



TRANSFORM YOUR LIFE

(SOLVING THE JIGSAW
PUZZLE OF LIFE – CONVERTING
ANXIETY, STRESS AND NEGATIVITY
INTO SUPERPOWERS)



ICAI Central Council Member 1998-2016 and 2022 onwards
Chairman of Board of Studies, ICAI
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Member IFAC-PAIB committee 2001-04; Member IFRS SMEIG London 2018-2020
Ex-director - SBI Mutual Fund, BOI Mutual Fund, Global Mediator and International arbitrator
B.Com (Hons), M.Com, FCA, FCS, FCMA, LL. B, LL.M, MBA, Dip CG, Dip IFRS (UK), DLL&LW, Dip IPR, Dip in Criminology, Ph. D, Mediation, IP(IBBI), MBF, Dip HRD, Dip Cyber Law, 20+ Certificate courses; 50+ Self Development Courses,
Student of: MA (Psychology), MA (Economics), PGD CSR, PGD Crime Investigation IBBI (RV)
+++++

Ranks ALL INDIA 1st in Inter CA; 6th in CA Final; 3rd in CMA Final, 5th in Mumbai University +++
Chairman western region ICAI 1997; Council Member ICAI 1998-2016 & 2022-25



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 millennials. With a repertoire that includes Company Secretaryship, Law, and a Masters in Business Finance, his qualifications speak volumes about his expertise. His credentials extend beyond traditional finance; he is a Certified Financial Planner, well-versed in the art of creating holistic financial strategies tailored to individual needs.

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

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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

Life is simple. Or should I say 'Life is as simple as you want it to be'. It starts uncomplicated when we are born, and then we twist and turn it so as to tangle it up in knots. It comes to a point where the very knots created by us begin to throttle us and we start gasping for air.

This book has just one goal – to help you to uncomplicate your life. It does not contain mystical information which has been passed down since generations, but it is just a subtle and concise reminder of how your life should be – simple and uncomplicated.

Everyone experiences anxiety/ stress /negative thinking/doubt /worry, while some may gradually emerge out of it, others go further deep in the whirlpool of self-criticism and depression. With a conscious change in our way of thinking and correcting our internal dialogue, we may succeed in harnessing these negative emotions and energies in forging ahead and achieving results.

No matter how clichéd it may sound – your MIND is the single most important entity that determines your future. Everything begins in the intangible 'Mind'. If you think it in your mind you can achieve it through your actions. However, this MIND is not as easy to tame as it may seem. Only the rare few who master the art of managing their mind and maintaining that status quo – are the ones who achieve peace, contentment and ultimate fulfillment.

So, are you ready to TRANSFORM YOUR LIFE!!

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CONTENTS

1.	Introduction	1
2.	Where to Begin	2
3.	Surviving Negativity	4
4.	Attaining Happiness	6
5.	Solving the Jigsaw Puzzle of Life	10
6.	Converting Strains into Superpowers	14
7.	Magic formulas for Becoming Successful Person	29
8.	How to become Global Practitioner in Traditional, Non-Traditional Areas and Explore New Opportunities	33

1. INTRODUCTION

According to global analytics and advisory firm Gallup's 2021 survey data from adults in 122 countries, 41% of adults' worldwide, report experiencing a lot of stress.

The adoption of the term stress as a psychological concept is generally attributed to endocrinologist Hans Selye, when in 1936 he wrote about a stress condition known as general adaptation syndrome (GAS), wherein response to stressors is a three-stage process consisting of alarm reaction (stage one), resistance (stage two) and exhaustion (stage three). However, the term 'stress' can be said to be developed by Walter Bradford Cannon, an American physiologist when he coined the term "fight or flight response", and developed the theory of homeostasis.

Depending on how stress affects a person, stress can be said to be positive (eustress) or negative (distress). However, in today's times, we look down upon stress as a negative experience and keep looking for techniques to manage it or eliminate it from our lives.

The use of the term stress is now so integrated into our thoughts that it feels completely natural in our normal course of life. We have started to feel that our world is full of stressors and we constantly have to deal with and adapt to many stressful situations. Dealing with stress and being satisfied with life is the most important goal of almost everyone. Since each individual is different and comes with his/her own past experiences and upbringing, therefore, each person manages the anxiety and worry in life by his/her own techniques. However, these tensions and conflicts are harming our human body both physically and emotionally.

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. 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. 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.

2. WHERE TO BEGIN

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. The first and foremost thing is to remain happy and healthy, both mentally and physically. Listen to your own inner voice, and keep your own self happy, as only after that you can perform to your super best capability and achieve your desires.

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

3. SURVIVING NEGATIVITY

Why are we stressed in the first place? Why is our anxiety, frustration and hopelessness continuing to rise in little and big situations alike? From a school student to a CEO of a company – everyone has their own reason to be stressed.

Two major reasons which trigger stress are:

Lack of Preparation - We are stressed /anxious because somewhere we are lacking in our preparation. If we are to write an exam, we are stressed before the exam because somewhere we know there is lack of preparation on our part. If we are stressed before an important office presentation or event, we are stressed because internally we know we are not up to the mark with our groundwork or targets. If we are stressed due to some personal/professional relationship or loss of relationship, it is because we know that we are unprepared to handle the emotions and sensibilities of the relationship and the loss. If we are stressed due to failure in achieving success, in our innermost self we know that the reason has been lack of adequate action on our part to achieve the desired result.

Fear of Unknown – Most often than not, we are fearing something in the future, which has not even come as yet and may not even come at all. If something has neither happened nor is there any way of knowing if it will ever happen, there is no literally no use of stressing over it. Fear is generally of the unknown. We mostly fear that which is unfamiliar to us. So, the first time we go up on stage in an auditorium full of people – we are fearful; when we are investing in a new stock – we are fearful; when we are about to undergo an operation – we are fearful. We can only control what is controllable, and leave the rest to powers beyond our control. A famous adage aptly says ‘*a known devil is better than the unknown devil*’ because one is accustomed to deal with distress of a known familiar problematic situation rather than an uncertain and unknown problem. So, people generally feel more anxious and uncertain in unknown situations. This proverb reflects a common human tendency to avoid uncertainty and cling to what is familiar, even if it is not ideal.

So how do we survive through it all? What is the most important action we can immediately take? The answer is – Start Thinking differently.

LIVE WITH THIS IMPORTANT THOUGHT –

“The way you think of the world; is the way the world will appear to you”.

READ THAT AGAIN.

Understand the true meaning of this statement and start implementing it in your life and your life will transform at the very moment!

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

How can we start thinking differently?

Get up every morning with good thoughts. All events, dreams, achievements created in this world, are first created in our thoughts. If your thoughts are positive, your mind will perceive differently and not invite stress into your life. There is no use thinking of past negative experiences, because they are over. If at all, use the learning you have attained from them to deal with future experiences.

There are two ways to look at life.

WAY 1: Wherever I look, I find a person who has “more” of something than me – riches; talent; luck; beauty; opportunities and so on and so forth.

WAY 2: Wherever I look, I see opportunities. I find a person who has “more” of something than me – riches; talent; luck; beauty; opportunities and so on and so forth - this gives me opportunities to compete with myself; push myself to do better and prove to myself that I am better than the best.

The way you chose determines how you spend the rest of your life – Creating STRAIN for yourself or Creating a SUPERPOWER within you!

