

BECAUSE
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is the limit

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Foreword -

This is just a beginning...

My first recollection of the project is a day about one and half year back, when the Honorable Vice Chancellor of DTU, Professor Yogesh Singh put forward the idea in front me. Without a second thought, I agreed with him. After further discussion, I was given the responsibility to get it done. But the tricky part was to choose some trustworthy writers who could execute the idea in the same way we wished it to be executed. Then, we contacted with Vinit K Bansal since I have already read his previous works. Today, I feel very proud to say that without the sincere efforts of the writing team that comprised Vinit K Bansal, Suhail Mathur and Parushi Kalra, this book wouldn't have happened.

The book highlights the life stories of some of the most eminent personalities who are alumni of the University and have achieved a big name for themselves and the country. This book is the first of its kind that shares extraordinary stories of the five go-getters, i.e. RS Bhola, Karnal Singh, Vijay Shekhar Sharma, Durga Das Agrawal and Arun Goyal. I give my heartiest congratulations to Vice Chancellor for initiating such a brilliant idea and to the author of the book for bringing it out to the readers.

I believe it is a great step taken to motivate and encourage the young students by making them aware of the struggles and all that it takes to achieve success in life. According to me, the best way to stir up the zeal in the students is by setting examples and sharing real-life experiences of their role models. And, this book has done just the right thing. Without a doubt, this book will stimulate the minds of today's youth and teach them how not to give up what may come, and create a vision in their minds.

Also, this is only the beginning, there are many more stories left to share with the readers, and I hope this would happen soon. All and all, I would like to say that I feel honoured for being a part of this institution and the project.

Anoop Lather
Consultant Youth & Cultural Affairs/PRO,
Delhi Technological University.



PAYTM KARO

Vijay Shekhar Sharma

Vijay Shekhar Sharma, the youngest billionaire of India according to the latest Forbes Billionaires List, has created for himself such stardom and notability that it is worth millions of applauds. He has built for himself and for the country, a business of \$7 billion in less than seven years, which in no ways can be said to be a twist of fate; it is his efforts and purposefulness that has got him there. He has been through phases in life where he had absolutely nothing, and has also been through days where he would walk seven or eight miles a day, merely to save money for his meals.

Vijay has altogether created a different scenario for the Indian economy. He has become a new face in the startup industry; one that is destined to take the position of the top entrepreneur in the world of startups, one day.

Vijay has been a multi-tasker since his early days. Along with being blessed with a good intellect and a sharp mind, he was also born to do diversified tasks. Gifted with the art of reading two books simultaneously, during his preparations for engineering entrance examinations, he studied two books together, one in Hindi and the other in English, both on the same subject. This was also a part of his English learning journey. No doubt, his abilities and unique talents accompanied by his hard work and determination have brought him to the place where he is today.

Vijay was born on 7th June 1978, in the small town of Aligarh, Uttar Pradesh, in an unpretentious, modest, middle-class family.

The son of a strict disciplinarian school teacher, Sulom Prakash Sharma, and mother, Asha Sharma, who was a homemaker, Vijay pursued his schooling from Harduaganj, a

small town near Aligarh in Uttar Pradesh, and even forewent taking tuitions as he did not believe in them.

Vijay's ancestors held very respectable positions. For instance, his great-grandfather, Pt. Ram Lal Sharma, had a police job in Mahaban district of Mathura and was later transferred to Vijaygarh, a town near Aligarh. For stability purposes, he decided to leave Mahaban once and for all and permanently stay in Vijaygarh. His son, Vijay's grandfather, Dr Gurudutt Sharma, too was an extraordinary student in his time. He was a renowned doctor of Vijaygarh, who worked for the social welfare of the town and was always ready to do something for the betterment of the people of his town. Once, while the doctor was taking a stroll in the small and congested colony lanes of Vijaygarh, he saw some shabbily dressed children playing in the mud. He started talking to the kids and got to know that they did not go to school. He felt terrible for them and at that very moment, he took a resolve to build a school in Vijaygarh. When he estimated the total cost, it came out to be a huge amount, which he alone couldn't afford, so he decided to visit nearby villages to collect donations. He himself could only afford to donate a piece of land. Eventually, when enough amounts were collected, he initiated the construction, which led to the formation of Mahatma Gandhi Gurudutt Inter College in Vijaygarh, which stands as a symbol of his love for society till today. When even that was not enough, he decided that the school wouldn't charge any fees from the students.

Vijay's parents wanted to inculcate similar values in their son, so they tried their best to educate him, despite severe financial difficulties. Vijay too was well aware of the same and as a

bright young student left no stone unturned in studying to the best of his abilities.

Vijay studied in a school named Madhyamik Shiksha Parisar initially and then completed his middle school from DAV College in Aligarh at a very meagre fee. All classes were in Hindi and facilities in the schools were a bare minimum, and in some instances even nonexistent.

"I was in a school where my class fellows didn't necessarily even have *chappals* to wear. I lived a childhood where if we had to attend a marriage, my school uniform was the only dress to wear," says Vijay, getting emotional. The pain of being deprived at that time was evident in his eyes.

He tells us how despite being too young, he was conscious of being poor during his childhood. When he was 12 years old, he wrote four lines in Hindi, which describes his state of mind at that tender age.

"Mein garibi boon; Mein tumbe pyar karti boon; Mein tumbe chhod nahin sakti; Kyonki tum mujhe jyada pyar karte ho."

After facing a lot of humiliations, he decided he did not want to spend the rest of his life living in deprivation.

According to Vijay, whatever happens to you in school is an important decisive factor of how your future will be. While his classmates used to enjoy their time in school and stay out of the classes almost all the time, he used to converge all his energies into studying.

"Believe me, your formative years lay the foundation your future," he says.

Vijay Shekhar says that for some reason he never liked the

attitude people had towards poverty in his town. "We, in India, love to enjoy the stress on us and poverty is something that people use as an asset, as a card to play for various reasons. That is the kind of school I come from; the attitude of people in those places was shocking to me."

Vijay did not want to be tied down to a fate like others. He did not want to remain in the same situation that he was in as a child. He wanted to free himself from the shackles of poverty, get outside his comfort zone and do something big. It wasn't at all easy for him as his father had to support six people in the house on a very nominal teacher's salary. Vijay watched his father work hard to raise the two lakh rupees that were needed to get Vijay's sister married. The little boy believed that the world was strange and that merely working hard would not get you what you deserved. You needed to go that extra mile.

At the age of 13, irked by all the problems, Vijay decided to change his "fate". Day and night, 24x7, his mind was running, and he started making big plans. Watching his family living in poverty was something that broke his heart. He wanted to do away with all of this, once and for all.

Vijay's relationship and connection with his siblings had been perpetually strong, and incidents of their jollification and merriments were many! He had two sisters and one younger brother in his family. Whenever their father was not there in the house, all of them got together and had their fun since they could not get up to any mischief in the presence of their father. As soon as they heard the sound of his scooter entering the gate, they used to rush and glue their eyes in their books and pretend as if they had been studying for hours. Such was his fear!

Vijay was, and still is a big foodie and had a good time in his childhood, gastronomically at least. He loved eating street food, and his favourites were *tikki chhole, golgappe and chaat* of a food stall somewhere near one of the SBI banks in Aligarh.

“Till today, whenever I get a chance to visit my hometown, I go to the same stalls and relish the same old taste,” he says with a smile.

Vijay's father was a man of principles. He did not 'sell' education like other teachers. He was never in favour of teachers conducting tuitions outside the school. Instead, he wanted that extra classes be conducted in the school. All the other teachers in the school where he taught, opposed him, but he was firm; firm enough to stick to his principles and to take a firm stand against the practice of conducting tuitions.

Once, at a meeting of teachers, the principal of the school, Mr Shambhu Dayal, was talking about how their school was going from strength to strength and its students performing well when Vijay's name cropped up in the discussion. The principal too had heard of him due to his brilliance and his ability to question things. However, the principal was unaware of how young this genius was and how he had excelled beyond his age.

The principal had dedicated a Hindi quote for him that said, “*Leek leek kayar chale, leeke-leek kapoot. Leek chhod teen chalein, Shayar, Singh, Sapoot.*”

Vijay ultimately topped the class with flying colours His proven track record convinced the principal to moot the idea of sending Vijay to higher classes. However, some teachers were not sure whether this would be a good idea since it may put too much

burden on Vijay and he may have adjustment issues to deal with as well with all his colleagues being much older.

At this point, one of the teachers, who had taught Vijay and also interacted with him outside the class premises, assured the other teachers that no such thing would happen and that Vijay would continue doing well as he was a very focused boy and his quest for knowledge was insatiable. All the teachers saw merit in the reasoning and consented to the same. This was probably the first time his teachers had come across a boy of such unusual brilliance. Seeing his intelligence and intellect, they were convinced that he was far ahead of his classmates and needed to be promoted and hence, he was able to finish school at a much earlier age. In fact, he was so bright that he cleared his higher secondary exams at the young age of 14 years.

But finishing school at an early age also brought along with it its own set of problems. For starters, his family had trouble coping with the fees in case he was unable to make it to a government college. In fact, his mother categorically told him to perform well in his entrance tests as they could not afford the fees of a private engineering college. Plus, no engineering college would enrol a student before the age of 15. They went with a lot of hopes from one college to another in the hope of getting admission, but while all the colleges recognised the boy wonder that Vijay was, they said that unfortunately their hands were tied as college rules and regulations did not permit a boy of his age to be granted admission. This was the story everywhere, and it was indeed so that the university guidelines had not accounted for a brilliant mind like young Vijay, who had completed his school studies much before so many other students throughout the

country. With no other alternative left, Vijay began utilising his time and commenced his preparations for JEE.

However, one good thing that came as a result of these meetings was that Vijay understood the importance of English as a language. He had seen these principals and vice chancellors speaking in English and immediately realised that the primary mode of learning in colleges was English and he had to start learning the language if he harboured any hopes of studying there. So, on returning home, he headed straight to the local bookstore and returned sometime later with several books. When his mother saw so many books in Hindi and English, she asked him if the course was so extensive. With a smile on his face and determination in his mind, Vijay replied that one set of books was the English translation of the other set of books written in Hindi.

Despite the fact that his schooling had primarily been in Hindi medium, and he was more comfortable with Hindi, Vijay decided to give the tests in English even though they could have been given in Hindi. This was primarily because of his desire to excel in the language and make himself adept at it when he entered college.

He had taken up a tedious path but was intelligent enough to devise a strategy that would benefit him. As mentioned earlier, he began reading books in both languages on the same subject, but first in Hindi to understand the basics and then move on to English to further fortify what he had already learnt. This made him doubly sure of his concepts and strengthened his bases two-fold.

Vijay has always been very pragmatic and smart since

childhood, understanding the difficulties he would face. During the entrance test too, he knew that he would still struggle with English but he looked for pointers to help him answer questions quickly. Vijay had a steely resolve and sought inspiration from one of his experiences.

It so happened that once a foreigner had come to their village as a tourist. Naturally, the locals were unable to help him as they did not know the language. And so, young Vijay was called to help him. Not himself a proficient speaker of English, Vijay still managed to help the tourist by listening to catch words the foreigner spoke and tried to understand what he must be implying. For the exams too, he wanted to adopt a similar strategy. For example, if he saw the term 'kmph' written in the question, he immediately understood that it would be about speed and answered it as such.

Intelligence coupled with practical knowledge ensured that Vijay sailed through the electronics and communications course at Delhi College of Engineering in the year 1994. He cleared the entrance examination, securing the 47th rank and this became a remarkable day in his life and also his father's, who he believes, never got his due.

Here too, his brilliance was acknowledged, and in a rare move, the Delhi University granted him special permission to join classes despite the fact that he was not yet sixteen. His good grades had ensured his entrance and history was created as Vijay became the youngest student of his batch and one of the youngest ever to join Delhi College of Engineering.

However, his struggles were yet to manifest themselves in their true form. His inability to speak English created a rift

between him and the other cool guys from Delhi, who were well versed in the language. This coupled with the fact that he was an introvert and away from his parents, made the situation more difficult for him. During his days in college, the fact that he was the youngest in the class was long forgotten. Nobody respected him the way the people of his town respected his achievements. He was a class topper during school, but nobody cared here in the college. According to him, as long as you were good in English and had good communication skills, you were valued. Superficial merit mattered so much to people that his inborn talents and intellect took a back seat, and the fact psychologically affected him so much that he turned into an introvert. He was quickly transitioned from the first bench to the last and ultimately out of the class, and he kept wondering what had happened. He had no one to talk to, and no one to share what he was feeling. His snobbish Delhite classmates only spoke English, so there was no chance of getting close to them and sharing anything with them. He just wanted to run away. He termed the English language as his Achilles Heel. He could experience the “*taare zameen par*” moments in the class!

As recourse to the situation and to give vent to his feelings, he immersed himself in books or computers, something that was a recent development and gaining popularity with the students.

In a way, those days, by default, led him to read and learn more and with his company at its zenith today, Vijay can only be happy with the blessing in disguise.

“Opportunity decides how low you will go. Adversity, how high,” he always says.

One of the funny incidents he describes also brings out his

nature to question and not blindly follow anything told. Given his love for computers, he was surprised as to why a laptop was termed a notebook when a notebook was utterly different from it. Gradually, he made friends in college who helped him understand that it was due to its shape that a notebook was called as such in computer terminology.

Vijay was a great music buff and music would be his only ally in times of difficulty. Like books and magazines, he was experimental with the kind of music he liked to listen to. He made concerted efforts to listen to English songs in order to get familiar with the flavour of the language in general. No wonder now Pink Floyd, U2, Coldplay and Jim Morrison are some of his favourite performers and he continues to make his friends listen to all the new music he hears and likes. He learnt the lyrics and played the songs in the back of his mind in a loop.

As has always been the case with him, his inability towards something gradually and eventually led him to achieve success through his vistas of knowledge. Despite making friends, Vijay had not been able to come at par with the level of English he would have liked to have mustered up to become fluent in the language and understand the queries posed by the professors. This greatly affected his confidence, which was a huge setback for him given his academic brilliance, which had now been relegated to the back seat of the class, quite literally.

On various occasions, this strange situation with his commitment towards his studies made Vijay question his own ability and whether or not he would be able to land a good job and fulfil the dreams of his parents, who had high hopes for him. This notion began to scare him, and in a bid to overcome this, he

began reading newspapers on a daily basis. Not one to take half measures, he also began reading magazines to improve his English language skills further. But if you thought that this was it, you are mistaken.

Being a constant learner, Vijay was looking at ways to better his English and would often think of ways to do so. He had started prefixing “What if” in his thoughts. Whenever he would feel that something is lacking in him, he used to wonder, “What if I overcome this? What kind of awesome goodies lay ahead of me?” And that is how he overcame many fears and inhibitions in life.

It once so happened that this struggling engineering student had gone to visit Chandni Chowk with his friends and they had a great time. While returning, one of his friends casually mentioned about the presence of booksellers, who sold books on pavements in Daryaganj. Intrigued by it, Vijay went to look for them and was amazed to see a plethora of books being offered at extremely reasonable rates. What further interested him was the large presence of English books, which could be read and enjoyed without burning a hole in the pocket for a student like him.

He even began to purchase second-hand books written in English and made it a point to visit the Sunday morning market on the roads of Daryaganj as well as on Asaf Ali Road. Even today, he makes sure he gets time to read books. However, he doesn't like reading fiction and prefers non-fiction instead as the rigours of the real life are more appealing to him than made up stories. On one such visit, he picked up the Fortune magazine. On reading it, Vijay was utterly mesmerised. He was sucked into

the world of technology startups and about the Silicon Valley located in California in the United States of America.

