

Self Empowerment: Taking Control of Our Life

(Foundation of Growth is to know the
Self & Work on the Self)



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CA. 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.

Professional Expertise:

A Chartered Accountant by profession, he stands at the helm of his own consulting firm, specializing in managing wealth for HNIs and emerging millenials. 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.

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By



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MENTOR TO ASSIST YOU IN ACHIEVING YOUR GOALS FROM GAINING EXPERTISE & CAREER GROWTH TO BECOMING GLOBAL PROFESSIONAL AND AUTHORIZING 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.

For students and debutant professionals, having a mentor can significantly help gain a comprehensive understanding of the career path ahead. Because of my experience, you can learn from my mistakes, become aware of potential pitfalls and circumvent them with ease. I want to mentor each reader to achieve their goals in life. Whether it is to pass an exam, advancement in career, balancing studies and job, supplementing methods of earning income, advise to start or advance your practice or overcoming any roadblock in professional and personal life – I want to welcome you to contact me and I will surely guide and assist you in the same.

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 or reach me on my mobile phone 9820061049 by WhatsApp for further details and discussions in this regard.

Regards

CA (Dr.) Rajkumar S. Adukia

PREFACE

The world is your oyster. You can achieve what you believe!

Can we truly plan everything in our business, work, relationships, emotions, life: Are we responsible for choosing our path or does the path choose us? Success in life may be synonymous with different things for different people. Whether it is money, fame, respect, love – success in anything can be achieved irrespective of your abilities provided you are passionate to achieve success.

Everything starts with our passion, when we work for the area we are passionate in, achieving success is certain for us. So, in order to get success in life and fulfill our dreams, we must understand our passionate area of work. Firstly, we must understand what we are passionate about, how to achieve that passion and then prepare an action plan and work on that action plan. There is no dearth of opportunities for our profession. It is the limitation of our thinking that stops us from progressing and growing.

Become a **‘Global Professional’** and serve clients across a range of economic sectors and geographic regions. Make best possible use of technology and digital space to share your knowledge and benefit society. Through advancement in technology you can reach the 8 billion population of the world by a click of a button. Think beyond the obvious and make your mindset global. Everything is possible and nothing is beyond reach anymore.

Become a **‘Thought Leader’** in your area of passion, for it is passion that converts potential to performance. Be an individual who is recognized as an authority in a specific field. To become that person, bring single-minded focus of your thoughts on the field you are most passionate about. Thoughts are things; they determine the universe we exist in.

Every CA has immense potential as a professional and contributor to economic building of our Nation and the World. To **earn an 8-digit +++++ Income** requires a combination of factors such as education, skills, experience, networking and a positive go-getter mindset. Don't have a closed mindset, be ready to try opportunities which come your way as they will build a strong body of experience for you. Keep an achiever mindset and make a paradigm shift in how you see yourself and the profession, and you will go beyond the 8+++++ digit income.

‘Don't limit your thoughts; There is tremendous opportunity in the world; Seek and you will Find’.

The first essential requirement for any achievement is self-empowerment. Please find below my Handbook for your reading '**SELF EMPOWERMENT: TAKING CONTROL OF OUR LIFE (FOUNDATION OF GROWTH IS TO KNOW THE SELF & WORK ON THE SELF)**'. Through this book I have shared empowerment tools which will assist you in taking the bull by the horns and living a passionate genius life! I hope this book will broaden your perspective and make you the game changer of your existence so that YOU can take control of YOUR life.

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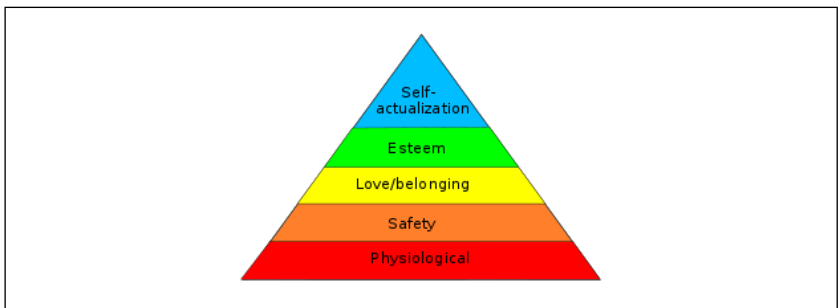
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1. INTRODUCTION

The first essential requirement for any achievement is empowerment. The process of gaining freedom and power to do what you want or to control what happens to you is the idea of 'SELF EMPOWERMENT'. The essence of self-empowerment is the acceptance of the fact that YOU cannot always determine what comes your way in life, but you need to equip yourself well enough so that you can steer yourself towards a more effective and fulfilling life.

Self-actualization or the need to realize one's own maximum potential and possibilities is a desire which most people dream to achieve. 'Maslow's hierarchy of needs' created by American psychologist Abraham Harold Maslow in 1943 was a theory of psychological health based on fulfilling human needs in priority, resulting in self-actualization. Maslow's hierarchy of needs is represented as a five-tier hierarchical level pyramid with the more basic needs at the bottom. A need on the lower tier must be satisfied first before the individual moves towards satisfying a need higher up in the pyramid.



Source: <https://www.wikipedia.org/>

The fourth level which relates to the need for self-esteem and self-worth – is the level which shows the importance of self-fulfillment for an individual. This level is the reason why people want to empower themselves and aspire to maximize and ultimately reach their full potential.

Realizing the Power of 'YOU' is the basis of life. Empower YOURSELF and Take Control of your Life.

2. POWER OF POSITIVE CHOICES

Everyone has to make choices in life. Even if you decide not to make a choice – that itself is a choice too. Nowadays, even in the voting mechanism of election there is an option of 'None of the Above' (NOTA). So a choice has to be made and it may be unnerving and anxious for many people to keep pondering over whether they have made the right choice.

Old times were simpler times. People were not stressed out in choosing between alternatives – as soft drink only meant ‘*campa cola*’ and entertaining television program only meant ‘*chitrahaar*’. Not only choices amongst material objects, but even personal and professional choices were simpler – Sunday outing meant picnic with family and ‘*gajjar ka halwa*’ with dry fruits was made only when the boss came for dinner. However, the dilemma bothering people today is the variety of choices available in both personal and professional fronts:

- Tea v/s Coffee
- Sleep v/s Exercise
- Eating out v/s Eating home cooked food
- Holiday with family in Spain v/s Holiday with friends in Goa
- Army posting at non family station (higher salary) v/s Army posting at family station (lower salary)
- Designation ‘Asia Pacific – Regional Development Manager’ based at International location v/s Designation ‘Regional Development Manager’ based at home town
- Firing employee due to recession v/s Absorbing employee in tangent department instead of firing

The choices to be made on a daily basis are endless. Making positive choices ensures that you live a happy and enriching life. A choice is a positive choice if it is made for growth and betterment. A choice is a positive choice if it is made with a positive mind-set and for a constructive outcome even in the most difficult circumstances. How are we to ensure that we have made the right choice?

There is no guarantee and no sure shot way to decipher if you have made the right choice. However, there are ways to consciously enable yourself to make positive choices, which can be listed as follows:

- Focus only on your goal and what you desire as the end-result when making a choice
- Don’t let the fear of failure disarm you. Sometimes failure is just disguised good luck.
- Don’t make any choice when in the moment of extreme emotion i.e. anger, happiness, depression etc.
- Make informed choices based on factual information and not on assumptions or hearsay or gossip
- Don’t overanalyze either before or after making a choice.
- Find a quiet time to think about your choice

- Accept the external and internal constraints within which the choice has to be made instead of avoiding them
- It is impossible to be totally free from influence when making a choice, but if we become more aware of those influences and understand how they affect our decision making, it will help in making a positive choice

3. IMPORTANCE OF SETTING GOALS

An aim triggers action. People find it easier to be motivated by set goals. Further if those goals are put down on paper – it adds a sense of finality to them. List what you aspire for in life whether it is material possessions, happiness, strong relationships etc. The structure you need to adopt for fulfillment 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.