Train your Mind to Survive Negativity by Permanently Thinking Differently

You’ve heard it before. You’ve tried it before. You are able to motivate yourself for few days, may be months but then things turn back to square one after some time. You were waiting quietly at the red light on your way to work, having left home having eaten your favorite sandwich for breakfast, and now listening to a soothing piece on your car’s high tech audio system when a car comes and rams into your peaceful stationary swift desire. You are totally shaken for a moment. Then you snap back to the present, quickly get out and rush to inspect the damage done. Seeing the messily curled up bumper on your silver beauty you see a whopping twenty thousand flying out the window. That’s when you feel the blood rushing to your head and pangs of anger clouding your eyes as you charge towards the car driver who has just ruined

your day and maybe many more days ahead. And there goes your attempt at surviving negativity.

So, what can you do? You have to consciously change the way you think, so that it transforms your life completely; it becomes second nature.

So you are stuck in a deadlock traffic jam with just an hour to go for your college entrance exam where if you don't make it on time you end up losing a year – follow the conversations of the two ways of thinking:

WAY 1: What is going to happen? If I don't make it I will lose a year. All my hard work and incessant studies would go waste. My fellow students would be ahead of me by a year and will get a head start in their career. I am ruined. I don't know what to do. (And then you will aimlessly start the non-stop honking of the horn of your car at the traffic jammed cars in front of you)

WAY 2: I cannot predict what's going to happen. I did what I needed to do by leaving my house much before time to reach the exam venue, but no one can foresee a deadlock traffic jam. If I don't make it to the exam – what is the most that can happen? I will lose a year and this will set me back as compared to my peers. That is hardly a disability when I compare it to the unfortunate circumstances and disabilities faced by many ill-fated people. Also, it isn't something which cannot be overcome. I have already studied hard and if I get an extra year I can work even harder and aim for a perfect 100% score. My result and thereby my credibility in the job market will go a notch up.

You cannot control the stressors and outward circumstances. To eliminate all kinds of negativity from your life and survive stress, you will need to control yourself.

4. ATTAINING HAPPINESS

People regard happiness as of great value in their lives – so much so that they are constantly in pursuit of it. We constantly balance our lives living on scales – one side depicting happiness and the other unhappiness – and our entire life trajectory fluctuates depending on which side the scales tip towards. So busy we are analyzing what we have gained and what we have lost that in the process we forget to actually 'Live'.

So how do we balance the scales?

According to the revered Holy Scripture the Bhagavad Gita, Lord Krishna in Chapter 2 verse 55, describes the '*Sthitha Prajna*'- *Man of steady wisdom* as follows:

‘śhrī bhagavān uvācha

prajahāti yadā kāmān sarvān pārtha mano-gatān

ātmany-evātmanā tuṣṭaḥ sthitha-prajñas tadochyate’

Lord Krishna says “When a man completely casts away, O Partha, all the desires of the mind, satisfied in the self alone by the self, then is he said to be one of steady wisdom”.

If we truly become a man of ‘steady wisdom’, we become the pivot of the scale and stop it from tilting to either side – state of happiness or state of unhappiness. We are neither devastated by adversity nor elated by prosperity. It may take many lifetimes for a person to become a ‘*Sthitha Prajna*’, however a reading of this book will ensure you abandon your search for happiness and will instead empower you with the tools to channelize the all-pervasive vibrant energies to experience a state of bliss.

Take life as it is and live it! Everything else just falls in place.

Happiness – It’s significance around the World

‘Happiness’ which was a taken for granted emotion in earlier days, has turned into a subject of intense debate and discussion today; The ancient Greek philosopher Aristotle even used the Greek term ‘Eudemonia’ loosely translated to mean ‘happiness or welfare’ and believed that eudemonia actually requires activity and action; merely possessing an ability or disposition is insufficient for attaining a state of Eudemonia.

Since 2013, the United Nations has celebrated the International Day of Happiness on 20th March every year after the General Assembly of the United Nations in its resolution 66/281 of 12 July 2012 proclaimed it such, recognizing the relevance of happiness and well-being as universal goals and aspirations in the lives of human beings around the world and the importance of their recognition in public policy objectives.

Happiness being serious business has been awarded a great deal of respect and ‘Gross National Happiness’ is listed as the goal of the government of Bhutan in the Constitution of Bhutan, enacted on 18 July 2008, whereby the country has famously given more importance to Gross National Happiness over Gross National Product.

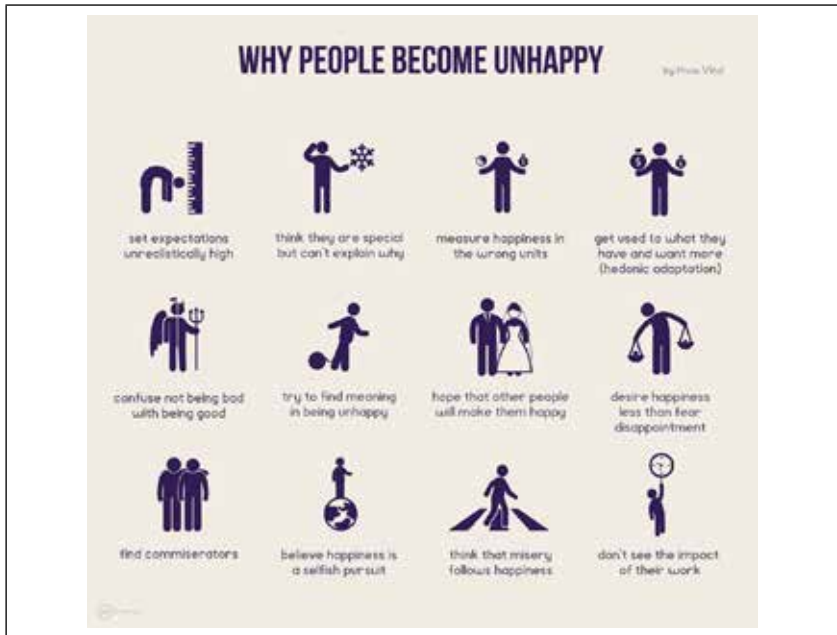
The World Happiness Report, an annual publication of the United Nations Sustainable Development Solutions Network which contains rankings of national happiness and analysis of the data from various perspectives closely examines this key issue and its status in nations around the world.

Most countries around the world have some distinctive concept of happiness. Over recent years, the concept “hygge” has become a defining characteristic of Danish culture. It is a sentiment or emotion which encompasses a feeling of cosy contentment and well-being through enjoying the simple things in life. When asked to rate their happiness levels on a range of things, the Danish

have listed - Hygge: a special way of being together in a relaxed atmosphere – as one of the reasons for their happiness. Like the Danish 'Hygge', Notions similar to 'hygge' like 'lykke' (Danish); 'logam' (Swedish); etc are very much a part and parcel of culture.

So why is it so tough to be happy?

Is it because we take things too personally? Is it because we are conditioned to search for a reason in everything, so we search for reasons to be happy? Is it because we are ignorant and stubborn and would rather appear busy and grumpy than relaxed and happy? We see one picture of a friend enjoying a vacation on Instagram or Facebook, and our mind starts feeling restless, unhappy – that we too should be enjoying somewhere instead of going through our boring dreadful life.



We have started enjoying our unhappiness. We want everything INSTANTLY – 2 minutes Maggi noodles; 280 characters Tweet; immediate Facebook likes; WhatsApp messages instead of phone calls, and the day of postcards & letters is ancient history. So, in case of Happiness too – we want INSTANT HAPPINESS – we can't be bored, upset, anxious etc. We should be 24 hours 365 days HAPPY.

THE UNHAPPINESS DISEASE
Depression
Loneliness
Stress
Diabetes
Blood Pressure
Drugs and Alcohol Abuse
Alzheimer
Cancer

THE REMEDY:

The cure is within us.