Back then, Vijay scored a contract with Jet Airways to write their web programs. He wrote their Delhi-Bombay schedule and built a website called Travel in India. Jet Airways paid him 1,000/- for the program. That night, lying in bed, he felt that this was something very liberating. He did not study for it academically; it was his passion-driven work. For a moment, he thought that he did not need a formal education to do the things which he was good at naturally.

At the turn of the century, between 1995 and 1996, dreams were being harboured by those who may not have been great academically, but were of a creative bent of mind. These individuals wanted to start their own ventures, courtesy the popularity of the Silicon Valley. For some reason, probably because of the rough patch he was going through in college, Vijay believed that even if he was unable to secure a job for himself, he could still make his life worthwhile by starting his own internet based company.

Such was his keenness and eagerness that he did not even wait for his final exams to commence and with the help of a friend, started a company called XS Corps while he was still a student. His firm built web-based content management systems. Very interestingly, the address on his business card was, in fact, his hostel's room number, DCE computer centre's phone number as the official number and the hostel's number doubled up as the residential contact number.

During those days, a pager, a probable equivalent to the modern day SMS, was the new gadget introduced in the market

and he and his friend indeed wished to have the convenience it afforded. But then, one had to shell out money to purchase the pager, and neither of them had enough money to buy one. So, they managed to make friends with a shopkeeper and used his number on their cards. For a certain amount, the shopkeeper would receive calls and write down numbers when Vijay wasn't there. Once free from college, Vijay would return all calls.

Taking inspiration from Sabeer Bhatia, who founded Hotmail.com, Vijay also commenced his entrepreneurial journey. At one point in time, he wanted to go to Stanford, the birthplace of Yahoo, but understanding the financial difficulties that stood in his path, he decided to learn coding all by himself. This proves his never say die attitude and his constant urge to learn more and excel at the same time.

It was times like these that proved that Vijay was different from the rest of his peers. In normal circumstances, any prudent entrepreneur would have sold the equity and in all likelihood, started a company owned by them. But Vijay remembered his father's words and chose to follow them. While in school, Vijay had begun learning the answers for an upcoming test, which was scheduled two days later. Seeing the extra effort Vijay was putting and the time constraint he faced, his father sat with him and putting an arm around his shoulder, he guided him by saying that he was sure Vijay would do well in this test due to his current effort but if he started learning while the teacher taught, his preparations would start from there itself and he would remember them by heart for his entire life. The larger goal of what his father said was to think about the longer run. And Vijay learnt his first life lesson which he used here. He wanted his

company to excel in the longer run even if it wasn't doing well currently. It was better to patiently wait and eventually lead a company with a legacy of its own for the next 100 years than to shut shop immediately.

"Some other entrepreneur would have sold the equity and started their own company. But I aspire to build a 100 year old company. I think that men and boys are different because the boys flip and sell. Men run and build legacies," Vijay said.

Gradually, money started to pour in, but given his background, Vijay felt the need of taking up a job as his parents also wished the same. So, in 1998, after finishing his degree at Delhi College of Engineering, Vijay got a job in a software company called River Run Software Group in Noida in the business development department. Vijay fondly remembers the time when he called up his parents to inform them of the job. The moment he told his mother, tears of pride started flowing down her cheeks while his father's chest swelled with pride on knowing that his son had gone a step ahead of him and had carved a place for himself in a high profile place and a high profile job, at least for them.

Vijay commenced working with the company and had a pleasant working environment. But it was not what Vijay had bargained for. Bright, young and waiting to excel at a larger scale, he felt as if he was stagnating in a job and felt suffocated as the job did not excite him as his entrepreneurial ambitions did and so, shortly after a year of working at the company, he quit. A decision that left his parents sorely disappointed and heartbroken!

Vijay knew his parents had a lot of hopes for him and wanted him to secure his future through a job. In order to keep

them content and also let his entrepreneurial ambitions soar, Vijay thought of an idea where both parties could benefit. He informed his parents that he would send the same amount of money he was sending home while working with his previous company if they let him work in his own business.

Living Media India became one of his first clients. It was a big media house that published several prominent magazines like India Today and Business Today and had even gone on to strike gold in news TV with Aaj Tak. XS Corps did a lot of work for LMI, including building their search platform, some of their websites, back-end systems, and provided them with the most up to date and required internet technology.

In the year 1999, XS Corp got a fantastic offer from the New Jersey based company, Lotus Interwork, and could not turn down the deal. Vijay, along with three of his friends, received a considerable amount of Rs. 1 crore, which was an amount fit for a king way back in 1999. With his bank balance rising and his worth being understood by even international players, Vijay commenced working as an employee of Lotus Interwork.

However, Vijay was not satisfied with what he was made to do there. It so happened that just at that time, the company asked him to come to the USA, but something happened soon that made him change his mind. At the Visa interview, Vijay was asked for his bank statement. Having no idea about its relevance at the meet, Vijay had not carried it with him and was asked to come at a later date. But this time, he didn't return. Instead, he quit his company to once again follow his true passion and calling, by building his own business.

The eager entrepreneur started a telecom services company

called One97 in the year 2000 that gave mobile users contact information about people on SMS, akin to how White Pages and Yellow Pages worked. The company did mixed to fair business till IB Saxena of bababazaar.com came into the scheme of things. Saxena asked Vijay to give him the people search data he had on SMS.

Vijay didn't seem to have any problems with that and as he knew Saxena, did not even ask what was in it for him. But then things began to change when one day, IB Saxena sent him a cheque issued by a mobile operator who had made profits with the help of using Vijay's data. Strangely, Vijay wasn't directly making money via this venture but the cheque gave him an idea, and he decided to implement it via a revenue sharing model with the mobile tower operator.

The operator would charge its consumers for the data taken from Vijay, and the two would split the money the consumer paid. Gradually, mobile operators started taking from Vijay content other than people's search data. The breakthrough came when Airtel wanted astrology content on Voice.

Given India's propensity and fondness to believe in astrology, Vijay did a smart thing by in fact hiring an astrologer right in his office. The astrologer had a full-time job, attending to customer's calls and providing a response to queries posted on the internet. Such organised behaviour and application led the business to grow tenfold for a company like Airtel and the success eventually trickled down to Vijay's company. However, this was not enough for the ambitious Vijay and he wanted to surge further ahead.

Given his love for cricket and music, it was only natural for

Vijay to expand his expertise further and foray into that domain as well. He always believed that when you combine your passion with a profession, your expertise would reach an altogether new level. Mixing these two winning combinations proved to strike gold once again for Vijay. Providing live cricket scores kept the ardent followers of the game hooked to their phones at times when only radio commentary was the option, but this provided for better graphics and faster score updates. And in a nation of so many cricket lovers, this was bound to excel. It is interesting to note that successful people are, most often than not, visionaries and can catch the pulse of the nation.

An indication of Vijay's business acumen was amply visible in the fact that all three categories he chose to venture into – astrology, music and cricket, have a large following in India and he knew that if serviced well, this could be a game changer, which it eventually proved to be.

A company called JT Mobiles' mobile license had recently been acquired by Airtel in Punjab. The circle head for that region wanted music content on a 50-50 revenue share. Given the fact that Punjab has always been a music lover's paradise, the service became an instant success and further fortified One97's relationship with Airtel to other domains as well.

As One97 grew, it needed more money because it was running more servers, bigger teams, and had to pay the royalty on the music. But the tech bubble had been burst, and all technology companies were struggling for a new lease of life. Eventually, his company's funds were depleted, and Vijay began taking loans at a high rate of interest, some as high as 24%. He knew he was being cheated, but he had no other alternative than to get stuck in this

vicious cycle.

Any money that came in went into paying the interest, office rent and salaries for the 25 people team. Vijay, who always paid himself at the end after the dues were cleared, had on many occasions no money to pay his house rent.

It so happened that while Vijay was watching a movie, he saw a funny scene of a tenant, who was the hero, clandestinely using the back railing to leave his house and subsequently enter via it to avoid having to pay the rent. While he found the scene comical at that time, he suddenly realised that his situation was no different. In fact, Vijay had not even paid that month's rent to the landlord. So, he too would go home late at night and surreptitiously enter his house by climbing walls like a thief, something he severely detested. But he had no option. The mornings were no different. He had to wake up early and leave the premises in a bid to escape the landlord from catching him and demanding payment.

One night, as he entered his home, he saw a shadowy figure, but when he turned, it was gone. A baffled Vijay wondered if there had been someone there or it was merely a figment of his imagination. Dismissing it as the latter, Vijay went and slept blissfully. As usual, he got up early and had just exited his house when he froze in his path. His eyes had an expression of shock, and his face went pale, for standing in front of him was no one else but the landlord himself! In fact, he was the one whose shadowy figure Vijay had seen the previous night. Fearing the worst, Vijay felt he was done for.

His landlord, however, was a nice and humble soul who always advised Vijay to save money for himself and his

expenditures. Feeling embarrassed, Vijay always promised to pay up the next month. But as luck would have it, every month turned out to be worse than the last and eventually a situation came where Vijay did not even have money to buy food for himself!

It was a profoundly troubled time for Vijay. They say when a man is troubled; he thinks and analyses what he could do to rectify the situation. Vijay's case was no different. He often sat and thought about the times gone by. The times when he had a crore of rupees with him and how time had suddenly changed so much that he could not even buy groceries for himself. He believed in himself and backed his abilities but clearly, his parents were distraught and there was little, he felt, he could do to prove to his parents that the decision he had made of quitting his job was indeed right. But before that, he had a more pressing problem – How to arrange his next meal!

As a result of how broke he was, Vijay had to go to his friends' place and eat with them. In fact, the cheap and delicious *paranths* made by the paranthewala near Moolchand Hospital in South Delhi became Vijay's regular haunt to fight the food and cash crunch. Such was the situation that even if Vijay was able to drink two cups of tea, he would consider it to be a luxury. He would walk from Priya Cinema in Vasant Vihar, South Delhi, to East Delhi just because he did not have enough money to travel by bus. Whatever money he had with him, he considered spending it on buying himself something to eat rather than on travelling.

On some days, Vijay undertook training or consultancy work to make extra money. His job entailed going to companies and teaching their employees about the use of the internet and its

benefit, for a daily pay of Rs. 1000. Additionally, he would also set up a website and email services run by his company for clients.

This way, Vijay somehow kept his company afloat. And then he met the dynamic Piyush Agrawal, whose Polar Software required help with their technology. Within a short span of time, Vijay's relentless work took Agrawal's company from a no profits one to a one generating a substantial profit.

Then, one day in 2004, Piyush dropped a bomb. He asked Vijay to become the CEO of his company. Given his past experiences, Vijay turned down the offer but Piyush urged him to strongly reconsider.

As a then 26-year-old Vijay began to consider the offer, he realised that his parents were still not satisfied with his work and due to that another problem that had risen its head – that of marriage. For some strange reason, the girls' families, after being initially very interested in Vijay after knowing his qualifications and after meeting his parents and liking them, would eventually reject the alliance or become incommunicado.

This regular occurrence surprised Vijay's father until he found out the actual reason. When the other party got to know that Vijay did not draw a fixed income, they started showing a lack of interest in the alliance. Keeping this in mind, his father met Vijay and requested him to take up a job once again and at least draw a monthly fixed salary of Rs. 30,000, which he felt was sufficient enough to instil some sort of confidence in the other party. Seeing his father virtually plead in front of him, brought tears to Vijay's eyes and he relented.

It was indeed a moral dilemma for Vijay.

But he could also not simply abandon On97, a company he had put his hard work and sweat into. That is when taking up Piyush's offer made perfect sense to him.

“Why don't I work for you half a day every day and you pay me Rs. 30,000 every month? I will be your CEO but only for half of the working day.”

Piyush knew it was a steal deal to get a man who had turned the complexion of his company and now wanted to make it more seriously, even if it was for half a day. After all, the amount he quoted was nothing for a CEO of a company.

The deal was complete, and Vijay informed his parents that he was now the CEO in a company earning the same amount his father had requested him to earn. Happy and satisfied with this, his parents renewed discussions of his wedding, and in 2005, Vijay got hitched to a Jaipur based girl in a simple wedding ceremony as he did not want his wife's parents, or his own to spend unnecessarily. In fact, the amount spent on the wedding was also taken as a loan by Vijay from one of his friends, who had partnered with him on XS Corps.

He has a delightful little son now on whom he dotes and who visits him at the office from time to time and sits in his lap. But Vijay is still not sure that getting married was the right thing to do.

“The spouse has a lot of expectations from a new relationship. But I could not devote time to my wife even if I wanted to.”

Even now, Vijay was finding it difficult to maintain and sustain his company. Seeing his friend in a constant state of

worry, Piyush enquired about One97's nature of work.

Vijay told him about One97's business of systems and content, how the content was delivered to the consumer through texts and calls, and how the operator charged the money and shared it with One97.

Piyush asked how he could be of assistance, and Vijay asked him for a loan of eight lakh rupees, the amount he needed to repay. While Piyush declined the loan, he nevertheless invested the same amount in his company, and also gave him office space so that Vijay could efficiently manage both the companies from the same location. In return and as a mark of gratitude, Piyush was given a 40% stake in Vijay's One97.

Eventually, Piyush sold most of his stake for a staggering sum of Rs. 87 crores. But given the current success of One97 with Paytm mobile wallet and an online marketplace in existence, he could have probably got even much more.

Just as people question Piyush's decision to leave, they question Vijay's decision to agree to give a significant share of 40% for a measly sum of Rs. 8 lakhs in comparison. But Vijay is the least perturbed or bothered. He feels some people have a habit of dissecting each and everything instead of doing something constructive. But most importantly, Vijay is a grateful man. He has seen hardships which is why he is even more appreciative of all the people who helped him in his time of distress and can never let money dictate loyalty or friendship.

Later, Polar sold its office and moved, but when Vijay had the money, he bought the same office back.

One morning, however, in 2006, Vijay woke up to terrible

news as he switched on a news channel. The channel showed a building in Connaught Place on fire. As luck would have it, it was Vijay's office, and it barely took Vijay a few seconds to realise that. To this day, the cause of the fire remains a mystery, though a short circuit is largely believed to be the cause behind it.

The reason notwithstanding, the fire burnt his pocket and finances. Having no other alternative, Vijay had to shift to a smaller office, but that too costs money. It was a sudden jolt to him and his team that had been progressing well and was finally showing growth. But now everything had been shattered.

But Vijay was not one to be bogged down. When he was a child, his mother used to tell him tales from the Ramayana and the Mahabharata, and he remembered a tale where the Pandava princes' palace was burned down. However, that did not slow them down and they regrouped and eventually went on to rule the kingdom. His office was nothing short of his kingdom, and that had been struck by fire too. The only thing now remaining for him to do was to rise like a fighter and claim his rightful place under the sun.

In fact, he even bought his employees laptops for official work, something that he hadn't done before. This was the true character of the fighter he was. But arranging money was a different ball game altogether. True, a major financial institution like ICICI did give him capital, but the amount was not sufficient for the plans that he had in mind. All these things began taking a toll on Vijay's mind, and he knew that he would have to put in either extraordinary effort or pitch to investors to believe in him and hope for the best.

Deeply shocked and dismayed by the awful incident, it took

Vijay sometime to resume his quest for funding. However, lady luck did not smile on him, and the market, as well as investors, did not warm up to him. The problem he was mainly facing was that since he had already received investments, the more pressing question was would his current investors be willing to invest further. Also new investors had not heard of him and some were simply unwilling to meet him.

The investment banker trying to help Vijay raise money often coaxed investors telling them that Vijay had a lot of business acumen and would surely be someone they should look to collaborate with. If the investor was still not interested the banker would ask him to at least give Vijay's ideas a fair hearing, and if they still saw no merit in the struggling entrepreneur's presentation they could just leave.