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 steer you to success. 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.

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. 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.

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. 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.

4. ESSENTIAL SKILL DEVELOPMENT

A wise man once said, 'add life to your days, not days to your life'. Your ability to do something is your skill. Skills need to be enhanced and upgraded. Your competence and expertise can be displayed by developing your skills.

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 fulfillment, you can keep supplementing your knowledge forever. Leave your comfort zone and channelize your energies towards achieving your goal. Acquire new skills and hone your existing ones. Challenge yourself and you will be surprised.

a. Personal Skills

Improve your personal 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; Behavioral traits; Time management techniques; Stress management

skills etc. which are your essential character traits. Your soft skills set you apart from others and give you an edge over them. They are the key factor in determining how far and at what rate you will climb the ladder to success. In both personal and professional field, 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.

b. Interpersonal Skills

The ability to communicate or interact well with other people (whether it is peers, subordinates or your team) is what is known as interpersonal skills. Whatever business or profession you may be in – interaction with various kinds of people is essential. The people you come in contact with may be from different social, economic and cultural background. If in employment, you may come in contact with maybe not one but many employers, your colleagues and juniors. If in self-employment, you may be transacting business with customers, suppliers, creditors etc. almost every day. Your interpersonal skills become vital in these cases – to the extent that they largely determine your success and fame ratio.

Interpersonal skills can be loosely described as life skills we use every day when interacting with others personally or professionally. They may include a variety of activities like – Communication, Listening, body language, ability to collaborate, display of work ethics and workplace etiquette, display of personal etiquette, commitment capacity, professionalism, problem solving capability, decision making ability, self-confidence, receptiveness to feedback, showing appreciation, positive attitude and overall vibrant demeanor. This list is not exhaustive and may include many more skills depending on the level of personal and professional interaction at play.

The importance of interpersonal skills:

Your technical skills may get you your dream job, but interpersonal skills will ensure that you retain it. Your location-specific advantage may get you customers, but interpersonal skills will ensure that they become your loyal customers for life. Your university education may put you in proximity with people, but interpersonal skills will ensure that you make lifelong friends. Your personal relationships like parents, siblings, spouse, children and relatives may be God-given, but interpersonal relationships will ensure that you forge undying bonds of love. Therefore, the importance of interpersonal relationships cannot be taken for granted.

Some advantages of interpersonal relationships in the workplace can be listed as follows:

- Leave a lasting impression on people
- Equip you with Productive Abilities
- Ensure your Personality development and overall growth

- Facilitates in Team management
- Makes you Indispensable to organization
- Gives you an Edge over Competitors
- Forges Better Relationships

How to develop interpersonal skills:

Our inherent character traits have been developing our whole life. As we communicate and interact more with others, these character traits develop and in turn they develop our interpersonal skills. Interpersonal skills are so subtle that at times we don't realize that we need to pay attention to them as they are inbuilt and taken for granted. However, this may not be true. We need to pay attention as to how we are communicating with others; are we good listeners; are we bankable employees; are we good employers etc. – this awareness will lead to a better quality of personal and professional life.

As mentioned earlier that although our inherent character traits are inbuilt but we can develop them as effective interpersonal skills. They then need to be upgraded and enhanced from time-to-time. Interpersonal skills can be developed by paying attention to the following factors:

- Effective Communication
- Positive Body Language
- Effective Listening
- Congenial Environment
- Regular Participation
- Active Learning
- Keen Observing
- High level of Emotional Intelligence

However, it should be remembered that to develop the interpersonal skills, two essential pre-requisites must be satisfied – 1. You must identify your need for improvement either in particular areas or as a whole; and 2. You must keep an open mind allowing yourself to embrace different possibilities, opportunities, people, views, suggestions and interests.

You can maintain a journal by listing the skills which need improvement, what steps you are taking to improve those skills and what impact these actions are creating. You can record observations monthly and compare your performances with earlier records. It is also a good idea to take feedback from others as to what they feel about your interpersonal skills and whether any particular skills need more refinement.

c. Leadership Skills

What or who is an actual leader? A leader is one who has a vision and set direction and inspires and guides others to the right way. It is possible for anyone to be a leader as leadership is based on the strengths and abilities individuals demonstrate. These abilities are essentially known as leadership skills as they lead the way toward achievement of goals. These leadership skills are to an extent in-built and are of varying styles, but since there is no particular style of leadership which can be considered the benchmark it is clear that leadership skills can definitely be acquired.

There are certain key skills a leader must display viz.:

- Leading by doing
- Strategic Thought process
- Compelling vision
- Decision making
- Problem solving
- Effective Communication
- Effective Listening
- Clarity in planning and course of action
- Project Management
- People management
- Change management
- Time management
- Delegation proficiency
- Persuasion abilities
- Talent to motivate self and others
- Managing Emotions of self and others
- Mind control

Out of various models of leadership proposed by researchers on leadership skills and abilities, two models are most prominent.

a. Model of leadership skills proposed by Robert Katz in 1955 in the Harvard Business Review, titled "Skills of an Effective Administrator",

According to Robert Katz successful administration appears to rest on three basic skills of an administrator – also named by him as 'Three-skill approach':

- Technical Skills – working with things
- Human Skills – working with people

- Conceptual Skills – working with ideas and concepts

His approach is based on performance exhibited in work rather than inborn character traits. And in his paper *'skill'*, *implies an ability which can be developed, not necessarily inborn, and which is manifested in performance, not merely in potential.*

Based on his observations Katz's Approach gives the following conclusion:

- i. effective administration depends on three set of skills - technical, human and conceptual
- ii. level of importance of each set of skills was directly correlated with the level that the person has in the organization.
- iii. the three-skill approach emphasizes that good administrators are not necessarily born; they may be developed.
- iv. this approach helps in identifying the skills most needed at various levels of responsibility and so it may prove useful in the selection, training, and promotion of executives.

b. Publication of Michael Mumford and colleagues in the year 2000 titled "Development of leadership skills: Experience and timing"

(Mumford, Michael D.; Marks, Michelle A.; American Institutes for Research; Zaccaro, Stephen J.; and Reiter-Palmon, Roni, "Development of leadership skills: Experience and timing" (2000). Psychology Faculty Publications. 64.

Leadership cannot be viewed as a standalone object. The cornerstone of leadership comprises multiple intelligences rather than being dominated by a single general ability.

Leadership Styles and When to use them

Every leader may have the same target of goal attainment but their personal style of functioning and attaining objective is different from person to person. No style may be labeled as correct or incorrect and each may be suited to the requirement the circumstances demand.

Daniel Goleman, author and science journalist describes six leadership styles in his article published in the Harvard Business Review in 2000 as 'Leadership that Gets Results'. He identifies 6 leadership styles but cautions that *'Don't take a one-size-fits all approach to leadership. Choose the style that maximizes your effectiveness in a given situation.'* The leadership styles he mentions are as follows:

- Coercive, or commanding – 'do as I say'
- Pace-setting – 'do as I do, right now'
- Authoritative – 'come with me'
- Affiliative – 'people come first'

- Democratic – ‘what do you think?’
- Coaching – ‘try it and see’

In his study he mentions that coercive leadership may be effective but it may demotivate employees. The pace setting style of leadership may be very motivating but it may be overbearing for employees. The Authoritative style may not work effectively when the leader is working with specialists who are more skilled than him/her. The affiliative style may help in effective team dynamics but it may fail to call out the ineffective employees. The democratic style may seem the best of all but sometimes it leads to more confusion than solutions. The coaching style’s most important use is in personal development rather than job fulfillment.

No style is best in all situations. All the styles need to be used as per the situation and may be used interchangeably for best results.

d. Presentation Skills

Presentation skill is the most important skill that a person must have for optimum growth. The presentation may be written or oral communication like power point presentations, articles, speeches etc. and may even be body language or the clothes you wear. Presentation may be you and your work as an entire package.