The Universal energy around us will work in the direction we direct it

Positive outlook = will lead to positive results
 Negative outlook = will lead to negative results

WHATEVER THE CIRCUMSTANCES MAY BE the next moment is entirely in your hands. You can mold it the way you want WITH THE POWER OF YOUR THOUGHTS/ YOUR MIND

Attract Happiness - Law of Attraction

Chi” is an ancient Chinese term, which can be translated as energy. It is said to be a universal life force, although there is no empirical evidence that such a life force exists. ‘Chi’ is present in everyone and everything, but not equally or consistently distributed. It is a part of the universe and is a part of the air which is enveloping us. This all pervasive energy plays a major role in our life. It is believed that the right thoughts and words can channelize this energy towards positivity, favorable circumstances and success for us.

I truly believe in the presence of a divine energy. Maybe we can give it the name of God as it is easier to connect with someone with a name and form. But whatever that universal energy is – it sincerely watches and looks out for us.

There is a law of attraction which functions in the universe – what you ask for and believe in, is what you receive. So if you truly passionately desire something and have full faith and believe in it 100%, then there is absolutely nothing in this world that can stop you from achieving what you desire and have set your mind to.

Always be conscious of your words. What you utter may come to be – so think carefully before you speak. If you constantly say ‘I can’t’, ‘It’s not possible’, ‘it seems to very difficult’, ‘it will not be done in the required time’, ‘I will fail’ – you send out the wrong signals which align with the all-pervasive universal energy around you.

When our subconscious mind thinks and feels, it determines our attitude and that in turn determines how we capitalize on the opportunities coming our way. You need to send signals through your mind and the universal energy

out there which is watching over you will ensure that you are lucky and your 'good luck' is in fact granted by the divine itself as 'god luck'.

"Everything is energy. Match the frequency of the reality you want and you cannot help but get that reality. It can be no other way. This is not philosophy. This is physics." - Albert Einstein

5. SOLVING THE JIGSAW PUZZLE OF LIFE

The process of solving jigsaw puzzles is interesting – observing carefully, spreading out the hundreds of pieces and then attempting to ensure that each piece of the puzzle fits perfectly into place to complete the final picture. The more the number of pieces, the more enjoyable it is. From 100 pieces to 5000 pieces and beyond – all follow the same method as we navigate through to solve the puzzle – observe, attempt and solve.

Our life is very much like a jigsaw puzzle – there are some pieces we easily find and they fall into place effortlessly whereas there are others which we end up fixing wrongly and then have to restart again. This goes on repeatedly until we finally solve the puzzle, the puzzle of life. Sometimes while going through life, much like while solving the puzzle, we begin developing a tunnel-vision and become fixated on the end solution and in the process move away from experiencing the joy of solving the puzzle i.e. experiencing the small joys in actually living our life. It's important to remember though – To solve the puzzle and to live life – the most important aspect is to 'create a balance', as that is when things will fall in place. To achieve the act of creating 'Balance', we will require a large amount of 'Patience' to go through the game and 'Perseverance' to keep repeatedly trying again and again after every mistake.

Stress, anxiety and negativity through this process will definitely not help, and will in fact only make the process more painful, slower and disappointing. With time, as we keep fitting various pieces together and work our way towards the end, the number of missing pieces will automatically lessen, and we will attain more than we set out for – the complete picture and accompanying wisdom, which will transform our personality.

To make this journey easier, you may need the below-mentioned power of your certain actions and inherent characteristics to cope and become better equipped to manage unpleasantness and challenges which come your way.

1. MANAGING YOUR THOUGHT PROCESS

There is a famous quote by Abraham Lincoln – *"Most people are about as happy as they make up their minds to be"*. The more you consciously direct your Sub-Conscious Mind to be "happy", the happier you will be. Your Monkey Mind plays tricks on you. Therefore, it is extremely important that you are careful what you say to yourself when you talk to yourself. The Bhagavad Gita in Chapter 6, Verse 6 says - "For him who has conquered the mind, the

mind is the best of friends; but for one who has failed to do so, his mind will remain the greatest enemy.” If you decide to be happy – Nothing in the world can stop, you from being happy.

The single most important factor which directly determines your position in life is your own mind. Your achievement is a consequence of how your mind thinks. A ‘Thought’ is the Alpha and Omega of success. Lord Buddha said ‘what you think, you become’. To be stress-free, you have to first train your mind. You must master your mind and have dominance over your thought. 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. Negative thoughts are like toxins for the mind.

2. LEARN DELETE COMMAND

The only sure shot way to be happy – is to Live in the NOW! Don’t let past events and circumstances cloud your thoughts. What has passed doesn’t exist any longer. Don’t stress over what is yet to come. Consciously block your mind from darting back and forth. Live in the present and focus on it. Savor the present. If you want to keep memory of the past, remember only the positive things of the past. Learn the delete command and erase all the past negative experiences from your mind. This is the only way to move forward. Our brain guides us based on information it already has within it which we have fed it through our actions and self-talk, and not on basis of new information. So if you have failed at something in the past, based on this information the brain will tell you that you are incapable of achieving it in the future too. Hence, consciously delete these negativities from your system and live only in the moment.

3. POWER OF POSITIVE AFFIRMATIONS

Power of Positive Affirmations is a concept based on the belief that positive or negative thoughts bring positive or negative experiences into a person’s life. You attract what you focus on. The words we choose matter: A good positive affirmation can help you fight stress and anxiety. Positive Affirmations are positive phrases we say to ourselves to eliminate negative thought and to surround our self with positive energy. The power of positive affirmations and the law of attraction is best elaborated in the famous book ‘The Secret’ by Rhonda Byrne, wherein it states that “The Law of attraction is the law of creation.....if you are complaining, the law of attraction will powerfully bring into your life more situations for you to complain about”. “Begin right now to shout to the universe ‘Life is so easy! Life is so good! All good things come to me!’”.

It is best to do Affirmations daily and the words you use must always be in the present tense only. There is no limit on the number of times you should repeat the positive affirmations, it can be done as many times as required.

4. EMOTION MANAGEMENT

Emotional Intelligence means the ability of a person to manage his own emotions and the emotions of others. 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).

Managing Emotions is one of the most important life skills one should have. People who are good at recognizing their emotions and learn to cope with them, tend to remain more progressive as they keep themselves happy and thereby keep their focus on their goals intact. They can compose themselves faster and adjust their behavior and therefore develop stronger relationships and manage obstructions with ease.

5. ACCEPTANCE

Stop complaining and grumbling about what is coming your way in life. Embrace life as it is. When you stop criticizing, complaining and cribbing – you will start living: finding solutions and growth patterns. Things, events, people cannot always be classified as good or bad; right or wrong; black or white. There are greys too – that in between ‘no man’s land’. Sometimes what is...is...and cannot be changed. In times like those it is best to accept what has come your way 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.

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. Refusing to accept ‘Change’ in our lives is like refusing to accept that we are growing older – it will still happen anyway. The only permanent thing in this world is ‘change’ and one who does not change with the times gets left far behind.

Acceptance of Circumstances/ Situations/ People all lead to achievement of happiness. Don’t blame outward circumstances for your present conditions. Take Responsibility for your actions.

6. PRACTICE GRATITUDE

Happiness isn’t about getting what you want all the time. It’s about loving what you have and being grateful for it. It is impossible to be grateful and be unhappy at the same time. If you are feeling grateful, you are simultaneously feeling happy. Gratitude is the quality of being thankful. It involves readiness to show appreciation and to return kindness. Always be thankful for whatever or whoever you have in your life – as gratitude comes hand in glove with

happiness. As you think feelings of thankfulness and gratitude you get filled up with a positive and promising energy.