No matter what time of the day it was, Vijay would be there. Sometimes he had to give his presentation in hotel lobbies where a lot of noise added to the predetermined disinterest of the investors. In fact, the conversation was more like a job application than anything else. Yet, slowly but surely, people began to take note of him and one of them happened to be Sanjeev Aggarwal of Helion Ventures.

He encouraged Vijay and said that the country was in need of young and dynamic people like him who built a \$5 million company out of the Rs. 5 lakh they had saved. The praise became too much to handle for Vijay and he became misty eyed. It was a relief for him to see that despite his excellent academic achievements, no one, including his own family, had believed in him but now there was someone who was encouraging him and showing faith in his dream.

Finally, Vijay signed a deal with the managing director of SAIF Capital India, Ravi Adusumalli, in the last leg of 2006 and received the funding of \$6 million by March 2007. Ravi shared similar music interests as Vijay's and was stirred to see the poster of Bono and some other singers in Vijay's cabin which had the lyrics, "You make me feel that I can fly so high". Bono was Ravi's favourite too. Vijay and Ravi shared a strong bond thereafter. It is said that your frequency matches well with the people you share the same interests with. And that is why he was able to gel with Ravi so well. They both complemented each other in every way.

At that time, Vijay's revenue had climbed to 11 crores and EBIDTA was at 5-6 crores. But the money had been used by December and Vijay was in need of more to keep his company going. This is when a large funding house said it would extend a large round of funding worth \$40 million to Vijay. Naturally, he was ecstatic as this was almost double of what he was looking for and the extra investment would help Vijay become a big entity. However, this new investment turned sour as the investor wanted to show its superiority and dictate terms to those who had been standing with Vijay during his hour of need over the years.

Not one to burn bridges with old friends in a bid to form new alliances, Vijay politely declined the offer and once again set out on his own. But then, in 2008, bad news came in the form of Lehmann Brothers collapsing and the financial markets were in a turmoil as a result of which, any hope of funding, at least for the time being, was lost.

Once, Vijay was speaking at an event in Mumbai, where an executive of Intel Capital, the corporate venture capital arm of chip maker, Intel, was seated in the audience and liked what Vijay

spoke about. Post the conference, he invited Vijay for coffee and had a discussion. The meeting worked wonders for Vijay, and Intel Cap agreed to invest almost the same amount that Vijay had earlier turned down with the other funding company, in spite of the downturn. They invested around \$10 million in his company. In 2010, it was decided that his company would go for an IPO. There were revenues of Rs. 200 crores and profit of Rs. 100 crores. Vijay's company had sought to raise Rs. 120 crores through the IPO. All the planning to list the company by December 2010 through SEBI was done, but then, it decided to shelve the proposal and establish procedures for a new private investor.

At a board meeting, when he proposed the idea to the board members, he was criticised and opposed. Members did not believe in his idea. He was ready to surrender 1% of his equity which was about \$2 million and swore that if at all, the money that was put on the site was wasted; he would forego that 1%. He believed that the actual excitement is in doing what others say you can't do, not what others think you can. For him, building the trust in the company's customers was the predominant step. 30% of his company's campaign budget was invested in building trust with the customers. The advocacy of the brand was through word of mouth. No additional advertisements and promotions were done.

Facebook and Twitter became their headspring so that as soon as the customer complained, they got back with an immediate response. Their foundation was solely built upon trust though there were 30 other licenses available in markets like Mobikwik.

Vijay always desired to have a business partner and not an 'investor'. The kind of relationship he had shared with the partners or the investors was an amiable one. None of the three partners, namely SAIF, Alibaba and Alipay, created any kind of hindrances or fuss during their entrepreneurial journey together, for which Vijay considers himself really fortunate.

Giving is important and Vijay has given more to his team than what he has cumulatively collected in many years. His principles of valuing each and everyone who has contributed to his vision led him to do so, because he had had his share of experiences of the tough fights.

One of the interesting traits about him is that he never addresses the people working in his company as 'employees'. Instead, he refers to them as 'team mates or co-workers'. He firmly believes that he doesn't have a right to call anyone an employee because every one of them worked hard towards the targets of the company and hence his conscience never allows him to call them by any other word.

Vijay's 'never say die' attitude has made him one of the most successful entrepreneurs of India today. Despite belonging to an engineering background, it is unbelievable how he has developed commendable business acumen. He believes in putting himself into the customer's shoes and then working out what customers actually need. Whenever there was any confusion in implementation of plans and strategies, he used to think from the point of view of the customers.

Vijay's ideas were based on the concept of feature phones, or other instruments that were viable primarily for voice calls and SMS. However, the smartphones, which enabled the use of

internet and various types of applications, were already becoming extremely popular. With this growth and Vijay's company's growth, he was set to enter into a long and successful collaboration with smartphones and that was going to be a 'smart' tie up.

In 2010, spectrum for 3rd generation mobile telephony (3G) had been auctioned. The new service with its promise of faster internet speed started in the country the following year.

In 2009, Vijay hired his junior from DCE, Abhishek Rajan. This also goes to show the strong bond developed between students at the legendary college. Abhishek was given the charge of developing the business vertical of the company and it was in fact Abhishek who came up with the name, Paytm, a short form of Pay Through Mobile. Vijay found it so exciting that he gave his consent to the name almost immediately.

In November, Paytm Mobile Solutions was registered as a subsidiary of One97 and the first version of its prepaid recharge website called Paytmonline.com was launched in 2010 in the month of August. Initially, Paytm, in its first week got less than 40 recharge transactions on a daily basis which roughly amounted to Rs. 5,000. Gradually, the traffic increased with the company's idea to give a month's free subscription to its SMS jokes package.

By the time the company got its domain name Paytm.com, four months later, it was doing business of around a lakh of rupees worth of recharge a day – a huge 20 time growth without a penny spent on marketing and promotion. And as smartphones gained in popularity, the daily transactions went up to a staggering Rs. 50 lakhs. But like always, Vijay was not one of those to feel

satisfied. His need for growing constantly was making him work harder to become more than just a mobile operating wallet.

He had seen in the US how smartphones had played a role in the spread of consumer internet. He had to create something that would not be hitched to the operator's wallet. To create a new wallet, you need to identify a consumer need. To identify a consumer need, you need to identify a problem. Paytm had already branched out into utility payments and users could pay their electricity bills, DTH charges, etc through Paytm now.

These were crucial services but confined by their categories. The biggest problem in India is, as it was then, that a large percentage of its population is not part of the banking system. This is a problem and a need underlined by the government's Jan Dhan programme to open bank accounts.

In 2012, Paytm applied to the Reserve Bank of India for a license to start an electronic wallet in which users could store money and use it to make payments. The license came at the end of 2013 and the Paytm wallet started in January 2014. In just a year, 20 million people had taken to it; the number rising to 100 million by mid 2015, by which time transactions had crossed 75 million a month. This rapid growth could be attributed to the digital wallet fulfilling a need as many people are not comfortable with cash.

Credit and debit card penetration is very slow in India. Even if you have a card, the person whom you have to make a payment to may not be in a position to receive payments through your card or through internet banking. For small payments of Rs. 100 to Rs. 300, it seemed cumbersome to use a card or punch in a lot of numbers or a onetime password into a mobile phone. Some users

were plain wary of exposing their entire bank account by using their debit cards. The digital wallet on the mobile stepped in to fill this gap and is making 0 to 0 possible, which is a jargon for online – offline or offline – online bringing offline commerce and trade and vice versa.

If you have a mobile phone, all you need to do is register your number on Paytm or any other digital wallet provider. You receive a onetime password. Enter it and you have a wallet. Paytm verifies the mobile number. No paperwork needs to be done if you spend under Rs. 10,000 a month; you need to furnish other documents if you wish to transact for higher amounts.

Paytm says its wallet can be used with thousands of online merchants, including big ones such as Make My Trip, Health Kart, Home Shop 18, Uber, E Bay, Jabong and Groupon. Then, there are the platforms that give access to offline services such as food, taxi, spa, carpentry and plumbing services.

You can also buy from Food Panda, Domino's Pizza, Tiny Owl, Swiggy, Urban Clap, Tooler and so on, using the internet wallet. In July 2015, Paytm made a breakthrough, getting companies to use its wallet to make direct payments. One of them is No Broker. As the name suggests, its mobile app and website promises to do away with the broker in renting homes. It brings together the owner and the potential tenant, leaving it to them to take the deal ahead.

No fee is charged, and it strictly keeps out the property broker, who would typically take a month's rent each from both owner and tenant, earning a steep commission of 17%.

If you list a property on No Broker's website or app, you will

get a small reward. To receive it, all you have to do is to furnish your Paytm wallet number.

“We know we will change the lives of the half a billion people who have no access to banking,” says Vijay.

In the middle of 2014, Paytm started its online marketplace just like Snap Deal and Shop Clues but it was driven mainly by the mobile app. Initially, it was like monetizing its recharge and wallet customers by inducing them to buy on the market place. Soon, however, the marketplace grew bigger and began to channel its customers towards the other services such as wallet, recharge, utility payments and travel tickets.

In October 2014, Vijay attended the SAIF Partners meeting in Hong Kong and was left open-mouthed to see his idol, Jack Ma, Alibaba's founder and executive chairman there. After he had pitched about his company, Paytm, Jack Ma himself called him to know more about it. He told Vijay that Paytm would be a good fit for Alibaba, which was Jack Ma's company. Vijay became wide eyed at that moment. He became so excited that he expressed his wish to take a selfie with his idol so that Ma would remember that he met him once. The term sheet was signed on 11 November 2014 and this came as a soothing relief to Vijay. In less than a year, their target of 100 million users was achieved in August 2015. According to Jack Ma, this was just the beginning. He told them that they should build a company that enables the Indian population to get close to the mainstream economy. That was the plan they wanted to execute for the payment bank. They waited for their requisite approvals from RBI and finally in 2015, received a license from Reserve Bank of India to start one of India's first payments banks. The payments bank would be a

separate entity in which the founder, Vijay Shekhar Sharma, would hold 51%, One97 Communications would hold 39% and 10% would be held by a subsidiary of One97 and Vijay.

One97 Communications Ltd. transferred its wallet business after receipt of necessary approvals to the newly incorporated Payment Bank entity- Paytm Payments Bank Limited, under a Payments Bank license.

Vijay remembers one of Jim Morrison's sayings, "The most important kind of freedom is to be what you really are. There can't be any large-scale revolution until there's a personal revolution on an individual level. It's got to happen inside first." He believes that if you begin thinking like that, you'll be able to fight any kind of a competition and challenge that obstruct your way

On 9th November 2016, Prime Minister Narendra Modi announced the demonetization of India's two largest currency notes of Rs.500 and Rs.1000 and that it would be replaced with new Rs.500 and Rs.2000 notes in the coming months.

On hearing the news, Vijay Shekhar Sharma called his team members and asked them to release an advertisement. One or two newspapers approached them for the same and finally three newspapers carried their ads. The ads contained the images of PM. Vijay says that through those images, he wanted to tell the nation what a tremendous step the PM had taken to curb the problem of black money and corruption in India.

There were many allegations on Paytm after this. A respected former banker alleged that Paytm was essentially a Chinese company. In response to this, Vijay hit back saying, "It

doesn't really matter what people talk about Paytm in the first place but yeah, if you ask me, I'm happy to answer because I *have* an answer. Paytm wallet is being operated by One97 communication, which the company that I, an Indian person founded, and it is actually shifting from there on RBI's consent. It is completely a 100% Indian company. I personally own 51% and the rest is owned by an Indian entity known as One97 Communications Limited and effectively, I sold my shares in Paytm to fund that company.”

Another blow came to him when people said that to hush up the allegations; he took the “Paytm bank” step at the time of demonetisation as he was terrified of the bad publicity already. On this, he said that he was anyways going to do this. Also the preparations had commenced 18 months back, so there was no question arising for the same.

This proves his loyalty, integrity and morality towards his work. Proudly brushing away all the allegations imposed, he feels much more motivated and encouraged to work hard.

His love for India is unceasing and he is determined to make India proud one day. He gets very emotional when he talks about India

“I get tears in my eyes, literally,” he says.

Once, at some conference, he started crying on hearing the National Anthem. A guy who wasn't an Indian presumably, was sitting next to him, became concerned seeing him wail so hard.

“Is everything fine?” He asked.

“Nothing, it's just the way of showing love for India,” he said in a low voice, the guy was so impressed seeing his love and

dedication for his country. We definitely need more people like Vijay, who treat our country as a part of themselves. There has been a lot of brain drain from the country. People have shifted outside India to work and his wish is to make a reverse brain drain someday.

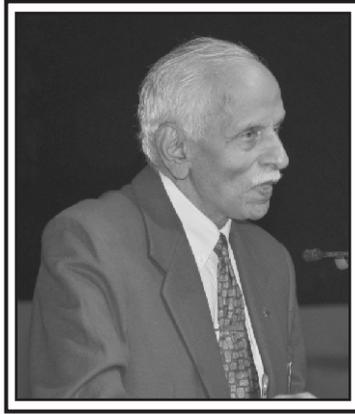
“People outside talk in a negative way about India and Indians. I want to clean up that negative publicity that has been spread about India all these years.”

That's the only thing he wants to see happening in the country. India is currently termed as the third world but Vijay wishes that someday he could proudly call India a first world country in , the digital world and the technology world.

Vijay, a happily married man and a successful business person, lives in a rented house even today. He believes in the concept of simple living and high thinking. The company is not making a profit but his own worth is in millions today. Vijay's passions, other than doing business, are many. He is an adrenaline junkie! Unfortunately, he doesn't get too many holidays owing to a lot of work pressure, but whenever he can, he makes sure to utilise it to the best. He is a wanderer and loves adventures. He travels to mountains and several other hilly areas with his wife, does adventure sports like rafting, trekking, camping, etc. The couple is blessed with a two-and-a-half year old son, Vivaan and he loves to spend time and enjoy time with his son. That is the only time when he completely forgets about his work.

This person has set an example for many, especially those who accept their fate as it is and never try to grow out of their inhibitions and fears. If you wish to achieve something big in your life, just plan and convert the plans into intent! Only then,

life would become a daring escapade. To sit back and watch others play the game and win it in front of your eyes is not what you're born to do. Life gives us a lot of choices on how we want to spend it; choosing the best alternative lies in our hands. Vijay had the option of sitting back, do nothing and cry and crib about his fate or get up and get his hands on changing the circumstances around him. He found the second option better and chose that path. And everyone can see what a change he has brought in the Indian technology!



THE ENGINEER WITH A HOCKEY STICK

RS Bhola

The pressure was immense. The tension was palpable. It was the final match of a hockey tournament and the crowd was chanting his name. Running seamlessly through his opponents, his hockey stick struck the ball. The opponents knew they were done for. Like a swift bird, he manoeuvred the ball till he was far ahead of anyone else. The overpowering noise seemed to have stopped. He could only hear his own heartbeat. As sweat dropped off his brow, he swung his hockey stick with full force. The next moment, the stadium erupted with shouts of joy. His shot had done the trick. He had once again proved to be the thorn in the opponent's flesh. He had led his side to victory.

He was RS Bhola!

“I had no special skill, really. But yes, I ran fast. If I got hold of the ball, *kisi ka baap mujhe nahi rok sakta tha.*”

This one sentence summarises this true son of the soil, the very endearing Gp. Captain RS Bhola, a world class hockey player who represented India from 1956 to 1960, ever so perfectly. The man exudes patriotism and love for his sport in every word that comes out of his mouth. If you read again what he said, another aspect of his personality becomes clear; he is humble to the extent that you will forget you are in the company of a living legend.

There are files, papers, notes, research articles, and more than 100 video tapes of different hockey matches all around. Gp Capt Bhola has turned 90 in 2017 but his spirit is that of a nineteen year old who gets excited at the very mention of his favourite game. He rummages through the piles of his stack of hockey data and starts reliving his old days with pleasure. He remembers dates, names and venues like it all happened yesterday. Such undying enthusiasm is the result of a spirit that

simply refuses to age. One is transported to his world almost as fluidly as he tackled the ball in his youth. You want to know more because there is just as much he has done for the game after his retirement as he had done when he was actively playing it.

