

2023

# STRIKE GOLD!!

(THE A TO Z DICTIONARY OF BECOMING RICH)



Mr Rishabh Adukia



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**Mr. Rishabh Adukia** is a young and dynamic Chartered Accountant with a wealth of experience in managing personal finance. His journey is a testament to his unwavering commitment to financial excellence and his passion for helping individuals navigate the complex world of money management.

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A Chartered Accountant by profession, he stands at the helm of his own consulting firm, specializing in managing wealth for HNIs and emerging millennials. With a repertoire that includes Company Secretaryship, Law, and a Masters in Business Finance, his qualifications speak volumes about his expertise. His credentials extend beyond traditional finance; he is a Certified Financial Planner, well-versed in the art of creating holistic financial strategies tailored to individual needs.

His expertise is not confined to boardrooms; he has actively engaged with regulatory bodies and law enforcement agencies. He has addressed esteemed gatherings at institutions like the Central Bureau of Investigation (CBI) Academy and the Serious Fraud Investigation Office (SFIO). His insights have been invaluable in helping individuals safeguard their financial interests in an increasingly complex world.

# Strike Gold!! (The A to Z Dictionary of becoming Rich)

By



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A graphic design for Diwali. At the top is a white outline of a diya flame. Below it, the word "Happy" is written in a simple, sans-serif font. Underneath "Happy", the word "Diwali" is written in a large, elegant, cursive script. The entire text is white and set against a dark purple background. A white curved line is positioned below the word "Diwali".

Happy  
Diwali

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# From Gaining Expertise to Authoring Books

Dear reader

The road to progress and development doesn't just end with knowledge and experience gained. Knowledge continues to grow when it is shared among fellow aspirants.

I feel proud of the fact that I am amidst hardworking people who have made their way to the pinnacle of success, by overcoming obstacles and hurdles in their journey through professional life and achieving the most needed knowledge and expertise.

My unquenchable thirst for knowledge has been my constant inspiration to read more and gain more knowledge. It has also been the source of motivation to author books, which has enabled me to author 350 plus books on a wide range of subjects over a period of time.

I find it apt to remember English Historian and Geologist Charles Darwin's famous quote

***“In the long history of humankind those who learned to collaborate and improvise most effectively have prevailed.”***

In collaboration lies the spirit of greater achievements and carving a niche for ourselves by setting the most inspiring example for others to follow.

I take this opportunity to invite both budding and established professionals/entrepreneurs/academicians/readers to join me in sharing the knowledge and expertise with our fellow professionals and aspirants by developing knowledge series in the form of books on a wide range of topics for example, business laws, various forms of audits, accounting standards, arbitration and mediation, self-help and self-development and management topics to name a few.

It will be my pleasure to co-author books with esteemed colleagues who will be interested in presenting an innovative approach with respect to any subject within the ambit of finance and its related fields.

You may feel free to contact me at [rajkumar@cadrrajkumaradukia.com](mailto:rajkumar@cadrrajkumaradukia.com) or reach me on my mobile phone 9820061049 by WhatsApp for further details and discussions in this regard.

Regards

**CA (Dr.) Rajkumar S. Adukia**

## About Authors



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Adv. (Dr.) Adukia has left no stone unturned during his career span expanding to more than 40 years. His vast experience includes training and professional services to banks, financial institutions, Corporate, Government Departments, and Regulators, as an eminent Speaker and Business Advisor, and as an expert on Business laws, Cyber laws, Cyber security, International Forensic Expert.

He represents clients at Debt Recovery Tribunals and has filed applications under Insolvency and Bankruptcy Code 2016 for recovery of debts through National Company Law Tribunal (NCLT). He has also represented client at various commercial Tribunals like The Appellate Tribunal under The Prevention of Money Laundering Act 2002, The National Company Law Appellate Tribunal for cases under Companies Act 2013 and the Competition Act 2002, the Telecom Disputes settlement and Appellate Tribunal for cases under the Information Technology Act 2000.

Adv. (Dr.) Adukia is a motivational speaker, Growth Coach, and Life and Business coach. He has done various Self-developments from India and USA. Adv. (Dr.) Adukia has done a graduate course from Landmark worldwide which is a personal and professional growth, training and development company focusing

on people achieving success and fulfilment. His exposure to advanced programs and introduction to leadership programs has made him the most sought after trainer in the areas of business development and personal development. He has been a trainer at many corporates which has resulted in positive and permanent shifts in the quality and life of people.

### **Eminent faculty**

Adv. (Dr.) Adukia has addressed more than 250 seminars within India and Abroad including:

- Insolvency and Bankruptcy Board of India
- Institute of Chartered Accountants of India
- Institute of Company Secretaries of India
- Institute of Cost Accountants of India
- Chamber of Indian Micro Small & Medium Enterprises
- Speaker in IIA's 2013 International Conference in Orlando on Green Audit.
- Faculty in Indian Institute of Corporate Affairs for courses on Insolvency Laws and Corporate laws.
- Faculty Speaker in Workshop on Commodity Risk Management for Bankers organized by CAFRAL (Centre for Advanced Financial Research and Learning)
- Faculty at National Institute of Securities Management (NISM) and Indian Institute of Corporate Affairs (IICA)
- Addressed the Programm for Principal Inspecting Officers & Inspecting Officers by Reserve Bank of India – Department of Non-Banking Supervision.
- Addressed the National apex Chamber of Commerce and State apex Chamber of Commerce including his address to ASSOCHAM, Confederation of Indian Industry (CII), Federation of Indian Chamber of Commerce and Industry (FICCI), and All India Manufacturers Organisation (AIMO).



- Addressed the CBI officers, officers of Serious Fraud Investigation Office (SFIO), and various State Police Academies.
- Addressed the SCOPE- Standing Conference of Public Enterprises which is an apex professional organization representing the Central Government Public Enterprises. It has also some State Enterprises, Banks and other Institutions as its members.
- Addressed the National Academy of Audit and Accounts (NAAA)
- Dena bank
- Central bank

### **Awards and Accolades**

He has been felicitated with awards like

- The Jeejeebhoy Cup for proficiency and character,
- State Trainer by the Indian Junior Chamber,
- “Rajasthan Shree” by Rajasthan Udgosh, a noted Social Organization of Rajasthan and
- Several other awards as a successful leader in various fields.
- National Book Honors Award 2018



**CA, CS Rishabh R. Adukia**

Mr. Rishabh Adukia is a young and dynamic Chartered Accountant having his own advisory practice in debt syndication with specialization in real estate. He has several accolades in the academic arena. He has bagged highest grades in India in CFP. He is a graduate in commerce and economics. He has worked on transactions for fund raising through equity (PE) across a number of industries with special focus on Consumer and Healthcare sectors valuing USD 40 mn. He has travelled extensively both within India and outside the country.



**CS Samiksha R. Adukia**

Samiksha Adukia is a practising company secretary having an experience of over 8 years. She passed her graduation in the year 2003-04 from Mumbai University. She specializes in FEMA and company law matters in addition to various other law compliances. She has also contributed articles in various journals of professional interest and co-authored the book – Magic Formulas for Success along with Dr. Rajkumar Adukia.

# Rajkumar Adukia Foundation

Rajkumar Adukia Foundation is an NGO which has been formed to provide assistance to students of professional exams and be the catalyst in they achieving their professional goals. We have been instrumental in sharing of our knowledge through e-books and hard bound books to students who are appearing for professional courses like Chartered accountancy, Company Secretary and Cost and Management Accountant.

Dr. Adukia's Global legal Aid Centre is a division of Rajkumar Adukia Foundation which provides legal aid to any one who is looking to find solutions to their legal problems.

Our goal is to make citizens aware of the laws of the land that govern us. For ignorance of law is no excuse. We wish to let the common man know about the personal laws that relate to him, and laws that govern his business. The knowledge of business and commercial laws is a must for very entrepreneur. We conduct workshops on all the laws that relate to startup businesses. We call this program "legal incubator for Startups."

We also hold seminars and workshops on understanding the Insolvency and bankruptcy Code, 2016. This has been one of our most successful workshops so far because, as an entrepreneur you need to understand that Insolvency does not mean closing down of business. We may be contributors to business enterprises as investors, debtors, creditors, service providers and as employees. Knowing your rights in every capacity is essential. We also help you in exercising your rights as creditors under Insolvency and Bankruptcy Code, 2016 and recovering your money through the Code.

We have specialized knowledge in various services as listed below:

- In-house training

- Life, business and professional Coach
- Memory techniques for passing exams
- Conducting self-development programmes on topics like time management, managing workplace conflicts, effective public speaking etc.
- Conduct training programs
- Conduct workshops, seminars and conferences
- Providing coaching for presentation skills
- Business related training
- Consultancy services
- Providing opportunities in co-authoring of books

Knowledge sharing has been the foundation stone of Rajkumar Adukia Foundation. We write books that help students in passing the professional exams. Writing books is an ongoing process. It does not end with the publication of a book. A book needs to be revised and updated at all times so that it helps students to know the subject in entirety. We invite professionals who share our goal of knowledge sharing to help us write books on topics of their interest.

Rajkumar Adukia Foundation is able to help the students from the donations received from beneficiaries of the workshop and seminars. The fees for such programs go as donations to the Foundation and thus the contributors indirectly become the contributors of our cause. We would be also more than happy to have you on our panel of Dr. Adukia's Global Legal Aid Centre and provide your services.

You may feel free to contact me at [advdrrajkumaradukia@gmail.com](mailto:advdrrajkumaradukia@gmail.com) or reach me on my mobile phone 9820061049 by WhatsApp for further details and discussions in this regard.

With Best Regards,  
Adv. (Dr.) Rajkumar S. Adukia  
Founder Rajkumar Adukia Foundation

## PREFACE

This is not a book for us. It is a sum of all our experiences. Every chapter of this book ensures that you ‘STRIKE GOLD’!!

Every person desires something, however only few attain it – Probably not because they hadn’t tried hard enough, but because they did not know at that time, of any methodological way to pursue their goal.

This book teaches you the practical steps to follow to achieve your aim. The practical exercise at the end of each chapter is indispensable. You have to be true to yourself in undertaking each activity given so that you follow the true spirit of the book.

It is a well-known adage that people always come into your life for a reason, a season or a *lifetime*. Well, I hope this book becomes the reason for you to go after your goal, because of which you keep coming back to it every season and it eventually turns into a companion for a *lifetime*.

There is no end to learning and by sharing your ideas and knowledge you get to know what else you can do better and how you can accomplish it.

We would like to put a very common phrase before all of you “Your knowledge increases if you share”.

We abide by what Winston Churchill said “We make a living by what we get, but we make a life by what we give.”

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# THE NURSERY RHYME – INTRODUCTION

Remember your first day at Nursery school. The first time you ventured out alone into a different world (*unfamiliar territory*) lost and confused. Then you entered the classroom which had forty other wailing children and you decided to join the chorus of the sobs. Suddenly a pretty young teacher appeared and soothingly sang....

*“Twinkle, twinkle, little star,  
How I wonder what you are.  
Up above the world so high,  
Like a diamond in the sky.  
Twinkle, twinkle, little star,  
How I wonder what you are!”*

The lullaby reminded you of your mother (*familiar territory*) and things seemed a little better again. Taken from an early 19th-century English poem by Jane Taylor, “The Star”, this song has many adaptations around the world and universally pacifies children all over the world!

Life (*the game*) is quite like a nursery classroom and although centuries have been spent in analyzing life and ways to live it.... the easiest way to breeze through it is by singing the soothing nursery rhyme (*learning the rules of the game*).

STOP! Before you go further ask yourself - What is it that you Need (the requirement of the basics); Want (to feel a longing for something); or Desire (passionately crave something)? Are you ready to receive it, if the universe gives it to you? Or are you not ready to shoulder responsibility for your aspirations?

*Earn the Right to Receive.* Because this book will take you on a journey through the twenty-six letters of the alphabet which you can use to learn the rules and eventually to speak the language of money, growth, happiness, success, peace or whatever else you ever imagined.

But remember just as each letter of the alphabet cannot form a language on its own, similarly each chapter of this book is important and has to be read in unison with each other.

So ....Go .....Go .....Go for your Goal!





# CHAPTER 1

## A for ACTION

नियतंकुरुकर्मत्वंकर्मज्यायोहयकर्मणः ।  
शरीरयात्रापिचतेनप्रसिद्धयेदकर्मणः ॥८॥

Niyataṁkuru karma tvaṁ karma jyāyohyakarmaṇaḥ |  
Śarīrayātrāpicatenaprasiddhyedakarmaṇaḥ ||8||

Sri Krishna said: Perform your prescribed duty (Karma) because action (Karma) is superior to inaction. Even the maintenance of your body cannot be accomplished through inaction.

The concept of Karma (the law of Action) is the core idea of the Bhagavad Gita, the Hindu Scripture set in a form of dialogue between Pandava prince Arjuna and his charioteer Lord Krishna. When Arjuna faces the dilemma of his duty as a warrior to fight the righteous war between Pandavas and Kauravas, Arjuna is counselled by Lord Krishna to fulfil his Kshatriya (warrior) duty as a warrior and establish Dharma.

Action is imperative to achieve. Action is just the simple act of doing. It is common knowledge that no idea can be turned into reality without action on the idea. Creation of an idea and the desire to turn it into reality backed by all the monetary power available will still not guarantee riches unless there is action performed towards that idea. Over-analyzing and over-thinking will kill the idea even before inception.

This book would never get completed if I didn't start writing it. So the key is to start and start Now! If you want to earn your millions in writing and have belief in yourself and an idea to boot - pick up a pen and paper and just write. If you want to strike your gold in the line of medicine – immediately get down to searching either on the internet or through social network as

to the best degrees which you should study to acquire to take you towards your goal, etc. It couldn't get any simpler than that.

The fact that you are reading this book is an indication that you are ready to give yourself that push of ignition to just 'begin' like the starter in a vehicle. The starter in a vehicle is the most important device which is used to rotate an internal-combustion engine so as to initiate the engine's operation under its own power, without which the entire vehicle, the time and money spent on its creation is a waste.

Shri Narendra Modi, the Prime Minister of India was the third of six children born into a poor family in Mehsana district, Gujarat who sold tea as a child. He entered the Rashtriya Swayamsevak Sang and later joined the Bharatiya Janata Party (BJP) and became the national secretary of the party. He was made the Chief Minister of Gujarat and the BJP's Prime Ministerial candidate. In 2014 Lok Sabha elections, Modi contested from Vadodara and Varanasi and won both the seats. He was sworn in as the Prime Minister of India on 26th May 2014 at the Rashtrapati Bhavan.

So, if you want to become rich, successful, reach the great heights of success you have imagined in your life – it's not going to come to you while you just sit there at your table dreaming about it.

Arvind Gupta, a scientist toymaker has won several awards for his lifelong efforts at popularizing science and designing teaching aids for young children. He received the civilian award "Padma Shri" on the eve of India's Republic Day, 2018. An Indian Institute of Technology, Kanpur alumnus who chose to devote his life to education, he has inspired generations of students to learn science by using household materials and garbage as building blocks for scientific experiments. He did not believe in action-less discourse, instead he says he "placed more faith in small positive action than empty rhetoric."

DO IT. TAKE ACTION.

**CHAPTER 1 - ACTIVITY TABLE**

Be honest to yourself and give Specific answers to the Questions

QUES: WHAT DO YOU WANT? (ONLY ONE DESIRE)	ANS:
QUES: BY WHEN DO YOU WANT IT? (DATE AND YEAR)	ANS:
QUES: WHAT DO YOU NEED TO ATTAIN IT? (SPECIFIC OBJECTS/ DEGREE/ CAPITAL ETC.)	ANS:
QUES: WHAT IMMEDIATE ACTION ARE YOU GOING TO DO NOW TO ATTAIN IT? (INITIAL STEP YOU WILL TAKE TOWARDS YOUR GOAL)	ANS:



## CHAPTER 2

### B for BELIEF

*Would you believe in what you believe in  
if you were the only one who believed it?*

*– Kanye West, American rapper, singer,  
songwriter and entrepreneur*

Belief, faith, conviction are words that move mountains. It is a state of one's mind which can lead the owner of that mind to achieve things that no one has ever achieved just by the mere presence of this small little word "Belief".

Belief in your idea, belief in your line of action, belief in the outcome, belief in yourself – is the cornerstone to strike gold. If you don't truly believe in the innermost soul of your heart in whatever it is you set out to do, I can guarantee, you most definitely will not succeed in it. However, if you believe in your thought, even though it may sound foolish to the world and unachievable at that point of time, it will most definitely bring you laurels sooner or later.

*Mahendra Singh Dhoni (fondly called 'Mahi') is an Indian cricketer who led the Indian team to its second World Cup win in 2011. He served as the captain of the Indian team in limited-overs formats from 2007 to 2016 and in Test cricket from 2008 to 2014. He came from a middle class family where money was not a luxury and it was necessary to join employment to contribute to the family income whereby he moved to Midnapore, West Bengal, after securing a Travelling Ticket Examiner (TTE) job at Kharagpur railway station via sports quota and served as a railway employee there. However his sheer belief in his calibre and love for the sport of cricket ensured that he was eventually picked for the Indian Cricket team.*

*He says of his belief in himself “Self-confidence has always been one of my good qualities. I am always very confident. It is in my nature to be confident, to be aggressive. And it applies in my batting as well as wicketkeeping.”*

Belief is that unwavering faith that cannot be shaken by strokes of destiny or the tumultuous disasters. You convince your brain that you are one hundred per cent sure that you will succeed in your endeavour.