7. INTERNAL POWER PLANT

Create an internal power plant inside your body which manufactures power within yourself. When you feel fatigued, have an internal dialogue with yourself and tell your inner self – ‘I have lots to do, I can't take rest’. Make energy ‘Portable on Demand’. Just as ‘podcast’ is a digital recording of media that can be downloaded from the internet to a portable media player - Receive consistent energy from your own inner self. Let yourself be motivated by your own inner talk and keep going.

Cultivate a childlike energy within yourself. A young child is a reservoir of energy. He is a livewire and it is difficult to keep up with him. Even if he is active throughout the day, his body rarely experiences extreme fatigue. With his infinite enthusiasm his mind is like a volcano as it conjures up various ideas and images in his mind. Create energy within yourself by motivating yourself and apply your thought process and abilities of the mind to harness those energies and accumulate it to a point that you can exercise full control over it. When you harness your energies you congregate them to generate a dynamic and intense force.

8. CHANGE YOUR SELF-PERCEPTION

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. Don't fill yourself with self-doubt and skepticism. Our self-image impacts our life in a big way – either it builds confidence and helps us to accept our strengths and weaknesses or it causes anxiety and stress within us as we struggle with our insecurities. Accept yourself the way you are and be comfortable in your skin. Don't compare yourself to others and beat yourself over their achievements. A clear and confident self-image of yourself will give you strength to tide over all types of negativities.

How you perceive yourself in your own eyes will determine how people perceive you. Know your strengths and weaknesses and capitalize on your strengths and minimize your weaknesses rather than developing an internal crisis. 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. Be comfortable with your identity.

9. TAKE RESPONSIBILITY

Take responsibility for your life and your decisions. Don't blame outward circumstances for your present conditions. Take responsibility for your actions

and acknowledge that your future lies in your own hands. What circumstances come to you in life is your destiny; however how you deal with them or react is not destiny but entirely your own doing which in effect determines your future. So take charge of your life and accept full responsibility for your failures or shortcomings.

Learn to face circumstances happily. There may be many types of calamities faced by people - unforeseen difficulties, unfortunate circumstances, unwanted remarks, disabilities, poverty etc. – but very few remain victorious after going through them all. These few people have one common characteristic – they have learned to be happy in spite of their circumstances. It is definitely not easy, but it can be done. Stay away from comparison, self- pity and victimization of yourself. You may have made a terrible mistake but it's over and done. No amount of regret is going to undo the mistake so why should you waste time feeling sorry for yourself. You will start enjoying self-pity before you know it. Stay away from it. Re-evaluate yourself based on facts rather than the opinions of others.

10. STOP OVERANALYSING AND TAKE ACTION

Over-analyzing a situation will paralyze the outcome. In today's world we are spoilt for choice – every decision has $n+1$ possible outcome. Fear of the outcome makes us anxious. Fear of being perfectly ready before making a decision makes us anxious. Once you take a decision, Get on with it. Take Action on what is in your hands. No point pondering over the outcome as that is not in your hands.

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

6. CONVERTING STRAINS INTO SUPERPOWERS

Every person who has achieved something in life has probably not had it as easy as it looks. His/her achievements may have been built over a mountain of struggle, sacrifice and persistence. He/she would have faced endless instances of tensions, stresses, worries, anxieties and pressures – but probably chose to rise above it all and sail through, because their eyes were set on something beyond. Each and every person, whether famously known or little known, has some or the other negativities which they have to deal with

in life. What makes a person unique is their way of navigating through these challenges and still happily living their life.

Throughout Asia and even beyond, the bamboo tree is regarded as sacred and is famous for its strength and endurance. But growing the bamboo tree is not an easy job. Creating a beautiful and strong bamboo tree requires about five years of patience and persistence but once it matures it can become one of the fastest growing plant on the planet – wherein it can grow 3 feet in 24 hours under appropriate climate conditions!

There are two important values to be learnt from the Chinese bamboo tree – patience and perseverance. When you plant a bamboo, even after nurturing it for one year you will see absolutely no growth above the ground. In the second, third and fourth year too there will be absolutely nothing above the ground – four years i.e. 1460 days of watering the soil, caring for the soil, providing it adequate sunshine and nurturing it like your child will show zero visible results for all your efforts. You may probably start feeling discouraged and feel like giving up. But if keep taking care of the plant in those four year and persist even after that, in the fifth year you will see the bamboo plant suddenly shoot up from the soil and develop to about 80 feet of growth! So all this while your persistent efforts had been developing a strong structure for the tree underneath the ground which makes a bamboo what it is – dependable and strong. It bends but does not break; In the face of the wildest of storms it bends but once the storm passes over, it regains its posture once again. Just like bamboo farming is not an overnight, monthly or even yearly process, achieving your goals in life also requires blood, sweat and tears which can be frustrating and unrewarding at times, but will ensure sure shot success in future.

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.

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. To reach the pinnacle of success you have to climb the small little steps on the staircase which will take you there.

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. 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.

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. So, seek inspiration

from famous achievers and like they have done – Convert your Strains into Superpowers.

SEEK INSPIRATION FROM ACHIEVERS

A – AMITABH BACHCHAN

“In the year 2000, when the entire world was celebrating the new century, I was celebrating my disastrous fortune. There were no films, no money, no company, a million legal cases against me and the tax authorities had put notice of recovery on my home,” - Amitabh Bachchan, the superstar of Indian cinema wrote on his personal blog in the year 2000. He was 57 years old then, hardly an age when bankruptcy should stare you in the face. Amitabh Bachchan is an Indian film actor, producer, television host, and former politician. Referred to as the Shahenshah of Bollywood he has performed in more than 200 films in a career spanning almost five decades. He is widely regarded as one of the greatest and most influential actors in the history of Indian cinema as well as world cinema. Apart from four National Film Awards as Best Actor and many other awards at international film festivals and award ceremonies, the Government of India has honoured him with the Padma Shri in 1984, the Padma Bhushan in 2001, the Padma Vibhushan in 2015 and Dadasaheb Phalke Award in 2019. However, this phenomenal man lost everything he had at the age of 57. Just like the immortal jellyfish – you have to take a leap back to transform into something extraordinary. Instead of letting failure bog you down, you have to get up and take action. Mr Bachchan was later quoted “An offer for television changed all that when I agreed to anchor ‘Kaun Banega Crorepati’ much against all the advice and resentment from friends, family and advisers”.