The first most important thing to remember in any kind of presentation is to put yourself in place of your audience (referring to people you are presenting to in whichever way as employer, leader, subordinate, colleague or otherwise) – what would you as an audience like to see, hear or read. Then explore what value addition you are bringing to the table – are you putting forward something new and innovative in what you are presenting or is it old wine in new bottle. Your audience may come from different cultural and social backgrounds – are you being neutral in your approach or is it becoming too centric on a particular thing. Happiness and positivity are global phenomenon and they sell – are you vibrant and positive (even though you may be talking statistics and financial performances) or are you dull and boring.

Be comfortable in your body. Stage fright or presenting in a boardroom full of the top management is an unnerving task for many because in their innermost existence they are not comfortable with themselves and have self-doubts. Transcend your fear with this single minded thought – If you are really truly passionate about ‘what you are doing’, ‘how you are doing’ it becomes immaterial to the audience as they get hooked to your passion. So if you focus on your work, you won’t have to focus on results.

Practicing is the best way to improve. There is no replacement to practice – The more you practice the better you become undoubtedly. Take the advice of people who are probably in similar situations and are more experienced - Take their criticism constructively. Maintain a record book and after every presentation - note down pointers that you felt the audience liked and you

make like to improvise and use again. Also identify pointers which you feel need more refinement.

Your body language and voice play a more important role in a successful presentation than the actual power point presentation you are showing your audience. If you smile, make eye contact, are willing to listen to others and are not flustered by rude interruptions – you have already won over your audience irrespective of the actual information you are imparting.

While making power point presentations remember to keep it simple. Too lengthy presentations with either too much text on one slide and inefficiently organized information on the slide can lead to a feeling of boredom and confusion for the audience. Be consistent in choice of bullets, fonts and text size. The purpose of the presentation is to hold interest and focus attention on the information itself and not puzzle the audience with over-the-top graphics. Clear and concise communication is appreciated by everyone.

When speaking in front of a live audience – the most important requirement is to connect with the audience. Focus on your audience's need and not on your fear of interaction with them. Forge a bond with your audience before you jump into your topic of discussion and put your point across. This can be done by telling stories, narrating real life incidents or initiating an interactive dialogue with members of the audience on a neutral aspect of the topic.

Whatever your mode of presentation may be – remember the mantra for success is to just be yourself. If you just be yourself and not emulate others, you will present your presentation in a relaxed and comfortable manner.

e. Liaisoning and Negotiation Skills

Liaisoning is defined by oxford dictionary as an activity of communication or cooperation which facilitates a close working relationship between people or organizations. When a number of people are involved in any aspect whether it is personal or professional front – liaisoning, negotiation and persuasion are a part and parcel of people involvement. Even in your personal life you play the roles of negotiator and perform various roles of persuasion, mediation, conflict resolution etc. as the situation demands.

Negotiation skill is a part-and -parcel of interpersonal and leadership skill too. Your ability to successfully negotiate empowers you to achieve mutually agreeable solutions while paying attention to others needs and viewpoints.

Whether you are a parent, a stay-at-home spouse, an employer, an employee, a facilitator or an active performer – everyone needs to improve their negotiation skills to gain self-empowerment and live fruitfully and in communion with others.

How to be a successful Negotiator

Good liaisoning and negotiation skills will empower you to develop personally and grow your business. Negotiation fails if it based on the foundation of over confidence or lack of confidence and disregard for other's perspectives.

- Consider the point of view of all involved
- Evaluate your leverage and that of other parties involved
- Your groundwork should be done well in advance and methodically
- Be aware that you are prone to making mistakes and consider your recourse
- Listen carefully
- Communicate effectively
- Evaluate your 'BATNA'

BATNA is a term coined by Roger Fisher and William Ury in their 1981 book, 'Getting to Yes: Negotiating Without Giving In'. It stands for "Best Alternative To A Negotiated Agreement". The best alternative to a negotiated agreement or BATNA is the most advantageous alternative course of action a party can take if negotiations fail and an agreement cannot be reached.

f. Communication Skills

Communication is important and it is the bridge to your destination. If written communication is faulty and lacking, the document becomes inadequate. Good correspondence has two rules; promptness and precision. Come across as clear, confident and concise. If verbal communication is ineffective you don't put across your ideas and views in the manner you had wanted to and thus lose out on a potential opportunity or valuable relationship. If your communication is not accompanied with the appropriate body language, you run the risk of an unsatisfied or unconvinced audience. Not only is communication vital in professional life, but it also provides the 'fevicol' for relationships in personal life too – it can make or break them.

Therefore, the quantity, quality and style of communication are very important for climbing the growth trajectory to success. It empowers you to put across your viewpoint in an accurate manner.

Effective ways of communication

The below mentioned points are ways to improve and make your communication effective.

- To be a successful communicator, you first have to be a good listener. Listen carefully to what others have to say and listen even more carefully to what they don't say. If you listen to their silence and interpret it correctly, you will communicate better.
- Don't give your audience information overload. Authors Chip Heath and Dan Heath in their book "Made to Stick, Why Some Ideas Survive and Others Die" have mentioned in their book a study which became famous as "*the tappers and the listeners*". In 1990, a Stanford University graduate student in psychology named Elizabeth Newton

illustrated the curse of knowledge by studying a simple game in which she assigned people to one of two roles: “tapper” or “listener.” Each tapper was asked to pick a well-known song, such as “Happy Birthday,” and tap out the rhythm on a table. The listener’s job was to guess the song. The tappers were able to guess the songs better than the listeners. The study showed that the audience was able to grasp the communication better by actual practice rather than over-communication.

- Actions speak louder than words. Your body posture, eye contact and gestures communicate more than your what you are actually saying. Focus on your posture. You cannot come across as clear and confident by adopting a sluggish posture while communicating
- Any audience whatever the age group has very limited attention span. Even if the written or oral communication is a subject of interest, the attention span will dwindle away if the communication does not connect with them fast enough. For example – when you watch a movie, within the first half an hour (or even lesser) you have decided whether you would like to watch the rest of it; similarly, when you read a book, you read the first few pages and put it away if these pages have not captured your attention; when you attend a seminar, the communicative ability of the speaker determine whether you will sit through the presentation of not irrespective of the topic being discussed. Therefore, to grasp the attention span of the audience, make your communication interactive. Let them participate and feel involved. Stimulate your audience in whichever way you are communicating and they will love to listen to you. If it is non-verbal communication, the beginning and end of your document etc. should be catchy bearing key points which hold a brief vision of the magic which is yet to come – this will capture the imagination of your audience.
- Natural Communication is more genuine and easier to relate to. Whatever form of verbal communication you need to adopt, remember it is better to have your key points on paper, but your communication will turn boring and unconvincing if you memorize each and every word and vomit it out without any facial expressions and audience connect. Even reading directly from the paper will ensure that your audience doesn’t want to listen to you. If you practice, take honest feedback and listen to constructive criticism – you will definitely become a good natural communicator.
- If you are communicating with an audience coming from different cultural backgrounds, it’s a good idea to explore and understand the different cultures and languages of the people which will comprise your audience before you intend to communicate with them.

A very important aspect of communication is “Silence”. When to remain silent and when to speak is the core element of communication. It can help you

to say a lot without actually saying anything. Pauses in your communication while speaking with your audience give them a moment to reflect. These pauses also give the speaker a moment to gather his/her thoughts. A short silence in a heated argument gives each party the time to figure out their mistakes. Similarly, when coaching or imparting training, the trainer can ensure better outcome and absorption of his teaching with the trainee, if he gives breaks in his communication and gives the trainee pauses of time to soak in the information he/she is imparting.

You need to inculcate patience within yourself if you want to use silence as an effective tool within your communication. Used well, the tool of 'silence' can help you connect with the audience and at the same time have a lasting impact on them.

g. Perseverance Skills

Skill is the ability to do something well; and if you treat perseverance like an inherent skill and hone this skill by continuous rigorous practice you will realize that there is nothing in this world you can't achieve.