Perhaps, it is that umbilical cord which has not been cut and it pains to see him looking at his hard work and saying, "I am going to discard it soon. Will give it to a *raddiwalla*."

By this time you have built an anonymous relationship with the papers yourself and you ask him why on earth would he ever do that.

He smiles, rubs his palms, and says, "My wife complains that I have occupied 3 cupboards because of this. She is returning soon from the US. I think I'll give her a pleasant surprise by actually getting rid of all this," he explains.

"But why? Since, this is what all you have researched on and earned in the past several years" I utter in disbelief.

"Because it is worthless for those who need it the most," he says, trying to conceal the pain in his eyes.

It is not that the family does not value Gp Capt Bhola's effort. In fact, they admire his assiduity but this is their way of coming to terms with the reality, the apathy that their man has faced at the hands of authorities who will never realise what they have not utilised.

Name one authority related to hockey or sports in India that he has not written to? Tell one hockey match around the world that the man has not seen, analysed frame to frame and written a detailed report on the strategies and tactics about? Tell the name of one govt official, who he thought could make a difference to the game; he has not submitted his research to? Chances are that

you will not be able to name anyone even though Gp Capt Bhola has invested several hours of his life doing just that.



Born in undivided India, Gp Captain Bhola was unsure of his birth date till he was retiring from the air force. A letter from his friend in Pakistan confirmed that it was recorded as 21st August, 1927, in his grandfather's handwriting in the school records. Recollecting this was a nostalgic moment for him as Gp Capt Bhola shared an extremely special relationship with his grandparents. It was for them that he was inclined towards taking the best of education. His parents weren't too educated but the way his grandparents had by rote religious books left a huge impact on Bhola's young mind. It was more his grandfather than his parents who instilled in him the importance of getting a good education. His grandfather used to narrate religious stories to young Bhola as his bedtime stories. That had a great impact on Bhola's young mind and he was determined to follow these instructions.

Why Bhola is an inspiration for many is because he has risen from the ranks and virtually experienced every struggle of life and has always emerged a winner. Bhola distinctly recalls an incident when he was attending a lecture and fell asleep due to exhaustion. The teacher, known to be a strict disciplinarian, noticed this and flew into a rage. Almost immediately, he called out Bhola's name, bringing him out of his stupor. With a cane held menacingly in the teacher's hand, Bhola knew what to expect as the teacher asked him to show his palm.

His face turned pale. He knew he couldn't beg for mercy. So, with fear and terror in his eyes, Bhola extended his hand. He was shivering all over. But, what the teacher saw next made him

hesitate. Just as he was about to strike Bhola's palm, he saw that young Bhola's palms were severely wounded with the skin peeled at places. Such was the effect of Bhola's injuries on the teacher that he immediately took him to the clinic and asked him the reason behind the same.

He informed the teacher that for the past several days, he was waking up at 4 in the morning and carrying huge brass containers on the head to fill up water from a single hand pump available in the village.

Our eyes get widened on listening to this.

He tells us further that this was normal. Not only this, as there was no electricity in the village, the entire family would take turns at night to manually pull the fans with their legs for some relief from the hot nights. The situation explained by him of those times transports you to the India that you have seen in movies- the mud houses, the chirpy villages, huge trees in courtyards which the elders circled; the kids not bothered about dirtying their clothes, the mothers force-feeding them huge glasses of *lassi* and life going on smooth, sans any trace of confusion or hurriedness. Compare it to the now, and all you see are towering apartments, unfriendly neighbours, fights over spaces, empty playgrounds and kids looking into phones or TV or Tablets to stay 'busy'. If these kids were playing more maybe they would be healthier and sharper, but are we giving this aspect of their growing up any thoughts? We could if we take lessons from some heroes who dirtied their clothes but beautified their future.

It is from such a background that a hockey legend can rise; one who knows the values of amenities and works hard towards making the life of self and his loved ones more comfortable.

As he sees us punch down these beautiful details in our laptops, he excitedly shifts in his chair and says,

“You know all these modern equipment you kids use these days are taken for granted. You do not realise how difficult it was in my times to even read a newspaper.”

We are startled and want to know more and he explains how he would run a four km distance from his home to the Khanewal Railway Station every day to fetch the Urdu newspaper that his grandfather was addicted to. We cannot help but notice his iPod lying next to him, and when he sees us looking at it, he picks it up and asks us innocently,

“I got this from America. Now, you get it here in India, right? Well, from those single-source-of-newspaper times, I now am dependent on my iPod. I have over 500 *bhajans*, *shlokas* and religious speeches in it which I hear during my morning walk.” With this child-like admission, Gp Capt Bhola has just given us a glimpse of a man who has moved with the times and this impresses us.

Reminiscing about his youth, Gp Capt Bhola revealed that while he was attending school like his other siblings and friends, something struck him. Bhola's mother was a nurse in a hospital and he often accompanied her after school hours. Dr Khuda Baksh Awan was a civil surgeon in the hospital and young Bhola got his first spark of inspiration to pick sports as a serious hobby from him as Dr Khuda Baksh was an ardent sports fan. He encouraged his own children to play in the sprawling hospital grounds like no one else Bhola had ever seen.

Bhola fondly remembers the instance where he had a school level hockey match the next day but had not practiced enough

due to studies. As he stood all alone at the hospital grounds, Dr Khuda Baksh happened to see him. Without saying much, Dr Baksh smiled and left. It was barely half an hour later that Bhola heard some noise and turned to see Dr Khuda Baksh's children arriving with complete hockey gear to play with Bhola. But the icing on the cake was that he had not only brought his children but also came out to play hockey himself in a bid to make Bhola adapt to the game and prepare well for the next day's match. His good wishes and efforts rubbed off on Bhola as the new hockey player starred in his team's win the following day.

In those times, the doctor's kids played table tennis, football and hockey and had best of the equipment for the games. They were also hugely into other extracurricular like puzzles and competitions and got acknowledged on national and even international forums by the British. This sort of exposure at such an impressionable age changed the course of Bhola's life. He was not only impressed by these feats but also hungry to try them out, as if there was a calling he just could not ignore.

This coupled with the fact that the playing ground where he could practice hockey was barely 100 yards away from his home, made him venture into sports even though no one in his family before (or after) him showed any inclination at all. He told us, recollecting his past days, "I only got an opportunity to play field hockey when the senior players did not turn up."

This is how Bhola started playing hockey at the tender age of 10 years. He took to this game and never looked back. Though it started more for recreation than any planned step towards playing professionally, Bhola's skill, combined with patriotism, paved the way of him rising as a star that would eventually represent India in two Olympics events. Bhola could play because

of the proximity of the ground to his home and this gives us an important insight into how we could inspire the next generation to take sports seriously by giving them role models and sports facility nearer home. If there are no grounds, where will children play? Along with facilities, we also need to give them the right motivation. Due to safety reasons or the overtly interfering style of parenting in the current times, kids are not encouraged to stay outdoors. Maybe schools should come forward in bridging this gap because unless we create the right environment of nurturing the aspiring sports enthusiasts, we can wish away the dreams of medals in international arenas.

He told us further, “We used to play games like hide and seek, *keho-keho*, *chor-sipahi*, postman, and many more in the courtyard and even in the street we lived on and that too till late night unlike today when parents are scared to send their children outside to play. Basically, we have become over protective.”

This young boy went on to become an engineer from one of the best institution, DCE (Delhi College of Engineering) and yet kept the flame of his game alive because his earliest memory was that of Dr Khuda Baksh Awan who fueled the young boy's enthusiasm for the sport and not of his parents who forced him to study and excel in academics.

The story behind his coming to Delhi to live with his uncle, to whom he credits most of his life achievements to, is interesting too. His uncle, Mr Bhimsen Singh, was childless, so in the year 1943, he expressed his desire to adopt Bhola. Bhola's father agreed to it and decided to send him to the couple. His uncle accepted Bhola into his home and raised him like a son and was more like a friend and companion to him. The bond between them comes up a lot of times in his life's milestones and Bhola

seems to have been greatly influenced by this father figure in his life. He was enamoured by his uncle's good behaviour and active lifestyle. He was loved by him like his own son and Bhola's gratitude is visible in the way he remembers him. While thinking about him, Gp Capt Bhola narrates an interesting incident which he says could have killed the chances of the Indian hockey team ever getting a player like him!

In 1945, when he was a young lad, and living with his uncle and aunt in Delhi, he expressed his willingness to learn swimming from his uncle, who was a pro. They went to River Yamuna, his uncle tied a Dalda tin to his legs and took him to the deep water. For some time, all was well. As Bhola was young and energetic and with the help of Dalda tin he managed to cross more than half of the river but got tired towards the end. Suddenly, his body started struggling to stay afloat and the tin that he had tied for safety started pulling him down into the river as probably there was a hole in the tin. Gp Capt Bhola talks about this experience in such minute details that you begin to understand how deeply it affected him. He remembers seeing a goods train cross over a bridge on the river. That image bringing back the feeling of panic as he felt that the water will soon reach above his mouth, cover his nose and eventually his eyes. The tin was heavy with water and pulling him below the surface very quickly. Soon, he thought, he would be completely submerged and the fish will eat him up. He describes his fear with such clarity that you wonder what could have saved him.

Let's hear some more. His uncle, who had also jumped into the water with Bhola, held him briefly but realised soon that his tall nephew, who was getting heavier due to the water filled tin tied to his feet, would be difficult to pull out. But the duo did not

give up. They struggled to overcome the challenge and make some movements so that they get noticed by someone on the bank who could help them. They shouted for help for a couple of seconds and a godsend swimmer spotted the duo just in time. Gp Capt Bhola was pulled out and he lived to tell this tale. Just when we were soaking in the details, he lets us in on another incident that happened exactly 8 years later- this time when he was undergoing training at the Air Force Technique Training College at Jalahalli, Bangalore. In retrospect, he admits it was a silly mistake but as normal human beings we all tend to commit mistakes and Gp Capt Bhola was not an exception. What he probably took up as an adventure was to turn into an episode he would love to forget. A friend pilot was to take the 12 Engine Propeller Aircraft to Delhi. The route that was earlier going to be Bangalore-Nagpur-Delhi was changed to Bangalore-Bombay-Jodhpur-Delhi. They were on leave so on the invitation of their friend, three of these trainee officers decided to take the trip till Delhi.

For Gp Capt Bhola, this was going to be the first trip to Bombay and thus a great motivation to even consider travelling unauthorised. It is understandable as no one anticipates bad luck under normal circumstances and all of them were sure that this trip would go undetected as everything was going to be smooth. Little did they know what was in store for them, ahead. After a night halt at Bombay, when the team took off again towards Delhi, just 80 miles before the capital city, the aircraft started to lose height. The pilot tried to revive the engines but something was terribly wrong. The navigator on the plane was now looking to find a place on the ground where the plane could do a crash landing. An open field was zeroed in on and it was assumed that the vast space underneath would help avoid civilian casualties as

well as ensure a smooth landing. But a slight error in judgement at the hands of the pilot led the aircraft to land just at the end of the field and it collided into a concrete wall. All occupants were rescued in time by the villagers without injuries though the aircraft was written off completely. It was a small village in Rajasthan called Babai and they were taken to the village temple where Gp Capt Bhola, along with others, waited as the air force evacuation team was to arrive. Just then, the thought crossed the minds of the three unauthorised passengers, Bhola included, that if they stayed back, their names would also come in the manifest. So, it was decided that they will go to the railway station and board a train to Delhi. Even though their names did appear in the enquiry report, Gp Capt Bhola and others did not hear of the accident again.

They say that if you are lucky enough to get a second chance, don't waste it. With Gp Capt Bhola, life gave him not one but two near- death experiences where he felt he wouldn't come out alive. These experiences, he says, changed him a bit. He started believing in destiny and worked harder to make something of his life. These chances ought to be taken seriously because things that are beyond our control are the doings of a superior power ruling us. It is not that Gp Capt Bhola started believing in God only after these incidents, but yes, he does believe that he came out of them because he was meant to do what he eventually did in life. Such incidents also make you value your own existence. This is the reason why every day in his prayers, Gp Capt Bhola asks for this:

Don't make me arrogant when I am successful and don't make me lose hope when I am down. At all times, help me maintain a mental state that is stable. Good and bad times come to everyone and so for myself and my family,

I ask that you help us tide over every day with good thoughts.

Gp Capt Bhola belongs to an era which the today's generation can only imagine. A world where being a Hindu and someone else being a Muslim just did not matter. He fondly remembers a Mohammedan compounder in his mother's hospital who would invite him for Eid celebrations and remembers vividly himself calling him over for Dussera or Lohri. His narration of this brotherhood brings a glint in his eye which is pure yet unattainable today. He says that the gore of partition on the streets, which he witnessed first hand, shook him. It was then, for the first time that he realised that religion could be held against someone. As he saw more and more blood on the streets around his Ajmeri Gate house where he was living with his uncle and aunt, he left for Pakistan, with 200 rupees in his pocket, to get his parents to India. The thought that was plaguing his mind was that if what was happening to others in India was happening on the other side of the new border too, his family must be brought to India safely. The country where he grew up playing, the landscape which he never imagined divided and the people who he never considered strangers were now undergoing dramatic changes. It was imperative for people to choose their sides and make sure their loved ones were protected from the horrific incidents post partition. Each day that passed brought more and more news of how violence and destruction was spreading through the nation. The need to act at the earliest was an urgent one. He left Delhi for Ambala from where he would have gone to Amritsar and then to Pakistan. A smile appears on his lips as he explains his exhilaration at seeing his family on Ambala station itself- safe and together. Partition has many stories of unions and separations and Gp Capt Bhola's association too is filled with

several layers that range from doubt, sadness and finally relief that while the nation split into two, he did not lose any loved one in the massacre.

As time progresses, they say, wounds heal up. Gp Capt Bhola's hockey continued and he joined the Indian Air Force in the year 1952 after completing his Electrical Engineering in the year 1951 from DTU which was then called the Delhi College of Engineering. It was a 3 year diploma course in those days. In many ways, Gp Capt Bhola thinks this institution shaped his early years. He made good friends and he raves about some teachers who he still remembers. Bhimrao Singh, his hydraulics teacher is someone he reveres. We probe him on the friendships he struck in those times and he mentions M P Bhatnagar and K C Jain as his closest friends. The trio was never up to any mischief as he tells us that obtaining an engineering degree was something he was very serious about. He did play hockey as part of Brother's Club in his engineering days. By now, he had finalised his playing position in left wing because he was good in backhand strokes which were equally powerful. He also played inter college tournaments and won. He was a sportsman with heart and soul but he gave the same priority to his academics. He recommends such thinking to every young sportsperson.

“After a point, you see, too much money becomes a nuisance. So, strive for excellence in your game not money. And in case you aren't world class, make sure at least you are educated,” he says with a smile.

Beyond doubt, our college days are the best days of our lives, when we have just entered adulthood where we need to take important decisions for the future yet we are still away from the pressures of earning a living. Gp Capt Bhola utilised these years

to equip himself with a degree that would set the course of his future profession. After his retirement from the air force, when he worked with Kirloskar, this degree was of relevance. Thus, however much carefree we are during our college days, we are also aware that this education is the foundation from which we can make or break our careers. And for a successful sportsperson to think like that is even more commendable.