*William Ernest Walsh (popularly known as Bill Walsh) was an American football coach who served as a legendary National Football League (NFL) head coach. When Walsh was hired as head coach of the San Francisco 49ers in 1979, the team had repeated failures before Walsh’s arrival and repeated the same drab performance in the first season after his arrival. But he vowed to turn around a miserable situation. Walsh had a vision as he saw the prospects of bringing in more African Americans into the coaching ranks and he got the entire organization to buy into his philosophy. His belief helped him to not only greatly improve his own team, but also revolutionize professional football in the process.*

You either have the belief or you don’t. You cannot fake having it but you can cultivate it by convincing your brain truthfully that you have it. Positive thinking and always reaffirming that you will receive what you desire will cause your brain to believe that indeed it is so. Constantly feed your mind with positive thoughts and positive statements of your belief in what you are hoping to achieve and you will cultivate the belief it requires.

Faith can move mountains. For the one who has truly experienced this in difficult times will believe this statement but for the skeptics such phrases hold little meaning and value. However the power of faith or belief is enormous and it can only be produced by the believers own mind itself and by no one else. The countless followers of gurus, yogis, mystics etc., bear testimony to the fact that a person’s own mind cultivates his faith in that which he wants to believe in. The religion we follow, the holy scriptures of every religion, the teachings of holy men are all nothing but the crystallization of our faith. When we truly and

honestly from the depth of our soul believe that anything is possible then even the universe somehow works with us to create circumstances which end up making it possible. Faith removes constraints and turns adversity into opportunity and we can accomplish that which seemed impossible.

KEEP THE FAITH. BELIEVE.

## CHAPTER 2 – ACTIVITY TABLE

Write your Belief ten times as a positive statement – reiterating it to your own mind and soul

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.



## CHAPTER 3

### C for COURAGE

*“I wanted you to see what real courage is, instead of getting the idea that courage is a man with a gun in his hand. It’s when you know you’re licked before you begin, but you begin anyway and see it through no matter what. - Atticus Finch”*

*– Harper Lee, To Kill a Mockingbird*

‘Courage is not the absence of fear but the triumph over it’, these famous words of Nelson Rolihlahla Mandela, the South African anti-apartheid revolutionary, political leader, and philanthropist, who served as President of South Africa exemplify that every human is afraid of something but only those who overcome the fear are the ones who strike gold.

In childhood our strength is tested when we play the ‘dark room’ game – a basic hide-and-seek game but adapted to playing in a room that is pitch dark. At the start this could be a very scary experience for four year olds who are left alone in complete darkness. However, after the initial few minutes the child finds the game thrilling and the potential for fun goes up in the dark because there’s a sense of mystery and excitement. The moment the child overcomes his or her fear, he or she opens up a new world of possibilities, anticipation and curiosity.

Fear is generally of the unknown. We mostly fear that which is unfamiliar to us. So, the first time we go up on stage in an auditorium full of people – we are fearful; when we are investing in a new stock – we are fearful; when we are about to undergo an operation – we are fearful. It is only when we transcend that fear; we set the wheels in motion for what is to come next. We would miss out on a whole new world if we are stuck in our fear.

We are born daring but education ruins us. When we enter this world as a new born child, we don’t know the meaning of the

word 'fear' so everything intrigues us. Even if you put a two-day old baby in front of a ferocious looking dog, the baby may cry out of hunger or any other bodily necessities but will not cry on seeing the appearance of the dog as the dog does not appear frightening to it as the child does not know what is scary and what is not scary. But as the child grows day-after-day, he forms judgment on objects, people and events by his varied experiences. Similarly as he learns about 'what is fearful', he also learns about 'how to tackle what is fearful' – and that is when the seed of courage is born.

*James Cleveland “Jesse” Owens, the son of a sharecropper and grandson of a slave, was an American track and field athlete and his spectacular accomplishment of four Olympic gold medals in the 1936 Olympic Games makes him the best remembered athlete in Olympic history. Owens was recognized in his lifetime by President Jimmy Carter of USA as “perhaps the greatest and most famous athlete in track and field history”. His courage got him through his struggles against tyranny, poverty and racial bigotry to become a world famous athlete.*

Every human being has courage in him but it will only come to the forefront when the person is in the direst circumstances. It is only when you are pushed to the brink that your courage appears. Sometimes even in those moments you still cannot sum up the courage. At times it is just one small word, quote, deed, event or person that may suddenly give you the courage which was eluding you all this while.

*Anne Mulcahy became the CEO of Xerox Corporation in 2001. At that time, Xerox was on the verge of Chapter 11 bankruptcy. The company had over \$17 billion in debt and had recorded losses in each of the preceding six years. Customers were unhappy. The company was in the middle of a long-drawn-out investigation by the Securities and Exchange Commission regarding accounting improprieties in its Mexico unit. She had to devise a bold plan for recovery and had to also reduce the company's workforce by 30% and later eliminated the entire desktop portion of Xerox. She sailed the company through this financial crisis and was named CEO of the Year in 2008 by Chief Executive Magazine, one of America's Best Leaders by U.S. News & World Report and*



*world's most influential women in 2005 and 2009 by Forbes. Anne said "I gave people a choice to make: Either roll up your sleeves and go to work or leave Xerox." She is a courageous woman and says "My experience at Xerox has taught me that crisis is a very powerful motivator. It forces you to make choices that you probably wouldn't have made otherwise. It intensifies your focus, your competitiveness, your relentless desire to attain best-in-class status. I want to do everything I can to make sure that we don't lose that now that we're back on track."*

There is a trick to awaken your courageous side and you must remember it if you want to earn big riches and realize your dreams. The trick is – 'Get out of Your Comfort Zone'. Nothing of consequence was ever achieved by anyone unless they got out of their comfort zone. A comfort zone is a situation where one feels safe or at ease. And it is common knowledge that when one feels adjusted to the situation which may be favourable or unfavourable he will never do anything to change that situation. He will never show valour to diversify and explore new fields in his business if he has a comfortably good returns business. He will never be brave enough to change the complete line of business if he comes across a new idea which he 'believes in' even if the current business is failing. Courage comes when comfort zone is exited.

*"If you want something you've never had, you must be willing to do something you've never done." - Thomas Jefferson, American Founding Father and third President of the United States.*

Instead of focusing on the end result, just concentrate on the present act. Remember you are capable of more than you think. You just need to make a beginning and one single act of courage will set into motion a chain of acts of courage. Read about the lives of great men and women who have accomplished great feats. You will see that everyone is human. Everyone feels the same fear and anxiety as you feel. It is said that in a human body, the naval is the centre of energy. When our energy centre is strong and secure, we are able to stand up for ourselves and we vibrate courage. Draw energy from the centre of your naval to exhibit courage in the toughest times.

*“In the beginning there is not much difference between the coward and the courageous person. The only difference is, the coward listens to his fears and follows them, and the courageous person puts them aside and goes ahead. The courageous person goes into the unknown in spite of all the fears.”*

*– Osho, Courage: The Joy of Living Dangerously*

BE BRAVE. THERE IS NO ALTERNATIVE.

### CHAPTER 3 – ACTIVITY TABLE

1. Identify your deepest fear (Write it down here in words):
2. Write down how you feel about yourself when you are unable to tackle your deepest fear which you have listed above:
3. What courageous act do you need to do to dispel your fear?
4. Write down how you will feel about yourself when you are able to do the courageous act you have listed above.



## CHAPTER 4

### D for DESIRE

*“I really didn’t know what to do for a few months. I felt that I had let the previous generation of entrepreneurs down — that I had dropped the baton as it was being passed to me. I met with David Packard and Bob Noyce and tried to apologize for screwing up so badly. I was a very public failure, and I even thought about running away from the Valley. But something slowly began to dawn on me — I still loved what I did. The turn of events at Apple had not changed that one bit. I had been rejected, but I was still in love. And so I decided to start over.”*

*- Extract from the prepared text of the Commencement address delivered by Steve Jobs, then CEO of Apple Computer and of Pixar Animation Studios, on June 12, 2005.*

#### **LOVE+COMMITMENT+PASSION = DESIRE**

You have to find what you truly desire. If today were the last day of your life, would you want to do what you are going to do today? If the answer is ‘No’, it is certain that something is wrong and needs to be changed. For you will attract riches and fame only if you are doing something you are passionate about.

**WORK – PASSION = RETURNS**

**WORK + PASSION = STRIKE GOLD!!**

If you love what you do, no one can stop you. You are bound to reach the peak of success.

*Thomas Alva Edison, who is often referred to as America’s greatest inventor held 1,093 US patents singly or jointly. He developed many devices that greatly influenced life around the world. At an early age he developed hearing problems and his teachers said he was “too stupid to learn anything.” He was fired from his first two jobs for being “non-productive.” As an inventor, Edison made 1,000*

*unsuccessful attempts at inventing the light bulb. When a reporter asked, "How did it feel to fail 1,000 times?" Edison replied, "I have not failed 10,000 times—I've successfully found 10,000 ways that will not work."*

A famous quote which we all may have heard many times in life is 'Choose a job you love and you will never have to work another day'. It is such an oft repeated quote that you would think everyone must be following it by now. But we humans are slow learners. Even now parents force their children into careers which they don't want to do. Due to monetary pressure people take up jobs in which they have no interest or inclination. Some of us may not have the luxury to pick and choose careers and jobs. Sometimes due to financial constraints we are forced to take up jobs which are totally undesirable to us. If your job/work etc. is not your passion, Make it your passion. Bring some innovation into it so as to make it more appealing. For example – There are many cricket crazy fans everywhere in this world. We all have our favourite cricketer whom we idolize. We follow their game. Ape their batting style. Study their bowling action in depth. Keep a tab on their personal life. Buy books on them. In short we worship them. However, it is an extreme rarity that anybody who watches cricket or follows cricket spares a thought on umpires. Umpires are those authoritative figures on the cricket field who call the shots during a match. Now, it is quite unusual that anybody grows up aspiring to be an umpire. This is because anybody who loves cricket will like to be a player and not an umpire because that is where the action is. So how can one be expected to be passionate about doing his job of umpire when he'd rather be on the pitch hitting sixes as a cricketer and being idolized by the audience. Well, somebody did just that – infused passion into his work – and became a success.

*Brent Fraser "Billy" Bowden, a cricket umpire from New Zealand was a cricket player until he began to suffer from rheumatoid arthritis and took up umpiring. He is world famous for his dramatic signalling style which includes "crooked finger of doom" out signal (this signal was born as it was too painful for Bowden to signal a batsman out in the conventional fashion i.e. with a straight index finger raised above the head, and this led to the*



## CHAPTER 5

### E for EFFICIENCY

*Chuan and Jing joined a wholesale company together just after graduation. Both worked very hard. After several years, the boss promoted Jing to sales executive but Chuan remained a sales representative. One day Chuan could not take it anymore, he tendered resignation to the boss and complained that the boss did not value hard working staff, but only promoted those who flattered him. The boss knew that Chuan worked very hard for many years, but in order to help Chuan realize the difference between him and Jing, the boss asked Chuan to do the following. Go and find out if anyone is selling water melon in the market? Chuan returned and said yes. The boss asked how much per kg? Chuan went back to the market to ask and returned to inform the boss the price is \$12 per kg. Boss told Chuan, I will ask Jing the same question? Jing went, returned and said that only one person was selling water melon. Its price was \$12 per kg, however he would sell it for \$100 for 10 kg and the seller had an inventory of 340 melons. Currently there were 58 melons on his cart, every melon weighing about 15 kg, bought from the South two days ago. They were fresh, red and of very good quality. Chuan was very impressed and realized the difference between himself and Jing.*

– A very inspiring Chinese story which you will find in different versions on the internet

A job done is good.

A job done well is even better.

A job done well within the time frame is very good.

A job done well before the prescribed time is very very good.

A job done better than it was expected to be done and that too before it was even required is excellent – Strike Gold!

Efficiency is the art of achieving maximum productivity with minimum wasted effort or expense. It is the key word which sets apart one individual from another. It is the reason for organizations having some 'prized' employees which are indispensable to them. It is the reason why some people are more successful than others.

*As Bill Gates, American business magnate and co-founder of Microsoft Corporation says "The first rule of any technology used in a business is that automation applied to an efficient operation will magnify the efficiency. The second is that automation applied to an inefficient operation will magnify the inefficiency".*

Just as an organization will never use a technology which will not give 'efficiency', similarly no individual can get the opportunity to showcase his passion, talent or belief in an idea if he is not efficient. Efficiency does not mean 'shortcuts to success', rather it is the route to 'sure shot success'. It will attract money and fame to you.

*Obviously, the highest type of efficiency is that which can utilize existing material to the best advantage. – Jawaharlal Nehru.*

It is relatively easy to list what you don't have and what you may have accomplished if you had it. However, it is very tough to make do with what you have and deliver magical results out of them. We generally blame 'lack of time' as the reason for our inefficiency. If the Egyptians had known when they invented the 24 hour day that the future generations will use it as an excuse for not getting things done in time, I'm sure they would have added a couple of hours more to the day. However, we would have found excuses of shortage of time in that scenario as well! Without realizing we have mastered the art of 'blaming time' as a culprit for everything that goes wrong in our life. However, when you approach the day as one of 86,400 seconds in a day rather than a 24 hours day you will never feel you are short of time. Using a methodological way of increasing the hours in the day by 'prioritizing' the work that is important will end up increasing the efficiency of the work.

Face it – Efficiency has got nothing to do with the ‘lack of time’ and everything to do with the ‘lack of planning your time’. Efficient people achieve more and move faster to their goal.

There is a wonderful story on the internet about a cab driver (which is often repeated in different adaptations) titled ‘Ducks Quack, Eagles Soar’ that proves the significance of efficiency:

*Harvey was waiting in line for a ride at the airport. When a cab pulled up, the first thing Harvey noticed was that the taxi was polished to a bright shine. Smartly dressed in a white shirt, black tie, and freshly pressed black slacks, the cab driver jumped out and rounded the car to open the back passenger door for Harvey.*

*He handed my friend a laminated card and said: ‘I’m Wally, your driver. While I’m loading your bags in the trunk I’d like you to read my mission statement.’*

*Taken aback, Harvey read the card.*

*It said: Wally’s Mission Statement: To get my customers to their destination in the quickest, safest and cheapest way possible in a friendly environment.*

*This blew Harvey away. Especially when he noticed that the inside of the cab matched the outside. Spotlessly clean!*

*As he slid behind the wheel, Wally said, ‘Would you like a cup of coffee? I have a thermos of regular and one of decaf.’*

*My friend said jokingly, ‘No, I’d prefer a soft drink.’*

*Wally smiled and said, ‘No problem. I have a cooler upfront with regular and Diet Coke, water and orange juice.’*

*Almost stuttering, Harvey said, ‘I’ll take a Diet Coke.’*

*Handing him his drink, Wally said, ‘If you’d like something to read, I have The Wall Street Journal, Time, Sports Illustrated and USA Today.’*

*As they were pulling away, Wally handed my friend another laminated card, ‘These are the stations I get and the music they play, if you’d like to listen to the radio.’*



*And as if that weren't enough, Wally told Harvey that he had the air conditioning on and asked if the temperature was comfortable for him.*

*Then he advised Harvey of the best route to his destination for that time of day. He also let him know that he'd be happy to chat and tell him about some of the sights or, if Harvey preferred, to leave him with his own thoughts.*

*'Tell me, Wally,' my amazed friend asked the driver, 'have you always served customers like this?'*

*Wally smiled into the rear view mirror. 'No, not always. In fact, it's only been in the last two years. My first five years driving, I spent most of my time complaining like all the rest of the cabbies do. Then I heard the personal growth guru, Wayne Dyer, on the radio one day. He had just written a book called 'You'll See It When You Believe It'. Dyer said that if you get up in the morning expecting to have a bad day, you'll rarely disappoint yourself. He said, 'Stop complaining! Differentiate yourself from your competition. Don't be a duck. Be an eagle. Ducks quack and complain. Eagles soar above the crowd.'*

*'That hit me right between the eyes,' said Wally.*

*'Dyer was really talking about me. I was always quacking and complaining, so I decided to change my attitude and become an eagle. I looked around at the other cabs and their drivers. The cabs were dirty, the drivers were unfriendly, and the customers were unhappy. So I decided to make some changes. I put in a few at a time. When my customers responded well, I did more.'*

*'I take it that has paid off for you,' Harvey said.*

*'It sure has,' Wally replied. 'My first year as an eagle, I doubled my income from the previous year. This year I'll probably quadruple it.*

*You were lucky to get me today. I don't sit at cabstands anymore. My customers call me for appointments on my cell phone or leave a message on my answering machine. If I can't pick them up myself, I get a reliable cabbie friend to do it and I take a piece of the action.'*

*Wally was phenomenal. He was running a limo service out of a Yellow Cab.*

EFFICIENCY ACCELERATES GROWTH.

### CHAPTER 5: ACTIVITY TABLE

Given below is a List of Activities which increases Efficiency. Tick the ones you practice and cross out the ones you don't. Then begin to practice and absorb the ones you have crossed out into your life.