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.

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.

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 and a Republican lawyer from New England he had a quiet but methodical climb up the political ladder.

Success and riches are not for the weak. You have to be made of strong metal to survive all odds and march on. 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.

Practice these principles of perseverance:

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

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.

Through perseverance develop your resilience. 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.

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.

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.

5. BOOSTING SELF-IMAGE

The image of our own self in our own eyes, impacts many aspects of our lives as it is the most important determinant of success. If an individual himself/herself has self-doubt of his/her ability and is skeptical of achievement of goals – it is impossible that success is ever attained by him/her.

Therefore, our self-image impacts our life in a big way – it builds confidence and helps us to accept our strengths and weaknesses. Achievement becomes easier with the starting point of a clear and confident self-image.

Your identity is central to you and controls your growth, if you waver and question your identity, then the growth trajectory also falters. The Japanese concept of "Ikigai" which means "a reason for being" or "the reason for living" is a cornerstone of Japanese culture wherein it is important to find your Ikigai, because discovering it brings satisfaction and meaning to life. 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.

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.

Write out your resume showing the confidence you have in yourself. Present yourself skillfully 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.

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.

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 and train your mind to stick to your goal.

6. STRESS MANAGEMENT

'Stress - the new killer' is here to stay. It's a part and parcel of what we do. It was always present even in earlier times, but probably didn't get as much respect as it gets now. Stress is the body's response mechanism against situations. So, when the body senses an uncomfortable situation it automatically kick-starts a "fight-or-flight" reaction to protect itself. Walter Bradford Cannon, a physiologist and professor coined the term '*fight or flight response*', and described it to mean a physiological reaction that occurs in response to a perceived harmful event, attack, or threat to survival.

Stress can strike anywhere and anytime - before an important Board meeting, an approaching deadline, a job interview, your child's board exam, a surgical operation of a loved one etc. The cause may be as trivial as the impending weather conditions. Some people may even get stress just by the ringing of their phone, even without having seen whose call it is or without even having picked up the call. It may be caused due to circumstances which are totally outside of human control and thereby imminent – however despite that knowledge, when you continue thinking of the circumstance, it completely stresses you out. In fact, stress is so bizarre that even happiness can cause stress – like marriage, pregnancy, start of a new job etc.

Stress need not always be harmful though. It motivates you and helps you to perform better. Stress to complete a project may actually motivate you to do a better job. Similarly, stress before a presentation may result in excellent preparation and practice which in turn may turn out an exemplary performance from your side.

However, too much of Stress – turns it into a disease. It can create negativity and generate inappropriate behavior which can cause immense loss in both personal and professional life. Therefore, if you learn to manage your stress, you can take total control of your emotions, responses and mindset and truly empower yourself to take control of your life.

Symptoms and Consequences of stress

- Complete Exhaustion or Burnout
- Inability to sleep or Insomnia
- Anxiety or extreme nervousness
- Headache
- Stomach aches
- Heart palpitations
- Hair loss
- Irritability

- Mood swings
- Low self esteem
- Low energy
- Contracting infections
- Increase in sweet intake
- Eating disorder
- Avoiding people
- Indecisiveness
- Inability to Focus
- Increased intoxication

How to deal with stress

When there is 'low battery' you need 'power bank' – similarly when your body experiences stress it needs stress busters to cope. There may be many ways to deal with stress, and as the causes of stress may be different for different people, the consequences of stress and solutions to manage it may also differ from person to person.

Some methods you can use to deal with stress may be:

- Acceptance – Accept what is being offered to you by life. Stop doubting and start accepting. If you believe that there is a universal energy over which there is no human control, it will help you to accept everything as positive. Even the most unspeakable negative situation can be dealt with acceptance – 'what is...IS...it cannot be changed. Focus your positive energies on things you can change to decrease the negative situation if not eliminate it
- Imagine – Imagination plays a big role in helping you to create positive pictures in your mind and relieves you of stress. Visualization involves the systematic practice of creating a detailed mental image of an attractive and peaceful setting or environment which serve as an element of distraction from stress
- Laughter – Laughter is the best medicine. Robert Holden, British psychotherapist and stress consultant who is considered 'Britain's foremost expert on happiness' has said that *'laughter can be a great workout for your diaphragm, abdominal, respiratory, facial, leg and back muscles. It also benefits digestion and absorption functioning.'* Norman Cousins, political journalist and author, professor in his 1979 book *'Anatomy of an Illness as Perceived by the Patient: Reflections on Healing and Regeneration'* suggested that laughter and positive emotions have healing power. He recovered from a fatal illness 'ankylosing spondylitis' and he claimed that 10 minutes of hearty

laughter would give him two hours of pain-free sleep.

- Connect with nature – Nature calms. It is said that the cure for every problem is found in nature itself. Since the first human civilization on earth, records show that a universal power has created a self-rejuvenating mechanism whereby every requirement needed by man to naturally heal is existing in the environment around him. Nature has healing powers. It has been proven that we are unusually different when we are in the midst of nature - it makes us healthier, happier, calmer and smarter.
- Don't Exaggerate with Internal Dialogue – Before something actually happens, we make it happen over and over again in our own mind through our internal dialogue. By the time the thing actually happens we have stressed our self out just by communicating about it internally in our mind. Stop this internal dialogue – if your board exam is on a particular date it is going to happen on that date, no point internally discussing about this board exam within yourself before the actual date, as it will not achieve anything.
- Rest – Rest and sleep are very important to overcome stress, and they are the most difficult to attain as stress permeates all your senses. Just before you hit the sack, create a picture of something you are really very fond of in your mind. For example, if you like cake – imagine a delicious chocolate cake. If you are fond of travel – imagine yourself in Paris admiring the Eiffel Tower. Let your last thought be a happy thought before you sleep and you are bound to get a sound sleep.
- Relation techniques – practice relaxation techniques like Meditation and Yoga
- Diet – eat healthy and balanced meals. Stay away from junk food and unhealthy snacking
- Exercise - Exercise releases endorphins that make you feel good
- Activity/Hobby – get involved in an activity which ensures your complete involvement. Spend time on your hobby so that it livens you and relieves stress
- Music – Listening to music has always been termed a stress buster
- Express your feelings – If you aren't comfortable sharing your feelings with others, then maintain a diary
- Interact with friends
- Keep away from technology
- Seek Professional help

Whatever your stress (it could range from something drastic as the death of a loved one to something as moderate as loss of a lifetime opportunity) and

whatever your method you chose to adopt to deal with your stress, there could be one 'root-mantra' you could consider keeping in mind which will most assuredly assist you in eliminating stress out of your mind. That 'root-mantra' is - *"the fact that you are alive and in a stressful situation is a blessing – dead people are not stressed; so be thankful for being alive and solve every situation without a feeling of gloom. If it goes your way – it is good; If it doesn't go your way – it is probably good which you cannot see as of now and time will reveal sooner or later."*

"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'

7. TIME MANAGEMENT

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.

Now approach the 24-hour day with the attitude that you have 86400 seconds in a day! Now that's a lot of time.

The reason a 24-hour day seems short is because when we prioritize our jobs, we take it as an excuse for never completing the ones on low priority. We all have things we don't want to do, but we have to do them anyway. However, in life you cannot chose the enjoyable parts and leave out the unpleasant parts of a task. You have to do the entire job. That's the only way to reach your goal. The sense of accomplishment you will feel at the end of the hardest, most boring and the most complicated task is immeasurable.

There is a methodological way of increasing the hours in the day. For having more than 24 hours a day, improve your time management skills.

Ways to improve your time management skill

- The first stage of improving your time management skill is to list absolutely everything that you have to do. This may sound obvious, but speaking from experience, most people tend to leave important tasks until the last minute, which can impact on the quality of their work and their overall grade.
- 'Prioritizing' the work is important. This can be done by making 2 lists viz. Priority List and Delegation List.