It is interesting how Gp Capt Bhola opted to join the air force as he was selected for the navy and the army too. The first place he applied to was the Short Service Commission position in the army. He had meanwhile applied for the navy and air force too. While he was in Meerut to join the army, he got a letter from his uncle that his selection in the navy had come through as well. The dreamy young lad was attracted to the navy for the lure of seeing the whole world, but before he could make up his mind, the air force called him too. Now, he was caught in a dilemma, with respect to what to do and where to join. Should it be the Navy or should it be the Air Force? After lots of mulling, it was the Air Force where he ultimately joined and this turned out to be a fruitful decision. He started playing hockey for Services team and this is the phase when his game started to flourish.

He continued to play hockey and in the year 1953, during the National Hockey Tournament in Bangalore, he played in the Services team and scored 2 goals. His team won the championship and one can say that from there began his national level hockey career. His consistency on the field, his able backhand flick and his speed were the reasons he rose in the game. The only player from the Services team to be selected in the National Hockey Team which toured Singapore and Malaysia (Goodwill Tour) in the year 1954, Bhola was becoming

everyone's favourite. In 1956 he made it to the Indian Team for 1956 Olympic Games.

Gp Capt Bhola does not shy away from saying that he thinks his contribution in the final of 1956 Olympics match was 'not noteworthy'. It takes a lot of confidence and courage to say this as we have more people taking undue credit than those who are true to themselves. Gp Capt Bhola is not just honest but his integrity and dedication towards his game is something the current generation can learn from. He recognises the efforts of his fellow players and just when we think that he may be saying this out of humility, he says, "I played well but trust me, we didn't win because of me!" This underplaying of one's own achievement is like a huge writing on the wall- Sir, you are a true gentleman and a great sportsman.

Prior to this, a national camp was in place in the same year to select a team that would play that year's Olympics, and Bhola's impeccable performance was making him an obvious pick for Team India. While he was on top of his game, his personal life was taking shape too.

It was on one sunny day while Bhola was practising his game when an elderly gentleman appeared before him. Not knowing who he was or what he wanted, Bhola dutifully paid his respects to the man but the gentleman refused to budge. Noticing this strange behaviour, Bhola asked the man if he needed something to which the man replied, tersely.

"I hear that you are a champion hockey player. Care to play a match with me?"

Bhola had to practice for his game but did not have the heart to turn down the elderly man's request and so agreed to play a

penalty shootout. By the time the shootout was complete, the inevitable had happened. Bhola had easily defeated the man but he was thoroughly impressed with the vigour and skill the man had put up at his age. Fortunately for him, the feeling of appreciation was mutual.

As Bhola went and complimented the man on his skills, the gentleman patted Bhola on his back and commented with a smile on his lips that a great sportsman is not the one who only wins matches for his team but great is the sportsman who treats those lower to him in skill with equal compassion. He said he was impressed by the skill displayed by Bhola and would like to present him something of great importance. Bhola was certainly surprised and asked what, to which the gentleman directed his hand behind Bhola.

As Bhola turned, he was stumped on seeing a girl standing with her mother.

“This is my daughter and I would like to offer her hand in marriage to you,” the man said.

“While anyone would be honoured to become the husband of your daughter, I am afraid I will have to turn down this request as my parents have seen a prospective bride for me and I must respect their wishes,” Bhola replied.

“And my dear to be son-in-law, I am the father of that very girl whom you mention and who currently stands behind you,” the man said with a smile.

Bhola was stunned but happy nevertheless. The gentleman smiled and informed him that they had already seen him in action in Jalandhar during the National Services final match in the year 1956 itself and knew Bhola was the right choice for their

daughter. Gp Capt Bhola was only too happy and, as luck would have it, was engaged to Ms Kamla Maini before he left for the Olympics event. He returned victorious and they were married in 1957. Mrs Kamla was naturally drawn to her husband's skill and wit on the field and has been walking steadily besides him through all ups and downs though Gp Capt Bhola points out that he does realise today that he couldn't give her as much time as he should have in their youth. He was serving his country on two fronts- air force and hockey and thus he credits his wife for raising their three daughters beautifully in his absence.

“Anita, Anjali and Aarti Bhola are three independent girls who we educated well and made taught to be independent. I did face silly retorts from people asking if I was worried that I have three daughters to marry off but I laughed at them. I raised them to become strong individuals who will not need a marriage for their survival,” says the loving father with pride in his eyes. They are all settled well with supportive husbands and growing children. It does leave you mesmerized because in many instances, our country is still falling short of giving its daughters their legitimate rights.

It seems the apathy towards our players in the country is not new. It dates back to forever and a classic example of this is Gp Capt Bhola himself. Even after being the part of the gold winning team, upon his return to India, he realised that he was transferred to Ambala but without promotion. The rank he was expecting was due and it was not like he needed recognition on the back of his Olympics performance or asking for something out of turn. Still, when he got the letter intimating this decision, he was naturally hurt. This was in Jamnagar, upon his return from the games. He received a letter where on the same rank he was being

transferred to Ambala. Gp Capt Bhola decided to not take it lying down. He approached Air Commander OP Mehra, who was the team manager and Bhola decided to keep it simple. He reminded Mehra of his contribution to the country at the world level and left it on him to decide if he deserved the rank he was due for.

Mr Mehra did not say yes or no and Bhola returned home.

A month later, the Ambala posting came with the news of his promotion to Flight Lieutenant. Gp Capt Bhola's honour had been restored. Though he was not part of the meeting we are describing below, Gp Capt Bhola was later informed that the rendezvous between Commander Mehra and then Air Chief Marshal, Subroto Mukherjee, transpired a bit like this -

“Bhola has done us proud. He has brought us laurels. Yes, he has been away from work but then he has been away on a mission; a mission that translated into a glorious victory. If we deny him what is due, we are not sending the right message. Are we going to allow him to feel demoralised and think twice before playing again?” Mehra asked.

Subroto Mukherjee thought for a second and is said to have remarked,

“Oh no, I want to see Bhola get a higher rank than what he is expecting. He is our pride.”

The rest is history.

Bhola captained the Indian Air Force Field and Services Hockey team from 1954 to 1960. Under his able leadership and spirit, the team won Inter Services Hockey Championship thrice and National Hockey Championship twice. He holds these achievements very close to his heart and rightly so. A captain's litmus test is how he leads a team to success and the continuous

sprees of his winnings are like medals on his uniform.

In the year 1959, Bhola represented India again for a European Hockey tour where he played Barcelona, Spain, East Germany and West Germany teams. It was a fruitful tour and Bhola brought back a lot of good memories from it. One such clear as crystal memory is how he visited University Campus of College of Physical Education in East Germany and saw a sports teacher with kids as young as 3-4 years old, training them both mentally and physically with a dedication like he had never seen back in India. Gp Capt Bhola describes that the kids were doing a drill and the teacher was noting down their movements, speed, and tactics in a notebook. She would later use all the recorded data for further training by working on the strengths and weaknesses of each child. "This level of commitment on part of the trainers and government is what prepares Olympians. In our country, first parents and then educational institutions will demotivate a child who is always on the field by saying that he is nobody if he is not studying. But there, the focus was clear even 50 years back! I wish my country becomes like that one day," reminisces Gp Capt Bhola.

It does make one wonder if any of the Indian schools apply such dedication on the playgrounds. Maybe yes now, but we have already wasted a couple of decades denying our young ones the application of mind from trained coaches who could spot and mentor several more Bholas.

When the letter came¹ announcing that he will be part of the Olympics Hockey Team in the 1960 event, Gp Capt Bhola refused to go. He had been denied a rank due to his absence at work when he was playing earlier and this time around, he did not want to compromise on his rank again. He wrote back to them

saying, "It is not in my physical capacity to represent the country." It was only on 'pressure' from his peers and the excitement that his wife could also go to see him play that Gp Capt Bhola relented. Or so he claims. The truth is, in his words, the passion to do something for the country and the confidence that he could actually do it, was too huge a charm to let go. Gp Capt Bhola boarded the flight and left for Rome.

He was the highest Indian goal scorer in the tournament and it was an event made in heaven. This is especially unusual because as a lefter his job was to only pass the ball to center forward. They are the ones who score goals while he can assist them. Still, he managed 6 goals and one can relate with the pride in his words.

If we see his performance sequentially, the first match was against Denmark where he opened his account by scoring 3 goals. Indian Team defeated Denmark by the margin of 7 goals. The next match with Holland was an edge of the seat thriller. Holland scored the first goal of the match in the first ten minutes of the match. The pressure was rising. The Indian team's penalty expert was Prithipal Singh but he was unable to strike even one goal into the net despite many opportunities. In the last four minutes of the match, the Indian side got an opportunity again through a penalty corner and without consulting the captain or looking at Prithipal, Gp Capt Bhola took the penalty shot and scored a GOAL! The score was now 1-1 and the team's spirit came back into the game. They could still win it. Shortly after this when they got another opportunity, Gp Capt Bhola and Prithipal decided that there will have to be a strategy in place. So, while the Holland team expected Bhola to take the shot, at the last minute Prithipal took it and India won the match 2-1. "You see, the element of

surprise wins matches,” says Bhola. You love his enthusiasm as he narrates the incident and it seems as if you are watching the match Live on a screen right now.

After this stupendous team effort, India played their third match against New Zealand. India won 3-0 (Bhola struck one goal and assisted in the second). He remembers how Bruce Turner, captain of the New Zealand team (who played right wing), held onto Bhola's shorts and tore them in order to stop him. But as we know by now, speed was Gp Capt Bhola's unmatched skill and even though this unstoppable player was surprised at this, he was not disturbed. Later in a meeting with Mrs Turner at her home in 1975, Bhola narrated this 'misdeed' of her husband and the three laughed for hours.

The quarter final with Australia was the next match, and Bhola took the single goal of the game. It was an extra-time penalty corner goal which pushed Team India into a thrilling semi final against Great Britain. After Udham Singh scored a lone goal of the match in the 16th minute, India reached the finals with Pakistan and if you thought the tournament was eventful till now, wait till you read this:

Pakistan scored their first goal in the first 15 minutes of the match. The pressure was intense and Gp Capt Bhola was getting restless. Just a day before, he had proposed a change in the team as Pakistan's centre half was very strong. His proposal was refuted and he realised during the match that it could cost the Indian Team a gold. Anyway, as the match was coming to an end, Bhola got a chance of a lifetime to score. His belief in his speed was unbeaten and he knew that if he could just once get a grip of the ball on his stick, it will reach the goal like a dream. When he entered the D and his tryst with destiny was only moments away,

his mind asked him to hit the ball hard in full speed. He had managed to dodge two defenders of Pakistan and the goalkeeper was flat on the ground. The goal was open and Bhola thought he had the ball in control. Today, this hit is his biggest regret in life.

“I let down the nation,” he says.

There is silence in the room and Gp Capt Bhola just looks beyond our faces, as if that moment is as vivid as it was 57 years ago. He replays it in front of his eyes, looks up and says,

“But it is okay. I did then what seemed right. Can happen to anyone.”

The ball had missed the goal by 6 inches and India lost the finals against Pakistan.

It sounds devastating. The India-Pakistan cricket match till today creates a curfew like situation across the country. Replace hockey with cricket in those times and you will know how widely popular and emotional this sport was. And losing to Pakistan still meant a lot though Gp Capt Bhola reminds us that for a sportsperson, this pressure cannot be riding on his mind. He reminds how sportsman spirit is all about losing to the better team of the day but yes, the post match disappointment on the countrymen's faces does pinch.

By the way, Gp Capt Bhola did not talk to his wife on the coach they were in from the stadium to the hotel on that day. He didn't sleep soundly for weeks after that. He still thinks about those crucial 10 seconds and wishes he could get a chance to rewrite history. Sounds perfectly fair, doesn't it?

He did not play the next Olympics in 1964 as he prioritised his service over the game post the 1960 tournament. He was part of the Indian Hockey Federation Selection Committee from

1966-1975 and made able contributions in ensuring a transparent selection procedure rather than an ambiguous one. He has also umpired the International Hockey Federation (IHF) matches for five years. The badge he has carefully cut off from his jersey of an international umpire is part of the memorabilia he displays with pride when you meet him. He then managed the Indian Hockey Team as a manager appointed by IHF in the year 1970 (Rene Frank International Tournament), 1975 (vs. New Zealand) and 1976 (Montreal Olympics). In 1982, during the Field Hockey World Cup held in Bombay, Bhola was the official TV commentator. His contribution to the game just does not end there. He has accompanied the Indian Hockey Team as an Observer for several tournaments between 1994 -1998 and his reports, which he submitted post the matches, are worth looking at as the details that he has gone into for own players as well as opponents are awe inspiring. The Arjuna Award (2000) holder is a decorated man with so much to boast about in his credentials.

Gp Capt Bhola is a mine of information. The man is blessed with unending love for the sport he gave his youth to and for the country he represented and still wants to help win future games. At an age when he could be happy with a steady pension while supervising the activities of his grandchildren, Gp Capt. Bhola is still watching a hockey match being played somewhere, playing it in loop, taking notes and thinking of strategies that can improve the Indian team's game. His brain is an underutilised asset which is still churning putt tactics that could be useful. The man has got hockey left in him and we are wasting it because we just don't care.

“Even to get the streetlight functioning on my street, I visit the MCD office 5 times a day. I do so even though it is their job. So, how can I expect sports authorities and officials to listen to

me? I am sure they think I am nobody to advise them on their job as they think they are doing it well. But look at our world rankings; they have gone from bad to worse.”

Just when it seems that there will be a lot of angst and negativity in his heart, Gp Capt Bhola clarifies.

“I am a very satisfied man and I have no complaints. You can say that 10 years of practicing Yoga has made me like this but whatever it is, I am extremely happy with my life.”

These words truly stand tall amidst the lows you feel when you pick up the several letters, recommendations, research sheets and one-sided communications he has done over the years with authorities to make some contributions to the game. Such strength comes from character and education. Gp Capt Bhola attributes a lot of his success to the sound education he received. Be it his Govt High School in Khanewal, to whom he wrote a letter once, informing them that he had studied there till metric and then he went on to become an Olympian. He says he wanted to show his gratitude to his foundation and he was overwhelmed when he received a reply that they were proud of him and welcomed him to the school, if he ever decided to visit them. He has not yet done that or visited DTU either. He strongly recommends that youngsters who aspire to be sportspersons should acquire educational degrees as simply venturing into sports, thinking they can become famous, will land them nowhere. He says that not everyone goes on to become a Tendulkar and that is when education will be a security that everyone should be able to fall back on.

With education comes also the wisdom to accept that learning from others, irrespective of their background or professional stature in comparison to yours, is possible. Gp Capt

Bhola describes with great fondness two hockey players-Frederick Manuel and Francis Ranganathan, who were both sepoys but stupendous hockey players. While Manuel was a great dribbler, Francis was a daredevil goalkeeper. He says that if one has to pick a few lessons on aggression on the field and how positivity can win you matches, Francis is the guy you should study. Gp Capt Bhola reached out to these two often and unabashedly requested them to teach him dribbling or provide attitude coaching.

“My strong point was my speed and thus to pick up finer nuances about handling the ball was something I was always open to learn from anyone. I haven't seen better players than these two and thus never shied away from taking tips, thinking I am their senior in Services so people would judge me. These barriers are immaterial for someone who is keen on learning more and for someone who is confident about his own skills.”

He sums up how sport is the only field where ranks do not matter. “When you are on the field, playing for your country, your '*dharam* and *imaan*' is the game and you only want to win it at all costs.”

We are curious to know if he sees such passion in any of the current players, in any sport. He doesn't take time to reply at all,

“Dhoni! What a fine chap the boy is. He leads from the front and is so active on the field. He makes strategies, applies them, and changes them even when the game is on. Have you seen how he changes his bat?” He goes on and it is a treat to watch a great player talk so enthusiastically about another great player who is several years his junior with such pointed words of praise.

He continues, “Dhoni is how a captain should be. I wish I

had someone like him leading me in my matches. So much to learn from him.” One more time, Capt Bhola shows us his constant urge to keep learning.