B – BOXING LEGEND MUHAMMAD ALI

Cassius Marcellus Clay Jr. who later came to be known as Muhammad Ali, was an American professional boxer, activist, and philanthropist. Nicknamed “The Greatest”, he is widely regarded as one of the most significant and celebrated sports figures of the 20th century and one of the greatest boxers of all time. He rose to fame when at age 18 when he won a boxing gold medal in the light heavyweight division in the 1960 Summer Olympics in Rome and then turned professional later that year. He first became a world champion in 1964 and in 1974 he participated in one of the most famous fights (which came to be known as “The Rumble in the Jungle”) in the world history of boxing against the reigning boxing champion George Foreman. Ali was born in 1942 in Louisville, Kentucky and grew up in a time of racial segregation which he too experienced in his childhood. His father was a sign and billboard painter and his mother was a domestic helper. He entered the world of boxing at age 12 by chance when he went to report over a thief’s having stolen his bike to a Louisville police officer and boxing coach. The officer told Clay he had better learn how to box first and the rest is history. He was the most-beloved athlete in the world could be seen from the fact that he was crowned BBC’s “Sports Personality of the Century” award in 2000, an award voted for

by the British public wherein he accumulated more votes than the combined total of the five other contenders: Pelé, George Best, Donald Bradman, Jack Nicklaus, and Jesse Owens. His life was also the subject of a film 'Ali' and a documentary 'I am Ali' and in 2005 he was awarded the Presidential Medal of Freedom. He famously said *"Don't count the days; make the days count."*

C – CHRISTOPHER PAUL GARDNER

Christopher Paul "Chris" Gardner, an American entrepreneur, investor, and stockbroker struggled with homelessness while raising his toddler son and spent a life of determined struggle. His motivational story of how he overcame the odds has inspired the movie 'The Pursuit of Happiness', which portrays how he harnessed his passion to turn his life around. Brought up in poverty by his mother and a physically abusive, alcoholic stepfather he faced many adversities in life from sleeping in the toilet at a railway station, in parks, at a church shelter to eating in soup kitchens. Despite being homeless on the streets of San Francisco with his infant son, Chris was good at his job and eventually became a full employee at Dean Witter Reynolds (DWR) and later set up his own stockbrokerage firm, Gardner Rich & Co.

He went on to become a multi-millionaire after overcoming the troubles of his childhood and early adult life - alcoholism, domestic abuse, child abuse, illiteracy, fear, homelessness. Gardner says his mum was an inspiration *"I have one of those old-fashioned mothers who told me every single day, 'Son, you can do or be anything that you want to do or be.' "And I believed it, I bought into it 100%."*

D – DHIRUBHAI AMBANI

Dhirajlal "Dhirubhai" Hirachand Ambani was an Indian business tycoon who founded Reliance Industries, an Indian conglomerate which went on to become India's first private organization to be listed in the Fortune Global 500 list.

Dhirubhai, the third of five children of a village schoolteacher father and a homemaker mother, became India's own self-made millionaire in a short span of time. Born on December 28, 1932, Junagarh, Gujarat in frugal living conditions, he stopped his studies in his 10th standard and left for Aden, a port city in Yemen to join his elder brother who was working in the French trading company, A Besse & Co. In 1957 after spending 8 years in Aden, he returned to India with only Rs 500 in his pocket. He went on to become a commodities and textiles trader and set up the first Reliance textile mill in 1966 earning him the title of "the Prince of Polyester." When he passed away in 2002, Reliance Industries had a net worth of Rs 750-billion.

E – EDWARD OSBORNE WILSON

E. O. Wilson, American biologist, naturalist and author was the world's leading expert in myrmecology, the study of ants, and a two-time winner of the Pulitzer Prize for General Non-Fiction and a New York Times bestseller is blind in one

eye. Wilson blinded himself in one eye in a fishing accident. He did not seek medical treatment and several months later, his right pupil clouded over with a cataract which led to his lens being removed. He was thus left with full sight in his left eye, with a vision of 20/10. According to his autobiography *Naturalist*, the 20/10 vision prompted him to focus on “little things” and although he had lost his stereoscopic vision, he could still see fine print and the hairs on the bodies of small insects. His reduced ability to observe mammals and birds led him to concentrate on insects. Not only did he earn his Ph.D. at the age of 26 from Harvard, he had written 14 books and was a major contributor to sociobiology and evolutionary psychology.

F- FIRST FEMALE AMPUTEE TO SCALE MOUNT EVEREST

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

Apart from Everest, Arunima has also scaled Mount Kilimanjaro in Africa, Elbrus in Europe, Kosciuszko in Australia, Aconcagua in Argentina and Carstensz Pyramid (Puncak Jaya) in Indonesia before this. In January 2019, she added another feather to her cap by climbing Mount Vinson, the highest peak of Antarctica.

G – GLENN CUNNINGHAM

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

H- HENRY FORD

Henry Ford was an American automobile manufacturer who created the Ford Model T car in 1908 and went on to develop the assembly line mode of production, which revolutionized the industry. He famously said “*Obstacles are those frightful things you see when you take your eyes off your goal*”. He

never took his eyes off his goal. Repeated failure taught him absolute clarity. Although he was intelligent he was unable to get financial backing due to tarnished reputation of not being able to tolerate interference. But Ford had a vision and he never lost sight of it. He finally found an unconventional financial backer who was ready to support him. He eventually optimized transportation and forever changed the United States automobile industry.

I – IRON MAN OF INDIA

Sardar Vallabhbhai Patel was popularly known as the ‘Iron Man of India’. Born on 31st October 1875 to humble beginnings in Nadiad, a small town in Gujarat to a farmer and his simple wife, India’s first home minister and also the first deputy prime minister, Sardar Vallabhbhai Patel was instrumental in uniting the country through merger of small princely states. He spent years away from his family, studying on his own with books borrowed from other lawyers and passed his examinations to become a successful advocate. He was deeply impressed by Ghandiji’s success in the Champaran Satyagraha and he gave up his lucrative legal practice and entered the independence struggle. His great wisdom and foresight and his untiring efforts united a scattered nation. His commitment to his goal of national integration in the newly independent country was total and uncompromising, earning him the title of “Iron Man of India”. He was posthumously conferred the Bharat Ratna in 1991.

J – JESSE OWENS

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

K- KID DYNAMITE

Michael Gerard Tyson nicknamed “Iron” and “Kid Dynamite” in his early career, and later known as “The Baddest Man on the Planet”, popularly known as Mike Tyson is an American former professional boxer and is considered one of the best heavyweights of all time. He reigned as the undisputed world heavyweight champion and holds the record as the youngest boxer to win a heavyweight title. Tyson was well known for his ferocious and intimidating boxing style as well as his controversial behavior inside and outside the ring. Throughout his childhood, Tyson lived in and around high-crime neighborhoods. He was repeatedly caught committing petty crimes and fighting those who ridiculed his high-pitched voice and lisp. By the age of 13, he had been arrested 38 times. Although Tyson dropped out of high school as a junior, he was later awarded an honorary Doctorate in Humane Letters from Central State University in 1989.

Tyson's energies of anger and resentment were channelized into boxing abilities. Sky Sports rated him as "the scariest boxer ever" and described him as "perhaps the most ferocious fighter to step into a professional ring". He has been inducted into the International Boxing Hall of Fame and the World Boxing Hall of Fame.

L – LITTLE MASTER

Sachin Ramesh Tendulkar, former Indian international cricketer and a former captain of the Indian national cricket team is regarded as one of the greatest batsman of all time. Born into a middle-class family, his father being a writer and his mother an insurance agent and known for his modesty and humility, one of the most popular cricketer across the globe, Sachin is known as 'The Little Master' signifying his debut for India at a young age of 16 and is credited for many records across all formats of the game. Considered as one of the greatest batsman in the history of cricket, Sachin Tendulkar has been granted the Khel Ratna, Arjuna Award, Padma Shri and Padma Vibhushan by the Indian government and he became the first sportsman to receive the Bharat Ratna, India's highest civilian honour. He rightly says *"Success is a process...during that journey sometimes there are stones thrown at you, and you convert them into milestones."*

M - MAHENDRA SINGH DHONI

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

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

N- NEROLI SUSAN FAIRHALL

Neroli Susan Fairhall became the first disabled athlete to take part in an Olympic Games when she competed in the women's archery event at the 1984 Los Angeles Olympics representing New Zealand. Fairhall, born in Christchurch in 1944, was a young woman when she had a motorcycle accident in 1969 because of which she was paralysed from the waist down. Before her accident, Fairhall had represented Canterbury at national pony club championships. Her riding career was over, but she then switched to archery, winning the gold in the 1980 Paralympics. Switching to archery taught her that she had excellent concentration, thrived on competition, was calm, and

had a good eye. She was a New Zealand Sportsman of the Year finalist after her 1982 Commonwealth Games heroics, and was made a life member of Archery New Zealand.