Priority List - Make a list of the important work which needs to get done in descending order of priority – very high priority jobs moving down to the lowest priority job.

Delegation List – Then study the Priority List you have made from bottom to top and decide which of the least priority jobs can be delegated and which have to be done personally by you. Make a Delegation list through which you delegate the jobs which do not require your personal attention. This will help you to focus your energies on the vital tasks and complete your tasks in time.

- Think about when you are most alert, so that you can plan your most important work to be completed around these times.
- Make sure that you get enough sleep. Most people need between 7 to 8 hours sleep every night to remain focused and alert.
- Be flexible and realistic
- Avoid procrastination and distraction
- Motivate Yourself
- Take out time for relaxation and entertainment as that will increase your productivity

8. BULLET PROOF MIND

The single most important factor which directly determines your position in life is your own mind. The '*Placebo Effect*' is a proven fact that some patients' health improves after taking what they believe is an effective drug but which is in fact only a placebo (a substance or treatment of no intended therapeutic value). Therefore, a person can recover from illness just by his *own mind only thinking* that he is being treated.

Your achievement is a consequence of how your mind thinks.

Neuro-linguistic programming (NLP) is an approach to communication used for both personal and professional development. It was created by American authors Richard Bandler and John Grinder in California, United States in the 1970s. NLP works from the starting point that you may not control much in your life, but that you can always take control of what goes on in your head.

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.

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.

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.

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.

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 making the most of what we have and counting our blessings we tend to count our shortcomings instead.

Let the mind be a storehouse of pure positive thoughts. There should be no room for self-doubt. Bury your negative thoughts and just like you do spring cleaning of your house, do mind cleaning 3 times a day. Flush out the negative thoughts before they permeate you.

Let no one and nothing deviate your focus from your goals and shake your confidence. One sure shot 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.

9. OUT-OF-THE-BOX THINKING

Think laterally. When you observe something try not to see what everyone sees. Make it a habit to observe things innovatively. Slowly you will realize that you have started thinking 'out-of-the-box'. 'Out-of-the-box' thinking refers to a way of looking at things unconventionally from new perspective.

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 'creative thinking' on handling situations.

Ways to cultivate 'out-of-the-box' thinking:

- Take out some 'Me-Time' for yourself and just be with 'YOU' only and then try to observe the situation you are trying to tackle.
- Do something which you love like early morning walks, going for a solo holiday, visiting old friends etc. These activities which relax you and make you happy will enable you to think intently about your idea from a new perspective and silently brainstorm within yourself
- Avoid saying negative things to yourself that limit your thoughts and always give you a dead end. "This will not work," "I don't think I have ever done it that way before," "I can't solve this problem," "There is not enough time" – these kind of phrases you repeat to yourself will hamper your creativity and nip your enthusiasm to 'think differently' in the bud.
- Broaden your perspective. Learn new things. Meet new people. Don't follow set routines every day. This widens your horizon and gives your mind the ability to think differently. Even in something small like driving to work each day, try not to follow a set route, but explore new roads so that it awakens you to something you had not observed before.
- Identify your 'X-Factor'. When you identify your X-factor, you will observe things from your own unique angle and will be willing to go beyond set boundaries.

X-Factor is that noteworthy special talent or qualities 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.

10. SELF-PRESERVATION TECHNIQUES

The idea of self-preservation or protection of oneself from harm is a basic instinct in humans. Nutrition, healthy food, exercise, mental health, social activities all go hand-in-hand in improving our quality of life. All these factors which help in self-preservation should be taken seriously as without having a healthy and well-functioning body, all other qualities are of no use and will not empower us.

It is rightly said that ‘Health is wealth’. Even a small imbalance in your body can turn your entire day upside down. Eat right. Live Right. This will empower you to take control of yourself and perform to your super best capability, as only when you feel great, you work great.

Eating Right

Eating right has become a mantra in today’s polluted and adulterated times. Every person is becoming more conscious of the substances he/she is putting into their body. A balanced diet comprising foods that contain vitamins and minerals, proteins, carbohydrates and right amount of fats are the way to a healthy life.

It is hard to make a radical overnight change in your diet and eating habits. But if you consciously make small changes, you will eventually reach an overall healthy diet. Find the strong and weak points in your current diet and start from there. See what you can immediately change, and what needs to be handled slowly. Consult a dietician for best results and healthy way of eating. Keep track of your food intake by writing down what you eat and drink every day. This record will help you assess your diet. Try baking or grilling your food instead of frying it, so as to reduce fat intake. Don’t eat in large portions. If you truly want to remain young, energetic and keep your body in good health – you can make small lifestyle changes in your everyday life.

Exercise

There is strong scientific evidence to prove that whatever your age may be, being physically active can help you lead a healthier and happier life. Exercise benefits all parts of your body – skin, muscles, brain, heart, body weight and also prevents us from chronic diseases. With so many benefits to boost, everyone must obviously be exercising. But that is not so. We want to attain self-empowerment by developing skills and goal attainment but how will we have a body which is working in tandem with our goals and attainment of

success. There can be no way in which we can transform our external life without first feeling totally fit, energetic and vibrant in our internal self.

Meditation

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 neighborhood 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.

Social Activities

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. 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.

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. You can follow some of these ways to integrate with your surroundings:

- Stop to greet neighbours and try to make the newcomers in your locality feel comfortable by your friendly behavior
- Join your favourite hobby class in your area
- Start a book club and encourage people of your locality to join in
- Volunteer for community work. Be a part of your local resident welfare association
- Form an exercise club or morning walk or joggers club with people who you meet at the time of your daily exercise regimen
- If you are an employer, start a new informal interaction club within your organization allocating just 2 hours at the end of the week for employees to interact
- Join a business group to network formally or informally with others
- Learn a new activity or language. Acquire a new qualification

11. FINANCIAL FREEDOM

Robert Frost, an American poet aptly said “A bank is a place where they lend you an umbrella in fair weather and ask for it back when it begins to rain.”

That sums up financial freedom in a nutshell. You are rich but don't have freedom to use that money. You are rich but don't have freedom to earn that money. You are rich but don't have freedom to have alternative sources of income. You are rich but don't have freedom to lend that money to friend in times of need. All these are cases of absence of financial freedom.

Financial freedom would mean the luxury of not having to be anxious about money. It would mean a scenario in which money would not be the governing factor when making personal and professional decisions in life.

The first step towards attaining financial freedom is to create a 'Financial Freedom Fund'.

Build an alternative fund other than your savings purely for utilization for that 'One' passion in your life which you aspire for but always ignore due to shortage of funds or guilt of spending. It will motivate you to work hard and achieve. You will want to push yourself everyday just so that you can make a small contribution to your 'financial freedom fund'. But a word of caution – Always contribute to the fund only AFTER you have set aside the amounts you hoard every month as your savings. Otherwise you would have not only misunderstood the spirit behind the financial freedom fund but also put yourself in a difficult monetary situation.

Eventually, when you feel the time is right, dig into that fund guilt-free and spend it on the 'reason' you created it for. If your passion is travelling –

grab your time and utilize your fund on that adventurous river rafting trip you always dreamed about but were always cash-strapped to undertake. If your passion is shopping – go splurge your fund on that Dolce & Gabbana designer dress, you always pined for.

Another word of caution – Always remember that the Financial Freedom Fund HAS to be utilized for the reason for which it was created. It is not to be built and then added into savings or spent on things it was not created for in the first place.

Always remember – Financial Freedom is more important than wealth.

12. MULTIPLE INTELLIGENCES

If you have skills and knowledge, they are useless unless they can be applied appropriately as and when required. That ability to be able to acquire the right amount of knowledge and then apply it accordingly as the situation demands is known as intelligence. Multiple intelligences are needed to become a leader and attain success in any field— cognitive, spiritual, moral, behavioral, and emotional.