1. Make a 'To Do' List so that you don't forget any task.
2. Make a 'STOP TO DO' List so that you stop doing anything that wastes your time and energy.
3. Prioritize work. Do the one which needs your expertise and delegate the other tasks to efficient people who will perform them better.
4. Make a Schedule with time frame of completion and apply a disciplined approach to it.
5. Do the most challenging task first.
6. Use Excellent Communication – both verbal and body language.
7. Shut Negatives out of your life – Negative People, Negative News, Negative Ideas, Gossip
8. Stay Healthy. (Sick people are not efficient) Eat Right. Exercise.
9. Sleep well. A Rested Body is more efficient.
10. Wake up Early. You will accomplish more.



## CHAPTER 6

### F for FLEXIBILITY

*'Adaptability is not imitation. It means power of resistance and assimilation'.*

*– Mahatma Gandhi, leader of the nationalist movement against the British rule in India.*

Flexibility or adaptability is a gift. The ability to be easily modified, change directions easily when required and compromise when appropriate, is a quality which people with strength of character possess. Flexibility does not mean 'not sticking to your time schedule' or 'not doing the required task'. It means analyzing the situation and then altering a certain course of action to allow oneself to strike gold in future. Flexibility is quality of being bent without breaking. When to be flexible or inflexible is a decision which is the deciding factor of the prospects of future.

'Change' is the only constant. Sometimes we refuse to accept 'Change' in our lives. We are too settled in our comfort zones and feel uneasy on experiencing something different from the usual. What we forget is that the only permanent thing in this world is 'change' and one who does not change with the times gets left far behind.

*Charles Darwin, English naturalist, geologist and biologist rightly said 'It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is the most adaptable to change'.*

Accept Change. It is the shortest route to success. Acceptance does not mean compromise. It means to consent to the reality of a situation.

*The Serenity Prayer, written by American theologian Reinhold Niebuhr, first written for a sermon at a Church and later adopted and popularized by Alcoholics Anonymous and other twelve-step programs shows us the importance of ‘change’ and the adaptability to change*

*The Serenity Prayer:*

*“God grant me the serenity to accept the things I cannot change,  
Courage to change the things I can,  
And wisdom to know the difference”*

Search for different ways in which you can accomplish your goal. Sometimes in life you need to stop whatever you are doing, take a deep breath and look from another point of view to see things differently. Approach the goal more creatively, with a new mindset.

*Lee Jun-fan known professionally as Bruce Lee, was a Hong Kong and American actor, film director, martial artist and martial arts instructor. He is widely considered to be an iconic and influential martial artist of all time and is often credited with changing the way Asians were presented in American films. Being in such an aggressive profession would lead one to believe that there is no scope for adaptation. However Bruce Lee famously said “All fixed set patterns are incapable of adaptability or pliability. The truth is outside of all fixed patterns.”*

Things, events, people cannot always be classified as good or bad; right or wrong; black or white. There are greys too – that in between ‘no man’s land’. Sometimes what is...is...and cannot be changed. In times like those it is best to change oneself and go with the flow – and you will be surprised where the flow may take you. Change your perspective and you may hit the jackpot.

*Neroli Susan Fairhall became the first disabled athlete to take part in an Olympic Games when she competed in the women’s archery event at the 1984 Los Angeles Olympics representing New Zealand. Fairhall, born in Christchurch in 1944, was a young woman when she had a motorcycle accident in 1969 because of which she was paralysed from the waist down. Before her accident, Fairhall had*

*represented Canterbury at National Pony Club Championships. Her riding career was over, but she then switched to archery, winning the gold in the 1980 Paralympics. Switching to archery taught her that she had excellent concentration, thrived on competition, was calm, and had a good eye. She was a New Zealand Sportsman of the Year finalist after her 1982 Commonwealth Games heroics, and was made a life member of Archery New Zealand.*

LIVE FLEXIBLE.

### CHAPTER 6: ACTIVITY TABLE

Here are some inspirational quotes on flexibility by successful people. They will inspire you to adapt yourself to grow and win.

1. “The measure of intelligence is the ability to change.” – Albert Einstein.
2. Adaptability is about the powerful difference between adapting to cope and adapting to win. – Max McKeown.
3. The art of life is a constant readjustment to our surroundings. – Kakuzo Okakaura.
4. Despite my firm convictions, I have always been a man who tries to face facts, and to accept the reality of life as new experience and new knowledge unfolds. I have always kept an open mind, a flexibility that must go hand-in-hand with every form of the intelligent search for truth. – Malcolm X.
5. Let no one think that flexibility and a predisposition to compromise is a sign of weakness or a sell-out. – Paul Kagame.
6. Communism everywhere has paid the price of rigidity and dogmatism. Freedom has the strength of compassion and flexibility. It has, above all, the strength of intellectual honesty. – Robert Kennedy.
7. You must always be able to predict what’s next and then have the flexibility to evolve. – Marc Benioff.

8. When I have to play the same role every day, I have the flexibility to play the character in so many different ways. It's almost like playing five different roles. – Simon Baker.
9. I don't think of myself as unbreakable. Perhaps I'm just rather flexible and adaptable. – Aung San Suu Kyi.
10. Be Flexible. Not every situation is covered in the training manual. – Anonymous.



## CHAPTER 7

### G for GOAL

*To succeed in your mission, you must have single-minded devotion to your goal.*

– A. P. J. Abdul Kalam

Blinkers, sometimes known as blinders, are a piece of equestrian equipment that are placed on either side of a horse's head next to its eyes in order to keep the horse from seeing what is beside it and to the rear and, in some cases, to the side. The blinkers partly cover a horse's eyes so that it can only look straight ahead. If we put imaginary blinkers covering our eyes, we will condition it to look only straight ahead and not get distracted. We tend to get easily influenced by the achievements, success and materialistic possessions of the people around us. Instead of focusing on our goal and making the most of what we have, we tend to speculate on problems and count our shortcomings instead.

Let no one and nothing deviate your focus from your goals and shake your confidence. One sure short way to achieve a bulletproof mind is to declare your goals each day to yourself by jotting them down in a diary. This keeps you focused and on the right path without distractions and digression.

*Henry Ford was an American automobile manufacturer who created the Ford Model T car in 1908 and went on to develop the assembly line mode of production, which revolutionized the industry. He famously said “Obstacles are those frightful things you see when you take your eyes off your goal”. He never took his eyes off his goal. Repeated failure taught him absolute clarity. Although he was intelligent he was unable to get financial backing due to tarnished reputation of not being able to tolerate interference. But Ford had a vision and he never lost sight of it. He finally found an*

*unconventional financial backer who was ready to support him. He eventually optimized transportation and forever changed the United States automobile industry.*

The foundation of a building is the element of an architectural structure which connects it to the ground and holds it firmly in place. Foundations can be shallow or deep depending upon the depth of soil in which the foundation is made.

Put down your goals on paper. List what you aspire for in life whether it is material possessions, happiness, strong relationships etc. If you are not clear of your goals, even the universe will be confused as to how to help you achieve what you want. Similarly the structure we need to adopt for fulfilment of goals needs to be chalked out and put on paper. Once the structure is in place achieving the goals does not seem a daunting task. We need to draw out a time schedule of work commencement and completion and the methods to be adopted. Once that is done we have attained a shallow foundation. To obtain a deeper foundation we need to create an environment of introspection, self-motivation and social service.

Nobody is ever too old to learn. Sharpening knowledge in your goal areas is imperative. There is always an innovation, a new technique, a better way of doing things being discovered and it equips you to learn the ways of the changing times. Always be in transit in life. For goal fulfilment, you can keep supplementing your knowledge forever.

*Dr. Mathew Varghese is a graduate and a post-graduate in orthopaedic surgery from Maulana Azad Medical College, University of Delhi. He is currently the Head of the Department of Orthopaedics, St Stephen's Hospital, New Delhi. At St. Stephen's Hospital in old Delhi, Dr. Varghese runs its only polio ward. In his blog post, Microsoft founder Bill Gates mentioned Dr. Varghese among five people from around the world who he thought were real-life heroes. However, this identification has not ruffled Dr. Varghese an inch. "The recognition doesn't make a difference to what I do. But yes, I hope that it will inspire more doctors and the youth to take up the cause of assisting in the rehabilitation of polio patients," said the modest Dr. Varghese. With his steadfast*



*gaze on his goal he looks forward to the day when there will be no more patients.*

FOCUS ON YOUR GOAL.

### **CHAPTER 7: ACTIVITY TABLE**

IDENTIFY YOUR GOAL AND STATE IT HERE IN CLEAR TERMS THREE TIMES:

TIME FRAME FOR ACHIEVEMENT OF GOAL (DATE AND YEAR):

IF IT INVOLVES MONETRAY RETURNS TOO – THEN STATE THE EXACT AMOUNT OF RETURNS YOU INTEND TO ACCUMULATE:

READ AND RE-READ YOUR GOAL STATEMENT ABOVE EVERYDAY UNTIL YOU MEMORISE IT AND LIVE IT.



## CHAPTER 8

### H for HARNESS

*Available energy is energy which we can direct into any desired channel. Dissipated energy is energy which we cannot lay hold of and direct at pleasure, such as the energy of the confused agitation of molecules which we call heat. Now, confusion, like the correlative term order, is not a property of material things in themselves, but only in relation to the mind which perceives them. A memorandum-book does not, provided it is neatly written, appear confused to an illiterate person, or to the owner who understands it thoroughly, but to any other person able to read it appears to be inextricably confused. Similarly the notion of dissipated energy could not occur to a being who could not turn any of the energies of nature to his own account, or to one who could trace the motion of every molecule and seize it at the right moment. It is only to a being in the intermediate stage, who can lay hold of some forms of energy while others elude his grasp, that energy appears to be passing inevitably from the available to the dissipated state.*

— James Clerk Maxwell, *Scottish scientist in the field of mathematical physics.*

*Extract from 'Diffusion', Encyclopaedia Britannica (1878). In W. D. Niven (ed.), The Scientific Papers of James Clerk Maxwell (1890), Vol. 2, 646.*

A harness is a set of straps and fittings generally put on a horse or other animal by which the horse or other animal is fastened to a cart, plough, etc. and is controlled by its driver. When you harness something you bring it under your command to make use of it especially to produce power or force. When you harness your energies you congregate them to generate a dynamic and intense force.

A young child is a reservoir of energy. He is a livewire and it is difficult to keep up with him. Even if he is active throughout the day, his body rarely experiences extreme fatigue. With his infinite enthusiasm his mind is like a volcano as it conjures up various ideas and images in his mind. At that point he can strike gold!!

In our schooling days we have learnt that “Energy is the ability to do work” and there may be two types of energy – stored or potential energy and working or kinetic energy. If we mindlessly do energetic work we may accomplish our task. Technology has advanced to an extent where machines can be programmed to work instead of humans and they would perform the work at a more faster and energetic pace than humans. The most important gift of nature to a human being and what differentiates him from other organisms is his ‘ability to reason and analyze’ and ‘control over his own mind’. So, if we apply our thought process and abilities of the mind we can harness our energies and accumulate it to a point that we exercise full control over it.

Michael Gerard Tyson popularly known as Mike Tyson is an American former professional boxer. He reigned as the undisputed world heavyweight champion and holds the record as the youngest boxer to win a heavyweight title. Tyson was well-known for his ferocious and intimidating boxing style as well as his controversial behaviour inside and outside the ring. Throughout his childhood, Tyson lived in and around high-crime neighbourhoods. He was repeatedly caught committing petty crimes and fighting those who ridiculed his high-pitched voice and lisp. By the age of 13, he had been arrested 38 times. Although Tyson dropped out of high school as a junior, he was later awarded an Honourary Doctorate in Humane Letters from Central State University in 1989.

*Tyson’s energies of anger and resentment were channelized into boxing abilities. Nicknamed “Iron” and “Kid Dynamite” in his early career, and later known as “The Baddest Man on the Planet”, Tyson is considered one of the best heavyweights of all time. Sky Sports rated him as “the scariest boxer ever” and described him as “perhaps the most ferocious fighter to step into a professional ring”. He has been inducted into the International Boxing Hall of Fame and the World Boxing Hall of Fame.*

“Chi” is an ancient Chinese term, which can be translated as energy. It is said to be a universal life force, although there is no empirical evidence that such a life force exists. ‘Chi’ is present in everyone and everything, but not equally or consistently distributed. It is a part of the universe and is a part of the air which is enveloping us. This all pervasive energy plays a major role in our life. Reiki a form of alternative medicine developed in 1922 by Japanese Buddhist Mikao Usui is a healing technique based on the principle that the therapist can channelize energy whereby Reiki practitioners use a healing technique through which a “universal energy” is allegedly transferred through the practitioner to the patient which activate the natural healing processes of the patient’s body in order to encourage emotional or physical healing. There may be no scientific proof whether Reiki does or does not work, but there is belief in the fact that the energies can be channelized to exercise control over them.

You may or may not be consciously aware of the energies around you. Every object whether living or non-living is enveloped in the ‘universal energy’. Proof of existence of these energies is brought to the forefront when you consider the kind of emotions your mind and body go through when you are in the midst of a terrible traffic jam with blaring horns and screaming people around you. Your own energies seem to start draining. Then if you put on some soothing music which has always been your favourite, you will realize that somehow even though the situation you are in may still be the same, but now you are feeling more relaxed. It is this universal energy, coupled with your own energies which need to be harnessed to achieve phenomenal results.

The first step to harness your energy is to be conscious of it. Be aware of your energies. Consciously study your mind and how your body responds to situations. Are you short-tempered? Are you impatient? Are you calm in stressful situations? Do you suffer from bouts of anxiety, etc.? Your own body cannot lie to you. Your own body’s reactions and responses in situations tell you about your dominant and underlying energies. Assimilate these energies and then merge them to create a power source in yourself which can be consciously controlled by your mind

so as to guide your body towards dynamic action to achieve the impossible.

HARNESS YOUR ENERGIES.

### CHAPTER 8: ACTIVITY TABLE

Meditation is an art which makes you aware of yourself. It identifies “You” to “Yourself”. As you meditate, you become more aware of each breath you take. Through meditation you can identify your energies and then harness them to attract good fortune. To perform meditation and achieve its benefits it is always advisable to get in touch with a certified Yoga and Meditation practitioner. If you have never meditated before, follow these simple steps to make a beginning.

1. Wake up early at a time when there is absolute silence for you to meditate. For meditation to be most effective (especially for a beginner) it is imperative that there is silence around you.
2. If you are comfortable indoors – Find a quiet corner at your home to perform meditation. Otherwise go to the neighbourhood park or other serene and peaceful area in your vicinity where you will not be disturbed.
3. Close your eyes and sit with your legs loosely crossed and both feet resting below the opposite thigh or knee. However, if this sitting position is uncomfortable for you, adopt the position that works for you. The idea is to be comfortable and totally at ease so that you are not distracted.
4. Keep your spine straight and rest your hands in your lap. It is important for the hands to be at rest so that the mind can focus within.
5. Shut out all thoughts and just focus on your breath. As you breathe in and out focus on each breath. This may be difficult at first but with continued practice every day you will master the art.



## CHAPTER 9

### I for ITINERARY

*'Being busy does not always mean real work. The object of all work is production or accomplishment and to either of these ends there must be forethought, system, planning, intelligence, and honest purpose, as well as perspiration. Seeming to do is not doing'.*

– Thomas A. Edison

Organized planning is the only route to success. Success doesn't happen overnight. Hard work, perseverance and years of consistent implementation of plans eventually make you look like an overnight success. Plans crystallize desire into action which ultimately enables you to strike gold. Your dreams and vision take shape in the form of plans. To be effective a plan of action must have a definite deadline as the mind works on specific information. Planning without timing is futile. Even if your idea is still in the nascent stage, an itinerary is essential. If you had the money to put the plan in action – What would you do? If you have already prepared the blueprint of plan of action, then when you actually have the capital to turn your idea into reality, your job would be easier and quicker.

For a plan to succeed it must be practical and workable. However, although your itinerary should be pragmatic but it should not be too orthodox and laden with worry and over-caution. While jotting down the plan of action remember that if you want to achieve extra-ordinary things you can't be ordinary. You may have to stick your neck out and go out of your comfort zone to make magic.

It should be a definite course of action with an unambiguous time schedule of completion. If your plan fails to achieve the desired result – make another plan – and then another. Don't be afraid if your plan fails. Failure of a plan does not guarantee

failure of your goal. It just educates you to adopt a different approach and make a new map of action.

Plans require details, information, facts, figures etc. which you may not have access to on your own. To prepare a master plan to achieve your riches you may require the assistance of various people and resources. So the first step towards making a plan for attainment of your goal should be to identify the men, material and money you may need to carve your plan.

Just writing the plan will not be enough. It has to be put into action. Putting off a plan and waiting for the right day and time to put the plan in action is a guarantee of lack of confidence in your goal. Procrastination is the thief of time. The famous Spanish painter Pablo Picasso said “Only put off until tomorrow what you are willing to die having left undone”.

Initially when we write our plan, enthusiasm and excitement of making our first step towards our goal drives us. But as time wears on, our goal becomes distant and unattainable. That is why specific money figure and specific time figure is a must when preparing a plan. A plan to achieve a goal of “I want to make \$10,000 per month starting from 1st January 2018” is easier to implement than a plan to achieve a goal defined as “I want to make more money next year” as there is ambiguity about the initiation and completion point.