O – OPRAH WINFREY

American media proprietor, talk show host, actress, producer, and philanthropist Oprah Winfrey did not have a promising childhood and faced a variety of hardships in life. Born in 1954 in Mississippi to a single teenaged mother, she faced state of utter poverty in her growing up years. At a young age she was physically abused by her cousin, her uncle and a family friend and herself became a mother at the age of 14 but her child died in infancy. Undeterred, she finished high school, earned a scholarship and worked her way up through the ranks from a local network anchor in Nashville to forming her own network – The Oprah Winfrey Network. Winfrey was awarded the Presidential Medal of Freedom and honorary doctorate degrees from Duke and Harvard. Today she is a multi-millionaire and among the most influential women in the world. She never ever gave up despite her troubled circumstances and her experience and wisdom can be reflected in her famous quote *“Challenges are gifts that force us to search for a new center of gravity. Don’t fight them. Just find a new way to stand.”*

P – PELE

Edson Arantes do Nascimento, known famously as Pelé, is a Brazilian retired professional footballer regarded as the greatest player of all time. During his playing days, Pelé was for a period the best-paid athlete in the world. He was part of the Brazilian national teams that won three World Cup championships (1958, 1962, and 1970) and is hailed as a national hero in Brazil. Pele however grew up in poverty in Bauru in the state of São Paulo. He earned extra money by working in tea shops as a servant. Taught to play by his father, he could not afford a proper football and usually played with a sock stuffed with newspaper or rags and tied with a string. However, Pele emerged successful because he believed that *“Success is no accident. It is hard work, perseverance, learning, studying, sacrifice and most of all, love of what you are doing or learning to do”*. The legend not only has a street (Rua Edson Arantes do Nascimento), a day (19 November is Pelé Day as Pelé scored his 1000th goal on 19 November 1969) and a video game named after him (Pelé’s Soccer), he is often called “Pérola Negra”, which means Black Pearl and was declared an official national treasure by the Brazilian government in 1961 to prevent him from being transferred out of the country. In 1997, Pele was given an honorary British Knighthood and he was voted athlete of the century by the International Olympic Committee (IOC) in 1999.

Q – QUEEN OF INDIA’S TRACK AND FIELD

Pilavullakandi Thekkeparambil Usha also known as P.T Usha is a retired Indian track and field athlete. Born on 27th of June, 1964, in a village in Kerala, she entered Indian athletics in 1976. Born to a poor family she faced

several trials and tribulations in life and was afflicted by ill health in her early childhood. India's ace sprinter was the queen of track and field for twenty four years and had earned the nicknames 'Payyoli Express', 'Golden Girl', 'udanpari' and "queen of Indian track and field" by the time she retired in the year 2000. She became the first Indian sports woman to enter the Olympics final at the age of twenty and has won many national and international medals. The remote village girl became the sporting legend of India and was honored with the Arjuna Award and Padma Shri by the Government.

R – ROWLING

Joanne Rowling writing under the pen names J. K. Rowling and Robert Galbraith, is a British novelist, philanthropist, film producer, television producer and screenwriter, best known for writing the Harry Potter fantasy series. *"An exceptionally short-lived marriage had imploded, and I was jobless, a lone parent, and as poor as it is possible to be in modern Britain, without being homeless ... By every usual standard, I was the biggest failure I knew,"* – J.K Rowling said during a 2008 Harvard University commencement speech. J.K Rowling has since become the UK's best-selling living author and one of the wealthiest women in the world. Her books have been translated into 73 different languages and sold more than 450 million copies. They have become the best-selling book series in history and have become the basis for a series of films, which is ranked as the second highest-grossing film series in history. After receiving many rejections from book publishers when she first sent out the manuscript, Bloomsbury, a publishing house in London, gave "Harry Potter and the Philosopher's Stone" the green light in 1997.

S – SOUL SURFER

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

T- THOMAS ALVA EDISON

Thomas Alva Edison, who is often referred to as America's greatest inventor held 1,093 U.S patents singly or jointly. He developed many devices that greatly influenced life around the world. At an early age he developed hearing problems and his teachers said he was "too stupid to learn anything." He was fired from his first two jobs for being "non-productive." As an inventor, Edison made 1,000 unsuccessful attempts at inventing the light bulb. When a reporter asked, "How did it feel to fail 1,000 times?" Edison replied, *"I have not failed 10,000 times—I've successfully found 10,000 ways that will not work."*

U – UNIQUELY ABLED DEEPA MALIK

Deepa Malik, the first Indian woman to win a medal in Paralympic Games was born on 30 September 1970 to a veteran Infantry Colonel with the Indian army. She may be an upper middle class colonel's wife and her story may not be rags to riches – but this feisty lady has carved a name for herself in history by sheer grit and determination. She was fortunate to have a supportive family, stable finances and an education, and she used that and her never-say die spirit to motivate and open doors for people with disabilities in the not so fortunate real world. She says *“I was always out to prove myself. That became a habit – just to prove to the world that my medical condition has not let my life slip away from me.”* Deepa was not born disabled. After being diagnosed with a spinal tumour in 1999, she underwent 3 spinal surgeries which left her paralysed from the waist down. She says *“....disability brought my life into focus”*. It did not stop her from defying all odds - a restaurateur, an accomplished swimmer on the international platform, a biker, an athlete in shot put, javelin throw, discus throw – this uniquely abled lady has done it all and has won accolades for her participation in various adventure sports. Not only has she received the Arjuna Award (2012), President Role Model Award (2014), Padmashri Award (2017) but has also entered the Limca Book of Records four times.

V – VENUS AND SERENA

Venus Williams and Serena Williams together known as ‘The Williams sisters’ are two of the best women tennis players in the world today both sisters having been ranked at the world No. 1 position in both singles and doubles at some point in their tennis career. Seven-time Grand Slam title winner (singles) Venus Williams and twenty-three-time Grand Slam title winner (singles) Serena Williams rose from a tough childhood in Compton, Los Angeles. Together, the pair has won 14 Grand Slam doubles titles. Venus debuted in 1994 whereas Serena made her professional debut in 1995, but both have made their mark in the world of tennis. The sisters have also gone through turbulent times in terms of some major personal setbacks, parents’ divorce, sister’s killing, medical situations, sour relationships etc. but they have both managed to stay on track. Venus Williams rightly says *“I don’t focus on what I’m up against. I focus on my goals and I try to ignore the rest”*, and Serena Williams’s wisdom is evident in her words *“I don’t like to lose — at anything... Yet I’ve grown most not from victories, but setbacks. If winning is God’s reward, then losing is how he teaches us”*.

W – WORLD BOXING CHAMPION

Chungneijang Mary Kom Hmangte popularly known as Mary Kom is an Indian Olympic boxer from Manipur. The World Amateur Boxing champion for a record six times, Mary created history by becoming the first woman to win six boxing world titles after clinching the 48 kg gold at the 2018 AIBA Women’s World Boxing Championships, completing the winning spree of titles at 2002 in Atlanta, 2005 in Podolsk, 2006 in New Delhi, 2008 in Ningbo, 2010 in Bridgetown and finally 2018 in New Delhi. She is also the first Indian woman

boxer to get a Gold Medal in the Asian Games in 2014 and at the 2018 Commonwealth Games.