And what about Dhyanchand, we want to know. Gp Capt Bhola almost smirks at our naivety. “Dhyanchand is different league. He was blessed,” is his admission. He remembers how in 1975 during a match at Shivaji Stadium in New Delhi between Ex-Olympians and Women, he was playing along with Dhyanchand. KD Singh Babu, his team mate and an Ex-Olympian, got the ball and started dogging all the girls (he was known as the master of dribbling). He was basically mocking the girl's team. The crowd started clapping and shouting. By seeing this Dhyanchand said to him, “Ye Nakrebaazi Band Kar”(Stop this nonsense and play properly). In the same match, once Bhola got the ball and flicked it to Dhayanchand. It was not an accurate pass; the ball went 6 inches away from him. At the moment, Dhyanchand came to him and said, “Who made you Olympian?” This explains the standard and skills he expected from his players. He told them that it did not matter whether you are playing at an Olympics tournament or against a weak team, your game has to be top class and you have to give it your best. This memory of Gp Capt Bhola makes him recall Dhyanchand's dedication towards the game and fineness of his character. “But get media around him and the bugger would hide in a room,” he says in conclusion.

What about his Arjuna Award? Gp Capt Bhola says more, using fewer words that could easily rend hearts, “Well, no one recommended me. I did the running around myself. It is ok. Our country forgets us when the spotlight is switched off.”



A self made man has one advantage; he values his success

greatly and understands the struggles that he waged to finally emerge a winner. Gp Capt Bhola has always been a warrior, be it his game or services and thus his life in itself is his message. He is quite active for an 89 year old, practices Yoga daily, drives himself to social engagements, enjoys gardening and reads a lot. The contentment that wraps around his persona like a halo is so charming that you want to probe him on what keeps him going? He reveals his little secret which is difficult to follow but definitely worth a try. He tells you how your attitude determines the shape of your life. To never give up, to not over think and to leave your mistakes behind you are thoughts that will always keep you going. At least, they keep him going still.

It is evident that there is something more to his energy than his mental forte. It is the selfless work that he is still doing for hockey. He thinks, eats, walks, talks and sleeps hockey. Having tried to establish contact a hundred times with the right people and failed, the man is not giving up yet. He only keeps thinking of ways of how our current team can benefit from the Body Motion Segment analysis that he vouches for. It entails watching videos of top goal scorers and gaining insights from studying their stance, positions, movements, etc. He calls it Sports Intelligence and says the coaches need to seriously consider undertaking this study and applying it. He feels that basically, sports training in India needs to be more scientific and technical. "In our era, we all had our strengths, got together as a team and just did our best. We were never taught how the speed of the ball and the movement of our wrist could fetch us goals. But now videos are available. Our kids, be it any sport, can be trained in the maths and science of winning and excelling. I wish someone hears me out," he says in anguish.

We hope so too because if they don't, the loss is totally theirs. Just think about it- are we as a nation doing enough to recognise and acknowledge the contribution our sportspersons are making every day? Are we waking up too late to their dedication, sometimes as late as never? And here is a legend who is asking for nothing in return. He doesn't want to fly to exotic locations or earn a monthly paycheck. All he wants is for someone to hear him out, take his inputs and in his own words- 'use' him so that India can see the return of its hockey glory.

Will we give him his due?



THE SUPER COP

Karnal Singh

A man of immense determination and courage, Karnal Singh is also a man of great humility. A visionary in the true sense of the term, this IPS officer from the 1984 batch brought about a revolution. Yes, his achievements have been no less than a revolution for our nation.

Currently working as the Chief of Enforcement Directorate, he aims to curb black money, prevent money laundering practices and, most importantly, control corruption, which is taking a toll on the country for a long time now. He has always had this commendable fervour to improve the country's administrative system, for which he incorporated a highly leveraged technology to improvise the working of departments he was posted in. His life story too is one which defies all odds and makes for a fascinating read.

Karnal Singh always possessed a non-discriminatory attitude towards all. He is known for his integrity, honesty and ethical work conduct. Treating everyone equally is an inherent attribute that he has never compromised on and because of this; he has always shared a great rapport with people across different departments and hierarchies.

The Delhi blasts that reached as high as 42 in number in 1996-97 shook the entire nation. Karnal Singh, during that time, emerged as a hero whose analytical probe led to collection of evidences resulting in solving the case. Investigations under his vigilance led to the arrest of 27 modules of LeT (Lashkar-e-Taiba) across India. Apart from this, he has cracked many other cases of terrorism. One of them worth mentioning here is Operation Batla House, which took place on 19 September 2008.

At that time, he was working as Joint Commissioner in Delhi Police Special Cell. The Indian Mujahideen caused explosions in various parts of the country and the parts affected by the explosions were UP, Gujarat, Karnataka and Rajasthan. The group had been carrying on their operations since 2004, but since the group was elusive, it became difficult to detect their operations. The major breakthrough came when the Special Cell of Delhi Police, with inputs from Gujarat Police, was able to track them down. This led to an encounter at Batla House. Unfortunately, the life of a brave officer from Delhi Police was lost but his sacrifice for the nation led to detection of the entire Indian Mujahideen (IM) group and, over time, many IM operatives were arrested. The encounter potentially saved a lot of lives because there has not been any blast by this terrorist group ever since.

Karnal Singh was born in a very humble abode in Shahadra on August 24th, ten years post independence. It was a euphoric day for his mother, Smt Shanti Devi, and his father, Shri Om Prakash. Also, a palpable amount of excitement was clearly visible on the faces of his elder siblings as well. His grandmother too couldn't contain her happiness, as she laid her eyes on the countenance of nature's precious gift.

Karnal Singh's mother was a very religious lady with tremendous faith in the almighty. He would often travel with his mother to Balaji, Rajasthan. This was one of the strongest memories from his childhood. Also, since his childhood, he had witnessed how his mother's faith helped the family sail through the good and tough times. She also used to help his father in the

fields with weeding, scatter grains and cut crops while his grandmother used to run the household.

His father, Om Prakash, a hard-working farmer, would work on the fields tirelessly, be it the scorching heat, rains or the cold winter. He had perfectly balanced his professional and personal life; giving adequate time and importance to both.

His father always dreamt of giving a proper amount of education to his children so that they could live a better life. All the siblings, along with Karnal, would help their father in the fields but would also manage to find time to study. His parents would never let the children know about any economic hardships. Karnal, somehow, once overheard his parents talking about how they would manage the college fees for his eldest brother who was studying in Roorkee, so he had a faint idea about their condition.

From a very young age, Karnal tried to imbibe these traits from his parents. He has a strong belief in laws of nature, in God and had faith in karma. This helped him tide over all the difficulties and challenges he faced in his life. His grandmother was a strong and fearless woman. She was not afraid to move at midnight even in deserted areas. Karnal remembers an incident from his childhood where he and his friend were coming back from school when some people threatened them. They also took money from his friend. When she became aware about this, she went and tracked those people down and got the money back.

Staying in a strong knit community had a great impact on him and the children who grew up with him. There was a

tradition that irrespective of who owned the field, everyone would work together on each other's lands and help plough the field. This would reduce the individual burden and inculcate a feeling of togetherness. In the evenings, usually people would sit together to share their problems and discuss ways to collectively resolve them.

He also remembers playing with his childhood friends in the neighbourhood. His favourite games were - *bide and seek*, *gilliganda*, *chorsipahi* and marbles (*kanche*).

Karnal was initially home schooled by his father and by the teachers, who resided in the neighbourhood. At the age of 8 years, he went with his father to a primary school where the headmaster took an entrance exam, which he cleared and hence was admitted to 4th standard.

In those times, schooling in semi-rural areas was yet to take its present shape. The schools did not have proper buildings. Instead, classes were run in tents. There was lack of basic facilities like chairs, desks, fans and electricity. Schooling for young Karnal was no different. At his Pandav Road School, located in Vishwas Nagar, where he studied till Class 5, writing with chalk on a slate was the order of the day; something he believes today's generation will find difficult to digest.

His mother would often narrate stories to all the children. While resting his head on his mother's lap, he heard the story of King Yudhisthir; the Pandava, who never lied. On hearing how truthful Yudhisthir was and the amount of respect he had gained due to his nature, Karnal too became determined to follow

truthfulness and believe in honesty.

However, it is said that truth is stranger than fiction and this was proved one particular day at his school. It so happened that the teacher, scheduled to take the class, had not arrived and the children, in their fun and revelry, began playing in class and as is habitual of young children, made some noise in the process. Now, as fate would have it, the teacher was on his way to the class and heard the entire commotion. As soon as the children got a whiff of the teacher's arrival, all of them returned to their seats and became quiet.

The teacher, however, knew what had transpired but was oblivious as to who the perpetrators were. In order to ascertain the truth, he asked the class in an authoritative tone.

“Who was making noise in the class in my absence?”

There was pin drop silence. Nobody responded. Even the perpetrators were absolutely quiet. Then, amidst all the children in the class, a hand rose. It was none other than Karnal, who had not made much of noise but had, nevertheless, been the part of the group making merry in the absence of the teacher.

Accepting his actions, Karnal raised his hand. But the irony was that the teacher, who was himself at fault for not arriving on time, and who should have in all likelihood appreciated Karnal as the only student who took accountability of his actions, became enraged and, purely to show the his strength and power, heavily caned Karnal, whose only 'fault' was that he told the truth.

While this incident remains fresh in his memory, Mr Singh, even today, advocates the same principle. He says, “The outcome

should not deter an individual from speaking the truth. If one is truthful, the world will become a more transparent and a better place to live in”.

In Class 6, Karnal left this school for higher studies and joined Babu Ram Govt Higher Secondary School.

Till a certain time, he gave sports priority over his studies. He was a natural athlete and excelled in a wide range of sports from hockey and cricket.

However, there were few incidents that changed his perspective towards education. He recalls that once his father said to his siblings, “You know, kids, your brother, Karnal, is very good with calculations!” His siblings then decided to challenge him with the toughest problems they could think of. They also tried to distract him while he attempted to calculate. Brilliant and sharp as he was, he solved all the problems, making his father proud and strengthened his father's resolve to encourage Karnal towards studies. Young Karnal could see pride in his father's eyes and this made him determined to give his best to academics. From thereon, he began to study regularly and as a result of his perseverance, his grades also began improving and he became one of the class toppers later on.

But if one thought that his conscious choice to pay attention to his studies would have distanced him from the love of sports, you are mistaken. Despite his young age, he was well aware of how to schedule his time, and the mornings, and afternoons of Sundays were reserved for his sporting indulgences, after which he used to return home and prepare for

his weekly tests that were scheduled the following day.

He played on the field and he could also be found wound up with books in the neighbourhood library. He read a book a day during summer vacations. His favourite genres were religion, philosophy and biographical accounts. When his entire family would decide to go to movies, he would ask his father to give him the money that they would have otherwise spent on his ticket so that he could use it for his reading adventures.

Another vital aspect of his life was his determination and perseverance to solve problems. But probably the earliest example which manifested itself in its true form was when Karnal, then in class XI, had difficulty in solving a mathematical problem. He asked his brother for help but his brother made him understand that he could solve the question himself if he put in some extra effort and applied his mind to it. He was eventually able to solve the problem on his own. This gave him the self-confidence to try harder to solve problems, whether it was math or in future, to solve much bigger problems related to cracking cases and investigations.

It was no surprise then that Karnal was one of his school's meritorious students. He graduated with an extremely high percentage of 88% in those days with a special emphasis on his three favourite subjects - Physics, Chemistry and Maths.

It is often said that destiny plays a great role in everyone's life and guides them to their destination. The same holds true for Karnal Singh as well. He dreamt of becoming a scientist although his father wanted him to become a doctor. He joined Hansraj

College in the pre-medical biology stream to be eligible for the medical entrance the following year but due to difference in the medium of education from Hindi to English, he was not able to cope with the studies. His father encouraged him to pursue it the following year.

Karnal had received highest marks in Physics in Class XI and bagged the subject prize for the same. He decided to take admission in BSC Honors in Physics at one of the prestigious colleges, St Stephens College in Delhi University. There was a long queue for admissions and Karnal was also one of them in the line. Some of the seniors were interacting with the students standing in queue, enquiring about their marks. One of the seniors suggested to Karnal that he should take admission in engineering as he considered it to be a great option for him.

“Mind you, today is the last day to fill the form for Delhi College of Engineering. I think you should not delay,” he added.

Without wasting time and heeding the senior's advice, Karnal went and filled his application at Delhi College of Engineering (now DTU). After getting to know this, his father asked “Is this good for you?” When Karnal said yes, his father never questioned that decision again and supported him in times to come. Karnal was overwhelmed with the trust his father placed in him. His father did not thrust his vision on him; he rather shared his only desire to see his son happy and successful.

When the results came, Karnal got into the BSC electrical with Electronics in a batch comprising of just 80 students from all over India. Thus, began a new chapter in Karnal's life, which

he continues to hold in high esteem till today.

As he entered the college on the first day, he started having apprehensions about being ragged. As luck would have it, a burly senior caught hold of him and took him to a surprising venue for ragging – the college canteen.

En route the canteen, the only thing plaguing his mind was what the senior would make him do. Thankfully, to his surprise and relief, the senior asked him to sit across him, offered tea and began asking questions on logical reasoning to test his mental capabilities. Fortunately, this was Karnal's forte and he began answering the questions one after another. His confidence and intellect really impressed the senior and he was very happy with the responses. He patted Karnal on the back and assured him that no one would rag him any further and if anyone tried to, he was to just take his name and nobody would bother him.

This was a case of a healthy ragging which deepened the bond between Karnal and his seniors from the first day of college itself.

At DCE as well, Karnal began to leave positive impressions on the minds of his classmates and teachers alike. Not only did he excel in studies, sports once again proved to be a major interest of his over here.

There's one interesting case that highlights a healthy, intellectual student-teacher interaction in his life. Once, Karnal was not satisfied with the marking he had received in an Electro Magnetic Theory Objective test paper. He discussed his answers with the professor. At that moment the professor, Mr SP Mathur,

held his ground but carefully listened to what Karnal had to say. The next day, when the class began, he said that he had thought over Karnal's answers and that he stood corrected. This incident shows that teachers at DCE had no ego and had no issue in accepting their student's ideas and ideologies, thereby creating a perfectly healthy environment for studies.

Another interesting event that happened at the college was that once Karnal forgot to write his roll number and was worried if he would be marked or not. When the result came, he was pleased to see that he was among the ones who had scored the highest marks. Without further ado, he went straightaway to the professor, Mr AB Mathur, who had checked the papers.

As Karnal walked in, the professor saw him and smiled.

“Surprised?” He asked.

“Yes, sir. How did you know it was my paper?”

Prof Mathur patted Karnal on the back and told him that the style of answering questions was such that he did not need to check the name or roll number of the student and could gauge that such brilliant responses could come from the pen of only one student. Owing to his tremendous contributions and active participation in his field, Karnal was nominated the President of the Electrical Engineering Society by teachers and colleagues alike.

To add to these pleasant experiences at DCE, Karnal Singh became the captain of the hockey team, the basketball team and was declared the best sportsperson of the college and the best athlete due to his ability to participate in high jump and run 200,

400 and 800mts respectively. He was adjudged the Best Student of the Year and received a gold medal. Since he was not expecting to win, he had not prepared a speech for that moment. He doesn't remember what he said but remembers feeling overwhelmed about his victory and simply could not wait to share the news back home.

Despite the success, Karnal Singh has stayed true to his roots and still not forgotten his humble background. His father used to give him a daily allowance of Rs. 2 out of which 60 paise used to be spent on travelling to and fro, while he used to treat himself to *chhole* worth 30 paise and Bananas for one rupee.

He adds that the value of money is to be remembered through such incidents and how much our parents had to struggle to give this amount to us. Irrespective of the vast differentiation in prices today, we must spend carefully and be prudent with our expenditure.