When you have determined the tasks which need to be implemented to achieve your goal, then you must determine the actions you will need to perform to attain the goal. List these actions and put each of them in a time schedule. You can break the plan down to one task each day. Once you have laid out a plan in the form of a daily schedule and targets to attain for the journey towards the goal, the most important part of the planning is to follow your schedule. Go back to the first chapter on “A for Action” and remind yourself that until you don’t act and do the daily tasks you have committed to, you are miles away from your dream of making money.

At times the goal looks overwhelming. When we break down the goal into small steps in the form of a schedule or plan we make

our goal seem attainable as we decipher the way forward to our sub-conscious mind.

*“I long to accomplish a great and noble task, but it is my chief duty to accomplish small tasks as if they were great and noble.”*  
- Helen Keller

## FORMULATE YOUR ITINERARY

### CHAPTER 9: ACTIVITY TABLE

Steps to build a workable itinerary to achieve your goal

1. You have identified your goal and written it down in earlier chapters. Re-write it here.
2. Identify the date by when you want to achieve your goal. (This is most important).
3. Identify the resources (men, money and material) you need to achieve your goal.
4. Identify the knowledge and skills you need to achieve your goal.
5. Identify the constraints which are stopping you from achieving your goal.
6. Identify the constraints you can change by workable effort on your effort.
7. Identify the constraints you have no control over because of human inability (e.g. acts of nature etc.)
8. Identify the dates by which you will overcome each constraint.
9. Keep space for contingencies in your plan.
10. Make sure your plan is workable and practical.





## CHAPTER 10

### J for JUST JELLYFISH

*“Everything is going to be right at the end. If it’s not right, then it is not the end.”*

– A Quote made famous by the 2011 movie  
*‘The Best Exotic Marigold Hotel’*

Jellyfish are aquatic animals with a jelly-like and sticky umbrella-shaped bell and trailing tentacles. The *Turritopsis dohrnii* jellyfish are tiny, transparent creatures which have an extraordinary survival skill. When they suffer physical attack, starvation or any other environmental damage they dive back into their development process, transforming back into a polyp. Instead of dying, they change into a tiny blob and then transfer back to the polyp stage within three days. This new polyp is genetically similar to the original jellyfish, but it is regrouped and reenergized and has transmuted.

Jellyfish are unique in many ways – they have neither a brain, nor a heart. They have only a single opening through which food comes in, and waste comes out. They are extra-efficient swimmers than any other ocean creature.

It’s the only known animal capable of reverting completely to a sexually immature stage after having reached maturity – which is why they are known as ‘immortal jellyfish’.

There is a lot which we humans can learn from the tiny little jellyfish. To obtain the elixir of life we must rework, reorganize and reenergize to strike gold.

You want to accumulate riches; you want your business to be a super success; you want to be the most enviable employee in the world with the best job – you may have been putting all your 100% efforts towards your goal with a strong belief in your heart that you will succeed. However, success still eludes you. Why?

Don't look for miracles. Your life is not a Hollywood blockbuster which will shatter all box-office records and rake in billions. Don't expect it to be so. What happens in 'reel life' may not materialize in 'real life'. Stop whatever it is you may be doing and take stock of your actions. Visualize the game from a different angle. Sometimes all you need to do may be just to take a leap back and then re-emerge again, this time 'packaged differently'.

*"In the year 2000, when the entire world was celebrating the new century, I was celebrating my disastrous fortune. There were no films, no money, no company, a million legal cases against me and the tax authorities had put notice of recovery on my home,"*

*- Amitabh Bachchan, the superstar of Indian cinema wrote on his personal blog in the year 2000. He was 57 years old then, hardly an age when bankruptcy should stare you in the face. Amitabh Bachchan is an Indian film actor, producer, television host, and former politician. Referred to as the Shahenshah of Bollywood he has performed in about 200 films in a career spanning almost five decades. He is widely regarded as one of the greatest and most influential actors in the history of Indian cinema as well as world cinema. Apart from four National Film Awards as Best Actor and many other awards at international film festivals and award ceremonies, the Government of India has honoured him with the Padma Shri in 1984, the Padma Bhushan in 2001 and the Padma Vibhushan in 2015 for his contributions to the arts.*

*However this phenomenal man lost everything he had at the age of 57. Just like the immortal jellyfish – you have to take a leap back to transform into something extraordinary. Mr. Bachchan was later quoted "An offer for television changed all that when I agreed to anchor 'Kaun Banega Crorepati' much against all the advice and resentment from friends, family and advisers".*

Failures are not an end in itself. They are just new beginnings of something new. We just have to transform, change perspective and work from a different angle.

JUST JELLYFISH: REWORK. REORGANISE. REENERGISE.

## CHAPTER 10: ACTIVITY TABLE

### Steps to 'Just Jellyfish' your life

1. Revisit your childhood – Try and remember the 1 activity you most loved doing and the immense pleasure it gave you. Write it here.
2. Whether you can increase your skills and abilities in this activity to make it more fruitful to your current living.
3. What are important life lessons you learnt from this activity, which you can apply to your current situation.
4. How can the above activity be woven into your life to give you monetary returns.



# CHAPTER 11

## K for KNOWLEDGE

*“The only true wisdom is in knowing you know nothing”.*

*– Socrates, a classical Greek philosopher credited as one of the founders of Western philosophy.*

No person is ever old enough to acquire knowledge. As per the dictionary Knowledge is “facts, information, and skills acquired through experience or education; the theoretical or practical understanding of a subject”. Experience, education, observations, abilities, creativity – is all knowledge. Even if you have never been to an educational institution and acquired a degree, you may be illiterate but you may still be knowledgeable.

Knowledge is free. You can acquire it if you want. It is everywhere around you. The answer lies in choosing the knowledge you wish to acquire and the purpose for which it is required. You may need expert knowledge for the goal you want to achieve. Take steps to obtain expertise to achieve your goal. Specialized knowledge may come at a price but it may be a small price to pay for the achievement of your goal. Acquiring knowledge and training is an investment; it should not be an afterthought.

*An investment in Knowledge pays the best interest – Benjamin Franklin.*

Instead of fearing lack of knowledge, be ready to learn. In the technologically advanced times which we live in, knowledge is available at the click of a mouse. There are numerous ways to attain specialized knowledge – online courses; training courses; continuous education; courses from colleges and universities, libraries, apprenticeship, reading books, group discussions with people who already have the required knowledge of your field.

Many professional institutions and educational bodies have a system of Continuing Professional Education (CPE) for their members whereby even after completing a course and obtaining a degree, a member has to earn a stipulated number of CPE credits to retain his/her degree. These credits are earned by attending educatory seminars, workshops and conferences on further learning in the field. We must imbibe the system of CPE in our life too. Never think you know enough and there is no room for further knowledge.

*Knowledge is of no value unless you put it into practice. - Anton Chekhov.*

Once you acquire the knowledge it needs to be organized and used in the best possible way. It is a globally competitive environment. Excellent talent may be available elsewhere but your expert knowledge will develop strong skills that enhance your performance. The pool of knowledge you have accumulated will give fresh ideas, expertise in the chosen area and practical techniques to grow your wealth.

Your ability to learn and transform that learning into an advantage will be the key to unlock your potential. Economically the world is going through a whirlpool of changes. There is technological and economic volatility. Specialized knowledge will guide you, show you opportunities and stretch your mind.

*Knowledge is power. Information is liberating. Education is the premise of progress, in every society, in every family. – Kofi Annan.*

The ultimate purpose of being successful cannot be achieved if there is no aspiration to be valuable. What is the value addition we can make – will determine how successful we will become. What more can we provide? What is our skill set that is unique and cannot be duplicated by anyone? The knowledge, with which we equip ourself, will help us acquire that skill set which takes us to the goal of our dream.

**KNOW THE VALUE OF KNOWLEDGE.**

## CHAPTER 11: ACTIVITY TABLE

Sources to supplement knowledge

1. Magazines
2. Newspapers
3. Radio and Television
4. The Internet
5. Books
6. Academic courses
7. Professional Development courses
8. Training courses
9. Online courses
10. Awareness to the environment around you



## CHAPTER 12

### L for LUCK

*“Luck is what happens when preparation meets opportunity.”*

– *Lucius Annaeus Seneca,*  
*Roman stoic philosopher, statesman, dramatist,*

The relationship between luck and success has always been debatable. This four letter word is responsible for history being made and civilizations being wiped out. Scientists, astrologists, palmists and other occult science practitioners have been trying to decipher its existence or non-existence. However, this humble little word “Luck” never asserted its presence. As per our convenience we prefix “good” and “bad” before it. “Good luck” when things are rocking and rolling for us; “Bad luck” when we are neck deep in adversity. But the unassuming ‘Luck’ just remains there, letting anyone put a ‘good’ or ‘bad’ before it as per their discretion.

*Shallow men believe in luck. Strong men believe in cause and effect.*

– *Ralph Waldo Emerson, American essayist, lecturer, and poet*

If we have a goal and we live for that goal and dedicate our existence to that goal; then the presence of ‘luck’ is immaterial to us. We rarely bother to stop and analyze whether we have been ‘lucky’ or not because we are so busy pursuing our goal.

*“An exceptionally short-lived marriage had imploded, and I was jobless, a lone parent, and as poor as it is possible to be in modern Britain, without being homeless ... By every usual standard, I was the biggest failure I knew,” – J. K Rowling said during a 2008 Harvard University commencement speech. J. K Rowling has since become the UK’s best-selling living author and one of the wealthiest women in the world. Her books have been translated into 73 different languages and sold more than 450 million copies.*

*They have become the best-selling book series in history and have become the basis for a series of films, which is ranked as the second highest grossing film series in history. After receiving “loads” of rejections from book publishers when she first sent out the manuscript, Bloomsbury, a publishing house in London, gave “Harry Potter and the Philosopher’s Stone” the green light in 1997. So, was it luck that changed her fortunes? Who knows and how does it matter. What matters is the fact that NOW she is super-successful because she just kept doing what she believed in. On her website she wrote that she had always known she would be a book author. “As soon as I knew what writers were, I wanted to be one. I’ve got the perfect temperament for a writer; perfectly happy alone in a room, making things up.”*

Create your Luck. You determine your destiny when you react to situations you are confronted with in life. Your reactions determine your future and the life you create for yourself. Don’t ponder over whether luck has favoured you or ignored you, go out there and make your luck. Be alert to opportunities so that when they present themselves they are grabbed at the first go. Don’t overanalyze everything that comes your way or else action will be too slow and too late. Most importantly don’t procrastinate; what needs to be done needs to be done immediately and cannot and should not be postponed. Make consistent efforts and don’t be bogged down by the luck factor in your life. When you have the right attitude and are persistent in your efforts you are bound to taste success. The adulation may come late but it will surely come. At times it may take months, years, a decade – but success will come your way.

When our subconscious mind thinks and feels, it determines our attitude and that in turn determines how we turn the opportunities coming our way into “god luck”.

CREATE YOUR LUCK.



## CHAPTER 12: ACTIVITY TABLE

How you can be alert to opportunities and create the life you want for yourself

1. Focus only on your goal. Read your goal statement (which you had written in the earlier chapter) every single day, so that you train yourself to concentrate only on your goal and the path you have chalked out to achieve it.
2. Don't Procrastinate. The tasks which need to be done – Do immediately.
3. Keep your eyes open; in every small daily occurrence in your mundane life there may be an opportunity which you may have overlooked. Look at the colourful canvas of your life with a new lens and you may see things differently.
4. Take more calculated risks. Anyone who has ever achieved something has always taken a little amount of risk.
5. Don't shy away from meeting people. When you meet new people you open your restricted world which is limited to your own viewpoint and perspective to include others viewpoint too. You may unlock a hidden opportunity somewhere.
6. Work Hard. 'Luck' (if such a phenomenon exists) and hard work, are two sides of the same coin; without one the other is incomplete.



## CHAPTER 13

### M for MARKETING

*“It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you’ll do things differently”.*

*– Warren Buffett, American business magnate, most successful investor, and Chairman and CEO of Berkshire Hathaway*

Market yourself well. How you perceive yourself to the outside world will determine how people perceive you, your idea, your belief in your idea and the success of it. Your first impression will make a lasting impression. To be successful and strike gold you have to market your idea, your dream, your unwavering confidence in your goal, your personal services.

When you are sure of yourself you market yourself well. You assume full responsibility for mistakes, shortcomings, decisions, achievements and conduct. When you assume full responsibility, the battle is already half won. Responsibility brings with it authority and accountability. You will exercise authority over your methods and will stretch your limits if your goal is as important to you as life itself. By becoming accountable to yourself you will perform differently as you will have the extra pressure of not failing in your own eyes.

With the advent of internet, the world has become a small marketplace. You can directly approach a future prospective customer or employer etc., without having to go through various channels of communication. If you can sell yourself well you will go a step closer to achieving your goal.

*Focus on identifying your target audience, communicating an authentic message that they want and need and project yourself as an “expert” within your niche.*

*– Kim Garst, Founder and CEO of Boom! Social, a personal branding and social media business consulting firm.*

Write out your resume showing the confidence you have in yourself. Present yourself skilfully and display your abilities to the fullest so that you become the natural choice for the position. A dish has to look attractive and palatable for it to be eaten; because even before we eat it the desire to eat it is aroused in us only if it is presented wonderfully.

*Brand yourself for the career you want, not the job you have. – Dan Schawbel, recognized as a ‘personal branding guru’ by The New York Times.*

When you approach your prospective employer or potential client treat it as the make or break opportunity you have been waiting for. Put your whole energy and passion into making that single opportunity as the opportunity of a lifetime. When you approach it as the single most important event of your life – you will perform the task vehemently.

*“No company in its right mind tries to sell to everyone.” – Philip Kotler, American marketing author, consultant, and professor.*

Don’t sell to everyone. Connect with your goal – who do you want to reach out to? What path do you want to tread to reach your goal? – these questions need to be answered before you execute a planned strategy to market yourself as an expert in your expertise to the people you need to reach out to. Trying to please everyone will end you up with pleasing no one.

Don’t compete with anyone; compete with yourself. Remember that your competitor may have a different set of goals and may be working to achieve his own dream. So don’t entangle your dream with someone else’s. Maintain your focus. Train your mind to stick to your goal. Execute your own personal touch and market yourself well.

Communication is important and it is the bridge to your destination. If communication is faulty and lacking, the document becomes inadequate. Good correspondence has two rules; promptness and precision. Come across as clear, confident and concise.

MARKETING MANTRA MAKES MAGIC.

## CHAPTER 13: ACTIVITY TABLE

### Marketing Mantras

1. A wise man once said ‘the first impression is the last impression’. Don’t depend on second chances. Make a lasting first impression.
2. Always dress well. You need not wear the most fashionable clothes but they must be clean, crisp and never torn and tattered.
3. With advancement in technology, social media has become a powerful tool. Learn to use it to your advantage.
4. Sharpen your communication skills.
5. Have self-confidence. Without confidence in your own self, in your own idea and the belief that you will achieve your dream – you cannot convince others to have confidence in you.
6. Don’t focus on destroying your competition. Remember – You are your own competition, so compete only with yourself. Do better than what you did yesterday. It is only a matter of time before you outshine your competitors.



## CHAPTER 14

### N for NUCLEUS

*“In the social jungle of human existence, there is no feeling of being alive without a sense of identity.”*

*– Erik Erikson, German-American developmental psychologist and psychoanalyst known for his theory on psychological development of human beings and for coining the phrase ‘identity crisis’.*

In biology, we define ‘Nucleus’ as the part of a cell that contains the cell’s hereditary information and controls its growth. It works as the cell’s control centre. In physics, ‘Nucleus’ is the central part of an atom, usually made up of protons and neutrons. In human existence, we can probably define ‘Nucleus’ as the central and most important part of an object forming the basis for its activity and growth.

Your identity is your Nucleus: The fact of being who you are, your beliefs, your likes, your dislikes, your perceptions, your character.

As a child when we enter adolescence we generally experience an Identity crisis. As adults we continue to question our individuality throughout life. There comes a period when it is unclear to you as to what kind of person you are, what you would like to be, you question your goal and question your beliefs and courage to support your beliefs. It is then that you must remember, the Nucleus is central to you and controls your growth, if you waver and question your identity, then the growth trajectory also falters.

#### **WHAT IS YOUR IKIGAI?**

*“Ikigai”* is a Japanese concept which means “a reason for being” or “the reason for living”. As explained by Hector Garcia, the Co-author of the book *‘Ikigai: The Japanese Secret to a Long*

and Happy Life’, the word is composed in Japanese using the characters *iki*, or life, and *kai*, meaning the result of a certain action. According to Japanese culture it is important to find your *Ikigai*, because discovering it brings satisfaction and meaning to life. What is your reason for waking up every morning? Your *Ikigai* is the source of value in your life and it makes your life worthwhile. Your current situation may be good or bad but your *Ikigai* gives you inner strength and makes you feel that your life is valuable.

The true reason for being, the fact of being who you are – is the nucleus of your existence. A useful technique called “SWOT Analysis” is employed by businesses to identify its internal strengths and weaknesses, as well as its external opportunities and threats. SWOT analysis is an acronym for Strengths, Weaknesses, Opportunities, Threats and it is a structured planning method that evaluates those four elements of an organization, project or business venture. Performing a SWOT Analysis of yourself will offer you a detailed personal scrutiny of your capabilities and surrounding environment and help you to connect with yourself. Strengths and Weaknesses are intrinsic factors and will depict the strengths and weaknesses of your character. Opportunities and Threats are extrinsic factors and will depict the opportunities and threats which you perceive from your external environment. This analysis will give you a complete picture of yourself if performed truthfully. Every man knows his strengths and weaknesses and should have the courage to truthfully state them to himself, for if he cannot be true to himself he can most definitely not be true to the outside world. Opportunities and threats exist in your surroundings and are created by the life you live. But remember there are no fixed rules as to a person’s perception. So what one individual may consider as strength, another individual may perceive as a weakness. That is a matter of individual opinion and may be used likewise.