The theory of Multiple Intelligences was propounded by American developmental psychologist Howard Earl Gardner, Ph.D., Professor of Education at Harvard University in 1983. According to his theory a 'one-size-fits-all approach' is not feasible and humans have several different ways of processing information, and these ways are relatively independent of one another.

In his book "Frames of Mind: The Theory of Multiple Intelligences," Mr. Gardner's theory was that there are multiple types of human intelligence, each representing different ways of processing information. Earlier identified as six, today there are nine types of multiple intelligences as listed by him.

Gardner's Multiple Intelligences:

1. Verbal-linguistic intelligence (Focus area: reading-writing)
2. Logical-mathematical intelligence (Focus area: reasoning-numbers)
3. Spatial-visual intelligence (Focus area: images-pictures)
4. Bodily-kinesthetic intelligence (Focus area: body movements)
5. Musical intelligences (Focus area: rhythm)
6. Interpersonal intelligence (Focus area: other people)
7. Intrapersonal (Focus area: self-aware)
8. Naturalist intelligence (Focus area: nature)
9. Existential intelligence (Focus area: deep understanding of life)

People have different strengths and intelligences and they succeed in particular fields as per the strong intelligence they have in that field. Additionally, a strength or weakness in a particular intelligence does not imply strength or weakness in another. For example – a person is good at mathematics because of he/she has strong 'Logical-mathematical intelligence'. However, 'multiple intelligences' as proposed by Gardner is not synonymous with the concept of 'learning styles' and 'senses'.

Accordingly, as a person requires multiple skills to achieve success, similarly he/she requires multiple intelligences for success. Some of the common quotients used are mentioned below.

Intelligence Quotient (IQ)

Intelligence Quotient signifies a number representing a person's cognitive abilities (measured using problem-solving tests) as compared to the statistical norm or average for their age, taken as 100. Standardized tests are used for this measurement.

The term 'Intelligence Quotient' (IQ) was coined by William Stern, a German psychologist and philosopher noted as a pioneer in the field of the psychology of personality and intelligence.

When the term IQ was put forward by William Stern in 1912, a number of intelligence tests were developed in Europe and America to offer ways to measure a person's cognitive ability. One of the most oldest and famous way of measuring IQ is the 'Stanford-Binet test' which measures intelligence through five factors of cognitive ability - fluid reasoning, knowledge, quantitative reasoning, visual-spatial processing and working memory. Each of the five factors is given a weight and the combined score is often reduced to a ratio known commonly as the intelligence quotient, or IQ.

The question whether a person's IQ score is a somewhat accurate representation of his intelligence, is a topic of debate. As mentioned earlier, some psychologists believe in the concept of multiple intelligences rather than a single intelligence concept as a reflector of one's abilities.

Spiritual Quotient (SQ)

Spiritual intelligence is a term used by philosophers, psychologists, and developmental theorists to indicate spiritual parallels with IQ (Intelligence Quotient) and EQ (Emotional Quotient).

The term Spiritual Quotient (SQ) was coined by Danah Zohar, a physicist and philosopher introduced the idea in 1997 in her book 'ReWiring the Corporate Brain'. Danah Zohar believes that *SQ is uniquely human and, the most fundamental intelligence. SQ is what we use to develop our longing and capacity for meaning, vision and value. It allows us to dream and to strive. It underlies the things we believe in, and the role our beliefs and values play in the actions that we take and the way we shape our lives* as stated in the back cover of her book *Spiritual Intelligence: The Ultimate Intelligence*.

Emotional Intelligence

Emotional Intelligence means the ability of a person to manage his own emotions and the emotions of others. Therefore there may be people who may not be in the top performers and top scorers, but end up becoming super success stories in life – they have always been able to conduct themselves well, display extreme coolness and grace in stressful and turbulent times; they are empathetic to others need and display foresight and understanding when in uncomfortable situations – these kind of people may not have high Intelligence Quotient (IQ) but they may most certainly have a high level of Emotional Quotient (EQ).

Emotional Intelligence is a term coined by Peter Salavoy and John Mayer in 1990 describing it as *“It includes the abilities to accurately perceive emotions, to access and generate emotions so as to assist thought, to understand emotions and emotional knowledge, and to reflectively regulate emotions so as to promote emotional and intellectual growth.”* The Mayer-Salovey-Caruso Emotional Intelligence Test (MSCEIT) is an ability-based measure of emotional intelligence which measures emotional intelligence through a series of questions and tests the participant’s ability to perceive, use, understand, and regulate emotions.

In a 1995 book by Daniel Goleman, science journalist titled “Emotional Intelligence: Why It Can Matter More Than IQ”, which went on to become a bestseller and made EQ a world-famous term in languages like English, Portuguese, German, Chinese, Korean, Hindi etc., it is propounded by Mr. Goleman that EQ is as important as IQ for success. Based on brain and behavioral research, the author shows the factors at work when people of high IQ falter and those of modest IQ do surprisingly well.

In his book, Goleman lists five ingredients of Emotional Intelligence:

1. Self Awareness – the ability to understand your own emotions
2. Self Regulation – the ability to be able to regulate and manage your emotions
3. Motivation – the ability to be motivated by internal reasons that go beyond external rewards
4. Empathy – the ability to understand how others are feeling
5. Social Skills – the ability to interact well with others

However, later in 2001, Goleman sought to put the ingredients that define EI on a more systematic basis as follows:

	SELF Personal Competence	OTHER Social Competence
RECOGNITION	<u>Self-Awareness</u> Emotional Self-Awareness Accurate Self-Assessment Self-Confidence	<u>Social Awareness</u> Empathy Service Orientation Organizational Awareness
REGULATION	<u>Self-Management</u> Self-Control Trustworthiness Conscientiousness Adaptability Achievement Drive Initiative	<u>Relationship Management</u> Developing Others Influence Communication Conflict Management Leadership Change Catalyst Building Bonds Teamwork and Collaboration

In 2002, UNESCO launched an international campaign to promote emotional learning in the classroom.

We are not taught EI as part of curriculum in professional courses, but it has appeared in our lives and it can be learned as a skill and acquired through continuous practice as our brain is flexible and continues to learn at any age.

How we can improve our emotional intelligence:

- Observing others
- Observing ourselves
- Observing situations as a neutral observer
- Paying acute attention to our emotions and behavior
- Determining if our behavior and emotional reactions would have been different if different people were involved
- Examining what makes us happy and calms us in stressful situations – When you are in the midst of a stressful situation, think of this thing which motivates you and don't react negatively to the stressful situation
- Direct your emotional energy into productive energies
- Take responsibility for your actions and don't pin the cause of your behavior on others
- Don't attempt to change others, change yourself

13. CHANGE MANAGEMENT

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

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 achieve the desired results.

Refusing to accept 'Change' in our lives is like refusing to accept that we are growing older – it will still happen anyway. 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*'.

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. Sometimes all you need to do may be just to take a leap back and then re-emerge again, this time 'packaged differently'. Changes are not an end in itself. They are just new beginnings of something different. We just have to transform, change perspective and work from a different angle.

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.

14. LIFE LONG LEARNING

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.

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.

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.

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 our self, will help us acquire that skill set which takes us to the goal of our dream.

Sources to supplement knowledge could be of various kinds:

- Magazines
- Newspapers
- Radio and Television
- The Internet

- Books
- Academic courses
- Professional Development courses
- Training courses
- Online courses
- Awareness to the environment around you
- Observation
- Communication with other people

Apart from acquired learning there are two more teachers which impart valuable lessons to students who are willing to learn – These are ‘Criticism’ and ‘Failure’. Take these teachers constructively and the life lessons imparted by them positively. Thus life-long learning if undertaken with an eager positive mindset, will empower you to reach the pinnacle of success.

Finally, last but not the least is to keep ablaze forever the fire to keep learning. Age should never be a barrier to stop studies, work or living. Train your mind that every day you aspire to learn something new no matter how hard the concept is, how bad my health is and finally how difficult the circumstance is. Learn to overcome such situations and then only you will stand out from the crowd.