Once his blissful years at DCE came to an end, there was thankfully no family pressure on him for a job and he was free to pursue higher studies if he so wished.

He met wonderful people in DCE and forged friendships that are still going strong. Although everyone went their own way after college, they still keep in touch and meet even today.

It is worth mentioning here that in those times, there was no alumni association in DCE/DTU. In 1999, his senior, Pramod Adlakha, and some like-minded people came up with an idea and took initiative to reconnect with college mates from DCE. Karnal was the President of the

Alumni Association from 2005 – 2015. He enjoyed working with the team as everyone was full of enthusiasm and although they started small, within few years on the annual event, alumni would attend in large numbers. It became a good medium to connect with batch mates and college-mates. It gave all of them a feeling of belonging and a realisation of the fact that they were part of a strong institution.

After graduation, one of his closest friends, Kamal Dewan, advised him to apply for MTech in Computers. Karnal applied at IIT Kanpur and IIT Delhi and as was his competence, he was selected at both the institutes.

After some contemplation, Karnal finally chose IIT Kanpur. It was a two year program and there were 11 students in the class. It was a difficult decision for him. He had always been under the care of his parents and had strong bonds with his siblings. To leave all of them and go into a new place altogether posed a great challenge. And challenge it indeed was. For quite some time, it was very difficult for him to get over his family attachments and was homesick. During those days, it was only his mother's *laddoos* that gave him some comfort.

Computer science was an emerging field at that time. Karnal, along with others, worked on the IBM 360 computer which used to work in batch mode. They had to write a program and punch on the cards and give for batch processing. Things did not go as smooth as it seemed. Sometimes, the cards would fall from their hands and it was hard to put them in sequential order again. Errors would only be realised after the cards had been

processed. These would be corrected and the process would be repeated. Writing even a small program successfully used to take a long time. Then, they got DEC 1090 which had online processing so results were received quicker. They learnt Algol, Pascal, Fortran and COBOL computer languages. Karnal came to realise the fact that technology is very powerful and can have great impact in whichever field it used. Computer systems were changing quickly and the technology landscape was being disrupted faster than before.

During this time, he was a voracious reader. He used to read Acharya Rajnish's books and Karma Yoga, Gyan Yoga by Swami Vivekanand, which helped him shape his thoughts towards life – consequences of good and bad habits. He understood deeper about inner workings of the mind and psychology of principles that guide us. He was a follower of Swami Dayanand and his life's story had always encouraged him to search for logic in everything and to not accept things at face value.

However, it is to be noted that life is not a bed of roses. With triumphs come failures and with success there is setback. But sometimes you are unable to achieve what you wish to due to reasons beyond your control and this is precisely what happened with Karnal as well.

It is interesting to note that Karnal never wanted to join the civil services. In fact, he had even applied for a PhD in computer science at the Tata Institute of Fundamental Research (TIFR) located in Mumbai.

But as destiny would have it, he fell severely ill as lumps were

discovered in his stomach. Not wanting his education to be left incomplete, he wrote a letter to the authorities at TIFR and requested them to reschedule his interview at a later date due to his illness. Fortunately for him, the people at TIFR agreed and a few months later, Karnal went and met the panel. So impressed were they that they in fact offered him a job instead!

However, Karnal wanted to pursue the course as a student, so he refused and left. Then, something miraculous happened and within 10 minutes he was called again and informed that his candidature for the course had been approved. Karnal's joys knew no bounds, but unfortunately, that is when tragedy struck once again.

Karnal had a relapse that was so severe that three more surgeries needed to be performed on him. During this time, he analysed the hospital administration closely and had developed great respect for the work they did. The way staff handled a large number of patients and worked day and night to save lives really impressed him. Even though it was his father's dream for him, today Karnal feels proud that his daughter, Kritika, who is an eye surgeon, is helping so many people to see and feel the most beautiful creation of the almighty – this world.

As a result of his illness and these surgeries, his career had a gap of two years and this was a time of great personal upheavals. Gradually, the neighbours had begun questioning him over his illness and his lack of getting a suitable job for himself. His family was the strongest support during this time. It was while he was applying for jobs at several companies that he also filled in his application for the civil services to try his luck. During this period

of illness, Karnal understood that pursuing education is a wonderful thing but effectively bringing it into implementation is what sets it apart.

As a result of which, he doubled his efforts. With relentless perseverance and dedication, Karnal managed to spend a staggering 14 hours on a daily basis to his preparations for the civil services examination. This despite being severely unwell shows that if someone sets their eyes on a certain goal then nothing can come in its path. His mother once saw him wearing a police uniform in her dream. Knowing this, he became hopeful and assured his mother that he would do anything to make her dream come true.

A very interesting and hilarious experience that Karnal recounts is that a few weeks after the examination, while on a morning jog, one of his neighbours asked him how he had written the UPSC exam. Karnal said it went off well but did not know about the results, at which the neighbour scoffed and said that if he had not made it, he should not use excuses for the same. This set Karnal thinking and he quickly browsed through the newspapers to find the result that had come out. And on checking, his happiness knew no bounds as he had cleared the first round. He was overjoyed at having achieved this in such trying circumstances.

Holding the paper in his hand, he went straight to his neighbour's residence. As the neighbour opened the door, Karnal showed him the paper and his name in it. The neighbour apologized but Karnal humbly hugged him and thanked him, for if it was not for him, he would never have gotten to know that the

result has been printed and he had made it.

This example stems from Karnal Singh's ideology of respecting everyone and never belittling anyone. He says that if you appreciate people for whatever they have done, whether directly or indirectly, they will soon appreciate your gesture and never indulge in any harmful acts against you.

Now that he had cleared the prelims, another challenge of clearing the mains was awaiting him. This was particularly difficult as one of the subjects, general knowledge, was a subject which Karnal was not very well versed with. Thankfully for him, his main paper on Physics and Electrical Engineering went off well.

He fondly recalls his interview session that took place. He had heard various stories about interviewers asking tricky questions and making things difficult for the candidates but fortunately, nothing of the sort happened with him. The chairman of the board was on the panel with whom Karnal had a long discussion on the topic of religion once the former got to know that Karnal was in the habit of reading religious and spiritual books. He asked him questions regarding Karma and the various therapies and theories propounded. So interesting was the debate that it actually comprised around sixty percent of the interview while the remaining forty was reserved for technical questions. This made him realise that no knowledge is ever wasted.

As was destined, Karnal cleared the civil services and got placed with the Indian Police Service as an IPS officer. He

remembers his days of his training with a wry smile and tells us how it all seemed so tough in the beginning. As per the rigorous schedule at the IPS training centre located in Hyderabad, everyone was supposed to get up as early as 5.30 in the morning, and one only got ten minutes to change and get ready.

“It taught us the importance of punctuality,” he says and adds that in services where your work directly or indirectly affects the nation or its people like the police services, one should be able to perform at the quickest in order to achieve the desired result and goals at the earliest.

Post that, in order to build stamina, there was a parade that took place every day from 6 in the morning till 8am. Initially, everyone would get very exhausted by this rigorous regime but gradually, people started getting accustomed to it and from thereon, it became a daily route. In fact, it is even to this day that Karnal Singh, prior to leaving for work gets up early in the morning and goes for a walk without fail. It is important to respect your body. If you respect your body, your body will respect you in order to assist you in performing other activities, he believes. He won the Best Sportsmen award (Maharaja Cup) at the National Police Academy.

One morning after the training, when he was going for parade, someone from home called Karnal to inform that his father was very ill and that he should come home to see him. Since his exams were around the corner, he only got leave for two days. He travelled home but could only perform the last rites of his father. “I still regret not making it on time. I wish I could have been with my father during his last days. He was my hero and

always will be,” he told us. We could sense the pain in his eyes while talking about the incident. “But this is what life's all about. We cannot get everything we wish for. We are not God! We are mere human beings,” he added.

Post his stint in Hyderabad, Karnal was trained at the Mussoorie academy for 3 months. As an IPS officer from the batch of 1984, Karnal served his first posting in Daryaganj Police Station. This was when the real on-the-job training started. During this time, he had to work in various capacities and understood the functioning of police and got insights into the challenges faced at a police station.

In 1986, the most beautiful phase of his life began when he got married. His wife, Renuka, belonged to Lucknow and their marriage took place in Aligarh.

They both shared a common liking for sports, especially badminton. However, apart from sports, Renuka also loved arts and dance.

Karnal had always shared a close bond with his in-laws. His mother-in-law was a very composed and caring lady while his father-in-law, who was into politics, was a man of impeccable integrity and vision. Karnal enjoyed having discussions with him on various topics. He also learned the importance of honesty, integrity and hard work from him.

Their families were closely knit and they followed the concept of being honest, humane and understanding. The year following their marriage, they were blessed with a baby girl who they named Shruti. This was a wonderful phase in their personal

lives. Till today, Karnal loves to spend time with his family and loved ones. He believes that there is no better source of happiness than giving time and love to your family.

Post his training, he was posted as an ACP in Moti Nagar. Since Moti Nagar was a long distance to travel, he had to shift out of the family home and owing to the hectic work schedules; he hardly got any time to spend at home. Visiting one police station a day under Moti Nagar became his daily routine. Interacting with everyone at the police station gave him tremendous knowledge about the intricacies and different approaches of case investigation, and collecting evidences. This learning helped him a lot throughout his career.

In 1988, Delhi Police started its project for computerisation of crime records, personal information system and the payroll system. Fortunately, Karnal had a background in computer science due to which he was posted in the computer center to supervise the transition being undertaken by the Computer Maintenance Corporation. It was a fascinating time for him and the posting at the computer centre also gave him an opportunity to work with senior officers. Luckily, during that period, since he belonged to rural background, he used to visit relations in the villages. People would gather, talk to him and invariably start talking about the corruption in the recruitment process, which really disappointed him. Then, he got an opportunity to be an invigilator at one of the written test for the recruitment of the constables. The answer sheets were checked on the same day that the exam was conducted. It was an essay type paper consisting of 40 marks. In a big hall, tables were arranged with a senior officer

and two/three subordinates at the heads. Karnal was also under the supervision of one of the senior officer on one of the tables. He observed that some of the officers were increasing the marks of a few candidates. The next day, Mr Arun Bhagat, who Karnal was reporting to, being in computer section, asked him about his experience. Karnal clearly told him about the unfair practices that were going on. When asked for suggestions, he told him that there should be objective type paper which should be checked centrally. Hearing this, he gave him the task of conducting the examination next time for the written test. Considering it as great opportunity, he prepared the exam paper and reached new police line. As expected, there was a lot of opposition for the new system but the overall in-charge let the examination be conducted. While preparing the result, they evaluated the correlation between the marks in written test and interview where they found a negative correlation in some of the interviews. Karnal informed it to the senior officer and thereafter the pattern was changed. The written marks were increased, while interview marks were reduced.

Subsequently, when he was in vigilance in 1995, he was given another opportunity to conduct recruitment test for the constables. It was at this time that he brought about another change in the system. As per his suggestions, the objective type papers were to be evaluated by the computer itself. This was a major change that contributed to the removal of human intervention. He also proposed that the headquarter would every morning announce the list of candidates to be interviewed and it would be given randomly to the 10 interview boards so that no

candidate could get to know in advance the board he would have to appear before. It gave total transparency and fairness. Not even a single complaint against the malpractices in recruitment process was received thereafter. Karnal was extremely satisfied and relieved. In the computer centre in 1988-89, he was successfully able to complete the projects of computerisation of the licensing branch of Delhi Police personnel information system, the payroll system and the crime criminal system.

In 1989, Karnal was transferred to Itanagar, Arunachal Pradesh. Work life balance there was great and therefore, he was able to spend time with his wife, and daughter, Shruti. The IGP and Karnal shared a great camaraderie. Also, he was well aware of Karnal's love for reading and whenever he would visit Delhi, he would bring books for him to read. He also guided him on how to handle the administration and how to be empathetic with the subordinates and general public. In no time, Karnal was made in-charge of the elections from the police side for the whole state. At that time, Karnal and his wife were expecting their second child and Renuka went to Delhi in November 1989 to be with family. Karnal was unable to be with her during the birth of their second child, Kritika, as he was not given leave due to elections in Arunachal Pradesh. He regrets to have missed the beautiful occasion and he wished that he hadn't had to wait for so long to hold his baby in his arms. One has to be willing and ready to make sacrifices on the personal front and he feels lucky to have a family that understands. His family is surely a pillar of strength to him.

During his posting in Bomdila District, he would spend his time playing cricket and archery with people from that district.

This made him bond with them fast and hence, understand the issues better. The Indian Penal Code and other laws were not completely applicable in Arunachal Pradesh. IPC would be applicable only within 5 Kilometers of the District Headquarters and on 200 meters on either side of the state highways. In the remaining vast land of the state, the customary laws were applicable. Any officer going from outside the state would take time to understand the applications of laws in the state. Karnal reached out to the officers in other departments, college lecturers and professors to form a group called Himalayan Academic Council where they would deliberate on various topics every Friday. They also conducted a seminar on customary laws of Arunachal Pradesh and Karnal edited a book on the same topic so that it could serve as a reference for the officers posted in Arunachal Pradesh.

There was a shortage of primary schools in Bomdila and children had to walk miles in difficult terrain to reach the nearest school. His wife, Renuka, stood up and took initiatives for the same. She reached out to the education department to establish a primary school in Bomdila.

In 1992, Karnal was transferred to Delhi Police from Arunachal Pradesh and was posted as Deputy Commissioner of Police, North West District, which comprises of rural, urban as well as slum areas. Karnal developed a habit of visiting police stations daily and would sit in one of the police stations and meet general public. This way they could discuss the cases and issue suitable directions. He tried to get to the logical conclusions for every case and complaint by meeting the public in his office as

well. He made it a point to take a decision only after hearing both parties so that no injustice was done to anyone. Public meetings were held at public places only. He would visit the villages and attend meetings in the Panchayats. It helped him understand people and their ground situations better. He also deterred the local police in ill treating the public. The North West District being one of the crime prone districts of Delhi, he supervised the investigation cases.

During this period, a disagreement occurred between him and a central minister on an issue of public importance. The minister tried his best to get Karnal transferred out of Delhi by meeting the then Home Minister but the Commissioner of Police, Delhi, stood with him and Karnal retained his posting. There were major riots in Ashok Vihar in January 1995. They were so intense that even the tear gas and lathi charge had failed. The police had to resort to firing that resulted in some deaths and Karnal Singh, who was on the spot, owned up the responsibility of the police action. In the event, around 49 police persons were injured and Karnal's hand also got fractured. After couple of days, the Commissioner of Police called him along with his senior to his office and complained that his subordinates did not handle the situation properly.

Karnal said, "We have got the video of the riots. I request you to view the video and take your decision accordingly."

He also mentioned that since he was at the spot, it was his responsibility to handle the situation and not his subordinates. When they came out, their senior, Sh PRS Brar, said to Karnal, "When there are storms in the ocean, ships do not use anchors

but they fight. Never look for soft support in life. We must fight it out.” This was the lesson which always rings in his mind every time a difficult situation arises. Later on, a magisterial enquiry was ordered, but the enquiry also commended the police action.

After the district posting, Karnal was posted in vigilance department of Delhi Police which conducts enquiries against the complaints made against the police officers. Karnal's duties included listening to both sides and ensuring a proper grievance redressal. Also, he was given additional charge of Special Task Force created by the then Prime Minister against the builder mafias in Delhi. His senior, Mr YS Daddwal, would lead the team to survey the illegal constructions and then the team would prepare the report by the evening. Actions would be initiated accordingly. There was tremendous impact on builder mafia during this period. Besides the official work, Karnal started playing cricket when in the Delhi Police and would represent the senior officers wherever there was a match against the media or other department teams.