Be true to yourself when you perform your SWOT analysis and you can apply the results of this powerful tool to capitalize on your strengths and minimize your weaknesses so as to grab the opportunities and work around the threats.

When you develop your identity, you resolve internal crisis and help yourself to prepare for the future. Focus on your adaptive and creative characteristics to develop your personality and unite with your inner self.

CONNECT WITH YOUR NUCLEUS.

**CHAPTER 14: ACTIVITY TABLE**

Perform your own personal SWOT Analysis and in the boxes below write down your Strengths and Weaknesses – intrinsic factors that depict the strengths and weaknesses of your character; Opportunities and Threats – extrinsic factors and that depict the opportunities and threats which you perceive from your external environment. (One example of each has been given below). Then examine how you can achieve the best for yourself.

<b>STRENGTHS</b>	<b>WEAKNESSES</b>
e.g., courageous	e.g., short-tempered
<b>OPPORTUNITIES</b>	<b>THREATS</b>
e.g., post graduate degree	e.g., lack of funds



## CHAPTER 15

### O for OUTLOOK

*Nothing can stop the man with the right mental attitude from achieving his goal; nothing on earth can help the man with the wrong mental attitude.*

– *Thomas Jefferson, an American Founding Father who was the principal author of the Declaration of Independence and later served as the third President of the United States*

It is the way you look at life that determines your success. If you want to change life, change your attitude. You can achieve only what you think you can achieve. The attitude towards life – the strength of character of getting up after a fall, dusting yourself and starting afresh once again – determines how successful you become and strike gold. The proverb ‘Attitude determines Altitude’ is a reminder that anything is possible for the person with the right attitude.

*Arunima Sinha, (born in 1988) is the first Indian amputee to climb Mount Everest. This young girl was a national level volleyball player who was pushed from a running train by some robbers in 2011 while she was resisting them. As a result, one of her legs had to be amputated below the knee. It would seem her bright future of a career in the national volleyball team was over. However, while still being treated at the All India Institute of Medical Sciences, Delhi she resolved to climb Mount Everest. With the right attitude she achieved this feat and a place in history. She now wants to open a free sports academy for the poor and differently abled people. She is donating all the financial aids she is getting through awards and seminars for the same cause. She was awarded Padma Shri, the fourth highest civilian award of India, in 2015.*

We see innumerable instances in society of siblings who, obviously with the same set of parents and given the same financial and emotional resources, end up on different paths. One



may be super successful and world famous whereas the other may be still struggling and trying. So what caused such a drastic outcome between the two, even though the inputs were exactly the same... the answer is 'the right attitude'.

*Computer engineer Brian Acton co-founded messaging app WhatsApp with Jan Koum in 2007. The two who met while working at Yahoo, sold WhatsApp to Facebook for \$22 billion in cash and stock in 2014 making Acton's net worth around \$3.8 billion. WhatsApp is now one of the biggest mobile messaging apps with 1.3 billion monthly active users, mostly outside of the United States. Before he succeeded he had been turned down by two giant companies at that time – Twitter and Facebook. He could find no one to hire him. As he stated in his posts at that time “Facebook turned me down. It was a great opportunity to connect with some fantastic people. Looking forward to life's next adventure.” And “Got denied by Twitter HQ. That's ok. Would have been a long commute.” But his attitude determined his future success as he did not let these rejections get in the way of his dreams.*

Character is not made in adversity; rather it is exhibited in adversity. The right outlook towards 'problems' reduces their stature to mere 'situations' and they do not seem daunting any more. It is the case of the glass being half-full or half-empty; your attitude is everything.

When you surround yourself with negativity and stressful people you weaken your attitude. The negative energy saps your vitality whereas positive energy rejuvenates you. This is a simple fact which has existed since time immemorial and doesn't need to be proved by science. Remove negative people from around you. People who criticize, complain and grumble all the time sap you off your positive energy and leave you exhausted. Surround yourself with optimists and achievers. A good apple will also rot if kept in company of bad apples.

In the end the right attitude will determine your success story. One has to be extraordinary to gain adulation. If you want to enjoy life by living your dream – stay at the top! But remember – at the top there is no space for mediocrity. Your attitude will determine how you outshine.

OUTLOOK DETERMINES SUCCESS.

**CHAPTER 15: ACTIVITY TABLE**

How to develop the right Outlook

1. YOU ALONE CAN DETERMINE YOUR OUTLOOK

You are the master of your own attitude. Remember that ‘You’ alone are responsible for your outlook and ‘You, alone can change it. So your attitude and the perspective with which you look at the situation when you suffer adversity – is entirely in your hands.

2. EMBRACE LIFE

Stop complaining and grumbling about what is coming your way. When you stop criticizing, complaining and cribbing – you will start living; finding solutions and growth patterns.

3. LIVE IN THE NOW

Don’t let past events and circumstances cloud your thoughts. What has passed doesn’t exist any longer. Don’t stress over what is yet to come. Consciously block your mind from darting back and forth. Live in the present and focus on it.

4. BE SURROUNDED WITH POSITIVITY

Consciously be around optimistic people: Those people who bring out the best in you. Stay as far away as you can from people who drain your energy and have a pessimistic outlook towards life.



## CHAPTER 16

### P for PERSEVERANCE

*“Don’t watch the clock; do what it does. Keep going”.*

*– Samuel Levenson, American humorist, writer, teacher,  
television host, and journalist.*

It isn't easy: but it has to be done. The only way to get over with it is to go through it: face it headlong. That in a nutshell is perseverance – the persistence in doing something despite difficulty or delay in achieving success.

The formula for success is:

Definite Goal + Definite Plan to achieved the desired goal +  
Hard work, Hard Work, Hard work every single day = Sure Shot  
Success.

*It's not that I'm so smart; it's just that I stay with problems longer.  
~ Albert Einstein*

There are many great men and women in history who have achieved their success through determined insistence – Thomas Edison's perseverance is legendary and he famously said genius is “1% inspiration and 99% perspiration”; Henry Ford; J. K Rowling; Walt Disney; Brazilian retired professional footballer Edson Arantes do Nascimento, known as Pelé; Venus and Serena Williams; the list is endless. The only way to your goal is to keep moving forward. Keep at it all the time. Persist, persist, persist; no matter how slow you are and how far the goal seems.

*My greatest point is my persistence. I never give up in a match. However down I am, I fight until the last ball. My list of matches shows that I have turned a great many so-called irretrievable defeats into victories. – Bjorn Borg, Swedish former world No. 1 tennis player widely considered to be one of the greatest in the history of the sport. An 11-time major singles champion in just*

*seven years, Borg's name outshines the best tennis records as a player of endurance.*

The more you work, struggle and do whatever it takes to reach closer to your goal, you will observe that the worst is over and somehow things are getting better and better. Remember your goal and your well defined plan to achieve your goal, just focus on it; it will give you the strength to keep moving forward.

*"Nothing in the world can take the place of persistence. Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. Persistence and determination alone are omnipotent. The slogan 'press on' has solved and always will solve the problems of the human race."* – Calvin Coolidge. So every time you feel like throwing in the towel, remember this famous quote of John Calvin Coolidge Jr., the 30th President of the United States of America. A Republican lawyer from New England he had a quiet but methodical climb up the political ladder,

It requires tremendous tenacity to strike gold. *Let me tell you the secret that has led me to my goal. My strength lies solely in my tenacity* – Louis Pasteur, French biologist, microbiologist and chemist renowned for his discoveries of the principles of vaccination, microbial fermentation and pasteurization. Success and riches are not for the weak. You have to be made of strong metal to survive all odds and march on.

*He conquers who endures.* – Persius, Roman poet and satirist of Etruscan origin.

Patiently persist. Don't lose your enthusiasm when you suffer setbacks on your road to success. They are mere stumbling blocks. Gather your determination and tenaciousness and with single-minded strength of purpose forge ahead. The harder you work, the closer your goal will seem. To reach the pinnacle of success you have to climb the small little steps on the staircase which will take you there.

*If you can't fly, then run, if you can't run then walk, if you can't walk then crawl, but whatever you do, you have to keep moving forward. – Martin Luther King, Jr.*

PATIENT PERSEVERANCE PAYS

## CHAPTER 16: ACTIVITY TABLE

### Principles for Perseverance

1. Giving Up is NOT an option.
2. Work Slowly but Steadily.
3. Motivate Yourself everyday.
4. Don't indulge in Self-Pity. It will destroy you.
5. Don't compare your life with others.
6. You are not the only one. Almost everyone has not had an easy journey.
7. Discipline your life.
8. Believe in Yourself.
9. Focus on your Goal.
10. Success doesn't happen overnight. Remember 'Rome was not built in a day'.



## CHAPTER 17

### Q for QUIT QUITTING

*“Never give in, never give in, never, never, never, never – in nothing, great or small, large or petty – never give in except to convictions of honour and good sense....”*

– Winston Churchill, served as Prime Minister of the United Kingdom

#### **Why do people quit?**

Is it because they don't believe in their goal or is it because they believe that they don't have the power of belief to back their goal or is it because they believe that despite persistence on their part they have still not been able to reach their goal. Whatever the answer maybe – you will never find out because quitters are never interviewed. You will never come across stories and quotes of quitters simply because they quit. Their story is not inspirational because their story did not have a successful ending. Failures along the way are like intervals in the movies...the show must go on. Quitting is never an option.

Be an inspiration for others. Give your story a successful ending or else you will be just another “may have been”. Don't be discouraged by the world's reaction to your failures. *Mohandas Karamchand Gandhi leader of the Indian independence movement against British rule said, “First they ignore you, then they laugh at you, then they fight you, then you win.”*

The major cause of doomsday = “What will people say”?

If you think what ‘others’ think of you then what will ‘others’ think? This is not a tongue twister. Read the line carefully to understand its significance.

A significant reason why people quit and give up on their dreams is the fear of criticism. It is so unnerving to imagine how other

people may perceive you that it may lead one to abandon his goal of life. You may be just around the corner to hit the jackpot, but you will never find out because you quit.

*“Whatever course you decide upon, there is always someone to tell you that you are wrong. There are always difficulties arising which tempt you to believe that your critics are right. To map out a course of action and follow it to an end requires courage.”– Ralph Waldo Emerson, American essayist, lecturer, and poet.*

Criticism is like Cataract for your Goal – it leads to cloudiness of the lens in the eye which results in a decrease in vision. Take criticism head on. Learn from it; don't run from it. Remember that you are criticized because you are important for if you were insignificant you would probably be ignored.

Don't quit what you are doing. *“Never give up. It's like breathing – once you quit, your flame dies letting total darkness extinguish every last gasp of hope. You can't do that. You must continue taking in even the shallowest of breaths, continue putting forth even the smallest of efforts to sustain your dreams. Don't ever, ever, ever give up.” – Richelle E. Goodrich, Smile Anyway.*

Your subconscious mind listens to you. Motivate yourself to overcome temporary failures. Listen to inspirational talks, read self-help books, stay in the company of optimistic people and summon up that strength to surge through another day to keep moving towards your goal. Quit quitting because there is always a silver lining at the end of every cloud. You may have achieved a setback today but you are learning which means you are not stagnant. It is important to grow and growth encompasses good and bad both.

*Life is like riding a bicycle. To keep your balance you must keep moving. – Albert Einstein, the most influential physicist of the 20th century who developed the Theory of Relativity* George Herman “Babe” Ruth Jr. popularly known as Babe Ruth was an American professional baseball player achieved great fame and his life is the ultimate rags-to-riches story which moves from growing up on the streets of Baltimore to ultimately being the biggest celebrity in America. His most famous inspirational words describe his fearless

*nature and his go-getter attitude perfectly “You can’t beat the person who never gives up.”*

QUITTERS QUIT.

### CHAPTER 17: ACTIVITY TABLE

Quitting is NOT an option

1. Find what motivates you. It could be music, inspirational quotes, reading about the success stories of others – whatever it may be – motivate yourself when you are down and out.
2. Be 100% present in the current moment and visualize only your goal and nothing else.
3. Give yourself a pep-talk. Think of something positive which will liven you up. Then repeat the thought to yourself till in your mindset you are no longer feeling miserable.
4. It is only your will that will get you through. It doesn't matter how strong or how rich you are: It is your determination and resolve that matters and nothing else.
5. Don't look for shortcuts. It may take years, but it will happen. Make it happen, don't focus on the years it is taking.





## CHAPTER 18

### R for RESILIENCE

*“When we tackle obstacles, we find hidden reserves of courage and resilience we did not know we had. And it is only when we are faced with failure do we realise that these resources were always there within us. We only need to find them and move on with our lives”.*

*- Avul Pakir Jainulabdeen Abdul Kalam better known as A. P. J. Abdul Kalam, the 11th President of India and an aeronautical scientist.*

The ability of a substance or object to spring back into shape is called resilience. Some people get punched and knocked down by life time and again, and each time they bounce back stronger. Instead of letting miserable situations break their determination they face their demons head on.

Imagine yourself in ten years time. What would you like to look back upon? What would you like to achieve in 10 years from now? Now remind yourself that your tough circumstances are just an obstacle between your ‘Now’ and your ‘Future’ which you can visualize ten years from now.

If you get punched down by failure and bounce back up, you have the strength of perseverance, resilience, grit, determination. These are not just strong words, but words which can make you learn, adjust and actually return better than before.

*Oklahoma is a State in the South Central region of the United States. On 19th April, 1995, the Oklahoma City was struck by a domestic terrorist truck bombing which killed 168 people and injured more than 680 others, and destroyed many buildings causing an estimated \$ 652 million worth of damage. The Oklahoma City bombing was the deadliest terrorist attack on American soil until the September 11 attacks six years later, and it*

*still remains the deadliest incident of domestic terrorism in United States history. In the aftermath of the devastation, a 350-member task force was appointed (to explore ways to remember the tragic event) which later became the Oklahoma City National Memorial. On the 20th Anniversary of the bombing, the Memorial announced the Oklahoma Standard. Thousands of businesses, organization, families and individuals committed themselves to acts of Service, honour and Kindness. The city rebuilt itself through resilience. As Charles Bradford “Brad” Henry, American lawyer, politician and 26th Governor of Oklahoma rightly said “Something called ‘the Oklahoma Standard’ became known throughout the world. It means resilience in the face of adversity. It means a strength and compassion that will not be defeated.”*

There are many famous people who never gave up despite the odds and the ability of resilience has made them successful:

*Indian cricketer Suresh Raina, suffered a knee injury in 2007. He was bedridden for six months. Only a sportsman can tell you the significance of a six month hiatus in sports – that’s a really long time for any sportsman to be out of the game. He was on crutches and frustrated. But he gradually fought his way back into the game only because of his resilience.*

*Late Dirubhai Ambani, Indian business tycoon who founded Reliance Industries has an inspiring ‘rags to riches’ story. From being a spice dealer to a cloth merchant to a textile producer, it was his hard work, indomitable spirit and never-say-die attitude that led him through all the obstacles to emerge as the business tycoon of India.*

*American media proprietor, talk show host, actress, producer, and philanthropist Oprah Winfrey did not have a promising childhood and faced a variety of hardships in life. At a young age she was physically abused and lived in extreme poverty. She became a mother at the age of 14 but her child died in infancy. Today she is among the most influential women in the world.*

*Christopher Paul “Chris” Gardner, an American entrepreneur, investor, and stockbroker struggled with homelessness while raising his toddler son and spent a life of determined struggle.*

*His motivational story of how he overcame the odds has inspired the movie 'The Pursuit of Happiness', which portrays how he harnessed his passion to turn his life around.*

RESILIENCE STRENGTHENS YOUR RESOLVE.

**CHAPTER 18: ACTIVITY TABLE**

Develop your Resilience. Every setback is not the end. Get up and move on. Build your strength and endurance to failures by following the steps below.

1. Most Important – Know that only you can control your destiny. The way you choose to react or choose to not react will determine the course of life.
2. Remind yourself about your Goal of life you had decided on and the well-planned course of action to achieve it.
3. Write down here the most inspirational lines, anecdote or story which helps you summon up your steely resolves. Read it again and again to energize yourself.

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4. Remember – What doesn't kill you only makes you stronger.



## CHAPTER 19

### S for STIMULUS

*If a person could be fully open to his experience, every stimulus – whether originating within the organism or in the environment – would be freely relayed through the nervous system without being distorted by any defensive mechanism.*

*Thus, one aspect of this process which I am naming “the good life” appears to be a movement away from the pole of defensiveness toward the pole of openness to experience. The individual is becoming more able to listen to himself, to experience what is going on within himself. He is more open to his feelings of fear and discouragement and pain. He is also more open to his feelings of courage, and tenderness, and awe.*

*– Extract from passage from “On Becoming a Person”, a collection of essays by Carl Rogers (American psychologist and among the founders of the humanistic approach to psychology), published in 1961.*

‘Stimulus’ is a thing or event that evokes a specific functional reaction in an organ or tissue; that ‘something’ that causes growth, activity, or reaction. It is something external which influences our activity.