15. BALANCE IS EVERYTHING

Balance is everything. If you want to know the perfect work-life balance you should accomplish - Ride a bicycle. As is the case in riding the bicycle – maintaining a sense of balance while riding ensures you don't fall off midway and your ride is smooth and enjoyable - same is with life. A sense of balance gives you a hiccup free daily existence – it keeps you away from boredom, over-indulgence; sickness and disease; stress and anxiety; emotional imbalance and overall lack of control over yourself.

When balancing your career and personal life don't think it's the number of hours you spend on the two that create a balance. It's not the quantity of time but the quality of time spent. There may be days when you devote more time to career while others where personal life takes a front seat. Have realistic expectations from life and don't indulge in self-pity. Remember you are not the only one facing the crisis of a perfect work-life balance.

Now just like in bicycle riding, the tough part in life too is – the weight on the cycle and the force applied to take it forward ensures that there is a different sense of balance for different individual. So what may work for one need not necessarily work for the other because his/her parameters are different.

So everyone must create their own work-life balance.

YOU empower yourself when you sow the seed of positive ignorance in your mind. You will feel energized and empowered to steer your life to success if you stop treating external and internal setbacks as roadblocks in life – Treat them exactly what they are that is ‘merely a block on the road’. Deal with them the way you would deal with any block lying on the road – Go around it. If you empower yourself by honing your skills and attitude you are sure to attain whatever you have desired and live a truly enriching life.

16. UNDERSTANDING THE ALPHABETS OF OUR LIFE AND CHANGING OUR LIFE

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. Remember your first day at Nursery school. The First time you ventured out alone into a different world (*unfamiliar territory*) lost and confused. Life (*the language of living life*) 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 language*) we learnt in nursery school.

A for ACTION - Action is imperative to achieve. TAKE ACTION.

B for BELIEF - Belief, faith, conviction are words that move mountains. KEEP THE FAITH.

C for COURAGE - Courage is not the absence of fear but the triumph over it. BE BRAVE.

D for DESIRE - Have a passionate desire and dedicate your whole life to it. FUEL THE DESIRE.

E for EFFICIENCY - Efficiency is the art of achieving maximum productivity with minimum wasted effort or expense. EFFICIENCY ACCELERATES GROWTH.

F for FLEXIBILITY - Flexibility or adaptability is a gift. LIVE FLEXIBLE.

G for GOAL - Have single-minded devotion to your goal. FOCUS ON YOUR GOAL.

H for HARNESS - Harness your energies and congregate them to generate a dynamic and intense force to achieve the impossible. HARNESS YOUR ENERGIES.

I for ITINERARY - Organized planning is the only route to success.

FORMULATE YOUR ITINERARY FOR GROWTH.

J for JUST JELLYFISH – Jellyfish is 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’. To obtain the elixir of life we must rework; reorganize and reenergize to strike gold. **JUST JELLYFISH: REWORK. REORGANISE. REENERGISE.**

K for KNOWLEDGE - Your ability to learn and transform that learning into an advantage will be the key to unlock your potential. **KNOW THE VALUE OF KNOWLEDGE.**

L for LUCK - Luck is what happens when preparation meets opportunity. **CREATE YOUR LUCK.**

M for MARKETING - Market yourself well. **MARKETING MAKES MAGIC.**

N for NUCLEUS - Your identity is your Nucleus: The fact of being who you are, your beliefs, your likes, your dislikes, your perceptions, your character. **CONNECT WITH YOUR NUCLEUS.**

O for OUTLOOK - It is the way you look at life that determines your success. **OUTLOOK DETERMINES SUCCESS.**

P for PERSEVERANCE - The only way to get over with it is to go through it: face it headlong. **PATIENT PERSEVERANCE PAYS**

Q for QUIT QUITTING - Quitting should never be an option. **QUITTERS QUIT.**

R for RESILIENCE - Every setback is not the end. Get up and move on. Develop your Resilience. **RESILIENCE STRENGTHENS YOUR RESOLVE.**

S for STIMULUS - Identify your stimulus – that unique factor which motivates you into action. **WHAT IS YOUR STIMULUS?**

T for THOUGHT - ‘Thought’ is the Alpha and Omega of success. Buddha said ‘what you think, you become’. **TRAIN YOUR THOUGHTS**

U for UNIFICATION - Unify means to make or become united, uniform, or whole. The secret of happiness is being part of a community. **UNIFICATION BUILDS THE LADDER OF SUCCESS**

V for VIBRANCY - Be a livewire: always full of life. **VIBRANCY IS DESIREABLE TO MAKE SUCCESS ACHIEVABLE**

W for WILL - Your ‘WILL’ can change everything. **YOU CAN DO IT, IF YOU WILL IT.**

X for X-FACTOR - Nobody is good at everything but everybody is good at something. Find and Focus on your Strengths. **IDENTIFY YOUR X-FACTOR.**

Y for You AND ONLY You - Believe in Yourself. ‘You and Only You’ can achieve your goal. **YOU ARE EXTRAORDINARY.**

Z for ZENITH - **RISE TO YOUR ZENITH.**

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 manoeuvre 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!!

17. HOW TO BECOME GLOBAL PRACTITIONER IN TRADITIONAL, NON-TRADITIONAL AREAS AND EXPLORE NEW OPPORTUNITIES

The profile of a Chartered Accountant has catapulted to a professional with a high-level of managerial skill with multi-disciplinary talent. He/ She is now looked upon as a complete business provider. Improved information technology is enabling accountants to automate the more mundane tasks, allowing them time to develop their skills and further their knowledge in all areas of business. The CA professional is a complete business advisor wherein he performs many roles - Setting up companies, improving management processes, increasing opportunities of trade, initiating new lines of diversification, CEO's, MD's, CFO's, Finance controllers, portfolio managers, treasury managers, fund managers, financial directors etc.

Global Professional opportunities:

Traditional Areas – Accounting; Auditing; Direct Taxes; Indirect Taxes

A. Non- traditional State Areas-Part 1

1. Real Estate- RERA
2. Charitable Laws
3. Cooperative Societies

4. Labor laws
5. Chit funds State laws
6. Stamp Duty
7. Subsidies schemes of states

B. Non-traditional National areas – part 2

8. Presentation before Tribunals - tribunal practice
9. MSME sector
10. Company law- Oppression and mismanagement, Liquidation etc.
11. Virtual legal counsel / CFO / Virtual Entrepreneur
12. Disciplinary consultancy to ICAI, ICSI, CMA, Bar Council, Ministries, Government departments- police administration
13. Non-Banking Financial Institutions- NBFCS, Nidhi company, Money lenders
14. Succession Laws, Hindu laws, family laws

C. Global Non- traditional practice areas –part 3

15. Sustainability, ESG reporting, CSR, Social audit, SSE,17 SDG Climate change mitigation - carbon credit
16. Social Media consultancy services- designing, creation of accounts, posting, tagging, sharing
17. Corporate Governance & Independent Director
18. Marketing consultancy-domestic and International
19. Enterprise Risk management
20. Start-ups and E-commerce
21. Global funding
22. International trade - Global import –export services- Marketing
23. Coach- Hard skills and soft skills-time management, emotion management, personality development
24. Intellectual Property Rights Advisory services
25. Cyber security, Digital economy and data protection services
26. Industry specific specialisation – Business growth in that industry
27. Human Resource Management
28. Drafting of business and legal documents
29. Finance for non-finance executives

30. Consumer and Competition laws
31. Recovery mechanism guidance - Insolvency and Bankruptcy, SARFAESI, Criminal Actions, TORT etc.
32. Outsourcing - accounting - drafting – knowledge
33. Opportunities under financial crimes and laws like PMLA, Benami transactions, Black money, Fugitive Offenders Act
34. Mergers and Amalgamation
35. Valuation services
36. Internal Control measures
37. ADR –Arbitration, Mediation
38. Agriculture and rural development
39. IFRS and country specific GAAPs , IPSAS
40. Forensic services
41. SEBI and capital areas