From being born in Churachandpur district of rural Manipur in Northeastern India to a poor family of tenant farmers to receiving the Arjuna Award (2003), Padma Shri (2006), Rajiv Gandhi Khel Ratna award (2009), Padma Bhushan (2013) and various accolades for India, 'Magnificent Mary' has come a long way.

The "Meethoi Leima", the great or exceptional lady (a title conferred on her by the government of Manipur, India) has fierce determination and won her 7th medal at the Asian Championships in May 2021. She finds a place of pride in the nation's history books and already has a road named after her.

X – X FACTOR PEOPLE

Nobody is good at everything but everybody is good at something. Find and Focus on your Strengths. X-Factor is that noteworthy special talent or quality that makes you unique and stand out from others

Anand Kumar, Indian Mathematician is best known for his Super 30 programme, which he began in Bihar in 2002. Super 30 coaches economically backward students for IIT-JEE, the entrance examination for the Indian Institutes of Technology (IITs). While there is unconstrained money spent on coaching for entrance to these prestigious institutes, Anand coaches students completely free of cost. Not only are the students coached by him, but they are provided lodging, food and other facilities too: coming from a modest background himself this is no easy task for Anand. In 2017 too Super 30 achieved 100% result as all his students got admission to the IITs and Discovery Channel showcased his work in a documentary. In 2018, 26 of the 30 students cleared the exam. He has been invited by the prestigious Massachusetts Institute of Technology (MIT) and Harvard University to speak on his mentoring students from the underprivileged sections for admission to IIT. In 2019, a film 'Super 30' was made on his life. No doubt there are many mathematicians, but the X-factor of this humble man is his ability to have a crystal clear focus on his line of vision despite world renowned adulation

Z – ZENITH OF STARDOM: SUPERSTAR RAJNIKANT

Rajnikant born as Shivaji Rao Gaikwad, is a huge phenomenon. His persona is so powerful that it is said that Rajnikanth can make anything happen. According to author Naman Ramchandran, author of biography on Rajinikanth named 'Rajnikanth: The Definitive Biography' - *"If you grow up in South India, Thalaivar is part of the air you breathe, so he becomes part of your DNA"*. Born on December 12, 1950 in a Marathi family in Bangalore, he was the fourth child a police constable having lost his mother at age nine. Having worked as a carpenter, coolie and later as a bus conductor, he struggled a lot due to financial issues. He became popular among passengers as a bus conductor due to his style of issuing tickets and returning the change. He loved acting and watched lots of films. During his schooling he acted in a lot

of plays. He went on to become an actor and a superstar. Currently too he is playing the leading actor and his films are the highest grossing at the box office. Today superstar Rajinikanth is not just adored but worshipped and is almost considered as a God by his dotting fans across India and abroad.

**Y - Last But Not the Least Y - YOU THE READER
YOU ARE EXTRAORDINARY.**

"We know what we are but know not what we may be." (Hamlet)

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

WAKEN THE WILLPOWER WITH WISE WORDS

On 'Attitude'

Nothing can stop the man with the right mental attitude from achieving his goal; nothing on earth can help the man with the wrong mental attitude. - Thomas Jefferson, an American Founding Father who was the principal author of the Declaration of Independence and later served as the third President of the United States

On 'Adaptability'

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'.

On 'Choice'

"We are a product of the choices we make, not the circumstances that we face" – Roger Crawford

On 'Commitment to Excellence'

"Desire is the key to motivation, but it's the determination and commitment to an unrelenting pursuit of your goal - a commitment to excellence – that will enable you to attain the success you seek" – Mario Andretti

On 'Courage'

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

On 'Exiting the Comfort Zone'

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

On 'Effectiveness'

"It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently". - Warren Buffett, American business magnate, most successful investor, and chairman and CEO of Berkshire Hathaway

On 'Goal'

To succeed in your mission, you must have single-minded devotion to your goal.- A. P. J. Abdul Kalam, the 11th President of India and an aeronautical scientist

On 'Importance of step by step progress'

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

On 'Keeping At It'

"Don't watch the clock; do what it does. Keep going".- Samuel Levenson, American humorist, writer, teacher, television host, and journalist.

On 'Keep Moving Forward'

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

On 'Luck'

"Luck is what happens when preparation meets opportunity." - Lucius Annaeus Seneca, Roman Stoic philosopher, statesman, dramatist,

On 'Never Giving Up'

"You can't beat the person who never gives up."- George Herman "Babe" Ruth Jr., American professional baseball player whose rags-to-riches story moves from growing up on the streets of Baltimore to ultimately being the biggest celebrity in America.

On 'Nothing is Impossible'

"Nothing is impossible in this world. Firm determination, it is said, can move heaven and earth. Things appear far beyond one's power, because one cannot set his heart on any arduous project due to want of strong will" – Yamamoto Tsunetomo

On 'Obstacles'

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

On 'Opportunities'

"Construct your determination with sustained effort, controlled attention and concentrated energy. Opportunities never come to those who wait....they are captured by those who dare to attack" – Paul J. Meyer

On 'Persistence'

"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." – John Calvin Coolidge. Jr., the 30th President of the United States of America

On 'Procrastination'

The famous Spanish painter Pablo Picasso said "Only put off until tomorrow what you are willing to die having left undone".

On 'Real Work'

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

On 'Resilience'

"When we tackle obstacles, we find hidden reserves of courage and resilience we did not know we had. And it is only when we are faced with failure do we realise that these resources were always there within us. We only need to find them and move on with our lives". -- Avul Pakir Jainulabdeen Abdul Kalam better known as A. P. J. Abdul Kalam, the 11th President of India and an aeronautical scientist

On 'Secret of Success'

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

On 'Self-Confidence'

You have to believe in yourself when no one else does.- Serena Williams

On 'Turning Dreams into Reality'

"We all have dreams. But in order to make dreams come into reality, it takes an awful lot of determination, dedication, self-discipline and effort" - Jessie Owens

On 'The End'

"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'

On 'Wisdom'

"The only true wisdom is in knowing you know nothing". - Socrates, a classical Greek philosopher credited as one of the founders of Western philosophy.

On 'Will'

"What you have to do and the way you have to do it is incredibly simple. Whether you are willing to do it, that's another matter" – Peter F. Drucker

31 POWERFUL THOUGHTS – ONE FOR EACH DAY OF THE MONTH

DAY 1 – Each day is a new beginning

DAY 2 – Only I can change my life

DAY 3 – There is no right time. Start Now

DAY 4 - Have a vision and never lose sight of it

DAY 5 – Set a goal, to make your life worth living

DAY 6 – Cherish your goal and remain committed to it

DAY 7 – Keep razor sharp focus on your goal

DAY 8 – Develop the right attitude and change your life

DAY 9 – Weed out the self-limiting thoughts from your soul

DAY 10 – Train your mind to see the good in everything

DAY 11 - Be the energy you want to receive

DAY 12 – You are as able as you decide to be

DAY 13 – When there is a Will there is a way

DAY 14 – Action is imperative to achieve

DAY 15 – Faith in oneself turns adversity into opportunity

DAY 16 – Exit your comfort zone

DAY 17 – If you are passionate about your desire, nothing can stop you

DAY 18 – Persistence, persistence, persistence is the only route to success

DAY 19 – Stop complaining. Start tackling

DAY 20 - Shut Negatives out of your life: Negative People; Negative News; Negative Ideas;

DAY 21 – A healthy body will accomplish more

DAY 22 – Develop the power of Resistance

DAY 23 – Be Flexible. Not every situation is covered in the training manual

DAY 24 - Acceptance does not mean compromise. It means to consent to the reality of a situation