An organism’s response to a stimulus is co-ordinated by their central nervous system. It gathers information about, and responds to, changes in the environment. A stimulus may be a change in the environment of an organism so it would move towards food if it’s hungry, or move away if it fears danger. It will invoke a response or reaction from the organism.

So what is your stimulus? What is that factor which motivates you into action? What is that one external factor which influences all that you do? What is the reason for your goal? What is your

motivation? Why do you do what you do? Have you ever thought about it – the reason for your action?

Generate a positive stimulus. It will give you the required push towards your goal. Motivate yourself to achieve your goal. Give yourself the necessary inspirational talk to create a positive stimulus for energized action.

*There is no stimulus like that which comes from the consciousness of knowing that others believe in us. – Orison Swett Marden, American inspirational author.*

For some the stimulus may be the ecstasy they feel in adulation, whereas for others it may be the need for self-actualization. Whatever the spur that ignites us, it is for certain that a spur does exist and its existence is what causes us to take action. So identify your stimulus, stroke it and energize it through constant motivation so that you move towards the desired path to strike gold!

It is not an easy task to accumulate enormous wealth and achieve astounding success. Only those with a steely resolve and strong-willed survive the thunderstorms and reach the summit. They can do so by constantly reenergizing their subconscious brain which in turn gets ignited in response to a stimulus. So make sure to identify the stimulus and then use it to your advantage by invoking its passion to positive outcomes.

*“Smell was our first sense. It is even possible that being able to smell was the stimulus that took a primitive fish and turned a small lump of olfactory tissue on its nerve cord into a brain. We think because we smelled.” – Lyall Watson, South African botanist, zoologist, biologist, anthropologist, ethologist, and author.*

You need a stimulus for reaction. You need a stimulus for action.

You need a stimulus for planned action.

You need a stimulus for creative action. You need a stimulus for existence.

WHAT IS YOUR STIMULUS?

## CHAPTER 19: ACTIVITY TABLE

Your Stimulus Scrapbook.

What is your Stimulus? Is it a person, an object or a situation? Whatever be your stimulus, write it down here in clear terms. Cut and paste pictures of it here. Explain it in detail describing how it energizes you and initiates action from you. Also write how you will inspire yourself to keep your Stimulus ignited.



## CHAPTER 20

### T for THOUGHT

*The aphorism, “As a man thinketh in his heart so is he,” not only embraces the whole of a man’s being, but is so comprehensive as to reach out to every condition and circumstance of his life.*

*A man is literally what he thinks, his character being the complete sum of all his thoughts. As the plant springs from, and could not be without, the seed, so every act of a man springs from the hidden seeds of thought, and could not have appeared without them. This applies equally to those acts called “spontaneous” and “unpremeditated” as to those which are deliberately executed. Act is the blossom of thought, and joy and suffering are its fruits; thus does a man garner in the sweet and bitter fruitage of his own husbandry.*

– James Allen, British philosophical writer and a pioneer of the self-help movement. This is an extract from His best known work, ‘As a Man Thinketh’.

A ‘Thought’ is the Alpha and Omega of success. Buddha said ‘*what you think, you become*’. Accomplishment of your goal has already started when the seed was sown in your brain as a thought. To be successful, you have to first train your mind. You must master your mind and have dominance over your thought. Herein lies your route to strike gold.

*Everything we do, every thought we’ve ever had, is produced by the human brain. But exactly how it operates remains one of the biggest unsolved mysteries, and it seems the more we probe its secrets, the more surprises we find.* – Neil deGrasse Tyson, American astrophysicist, author, and science communicator

Imagine wealth, victory, success – and you will achieve it. You want success and the universe will serve it to you if you can control your thought process. A human mind is a reservoir of

power: It can conjure up zillion thoughts. The art is in taking that one thought which you believe in, and turning it into reality.

Fill your mind with positive thoughts. Let there be no place for negativity, gossip, worry and criticism. You will destroy the beautiful seed of pure thought even before it germinates. Water your thought, nurture it and let it grow into unimaginable wealth and success. Every individual is his own person. He alone knows what motivates him and drives him to achieve. With his personal experiences and emotions he alone can work on his impulse to make it a reality. Don't poison that beautiful ability by clouding it with negative thoughts.

Negative thoughts are like toxins for the mind. They annihilate the vast universe of the thought and reduce it to rubble. Add to it the venom of gossip and you have the perfect recipe for disaster. *Great minds discuss ideas; average minds discuss events; small minds discuss people.* – Eleanor Roosevelt, American politician, diplomat and activist.

The only way to control your mind and nurture your 'positive thought which is your goal' to scale great heights is to live in the NOW. There is no past and no future. Your present moment is the only truth and that is all that exists. Just focus on the immediate present moment which is here and now and you will make yourself powerful enough to control your mind.

*"Empty your mind. Be formless, shapeless like water. Now you put water into a cup, it becomes the cup. You put water into a bottle, it becomes the bottle. You put water in a teapot, it becomes the teapot. Now water can flow or it can crash. Be water my friend."*  
– Bruce Lee

Just like the water takes the shape of the vessel it is poured into, let your thought also blend into the current moment. Let it not focus on what has passed and what will present itself in the future. Be aware and chalk out a planned action strategy to achieve your goal, but while on the path of achievement don't let your thoughts sway. Train them to remain focused on the goal.

TRAIN YOUR THOUGHTS



## CHAPTER 20: ACTIVITY TABLE

Do a reality check of your 'thoughts'. Given below are make believe situations and make believe thoughts which may occur. Determine and answer how your thought would react in such situations (they may be different from the thoughts given here).

Situation 1: A childhood friend has not spoken to you since the last ten years. He suddenly calls one day expressing the desire to meet.

Thought – He needs a favour or has some job which needs your expertise

Thought – He misses you and appreciates your bond of friendship and wants to connect with you

Thought – You don't think much over it

Your Thought –

Situation 2: You have just given your post graduate exam and are one step away from your dream degree. You anxiously await the final result which is due two days later.

Thought – You are stressed and nervous and keep getting into arguments with the people around you.

Thought – You are calm and at peace and believe that you have done your job and leave the rest to powers beyond your control.

Thought – You are occupied with making your preparations for interviews which you have applied for and have no time to think over the result

Your Thought –

Situation 3: The Government has overnight demonetized the current currency in circulation which has left you with huge business losses and fear of closure of current business.

Thought – You keep talking about it with your family, acquaintances and every random person you meet and convince yourself there is no way out of doom

Thought – You stop reading the papers, watching news or doing any activity which reminds you of the miserable state you are in and instead focus on ways to change your circumstances

Your Thought –



## CHAPTER 21

### U for UNIFICATION

*Sports teaches you to understand the meaning of a team. You need to be able to work with everybody; you don't have to be their best friend. You can experience the fun of competition and driving toward a common goal without pushing to bond in some major way with each individual on a project.*

– Kathleen Kennedy, American film producer.

Unify means to make or become united, uniform, or whole. If you unify a number of things or people, you join or bring them together.

Man is a social animal. Healthy relationships are the fundamentals of good health and well being in turn determining personal and professional success. When you forge strong relationships with others you will generate a sense of camaraderie. Declare your goals and aspirations with supporters and people you trust which will in turn move you one step closer to achieving them.

The secret of happiness is being part of a community – a part of a whole. It gives you a sense of belonging and the willingness to achieve. There is a certain feeling of contentment or security which comes with kinship.

Unification can come about in innumerable ways knowingly or unknowingly – you forge strong friendships in school and college; you strengthen relationships with relatives and loved ones; you bond with your neighbours; you mingle with associates and colleagues to get to know them better; you enjoy and party with friends; you join business groups with likeminded people to connect and form a network; you join the gym, hobby classes etc. to interact. Whatever the medium you adopt the purpose is to unify with others.

Over recent years, the concept “*hygge*” has become a defining characteristic of Danish culture. It is a sentiment or emotion which encompasses a feeling of cozy contentment and well-being through enjoying the simple things in life. *Hygge* is considered “*a defining feature of our cultural identity and an integral part of the national DNA,*” according to Meik Wiking, the CEO of the *Happiness Research Institute in Copenhagen*. Denmark was ranked first among 156 countries in the World Happiness Report 2016. (*The World Happiness Report is a measure of happiness published by the United Nations Sustainable Development Solutions Network*). When asked to rate their happiness levels on a range of things, the Danish have listed - *Hygge: a special way of being together in a relaxed atmosphere* – as one of the reasons for their happiness.

Of the top ten countries in the 2017 World Happiness Report, Norway is in first place and close behind is Denmark, Iceland and Switzerland, Finland, the Netherlands, Canada, New Zealand, Australia, and Sweden. Most of these countries have some distinctive concept of happiness like the Danish ‘*Hygge*’. Notions similar to ‘*hygge*’ like ‘*lykke*’ (Danish); ‘*logam*’ (Swedish); ‘*raison d’etre*’ (French equivalent); etc. all have one thing in common – they are not individualistic concepts and generally engage the involvement of many people. Remember that you are living in a world of people and unless you do not connect with them you cannot experience their pulse. Bonding with others is something so basic which fills us with optimism but we tend to overlook it in our daily life. Life is a network of people, no matter whichever field you are in. You cannot be an achiever in isolation. To be super successful, earn lots of wealth, make it big – connect, network and unify.

*“It wasn’t all romantic. I didn’t have a dorm room, so I slept on the floor in friends’ rooms, I returned coke bottles for the 5¢ deposits to buy food with, and I would walk the 7 miles across town every Sunday night to get one good meal a week at the Hare Krishna Temple. I loved it. And much of what I stumbled into by following my curiosity and intuition turned out to be priceless later on.” – Steve Jobs*

Although each of us has different skills, understandings and interests, we can become more conscious of our own thoughts and feelings when we integrate with our surroundings.

UNIFICATION BUILDS THE LADDER OF SUCCESS.

### **CHAPTER 21: ACTIVITY TABLE**

#### How to Unify with your Surroundings

The ways listed here are merely suggestions. There may be different ways to associate with people as per the area you live in - Add your own unique ways.

1. Stop to greet neighbours and try to make the newcomers in your locality feel comfortable by your friendly behaviour.
2. Join your favourite hobby class in your area.
3. Start a book club and encourage people of your locality to join in.
4. Volunteer for community work. Be a part of your local resident welfare association.
5. Form an exercise club or morning walk or joggers club with people who you meet at the time of your daily exercise regimen.
6. Join a business group to network.
7. Learn a new activity or language. Acquire a new qualification.
8. Add your own list here:



## CHAPTER 22

### V for VIBRANCY

*'If your energy body is in full vibrancy, the physical body will naturally fix itself'.*

*- Jaggi Vasudev, commonly known as Sadhguru, is an Indian yogi and mystic.*

Vibrancy is the state of being full of energy and life. What is life without enthusiasm? It fuels you and ensures that you charge towards your goal to strike gold. As a wise man once said, 'add life to your days, not days to your life'.

Be a livewire: always full of life. Channel your passion towards your goal into your personal self as well. When you are energetic and vibrant you bring a new magical gusto in your small tasks. This reduces struggle and inefficiency and fills you with positivity to surge forward.

*It has been my observation that the happiest of people, the vibrant doers of the world, are almost always those who are using – who are putting into play, calling upon, depending upon – the greatest number of their God-given talents and capabilities – John Glenn, was a United States Marine Corps aviator, engineer, astronaut, and the first American to orbit the Earth, circling it three times.*

At times we feel our energy is sapped. Criticism and worry may eat up our enthusiasm, energy and vibrancy. We need to renew our energies and think of ways to recharge our enthusiasm.

Self-renewal is a term connected to stem cells in biology. It is a renewal process by which stem cells divide to make more stem cells of the same type. Similarly our character too requires a self-renewal at some point in time. We require a personality transformation and evolution. Self renewal enhances personal growth and rejuvenates you from the inside.

Self-Renewal would imply any productive activity which enhances your personal development and gives you happiness. The activity could vary from person to person viz., reading books, playing tennis, social get-togethers, getting a hair spa at the salon, meditation, yoga etc., or it could be venturing into a completely different world which is intriguing but is new to you.

These self-renewal activities make you feel good about yourself and create self-worth. They make you energetic and vibrant and increase your efficiency and productivity.

Social service is the most fulfilling of activities. It calms you and makes you grateful for what you have. When you give back to society either financially or by contributing time, you get an inner sense of achievement. It gives you a deep foundation and moves you towards the path of success.

Learning a new technique which is entirely different from your current line of work is the best thing to do. It restores passion and the zeal for life. Learn anything new which you have absolutely no idea about viz., Reiki, a healing technique based on channelization of positive energy, dancing and disco, public speaking and personality enhancement techniques, life transformation courses etc.

*Only staying active will make you want to live a hundred years – Japanese Proverb*

Discover something new each day. Create something new each day. Leave your comfort zone, break habits, unlearn what you already know and explore new territories. Challenge yourself and you will be surprised.

Don't constrain yourself by excuses. Get up and move before you stagnate.

Improve your soft skills. Soft skills are the personal attributes that enhance an individual's personality, job performance and career prospects. Some examples for the same could be Communication skills, Anger management skill, Team management skills, General etiquette, Negotiation skills, Behavioural traits, Time management techniques, Stress management skills, etc. Your soft skills set

you apart from others and give you an edge over them. They are the key factors in determining how far and at what rate you will climb the ladder to success. In both personal and professional fields, soft skills are much harder to teach as compared to technical expertise. But once you enhance your soft skills your goals come closer within your reach and the path to success accelerates.

VIBRANCY IS DESIRABLE TO MAKE SUCCESS ACHIEVABLE

### CHAPTER 22: ACTIVITY TABLE

Tips to have a vibrant and positive life

1. Associate with people who motivate you, energize you and keep positive thoughts.
2. Stay away from pessimistic people, events and surroundings.
3. Do not gossip – actively or passively.
4. Join any one productive activity which gives you happiness e.g., dancing, cooking. It may have no relation with your goal, but it gives you a sense of happiness and fulfilment.
5. Participate in social service.
6. Learn one new techniques or skills every year.
7. Be active.
8. Read books.
9. Solve mind puzzles and brain teasers.
10. Keep your surroundings uncluttered and clean.





## CHAPTER 23

### W for WILL

*“If you think you are beaten, you are  
If you think you dare not, you don’t,  
If you’d like to win, but think you can’t  
It’s almost a cinch you won’t.*

*If you think you’ll lose, you’ve lost  
For out in the world we find,  
Success begins with a fellow’s will  
It’s all in the state of mind.*

*If you think you are outclassed, you are  
You’ve got to think high to rise,  
You’ve got to be sure of yourself before  
You can ever win a prize.*

*Life’s battles don’t always go  
To the stronger or faster man,  
But sooner or later the man who wins  
Is the man WHO THINKS HE CAN!”*

*“Thinking” is a poem written by Walter D. Wintle, a poet who lived in the late 19th and early 20th century. In the 20th century, different versions of the poem have been published. To this date, it is unknown which version correctly represents the original version.*

Your ‘WILL’ can change everything. It can pull you out from the depths of misery. It can give you hope. It can make you millions. It can change your fortunes and your future. The ‘will’ comes from ‘within’. You are unstoppable once you have willed it.

*Awarded the Padma Shri by the Government of India in 2018, Yogini Dadi is 98 years old and can perform the toughest yoga postures with ease. She is a great Yoga teacher with a very flexible body and can perform and do some of the toughest poses in Yoga. Probably the oldest yoga teacher in India, V. Nanammal*

*of Coimbatore, Tamil Nadu is fondly called Yogini Dadi. She has been doing yoga since the age of eight years under the guidance of her father who was a martial artist. She follows a strict diet and regime and is a source of inspiration to her students, yoga enthusiasts and the entire nation. By her sheer will and determination she has proved that age is just a number: when person desires something passionately he can achieve it if he wills it.*

*“Obstacles are those frightful things you see when you take your eyes off your goal” – Henry Ford.*

‘Sports’ is the greatest school of will and determination. Every sportsman wants to win. In sports, the sportsman just doesn’t want to compete but wants to win. Your will is displayed when you battle your inner demons, because when you conquer within: you conquer outside.

*Bethany Hamilton, an American professional surfer and winner of the ESPY award for best female athlete with a disability, survived a 2003 shark attack in which her left arm was bitten off. It seemed her professional career would come to a standstill. But she returned to the sport a month later and that too victoriously. Bethany says “I don’t surf disabled or compete in a disabled category. Having just one arm is immaterial to her. She also got an award nomination for her awe inspiring performance just six months after giving birth to her first child. In 2011, a feature film titled Soul Surfer, based on her life was released.*

*Legendary athlete Glenn Cunningham’s story is a story of determination. Known as the “Kansas Flyer,” Cunningham was an American middle-distance runner, who was considered as the greatest American miler of all time: he was the world-record-holder in the mile race from 1934 until 1937. When he was eight, his legs were burnt in an explosion which destroyed most of the flesh of the lower half of his body and the doctors predicted he would never walk normally again. However his sheer determination and steely resolve helped him to slowly begin to stand on his own, then to walk and finally to run and became the top amateur athlete in the United States in 1933.*

YOU CAN DO IT ONLY IF YOU WILL IT.

## CHAPTER 23: ACTIVITY TABLE

Motivate yourself by the exceptional will and determination shown by others and inspire yourself with these quotes.