PROFILE



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ICAI Central Council Member 1998-2016 and 2022 onwards

Chairman of Board of Studies, ICAI

Vice-Chairman, Research Committee, ICAI

Convener – ICAI VISION Document 2049

Chairman of SAFA Committee on Education, Training and CPD

IFAC Technical Advisor

Contribution to the Profession & Economy

1. Served on almost all committees of ICAI:

- Founder Convener of Kalbadevi Study Circle. Actively contributed and participated in Kalbadevi Study circle and workshops conducted by WIRC (1984-1991)
- Hon Sec.- WIRC (1991)
- Chairman of WIRC (WIRC was adjudged best out of 5 regions) (1997-1998)
- Chairman of Public Relations Committee (1998)
- Chairman of Board of Studies and Bombay Computer Centre (1999)
- Chairman of University and Higher Secondary Board Liaison committee (2000)
- Chairman of Committee for Members in Industry (2001)
- Chairman of Research committee (2002)
- Chairman of Research committee (2003)
- Chairman of Corporate & Allied Laws Committee & Chairman of the Committee of Electoral Reforms (2004)
- Chairman of Insurance & Pension Committee (2005)
- Chairman of Peer Review Board & Chairman of Committee on Trade law & WTO (2006)

- Member of Executive Committee, Vice- Chairman of Auditing and Assurance Standards Board (2007)
 - Chairman of Professional Development Committee and Committee for Economic and Commercial Laws (2008)
 - Member of Examination Committee, Vice Chairman – Internal Audit Standards Board & Vice Chairman- Committee for Small and Medium Practitioners (2009)
 - Chairman - Internal Audit Standards Board & Committee for Economic and Commercial Laws (2010)
 - Chairman - Internal Audit Standards Board & Member of XBRL India, Accounting Research foundation (2011)
 - Chairman - Committee for Members in Industry & Internal Audit Standards Board & Member of XBRL India, Accounting Research foundation, South Asian Federation of Accountants (PAIB) (2012)
2. International Member of Professional Accountants in Business Committee (PAIB) of International Federation of Accountants (IFAC) from 2001 to 2004
 3. Member of Inspection Panel of Reserve Bank of India
 4. Member of J.J. Irani Committee (which drafted Companies Bill 2008)
 5. Member of Secretarial Standards Board of ICSI
 6. Member of Working Group of Competition Commission of India, National Housing Bank, NABARD, RBI, CBI etc.
 7. Independent Director of Mutual Fund Company and Asset Management Company.
 8. Worked closely with the Ministry of Corporate Affairs on the drafting of various enactments.
 9. Served as Independent Director of SBI Funds Management Private limited and Bank of India Asset Management Co. Ltd.
 10. Served as Independent director at ICAI Accounting Research Foundation - Section 8 company
 11. 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.
 12. Group Leader at several Study Circles organized by Professional associations at Mumbai and many places in India. Some of the Study Circles were organized by: i) Study Circle of Western India Regional Council of ICAI at various places; ii) Bombay Chartered Accountants Society; iii) Chamber of Income-tax Consultants and iv) Sales Tax Practitioners' Association of Maharashtra

Contribution to Education & Training

1. Address to Insolvency and Bankruptcy Board of India

2. Address to Institute of Chartered Accountants of India
3. Address to Institute of Company Secretaries of India
4. Address to Institute of Cost Accountants of India
5. Address to Chamber of Indian Micro Small & Medium Enterprises
6. Speaker in IIA's 2013 International Conference in Orlando on Green Audit.
7. Faculty at Indian Institute of Corporate Affairs for courses on Insolvency Laws and Corporate laws.
8. Faculty Speaker in Workshop on Risk Management for Bankers organized by CAFRAL (Centre for advanced Financial Research and Learning)
9. Faculty at National Institute of Securities Management (NISM) and Indian Institute of Corporate Affairs (IICA.)
10. Addressed the Program for Principal Inspecting Officers & Inspecting Officers by Reserve Bank of India- Department of Non-Banking Supervision.
11. 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).
12. Addressed the CBI officers, officers of Serious Fraud Investigation Office (SFIO), and various State Police Academies.
13. 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.
14. Addressed the National Academy of Audit and Accounts (NAAA)
15. 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 Government 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 & ICMAI
11. Addressed Reserve Bank of India officials and officers of many private and public sector banks

Positions held in Past

1. INSOL India National Committee for Regional Affairs
2. International Financial Reporting Standards (IFRS) Foundation SME Group
3. CAG Advisory Committee
4. Quality Review Board, Government of India
5. International Member of Professional Accountants in Business Committee (PAIB) of International Federation of Accountants (IFAC) from 2001 to 2004
6. Member of Inspection Panel of Reserve Bank of India
7. Member of J.J. Irani committee (which drafted Companies Bill 2008)
8. Member of Working Group of Competition Commission of India, National Housing Bank, NABARD, RBI, CBI etc.
9. President - Association of Indian Investors (A Section 8 Company)
10. Visiting Lecturer at S.P. Jain Institute of Management, Intensive Coaching Classes for Inter & Final CA organized by WIRC of ICAI.
11. Hon. Consultant to Bombay Industries Association and many trade bodies.
12. Faculty member for Entrepreneurship Development Programme of Ministry of Industrial Development, Government of India
13. Lecturer at Intensive Coaching Classes conducted by Institute of Chartered Accountants of India for Intermediate & Final C.A. students.
14. Faculty at Direct Taxes Regional Training Institute of CBDT, SFO, CBI and many regulators and banking institutions
15. Hon. Sec. of Western India Regional Council of Institute of Chartered Accountants of India in 1991-92 and Chairman of WIRC in 1997-98.
16. Hon. Sec. of All-India Importers & Exporters Association.
17. President of Rotary Club of Bombay Sea Pearl.
18. Hon. Sec. of All India Manufacturers' Organisation.
19. Hon. Sec. of Western India Chamber of Commerce

Academic Achievements

1. Graduated from Sydenham College of Commerce & Economics & was adjudged Best Student of College, winner of many Scholarships including

most coveted award of the college 'Jeejeebhoy Cup for Proficiency & Character'

2. Secured Fifth Rank in Bombay University in April, 1980.
3. Received Gold Medal for highest marks in Accountancy & Auditing in B.Com. Examination.
4. Secured First Rank in Inter CA in November, 1981.
5. Received G. P. Kapadia prize for the best student of the year 1981.
6. Secured Sixth Rank in Final CA in May, 1983.
7. Secured Third Rank in Final I.C.W.A in December, 1983.

Awards and Accolades

1. Recipient of Samajratna Award by Government of Rajasthan.
2. "Rajasthan Shree" by Rajasthan Udgosh, a noted Social Organization of Rajasthan
3. Winner of Rifacimento International award for Asia's Who's Who of Men and Women of achievement. My bio data is published in Reference Asia.
4. State Trainer by the Indian Junior Chamber
5. Winner of National Book Honors Award, 2018



Author's Profile

CA (Dr.) Rajkumar S Adukia

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

Author of more than 350 books & Global business, professional growth and motivational coach

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

CA (Dr.) Adukia left no stone unturned during his career span expanding to more than 40 years. He is ever enthusiastic and have unlimited time to discuss the matter of professional and self-interest. He is a legendary example of seeking ways to explore new areas of business and profession. He is a true inspiration for each and every professional. His knowledge, qualifications itself tells a lot about him. He is a chairman of the Competent Insolvency Professionals Private Limited.

He has addressed more than 100 International Conferences. His vast experience includes training and professional services to banks, financial institutions, Corporate, Government Departments, and Regulators.

Presently he is Chairman of Board of Studies, ICAI and Vice-Chairman of Research Committee, ICAI

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.