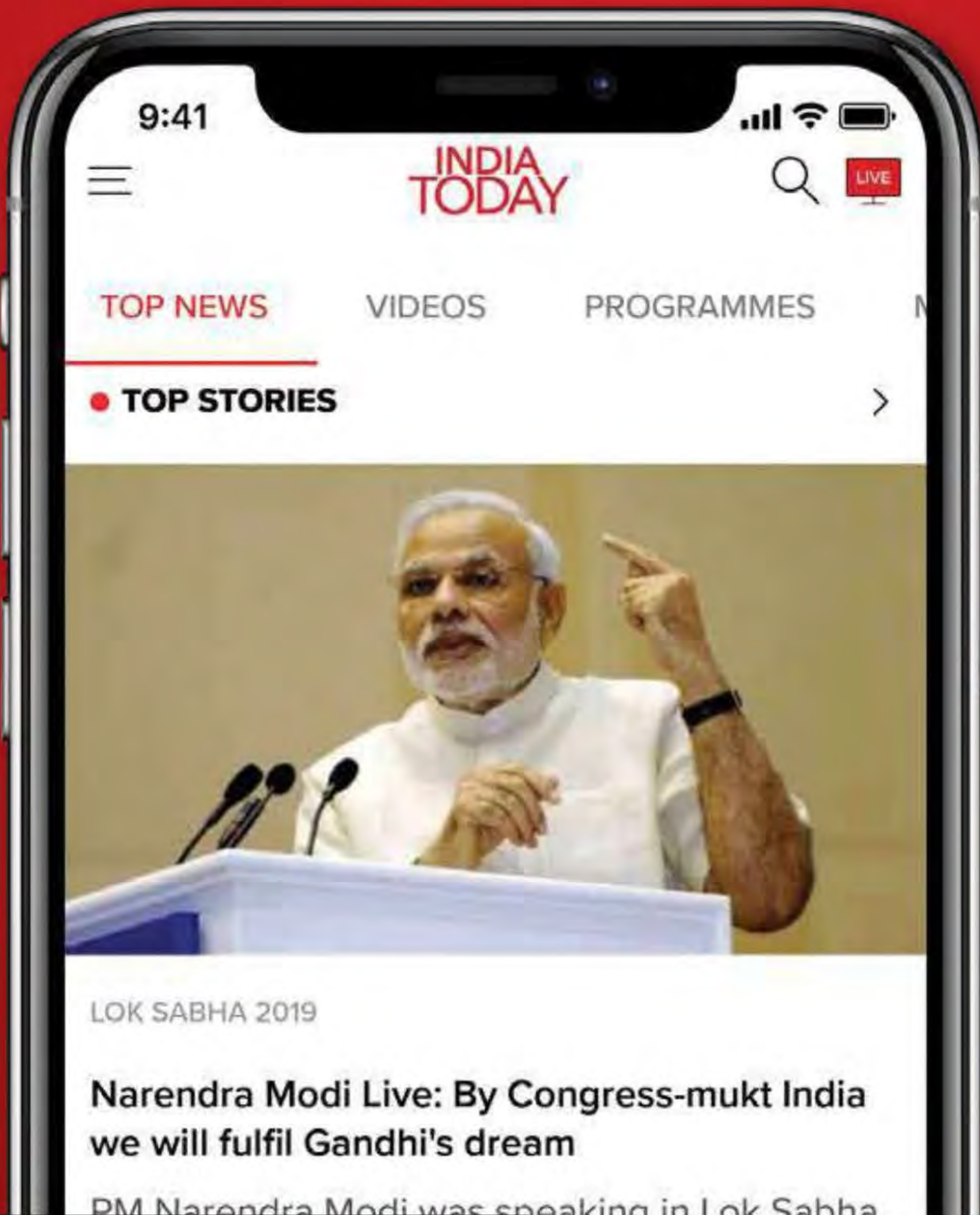
A magazine is only as good as the people who work for it. I know this may be true for many industries, but I don't think it applies with the same force as it does to a publication. There is no secret sauce or technology which can replace the creative brain power required to produce a magazine.... Each issue has to be different and fresh, as it is perishable too. This special issue you hold in your hands is our 1,491st issue after 40 years without a break. I've been the editor of the magazine for these past four decades and the magazine has had the good fortune of having a legion of India's most talented journalists working for it. This issue is a tribute to that talent.

I asked 36 former and two current colleagues to write about the big events or subjects they covered. I wrote to them with a sense of trepidation for I had not been in touch with many of them for some time and thought they, having moved on, may be reluctant. However, the alacrity and enthusiasm of the responses from all of them warmed my heart. It meant there was still a piece of INDIA TODAY in them. Their articles chronicle the great transformation India has gone through in politics, economy, technology, militancy, films, media, sport, as well as the rise and fall of our leaders and their parties.

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CONSCIOUSLY STYLISH

Alia Bhatt on launching her conscious clothing label for kids, Ed-a-Mamma, lessons from 2020 and her upcoming big releases



Q Was venturing into conscious clothing always on the agenda?
I've always wanted to launch a fashion label but wasn't sure if we needed another one. I felt we were missing a world-class, Indian kids' clothing brand. I was working on a series of stories about a little girl and her dog saving the planet from ecological harm. I thought to continue telling the stories through clothes and other products. We had planned to launch earlier in 2020 but the lockdown meant we had to re-strategise.

Q How much are you able to practise conscious clothing? Do you seek designers that prioritise conservation in their work ethos?
It's not easy. One of the reasons is accessibility. There aren't too many brands that have successfully adopted an eco-efficiency strategy. But I read this line which said that fashion runs on the biggest source of renewable energy—human creativity. I hope more brands are able to offer eco-friendly yet affordable solutions.

Q 2020 brought its unique sets of challenges. How did you go about confronting yours?
It hasn't been an easy year for anyone. I used my time off to complete a course in creative writing. The pandemic has taught all of us to be kind to one another and to the planet. I hope we can carry this learning into the new year.

Q In 2021, we will see you in two big films—*Brahmastra* and *Gangubai Kathiawadi*—and then an even bigger production, *RRR*, in 2022. Is it just happenstance that the canvas of your upcoming films is big?
My choice of films is primarily based on the story and my hunger for good roles. Then comes the people associated with the project. With certain people, their work speaks louder. The scale of projects is totally the director's prerogative on how he or she wants to tell the story.

—with Suhani Singh

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