“CONSTRUCT YOUR DETERMINATION WITH SUSTAINED EFFORT, CONTROLLED ATTENTION, AND CONCENTRATED ENERGY. OPPORTUNITIES NEVER COME TO THOSE WHO WAIT... THEY ARE CAPTURED BY THOSE WHO DARE TO ATTACK.” – PAUL J. MEYER.

“WHAT YOU HAVE TO DO AND THE WAY YOU HAVE TO DO IT IS INCREDIBLY SIMPLE. WHETHER YOU ARE WILLING TO DO IT, THAT’S ANOTHER MATTER.” – PETER. F. DRUCKER.

“DESIRE IS THE KEY TO MOTIVATION, BUT IT’S THE DETERMINATION AND COMMITMENT TO AN UNRELENTING PURSUIT OF YOUR GOAL — A COMMITMENT TO EXCELLENCE — THAT WILL ENABLE YOU TO ATTAIN THE SUCCESS YOU SEEK.” – MARIO ANDRETTI.

“WE ALL HAVE DREAMS. BUT IN ORDER TO MAKE DREAMS COME INTO REALITY, IT TAKES AN AWFUL LOT OF DETERMINATION, DEDICATION, SELF-DISCIPLINE AND EFFORT.” – JESSIE OWENS.

“WE ARE A PRODUCT OF THE CHOICES WE MAKE, NOT THE CIRCUMSTANCES THAT WE FACE.” – ROGER CRAWFORD.

“NOTHING IS IMPOSSIBLE IN THIS WORLD. FIRM DETERMINATION, IT IS SAID, CAN MOVE HEAVEN AND EARTH. THINGS APPEAR FAR BEYOND ONE’S POWER, BECAUSE ONE CANNOT SET HIS HEART ON ANY ARDUOUS PROJECT DUE TO WANT OF STRONG WILL.” – YAMAMOTO TSUNETOMO.



## CHAPTER 24

### X for X-FACTOR

*Nobody is good at everything but everybody is good at something.  
Find and Focus on your Strengths.*

– Unknown

There may be many professionals with the same qualifications. There may be many businessmen with business acumen. There may be many artisans with the same expertise. There may be many people with the same skill-set. But what sets apart one individual from another is their 'X-Factor'.

Identify your 'X-Factor'. X-Factor is that noteworthy special talent or quality that makes you unique and stand out from others. If you go for your dream job and there are other contenders for the job apart from you with the exactly same qualifications – then why should you be given the job in preference over them. What is that uniqueness in you which gives you an edge over others or makes you stand out?

Your X-factor differentiates you from others. Identify it and enhance it. There are many successful men who have achieved what they wanted and have become sources of inspiration for others. It may be their intelligence, hard work, persistence, resilience or charisma which may have made them so endearing to others – but the most important quality in every successful man is his 'X-factor' which is difficult to duplicate. You may acquire the same qualifications and expertise as someone else but you cannot photocopy his 'X-Factor'; that belongs to him alone.

Study the lives of achievers and inspirational individuals who may have motivated you and try to identify what you feel has been their 'X-Factor'.

*Anand Kumar, Indian Mathematician is best known for his Super 30 programme, which he began in Bihar in 2002. Super*

*30 coaches economically backward students for IIT-JEE, the entrance examination for the Indian Institutes of Technology (IITs). While there is unconstrained money spent on coaching for entrance to these prestigious institutes, Anand coaches students completely free of cost. Not only are the students coached by him, but they are provided lodging, food and other facilities too: coming from a modest background himself this is no easy task for Anand. In 2017 too Super 30 achieved 100% result as all his students got admission to the IITs and Discovery Channel showcased his work in a documentary. He has been invited by the prestigious Massachusetts Institute of Technology (MIT) and Harvard University to speak on his mentoring students from the underprivileged sections for admission to IIT. No doubt there are many mathematicians, but the X-factor of this humble man is his ability to have a crystal clear focus on his line of vision despite world renowned adulation.*

Kapil Dev, former Indian cricketer who captained the Indian cricket team that won the 1983 Cricket World Cup and one of the greatest all-rounders in the history of the game – What is his X-factor? Why is he the better than the best?

Bill Gates, an American business magnate, investor, author, philanthropist, humanitarian, and principal founder of Microsoft Corporation having a net worth of approximately US\$ 91.1 billion – What makes him stand out from the rest?

Rafael Nadal, Spanish professional tennis player, currently ranked world number two in men's singles tennis by the Association of Tennis Professionals (ATP) and regarded as the greatest clay-court player in history of tennis – What is his X-factor?

Shivaji Rao Gaekwad, known by stage name Rajinikanth, is an Indian film actor and politician who works primarily in Tamil cinema. Being one of the highest paid actors in Asia, he has a fan following which worships him and has constructed temples in his name. Fondly known as 'Rajini sir', his admirers cannot get enough of him – Why is he such a phenomenon? What is his X-factor?

IDENTIFY YOUR X-FACTOR.

## CHAPTER 24: ACTIVITY TABLE

How to Identify your X-Factor

1. Write the names of 5 people in your life whom you admire. Against their names write that one unique quality in them which makes them special.
  - a.
  - b.
  - c.
  - d.
  - e.
2. Now ask 5 different people whom you share a bond with to identify one unique quality in you which makes you different from the rest.
  - a.
  - b.
  - c.
  - d.
  - e.
3. Now write here what you feel is your X-factor:



## CHAPTER 25

### Y for You AND ONLY You

*It's not the price  
It's not the game  
It's not the score  
It's not the fame*

*Whenever road looks way too far  
It's not what you have  
It's who you are*

*It's not how fast  
It's not how far  
It's not of cheers  
It's who you are*

*In darkest night  
You make your sun  
You choose your race  
And then you run*

*It's never the glory  
It's never the score*

*It's not about seeing who's less and who's more  
'Cause when you found out how fast and how far  
You'll know it's not how much you have  
It's who you are*

*You lose the moon  
Then be a star  
It's not too soon  
Be who you are*

*Whenever road looks way too far  
It's not what you have  
It's who you are*

*It's never the glory  
It's never the score  
It's not about seeing  
Who's less and who's more  
'Cause when you found out how fast and how far  
You'll know it's not how much you have  
It's who you are*

*When you have found  
How fast you can run  
When you have found  
Your place in the sun,  
It won't be just you that you'll find  
Has made the run and the climb  
It's everyone*

*It's never the glory  
It's never the score  
It's not about seeing  
Who's less and who's more  
'Cause when you find out how fast and how far  
you'll know it's not how much you have  
It's who you are  
It's who you are*

*Learning to bend and not to break  
Living to give more than you take  
Dying to live  
Living to try feet on the ground  
Dreams in the sky*

*It's never how much you have  
It's who you are*

*– Track from the 2010 Movie ‘Secretariat’, an American  
biographical sports drama film produced and released by  
Walt Disney Pictures,*

Believe in yourself. ‘You and Only You’ can achieve your goal. Introspect, improve and innovate – challenge yourself and compete with yourself – to rise beyond your potential.



Depend only on Yourself.

Hold only Yourself responsible for your setbacks and failures.  
Compete with Yourself.

Challenge Yourself.

You are only what you want to be. You can be much more.

There is a very famous story about Guru Nanak, the founder of Sikhism and the first of the ten Sikh Gurus:

*A disciple came to Guru Nanak Devji and asked him the value of human life. The guru gave him a stone and told him to go out into the marketplace and determine its value but not to sell it. The disciple met an orange seller on his way and asked him what he could give him in exchange for the stone. The orange seller said he would give one kilo oranges for the stone. The man apologized and said that the guru has asked him not to sell it. He went ahead and found a vegetable seller. "What could be the value of this stone?" he asked the vegetable seller. The vegetable seller was ready to give him one sack of potatoes for the stone. Again the man said the Guru had asked him not to sell it. Further ahead, he went into a jeweller shop and asked the value of the stone. The jeweller saw the stone under a lens and was ready to pay up to twenty five crores for the stone. The man however did not sell the stone. Further ahead, the man saw a diamond merchant and precious stone's shop and asked the merchant the value of the stone. When the merchant saw the dirty little stone, he lay down a red cloth and put the stone on it, he then circumambulated around the stone and bent down and touched his head to it. He told the disciple that the stone was invaluable and even if he sold the entire world and universe he could not purchase this priceless stone. Stunned and confused, the disciple returned to the guru and told him what had happened. He then repeated his question to the guru "Now tell me what is the value of life, guru ji?" Gurunanak explained to the disciple that the answers he got from the orange seller, the vegetable seller, the jeweller & the diamond merchant explain the value of life... You may be a precious stone, even priceless, but people will value you based on their financial status, their level of information, their belief in you, their motive behind entertaining*

*you, their ambition, and their risk taking ability...Each individual places a value on things according to their judgment. A different individual with different knowledge will place a different value. But don't fear, you will surely find someone who will discern your true value.*

A man enters the world alone and he is alone when he leaves it. So do not depend on others for fulfilment of your dreams and your life. Take responsibility for your actions and realize that you alone are responsible for what you have achieved or failed to achieve. Blaming circumstances and situations will do no good. The will and determination to conquer all odds and emerge victorious is what makes a person successful.

*“We know what we are but know not what we may be.” (Hamlet)*

Have a goal and have the courage to achieve it. There will be hurdles on the way but that should not stop you or make you change course. Stay on the determined path and strike gold.

YOU ARE EXTRAORDINARY

### CHAPTER 25: ACTIVITY TABLE

Your dream has been accomplished and you have achieved your goal. Write an acceptance speech – what will you say when you are presented with the lifetime achievement award in your chosen field. E.g., If your goal in life was to become the greatest chartered accountant in India earning the definite figure you had written in the earlier chapters; you have achieved this goal and now you are at a glitterati function where the accountancy fraternity are honouring your achievements. What will you say?

Be ready with your speech before hand as you go for your goal. You will achieve it!



## CHAPTER 26

### Z for ZENITH

तू शाहीन है परवाज़ है काम तेरा, तेरे सामने आसमां और भी है - इकबाल

*(TuShaheenhai parwaazhaikaamtera,  
Teresaamnaasmanaurbheehain)*

*“You are a falcon and soaring high is your nature, You have other skies stretching out before you”*

*– An extract from the ghazal “Sitaron se aage jahan aur bhee hain, abhee ishq ke intehaan aur bhee hain” by Sir Muhammad Iqbal, (widely known as Allama Iqbal), poet, philosopher, and politician, academic barrister and scholar in British India)*

Breathe one Idea. Sleep one Idea.

Talk one idea.

Live one idea.

If every moment of your soul thrives on that one idea – no one can stop you from being successful, achieving great wealth and all your dreams.

*“Put your heart, mind, intellect and soul even to your smallest acts. This is the secret of success.” – Swami Sivananda, a Hindu spiritual teacher and a proponent of Yoga and Vedanta*

Most people who have not reached the pinnacle they wanted to reach is because they have not laid down their goal precisely or have been changing their goal ever too often. If you 100% decide on your goal and then with full belief in yourself persist towards achieving it, there is no force that can stop you. Sooner or later you will achieve what you had set out for.

Dream Big. Set your goal. Focus on it. Persist with hard work every single day. **YOU WILL MOST DEFINITELY REACH THE SUMMIT OF SUCCESS AND STRIKE GOLD!!**

**RISE TO YOUR ZENITH.**



# **SPEAKING THE LANGUAGE – THE CONCLUSION**

After learning the alphabet to speaking the language of success, you are ready for receiving key to the certificate of merit. The key is to remember that the truth of life is – It is the obsession to achieve your desired goal and not lineage that makes you successful. Every individual is extraordinary. The trick is to have a dream, to believe in it, to go after it and then to live it.

ACTION, BELIEF, COURAGE and DESIRE coupled with EFFICIENCY and FLEXIBILITY make you reach your GOAL provided you HARNESS your energies, prepare an ITINERARY and JUST JELLYFISH on the focused path to your goal. Accumulate KNOWLEDGE and manoeuver your LUCK with the right MARKETING of yourself to the NUCLEUS of your existence. The right OUTLOOK and PERSEVERANCE will help you to QUIT QUITTING and will spark the necessary STIMULUS to fuel your RESILIENCE and THOUGHT process. UNIFICATION with your surroundings will give you VIBRANCY and the WILL to exhibit your X-FACTOR so that YOU AND ONLY YOU can accelerate towards the ZENITH of your success.

**GO FOR IT. GO STRIKE GOLD!!**



**ADUKIA LAW CHAMBERS**  
**AN INTERNATIONAL FIRM**  
**DEALING IN ALL MATTERS UNDER**  
**CIVIL, CRIMINAL AND INTERNATIONAL LAWS**

**About us**

Adukia Law Chambers is a leading law firm with vast experience and expertise in the legal world, offering complete legal solutions to clients. Our endeavour has been to be proactive and exceed the expectations of our client. We take pride in our approach to work that focuses on understanding client's business and anticipating their legal needs and provide pragmatic and commercial solutions.

We strongly promote diversity of thought, because we believe it helps us build strong teams with varied approaches and ideas to offer solutions that clients find value in. We have amassed an enormous amount of knowledge that has been built in with every passing day. Our depth of experience and comprehensive industry focus distinguishes us from other law firms thus, creating loyal and satisfied clients. We believe in establishing strong and enduring relationships with our clients by ensuring that we are always available to attend to our clients' needs.

**Our vision**

Our vision is to become the most sought after law firm and market leader. Our vision is to provide our clients with skilled legal advice in a timely and efficient manner. We aim to provide reliable legal services and assistance tailored to our clients' requirements in every area of practice. Our goal is to exceed the expectations of every client.

**Our mission**

At Adukia Law Chambers, our team strives for excellence in every field, by consistently delivering highly skilled, ethical and legal representation to our clients. We aim to develop a work culture with discipline and work ethic with sincerity and honesty. With our experience and in-depth knowledge of the market in several fields we are able to address all of our clients' needs, assisting

corporations and individuals at a local and international level on the legal issues involving them. We train and hire the best law students and provide them with the appropriate environment and assistance in becoming seasoned and experienced lawyers who are directly incorporated in our team.

### **Areas of practice**

The aim of the firm is to provide clear, concise and practical advice in a time bound manner to support its clients' objectives. The areas of law we specialize, practice and aim to provide legal services are:

- Corporate Advisory & Compliance
- Corporate Insolvency & Bankruptcy
- Civil And Commercial Litigation
- Alternative Dispute Resolution (ADR)
- Intellectual Property Rights
- Anti-trust & Competition
- Real Estate
- Family Law
- Criminal Laws
- Labour & Employment Laws
- Banking & Finance
- Taxation
- Charitable Organizations
- Forensic Services
- Entertainment, Media & Broadcasting
- Pharmaceuticals, Food & Drugs
- Anti-dumping, International Trade Law & WTO
- Telecommunication

- Information Technology
- Infrastructure Projects
- Insurance Law
- Co-operative Sector
- Environment Law

**A. Corporate advisory, structuring and compliance**

We provide various corporate advisory, structuring and compliance related services. We advise clients with regard to compliance mechanisms which are in line with applicable RBI guidelines, FDI regulations, Income Tax provisions, SEBI regulations, stamp duty implications, etc. Our corporate advisory and structuring services provide valuable insights to all organizations with various structuring options as our team is well- equipped with market and sector knowledge, combined with specialised experience,. The broad services areas are:

- advising our clients on mergers,
- joint ventures,
- acquisitions and sale of controlling interest,
- capital market consulting,
- corporate structuring / restructuring,
- minority sales and investment,
- pre-IPO placements,
- public takeover offers,
- hostile takeovers,
- management buy-outs,
- business transfers and asset sales in both domestic and cross-border transactions,
- mergers & acquisitions,



- structuring inbound and outbound investments,
- company law and secretarial services,
- financial advisory services etc.

## **B. Corporate Insolvency and Bankruptcy**

The Insolvency and Bankruptcy Code, 2016 has overhauled the existing framework dealing with insolvency of corporate, individuals, partnership firms and other entities. With the emergence of Insolvency and Bankruptcy Code, 2016, there is a tremendous reform in the bankruptcy and insolvency process in India. It is increasingly seen that the corporate entities are opting for this remedy due to the time bound resolution mechanism envisaged under the Insolvency Code as the processes which took ages to conclude insolvency/bankruptcy, are now simplified and expedited, ensuring fair negotiations between debtor and creditor.

Our team has members who are registered as insolvency professionals under the Code and provide legal advice and services for all aspects of the insolvency law. Our Insolvency & Bankruptcy Team, shall play a vital role in providing appropriate support for Corporate as well as Individual insolvency and bankruptcy procedures and provide sustenance for creditors / debtors during troubled debt recovery in various areas of business. Our service offerings under this segment include:

- Filing/defending insolvency petition before the National Company Law Tribunal (NCLT) and the National Company Law Appellate Tribunal (NCLAT);
- Acting as a Liquidator;
- Consultancy Services on Insolvency and Bankruptcy to Debtors, Creditors and other Insolvency Professionals;
- Assistance in extension of period of Corporate Insolvency Process beyond 180 days;

- Appearance before the Tribunal – Adjudicating Authority.

### **C. Civil and Commercial Litigation**

People have rights, and if these rights are violated by another person, it may be brought to court as a civil litigation. Civil litigation seeks to compensate the victim or have a specific action performed by the opposing party. While commercial litigation involves dispute between two or more businesses regarding business related issues, and will seek compensation for the proposing business or a specific action required to be performed by the opposing business. Some of the broad services are:

Civil Suits, including recovery suits and suits of various other nature.