DAY 25 - Change your perspective and you may hit the jackpot

DAY 26 - Nobody is ever too old to learn

DAY 27 – Identify your energies and harness them

DAY 28 – Rework; Reorganize and Reenergize

DAY 29 – Failures are not an end in itself. They are just beginnings of something new

DAY 30 - Attitude determines Altitude

DAY 31 – Your future lies in your own hands

7. MAGIC FORMULAS FOR BECOMING SUCCESSFUL PERSON

“I’m in. I’m ready for Success. Success is mine. It was always meant for me but I was not prepared for it”. Yes. That’s how you should welcome success in your life every single day. Many-a-times we elude success by not recognizing our shortcomings and blame it on luck. However, success is and was always within you and it is just a matter of time before it is in your hands. Success is a subjective term – It has different meanings for different people. Society may measure success in materialistic terms but every individual has certain expectations from himself/herself. It is not necessary that a person needs to be famous or rich in order to be successful. If you attain pleasure and satisfaction from your achievements and from life in general, you can truly call yourself a ‘successful person’.

So let the Magic Formulas help you to discover the potential locked within you for becoming a Successful Person.

1. MAGIC FORMULA OF ATTITUDE

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

2. MAGIC FORMULA OF HAVING MORE THAN 24 HOURS A DAY

Without realizing we have mastered the art of ‘blaming time’ as a culprit for everything that goes wrong in our life. Approach the 24-hour day as you don’t have 24 hours in a day but you have 86400 seconds in a day! Now that’s a lot of time. The reason a 24-hour day seems short is because we prioritize our jobs and the ones on low priority never end up getting done. Methodologically increase the hours in your day by ‘prioritizing’ work, thus maximizing your outcome.

3. MAGIC FORMULA OF ELIMINATING EXPECTATIONS

With due respect to Charles Dickens, to suit the ideology of success it must be always remembered - If you have 'Great Expectations', you will never achieve personal growth and personal development. Stop having mountains of expectations from others as expectations only keeps you waiting and waiting and waiting. To be successful, an individual has to depend only on himself/herself and no one else.

4. MAGIC FORMULA OF HAVING WORK AS PASSION

A famous quote which we all may have heard many times in life is 'Choose a job you love and you will never have to work another day'. It is such an oft repeated quote that you would think everyone must be following it by now. But we humans are slow learners. If your job/work etc. is not your passion, quit sitting and moaning about it. Make it your passion. Bring some innovation into it so as to make it more appealing. Infuse passion into your work and become a success.

5. MAGIC FORMULA OF ACCEPTANCE

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

6. MAGIC FORMULA OF RESPONSIBILITY

Responsibility is a scary word to many. The moment you hear this word you feel it will keep a cartload of burden on your head. It takes courage to shoulder responsibility for your deeds and it takes even more courage to shoulder responsibility for the deeds of others. Responsibility also includes personal responsibility. Holding others responsible for our failures and our own self responsible for our success is a fallacy we all commit at some point in our lives. When you accept responsibility for the way your life has turned out, you are on the path to success.

7. MAGIC FORMULA OF STRONG RELATIONSHIPS

Surround yourself with optimists and achievers. Don't be around grumblers as your energy will start depleting and you will lose all your enthusiasm. Consciously be around optimistic people: Those people who bring out the best in you. Stay as far away as you can from people who drain your energy and have a pessimistic outlook towards life. When you surround yourself with negativity and stressful people you weaken your attitude. The Negative energy saps your vitality whereas positive energy rejuvenates you. To be successful, forge strong and positive relationships.

8. MAGIC FORMULA OF FOCUSING ON THE PRESENT

Focus on the Present. Live in the Present. Forget the Past. Forget past failures ...remember them only to learn from them. Human beings classify

those things as negative which instill fear in us. Failure invokes fear...the fear of having to prove yourself all over again. However, if you face that fear, you will realize it makes you stronger. Use learnings of past failures to attain clarity and live to the fullest in the present. Clear out the noise and zero in on what is most important.

9. MAGIC FORMULA OF CONTROLLING YOUR ANGER

The fight-or-flight response is a physiological reaction that occurs in response to a perceived harmful event, attack, or threat to survival. So organisms either respond to a threat by flight which is caused due to fear or they fight the threat. Anger works like a warning bell that tells you that something is wrong. Anger is good when it is channelized as positive energy in the form of aggression. For a sportsman anger is a boon as it helps to win matches. But more often than not, anger is a negative emotion. The best way to tackle a problem is by calmly solving it. Anger will not solve the problem, but only worsen it further.

10. MAGIC FORMULA OF BULLET PROOF MIND

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. 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.

11. MAGIC FORMULA OF GOAL SETTING & FULFILLMENT

Put down your goals on paper. List what you aspire for in life whether it is material possessions, happiness, strong relationships etc. If you are not clear of your goals, even God will be confused as to how to help you achieve what you want since nobody knows what you desire. Similarly, the structure we need to adopt for fulfillment of goals needs to be chalked out and put on paper. We need to draw out a time schedule of work commencement and completion and the methods to be adopted. Once the structure is in place, achieving success does not seem a daunting task.

12. MAGIC FORMULA OF FAITH

Hope is what keeps you alive. Faith in God or any Divine Power implies depending on him for his reliability. Faith in God includes Faith in his Timing. Faith can move mountains. Follow your faith. Choose to believe that there is a supreme divine power that is always in control of your life. You may be going through a tough time, but by relying on faith, the path becomes easier. When you have faith, you give an anchor to yourself which holds you in troubled times.

13. MAGIC FORMULA OF PERSEVERANCE & RESILIENCE

The ability of a substance or object to spring back into shape is called resilience. 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 and attain astounding success.

14. MAGIC FORMULA OF SELF RENEWAL

Our own self requires a self-renewal at some point in time. We require a personality transformation and evolution, to enhance personal growth and rejuvenates us from the inside. Self-Renewal would imply any productive activity which enhances your personal development, makes you feel good about yourself and creates self-worth thereby giving you happiness. The activity could vary from person to person, but the end-result is that they increase your efficiency and productivity and speedup the road to success.

15. MAGIC FORMULA 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. 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. To become successful in life, take steps towards attaining financial freedom.

16. MAGIC FORMULA OF ENHANCING SOFT SKILLS

Soft skills are the personal attributes that enhance an individual's personality, job performance and career prospects. Some examples for the same could be communication skills; anger management skill; team management skills; general etiquette; negotiation skills; behavioral traits; time management techniques; stress management skills etc. It set you apart from others. Technical expertise is important and needs to be achieved to approach any task. However, your soft skills are the key factor in determining how far and at what rate you will climb the ladder to success.

THE MAGIC FORMULAS WILL HELP YOU ATTAIN SOCRATES SECRET TO SUCCESS

What is Socrates Secret to Success?

A young man asked Socrates the secret to success. Socrates told the young man to meet him near the river the next morning. They met. Socrates asked the young man to walk with him towards the river. When the water got up to their neck, Socrates took the young man by surprise and ducked him into the water. The boy struggled to get out but Socrates was strong and kept him there until the boy started turning blue. Socrates pulled his head out of the water and the first thing the young man did was to gasp and take a deep

breath of air. Socrates asked, 'What did you want the most when you were there?' The boy replied, "Air." Socrates said, "That is the secret to success. When you want success as badly as you wanted the air, then you will get it."

There is no other secret.

8. 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



CA. (Dr.) Adukia Rajkumar Satyanarayan

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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.