- Contractual Dispute.
- Shareholder and Partnership Disputes
- Business Negligence
- Violations of Trade Secrets
- Corporate & Commercial Disputes.
- Consumer and Service Related Disputes.
- White Collar Criminal Matters including Frauds etc.

### **D. Alternative Dispute Resolution (ADR)**

At Adukia Law Chambers, we provide an alternative choice to litigation. Alternative dispute resolution has expanded over the last several years and has become an important step in the dispute resolution process. Our legal team is capable of resolving disputes through negotiation, mediation, arbitration and settling cases prior to any court proceedings in order to help the client avoid the necessary expenses, anxiety and uncertainty of litigation. Our dispute resolution practice reviews our client's issues in order to anticipate potential disputes. Our attorneys

have also acted as counsels and arbitrators in arbitrations providing best advice and support in resolving disputes. We have the expertise and knowledge to advise the clients in complicated actions and reach settlements in favor of our clients with respect to arbitration matters both in India and abroad. Alternative Dispute Resolution will offer the opportunity to clients of keeping up valuable business and personal relations.

**E. Intellectual property rights**

We offer high end services relating to all aspects of intellectual property (IP) and its relation with corporate commercial laws. The team understands how intellectual property assets can best be created; valued, determine the rights therein, protected; and used/ acquired/ supplemented to produce a competitive advantage in the market. Areas of our Intellectual Property practice group include:

- copyright
- designs
- patent litigation
- trademarks
- domain names and internet related IP issues
- confidential information and trade secrets
- geographical indications
- IP management and strategy
- brand management
- IP audits
- IP litigation
- patent counselling and prosecution
- other regulatory consultancy

- guiding clients through IP issues involved in strategic alliances, collaborative developments, joint ventures, licenses, service agreements, mergers and acquisitions and outsourcing arrangements.

#### **F. Anti-trust and competition**

Anti-trust issues are regularly invoked in negotiations and litigation between rival companies or between companies and their suppliers. Competitors, suppliers or customers may try to use anti-trust law to nullify a contract, or alternatively to defend an alleged breach of contract. We are advising clients on numerous matters such as:

- Compliances with the provision of Competition Act, 2002.
- advising clients on structuring distribution systems, marketing programs, licensing and other business arrangements with suppliers, wholesalers, agent/brokers and customers.
- advising clients on all critical aspects of competition law in India such as cartels and anti-trust investigations, abuse of dominant position.
- dispute resolution before the Competition Commission of India (CCI), NCLAT (Appellate authority), Supreme Court of India.
- handle investigations.
- develop antitrust compliance program.
- contribute to several magazines and journals on matters of Indian and competition law and policy.

#### **G. Real Estate law**

At Adukia Law Chambers, we have advised and rendered comprehensive assistance in documentation of investments and collaboration in real estate development projects. We offer advice for real estate owners, compliances under

real estate laws, policies governing real estate in India, construction contracts, real estate related disputes.

The services include advising:

- Real Estate projects like Hotels, Mall, and Office Complexes etc.
- Regulatory laws including those relating to licenses and approvals
- Stamp Duty
- Property tax and other taxes on real estate
- Project Management
- Consultancy Agreement, etc.
- Grant/Assignment of leasing/licensing of commercial and residential properties
- Due diligence and preparation of Title Search Reports

## **H. Family law**

Family law is a legal practice area that focuses on issues involving family relationships, such as adoption, divorce, and child custody, among others. We are practising civil laws, family laws, matrimonial laws etc. We represent clients in family court proceedings or in related negotiations and can also draft important legal documents such as court petitions or property agreements. With regard to these matters, we are serving following:

- Consultancy services under matrimonial law, criminal law or disputes related to property.
- Family settlement
- Succession planning
- Drafting of will
- Partition of joint properties
- Divorce law services

## **I. Criminal laws**

The firm has extensive experience in representing clients' criminal matters across different courts, including Supreme Court of India, High Courts and District Courts. When an individual or an organization is faced with criminal investigation, we aim to manage every step of it. Some of the practices of the firm in the area of Criminal Litigation:

- Corporate Frauds, Insider Trading and Market Manipulation;
- White Collar Crimes / Economic Offences;
- Department of Company Affairs – Serious Frauds Investigation office;
- Bank / Financial Institutions Frauds;
- Misappropriation and Siphoning of Funds;
- Dishonour of Cheques;
- Quashing of FIRs/ Bails/ Trial;
- Criminal Complaints.

## **J. Labour and employment laws**

The firm is involved in various regulatory and compliance aspects of employment and labour laws. We are also involved in drafting of employment documents. Some of them include :

- Employment related agreements,
- Reviewing employment documentation,
- Engagement of consultants,
- Executive compensation,
- Statutory compliances (including social security contributions, employee benefits including maternity benefits, statutory bonus and other liabilities),

- Drafting, vetting and designing human resource and personnel policies and manuals,
- Labour disputes and employee claims,
- Confidentiality and data protection issues,
- Structuring and implementing employee stock options and incentive plans,
- Expatriate employment and secondments,
- Voluntary retirement schemes,
- Assignment of intellectual property rights and review of collective bargaining agreements and charters of demand.

## **K. Banking and Finance**

Our Banking and Finance services includes corporate facilities, leveraged finance facilities for domestic, overseas and cross-border buyouts, derivatives, trade finance, project finance, asset and structured finance and restructurings. We support the processes involved in clearing and settlement, collateral management, core custody systems, fund and trust services and more.

Our Banking & Finance practice frequently draws on the firm's vast industry and regulatory experience in sectors such as infrastructure, communications and transportation, as well as competition, antitrust, real estate and tax. We provide assistance to our clients in effectively structuring transactions to respond to and anticipate industry and regulatory concerns.

### **Taxation**

At Adukia Law Chambers, we believe it is imperative to keep up with the latest developments in the field of taxation laws. Tax structuring is an important element in any commercial transaction today. We offer practical tax advice, covering:

- Tax structuring
- International Taxation Matters
- Tax advice in transactions
- General tax advisory
- Advising clients on all types of business, corporate, and indirect tax issues
- Client representation in tax disputes before various tax authorities, courts and tribunals in India and abroad.

**L. Charitable organizations**

We are offering our clients with the services related to charitable organisation. We provide the following services related to charitable organisation:

- Drafting of deed
- Management of organisation,
- liaison with regulators,
- legal advice, etc.

**M. Forensic services**

- We deal with the fraud and fraud prevention measures. We also deal with the cybercrimes and information technology. We serve on white collar crimes, corporate fraud, measures to be followed. We provide services in the area of forensic audits/investigations.

**N. Entertainment, media & broadcasting**

- Media and broadcasting is one of the fastest growing sectors in India. We, at Adukia Law Chambers, have in-depth knowledge in all areas of broadcasting and media regulation. We advise companies operating in entertainment, print and digital media and



broadcasting sectors. We advise our clients on issues relating to

- digital copyright matters
- copyright infringement
- privacy and data protection
- content regulation
- intellectual property disputes
- Regulatory compliances.

**O. Pharmaceutical, Food & Healthcare**

- Pharmaceutical and healthcare companies face a range of challenges: disputes over intellectual property (IP), adherence to evolving government regulation and parallel trade challenges, to name only a few. The firm has experience, in-depth knowledge and understanding of the legal and regulatory framework relating to legislations dealing with healthcare, food and pharmaceutical industry including prevention of food adulteration legislation.

**P. Anti-dumping, International Trade Law & WTO**

Adukia Law Chambers renders legal advice and prepares legal documentation for its clients in the area of International Trade and Customs laws. The firm advises on compliance with Export & Import Laws and procedures. Our team of lawyers is frequently engaged in drafting of contracts, joint venture agreements, foreign collaborations and standard terms of trade including financial arrangements of international trade. Our practice further encompasses other general and specialist insurance areas such as fire insurance, all risks policies and professional negligence insurance.

- Import-Export Laws & Procedures
- Letters of credits

- Foreign Direct Investment
- Foreign Exchange laws
- Antidumping & Safeguard Duties
- WTO Rules & Policies
- Aviation
- International Trade & Transport
- Marine Insurance
- Maritime Arbitration

**Q. Telecommunication**

We offer clients a broad range of capabilities in the telecommunications sector, with deep bench strength that comes from decades of experience. Working on behalf of governments, regulatory bodies and telecommunications operators, we have considerable knowledge in the area of telecommunications regulation, especially regarding access, interconnection, licensing, numbering, spectrum, tariffs and unfair commercial practices.

**R. Information technology**

The team has considerable experience in advising companies in information technology and outsourcing sectors and on various legal issues involving privacy, protection of data and online gaming/gambling. The team advises clients on various provisions of the Information Technology Act and rules including offences/violations committed there under. The team members also advise clients on issues relating to protection, transfer and storage of data (considering European Union's Data Protection Directive) including drafting of privacy policies and providing advice on data protection compliance.

**S. Infrastructure project**

The firm has been advising Regulators, Government Entities, Project Developers, Investors and Suppliers & Contractors

on diverse commercial / transactional issues. The firm possesses vast and in-depth experience of providing legal and advisory services for the development of infrastructure projects in sectors such as Mining, Oil & Gas, Power, Ports, Railways.

**T. Insurance law**

The insurance business is governed by various insurance laws, regulations and rules. We assist our clients with all the regulatory aspects. We support in Insurance claims handling.

All through our service support, we liaison with regulators and various agencies. We also assist Insurance Companies in their corporate governance matters.

**U. Co-operative sector**

We are dealing with management of affairs of the Society. We help our clients in the registration and management of multi-state co-operative society. We are assisting our clients in following matters related to Co-operative Society:

- Registration of Co-operative Society
- Drafting of bye-laws and rules and regulations, agreements for the society
- Issues with respect to purchase of flat, land & building
- Internal and statutory audit
- Estate management
- Resolving disputes

**V. Environmental law**

The firm advises domestic and international clients on India's comprehensive environmental laws pertaining to recycling, hazardous waste management (by hospitals, clinics, manufacturing industries etc.), water and air pollution, forest and timber regulations, handling of chemicals etc.



**CA. (Dr.) Adukia Rajkumar Satyanarayan**

**My Profile:**

Educational Qualification	
1	Graduation from Sydenham College of Commerce & Economics. 5th Rank holder in Bombay University in 1980
2	Chartered Accountant
3	LL.B, LL.M, Diploma in Labour law and Labour welfare, IPR, Criminology
4	PhD in Corporate Governance in Mutual Funds
5	MBA & Diploma in IFRS (UK)
6	Master in Business Finance
7	Certification courses: Arbitration Forensic Audit and fraud prevention Concurrent audit
Contribution to the Profession & Economy	
1	Chairman of WIRC of ICAI in 1997-98
2	International Member of Professional Accountants in Business Committee (PAIB) of International Federation of Accountants (IFAC) from 2001 to 2004 Member of Inspection Panel of Reserve Bank of India
3	Member of J.J. Irani committee (which drafted Companies Bill 2008)
4	Member of Secretarial Standards Board of ICSI
5	Member of Working Group of Competition Commission of India, National Housing Bank, NABARD, RBI, CBI etc.
6	Independent Director of Mutual Fund Company and Asset Management Company.

7	Worked closely with the Ministry of Corporate Affairs on the drafting of various enactments.
8	Served as Independent Director of SBI Funds Management Private limited and Bank of India asset management Co. Ltd.
9	Served as Independent director at ICAI accounting research foundation section 8 company
10	Actively involved with ICAI as a Central Council Member during the period when the convergence to IFRS was conceptualized in India and has been instrumental in materializing the idea.
11	Address to Insolvency and Bankruptcy Board of India
12	Address to Institute of Chartered Accountants of India
13	Address to Institute of Company Secretaries of India
14	Address to Institute of Cost Accountants of India
15	Address to Chamber of Indian Micro Small & Medium Enterprises
16	Speaker in IIA's 2013 International Conference in Orlando on Green Audit.
17	Faculty at Indian Institute of Corporate Affairs for courses on Insolvency Laws and Corporate laws.
18	Faculty Speaker in Workshop on Risk Management for Bankers organized by CAFRAL (Centre for advanced Financial Research and Learning)
19	Faculty at National Institute of Securities Management (NISM) and Indian Institute of Corporate Affairs (IICA.)
20	Addressed the Program for Principal Inspecting Officers & Inspecting Officers by Reserve Bank of India- Department of Non-Banking Supervision.
21	Addressed the National apex Chamber of Commerce and State apex Chamber of Commerce including his address to ASSOCHAM, Confederation of Indian Industry (CII), Federation of Indian Chamber of Commerce and Industry (FICCI), and All India Manufacturers Organization(AIMO).
22	Addressed the CBI officers, officers of Serious Fraud Investigation Office (SFIO), and various State Police Academies.

**Strike Gold**

23	Addressed the SCOPE- Standing Conference of Public Enterprises which is an apex professional organization representing the Central Government Public Enterprises. It has also some State Enterprises, Banks and other Institutions as its members.
24	Addressed the National Academy of Audit and Accounts (NAAA)
25	Addressed Congress of Fiji Institute of Chartered Accountants
My contribution to Government and Global level	
1	member of International Federation of Accountants - professional accountants in business committee - 2001-2004
2	addressed twice international annual seminar of Institute of Internal auditors
3	addressed international seminar of association of certified fraud examiners
4	addressed international seminar of ISACA
5	gave training to official of comptroller and auditor general, central bureau of Investigations, officials of various ministries
6	addressed to almost all training forums of Govt. of India
7	visited 90% branches of ICAI and addressed students and members
8	member of IFRS foundation - small and medium enterprises implementation group - 2018 to 2020
9	on board of SBI mutual fund, BOI Mutual fund
10	member of standards board OF ICAI, ICSI & ICAI
11	addressed reserve Bank of India officials and officers of many private and public sector banks

Awards and Accolades	
1	The Jeejeebhoy Cup for proficiency and character
2	State Trainer by the Indian Junior Chamber
3	“Rajasthan Shree” by Rajasthan Udgosh, a noted Social Organization of Rajasthan
4	Several other awards as a successful leader in various fields
5	National Book Honors Award 2018

# Some Other Publications Authored by CA (Dr.) Rajkumar Aduka

## HOW TO BECOME SUPER SUCCESSFUL BY EXPLORING UNLIMITED OPPORTUNITIES

[Become Professional (Traditional) Non-Traditional areas, Thought Leader, Entrepreneur, CEO]




**Mr. Rishabh Aduka**  
Chief Advisor


**CA, (Dr.) Rajkumar Aduka**  
FCA, FCS, FCMA, LL.B., LL.M. (Constitutional), MBA, B. Com (Hons.), M. Com (Dip. CE), IPFR (SAC), IPFR (Comptroller), MBA, Cyber Law, D.L.L.M., Mutual Fund, Entrepreneurship and Financial Services, Ph.D. (Medicine), IPFR (SAC), IPFR (SAC) course 20 plus, self development course 75 plus Student of MA (Psychology), MA (Economics), PGD CSR, PGD Crime Investigation, IBSB  
 (RVI) \*\*\*\*\*  
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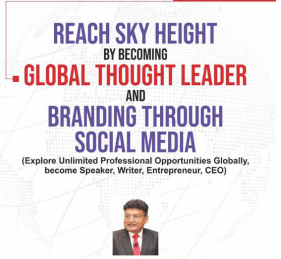
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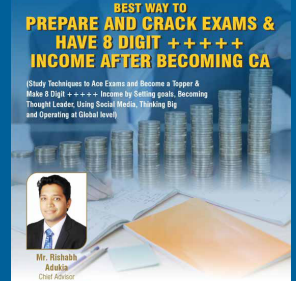
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# Author's Profile

**CA (Dr.) Rajkumar S Adukia**

Author of more than 350 books & Global business, Professional Growth and Motivational Coach, NLP Master Practitioner, Thought Leader

Passionate to make anyone Global Speaker, Writer, Entrepreneur, Global Practitioner, Acquiring New Knowledge, Professional Qualifications, Growth in Business & Promotion As CEO.

## My Profile:

### Educational Qualification

- ❶ Educational Qualification - B. Com (Hons), M. Com, FCA, FCS, FCMA, LL. B, LLM, Ph. D, MBA, Dip CG, Dip IFRS (UK), DLL&LW, Dip IPR, Dip in Criminology, Mediation, IP(IBBI), MBF, Dip HRD, Dip Cyber Law
- ❷ All India Ranks - AIR 1st Rank in CA-Inter; AIR 6th Rank in CA-Final; AIR 3rd Rank in CMA-Final, AIR 5th Rank in Mumbai University
- ❸ 20+ Certificate courses; 75+ Self Development Courses
- ❹ Ex-director - SBI Mutual Fund, BOI Mutual Fund
- ❺ ICAI Central Council Member 1998-2016 and 2022-2025

CA (Dr.) Adukia left no stone unturned during his career spanning more than 40 years. He is ever enthusiastic and passionate to mentor, guide and assist in matters of professional growth, self-development and goal fulfillment. He is renowned for his competency in identifying new professional opportunities and accelerating professional growth. His education, skill-set, experience, networking aptitude and a positive go-getter mindset make him a sought after professional. Having addressed more than 100 International Conferences, he has shared his vast experience through training, workshops & professional services with banks, financial institutions, corporate, Government departments and Regulators.