In November 1995, Renuka and Karnal were blessed with a son, Archit. During this period his daughters, Shruti and Kritika had started going to school and Karnal feels sad for not being able to spend enough time with them. It was his wife who took care of everything at home. She has been a strong support to the family which has strengthened the foundation ever since she has entered his life.

By 1997, Karnal was able to prove that he was a hard working professional and humble, but also a tough officer who would only listen to logic in the interest of official work. In April 1997, while

he was at home, he got a call from the then Commissioner of Police, Shri TR Kakkar, to report to his office at once. On reaching, he was ordered to take the charge of Crime Branch immediately by the CP. "I need someone who would not succumb to any external or political pressure. And I think there is no other person suited for this position apart from you," he said to Karnal. Hearing the words, Karnal was humbled by the tremendous trust reposed in him and ensured that he came up to the CP's expectations in all cases.

During this period, Crime Branch investigated many difficult cases. One of them was Uphaar Cinema tragedy in which 59 persons died due to suffocation caused by fire in the transformer located in the basement. This happened due to inadequate exit passage. It was a very technical and difficult investigation but the Crime Branch worked very hard, collected evidences and arrested the main accused. The case was subsequently transferred to Central Bureau of Investigation.

Another case was of a young boy from the Golf Links area in Delhi who was kidnapped in broad daylight. The Crime Branch team investigating the case examined the cell IDs of the phones located near the incident site and with meticulous investigation; they were able to trace the routes followed by the kidnappers. Karnal had always advised that in kidnapping cases, the family of the kidnapped person should not disclose the complaint made to anyone, and not even the pace of investigation for that matter. He would always advise them on the techniques of negotiation with the ransom caller. According to him, this is done because the experiences in past cases suggests

that many a times, a person close to the family is found involved in the crime. The same thing happened in this case as well where the son of the driver was found involved. He was tracked down and upon interrogation; he revealed that a gang of criminals with the help of a head constable from neighbouring state had committed the kidnapping. It led to the safe recovery of the kidnapped without paying any ransom. It came as a great relief to the family. “Having three kids of my own, I understand what parents may be going through and my team always worked hard to crack kidnapping cases in time-bound manner as every minute is critical,” he said during an interview.

In 1996 – 1997, Delhi and surrounding areas had witnessed low intensity blasts resulting in many deaths and creating a scare in the minds of the people. Traditionally, the terrorist related cases are investigated by the Special Cell and not by the Crime Branch. The blasts were taking place sequentially and the entire police force, including the Commissioner of Police, was on their toes to prevent the blasts during the festival season, but to no avail. A team was formed, consisting of the officers of Central Bureau of Investigation and special cell of Delhi Police and police of neighbouring states. One evening, Karnal's eldest daughter inquisitively asked him how he was going to catch the terrorists. He explained her that the case was being investigated by another department and not by his team. She innocently came back, “Papa, Are you not in government? Is it not your duty to keep the city safe?” That hit him hard.

The very next day, Karnal approached the commissioner of police and requested him for granting him the permission to put

his teams to investigate the bomb blast cases. The commissioner seemed happy at his initiative and enquired from him about the resources he would require. He gave a list of manpower working in various branches of Delhi police. To his surprise, they were transferred to the crime branch without any delay. The team started working in November 1997. Karnal personally visited every spot with his team where the explosions took place and analysed all the material recovered from those spots and every clue was followed. It struck to them that the terrorists might be communicating with their chiefs and after the phone data was analyzed, 13 phone numbers in Pakistan were suspected to be connected to the case. Meticulous investigation on this aspect ultimately led to solving the cases. Within 3 months, the first terrorist was arrested in Delhi. His interrogation revealed the whole conspiracy and led to the arrest of 27 modules of Lashkar-e-Toiba from all over the country. In all, 42 blasts had taken place by that time.

In 1999, Karnal was transferred to Goa. This was a shift from a hectic schedule to a relaxed one. Since his family also shifted along with him, he was able to spend more time with them. They enjoyed going for drives and playing board games together. During his stay in Goa, he completed LLB and got a diploma in cyber forensic. Karnal attributes his speed and multifaceted personality to his upbringing where work, knowledge and enjoyment were all to be respected equally.

He, along with his wife, started the Goa Rifle Association to encourage training of youth where that they could compete at the National Level. Renuka was an ace shooter and she had even won

a gold medal in pistol shooting at national level before they had moved to Arunachal Pradesh. She, along with a coach from Delhi, trained the young boys and girls. Their whole family also learnt swimming and Renuka, Shruti and Kritika swam across Mandovi River.

However, this did not imply no work. There still were challenges on the work front as well.

Karnal had learnt to manage both.

During that period, there was a one day cricket match between India and Australia. It was seen that the number of spectators carrying tickets and those waiting in line to watch the match were almost double than the seating capacity of the stadium. After the stadium was full, there still were equal number of people trying to enter. Goa Police had to control the agitated crowd. Thereafter, with the painstaking, the case was solved and an MLA and his associates were put to trial.

There was also a power scam case in which the minister of power was involved. He was arrested and the case was sent to the court. The police teams also investigated bank frauds cases resulting in arrest of some of powerful politicians.

Another aspect of Karnal's life, which has not only helped him but several others, is his razor sharp thinking. He is a man of action and not merely words. At times, the perception of the police forces in India has come under the scanner but Karnal was working with a straight directive and mindset that he wanted to change this perception and bring the perpetrators of heinous crimes to justice. This came to the fore when Karnal came back to

Delhi Police in December 2003 and was posted as Joint Commissioner of Police in the Special Cell. There, he was credited for cracking major high profile cases like the 2008 Delhi blasts cases relating to Indian Mujahideen.

The special cell was tasked to investigate the terrorist related cases and to pursue dreaded gangsters. This was challenging time for the cell, but the officers working in the cell were dedicated and brave. Owing to a technology background, Karnal incorporated modern technology in the special cell by building the cyber lab for the cell. He also modernised the interception equipments. He used to spend time with the team analysing trends and planning the future course of action.

Being in charge of the Special Cell was no easy task as it warranted a lot of focus, alertness and skill. However, the officers in the special cell worked with utmost dedication under Karnal's leadership and completed all tasks at the earliest. Karnal adds that life for people in this field is tough and one needs to be iron willed to put their life at stake for the nation. People do not even get to visit their homes for months together. They have excellent analytical ability in understanding the situation and as a result, have been very successful in nabbing terrorists in a very short span of time.

On 22.05.2005, two bomb blasts took place at Liberty and Satyam Cinemas. Karnal and his team visited the spot to collect evidence. On the following Sunday, he requested the ACP to accompany him to Liberty Cinema. They went there and calculated time required to reach Satyam. They followed the probable route and requested a computer expert team to analyse

the phone records to pinpoint the phone numbers at Liberty. After that, they moved to Satyam with a time gap as calculated by them. That way, the phone numbers were identified and it led to solving the case within a short span of 9 days with the arrest of the militants of Babbar Khalsa International. During the process, Jagtar Singh Hawara and Paramjit Singh Behora who had been involved in the killing of the then Chief Minister of Punjab, late Shri Beant Singh, and who had escaped from Burail Jail were also apprehended.

There were three blasts altogether on 29.10.2005 in Sarojini Nagar, Pahar Ganj and Govind Puri, Delhi snuffing out 67 lives and injuring more than 200 persons. The cases were cracked within a short span of time with the arrests of L-e-T militants.

Serial blasts took place in Delhi on 13.09.2008. There were also series of explosions in Gujarat, Rajasthan, UP and Karnataka. The cases were investigated expeditiously, resulting in an encounter with the terrorists of Indian Mujahideen on 19.09.2008 at Batla House. It resulted in the martyrdom of excellent and brave officer, Mohan Chand Sharma, while 2 terrorists were also killed. But a major controversy was created by some of politicians; a portion of media followed the cue and started raising questions. It was a tough time for special cell officers. They were not only required to pursue the leads vigorously to apprehend remaining terrorists who were on run, but also to clarify the allegations. They faced the difficult situation bravely and ultimately truth prevailed and settled the issue.

Terrorism is a national and international concept. It is a

concept that directly or indirectly affects everyone and so the security forces and police have to be on the lookout to curb such elements. Karnal Singh's outlook on such is also no different. Placing reliance on his body of work and the dastardly and horrific attacks our country has witnessed, Karnal agrees that terror outfits are a major threat.

The attacks cause a lot of panic in the public and police systems need to be alert, which is why when he was heading the special cell, he ensured that the security of Delhi was upgraded. This, he felt was the only way to curb terrorist activities along with arming the police forces with the latest weapons and protective gear to bring it at par with the police forces of developed nations.

Karnal feels that public cooperation is absolutely necessary in tackling terrorism. Vigilant citizens and common folk can do their bit by undertaking some easy yet prudent measures like tenant verification drive, servant verification drive, use of cyber café by authorised persons and allowing people to stay in hotels and guest-houses after proper authentication. Moreover, in the areas where public support is required in Delhi, meetings have been held with their Resident Welfare Associations and Market Associations to seek their cooperation in upgrading the security and in rehearsing the evacuation plan in case of any crisis or emergency.

He further elaborates by telling us that he feels responsible for the lives of every citizen under his jurisdiction and every life lost is like a personal loss. Such is his dedication. In fact, during his tenure with the police, he worked in close association with intelligence agencies and as a result, several terror strikes were

averted.

A very interesting point he makes is by using an analogy of cricket. He says that a bowler gets several chances to take a wicket but a batsman only gets to make one mistake. His first mistake is his last, so he has to try and be successful at all times. Similar is the case with intelligence agencies as they have to be successful at all times but terrorists need only one success to perpetrate their evil designs. Therefore, a successful terrorist activity cannot be the yardstick of our intelligence failure. Instead, one should always keep in mind the number of times our intelligence agencies have emerged victorious by thwarting terrorist attacks.

During Karnal Singh's tenure, he took charge of several high profile and pressing issues, which are a testament to his steely resolve and unrelenting character. He is also credited for the apprehending of Sher Singh Rana, who though brought back Prithviraj Chauhan's ashes from Afghanistan, also assassinated the infamous and dreaded dacoit, Phoolan Devi.

The special cell was able to develop intelligence that led to joint operations with various police organisations resulting in the neutralisation and arrest of some hardcore terrorists. In all, 20 terrorists of various groups were neutralized and more than 140 terrorists were arrested.

Besides terrorists, the special cell tracked down the dreaded criminals resulting in the neutralisation of 49 dreadful criminals and the arrest of more than 225 gangsters.

The work of the special cell was recognised by all the police organisations. It is matter of pride that within one year, Special

Cell officers were awarded 21 gallantry medals on the occasion of Independence Day. This small Delhi Police cell outnumbered the medals received by any state or other police formation in that year. Later, Karnal began delivering lectures to IPS probationers on terrorism in the National Police Academy at Hyderabad.

While in the Special Cell, he pursued his studies and completed MBA in finance from FMS, Delhi University. He also received the President's Police Medal for Distinguished Services on the occasion of Independence Day, 2008.

In December 2008, he was posted in the Northern range of Delhi Police. The Commonwealth Games preparation was in full swing and the Delhi Police was preparing and equipping itself with latest technologies. Karnal Singh, the renowned technology expert, was asked to head the technical evaluation teams. Various projects included the introduction of Non-cloneable Identity Cards, the GIS/GPS based AVTS (Automatic Vehicle Tracking System) for the police control room vehicles, command, control, coordination, communication and intelligence system (C4I) and inventory control management system.

He was also part of the technical committee set up for the security of the Supreme Court of India. They were able to implement the projects successfully.

He was appointed as the chairman of the SIT (Special Investigation Team) for investigation into Ishrat Jahan Case by the Gujarat High Court. However, he could not continue there due to his transfer to Mizoram in 2011. Nonetheless, The High Court of Gujarat appreciated his contribution in the investigation. During his stay in Mizoram, his house was situated

in the police headquarters only, which saved him from travelling daily. His work was also a little less hectic. Unfortunately, his family could not accompany him to Mizoram as his children were studying in college. He had no idea how to spend his idle time alone and he had no one to talk to. Gradually, he became used to it and developed certain habits that kept him engaged. He started going for morning walks in the streets of Aizawl. He started wondering about purpose of universe and searching for deeper meanings of existence. He devoted most of the time reading philosophy including Buddhism, Jainism, the 6 systems of Indian philosophy, the Upanishads and the western philosophy. He learnt Sanskrit, which helped him read Indian philosophy in its original form. Karnal has also managed to instill in his three children, their family philosophies of Karma, hard work, self belief and contribution towards society. Because of the perfect upbringing by Renuka and Karnal, their children are doing extremely well in their respective fields. Karnal proudly boasts about all the three children and their achievements. Shruti, his eldest daughter is into public policies, Kritika, the second child is an eye surgeon and the youngest of all, Archit, is pursuing law. He intends to serve the society as well.

In 2012, he was shifted to the Enforcement Directorate in Chandigarh and was eventually appointed as the head of this organisation in 2015 in Delhi. The organisation handles foreign exchange laws and Prevention of Money Laundering Act. It is a challenging task to pursue cases in which powerful and resourceful people are involved and the officers need to be impartial, honest and professional. Karnal initiated training programs for the officers to upgrade investigative skills. He also

established six cyber forensic labs and procured cyber forensic field kits for its 32 offices across India. He made it a habit of meeting personnel from all ranks in the organisation and personally asking about their problems and any suggestions for the improvement of the work place. He would deliver lectures during training sessions about the ethics and role of anti corruption agencies in nation building.

Karnal has always strived to improve the workings of this department and every time he has managed to exceed the previous years' performance. Karnal is also raising awareness on anti money laundering through various forums to make people understand the importance of being honest. This would help the nation become a better place to live for now, and for the generations to come.

He has also delivered lectures on ethics in colleges.

Karnal led the Indian delegations at international foras like FATF (Financial Action Task Force) and APG (Asia Pacific Group) which deal with laws relating to prevention of money laundering and terrorist financing and their implementation across nations.

Thus, one can clearly see how lucky our public administration is to have a person of his intellect, caliber and vision at the helm. Honest in his work, respectful to his seniors and compassionate with his juniors, Karnal Singh still continues to be the worst nightmare of any criminal.

And that is something to be very proud of.



BUSINESSMAN **WITH A VISION**

Durga Das Agrawal

If you have the perseverance, nothing in this world can distance you from your goals, no matter who you are or where you come from. It takes a lot to achieve success, but it takes everything to achieve the most luminous version of success in life. Durga D Agarwal, Founder, President and CEO of Piping Technology & Products, Inc., is the personification of such perseverance, which is well demonstrated in his entrepreneurial journey.

Durga Das Agrawal, born on 5th March, 1945, hails from Lakhanpur, a small town located in Madhya Pradesh (now Chhattisgarh). Lakhanpur was a small village of about 900 people. It had no railroads, no electricity and no water supply. He used to have kerosene lanterns for studying at night all the way through high school. Studies were one of the many things Durga never compromised on. Determined as he was, he always found out ways to the problems in his life.

“*Bobot tarakki karega yeh.*” (He will go places!). That is what Hukam Chand, his elder cousin, used to say, whenever he noticed him studying with so much concentration. This made his parents really proud.

Durga's family was a deeply religious one. They celebrated every religious holiday with great fervour. His father, being extremely hospitable, organised family get-togethers from time to time on such occasions. Durga, too, was religious and used to wake up early in the morning to memorize Sanskrit Slokas and recite daily prayers.

Once, there was a *pooja* in their house on Basant Panchmi. It was the day they worshipped the financial books of accounts of their business. The books were kept along with other idols of the

god and during the whole *pooja*, Durga kept staring at the books. When asked by his father, Shri Badalu Ram Agrawal, as to why he was staring at the books, he told him that he wanted to read and understand them. He requested his father to teach him how to prepare accounts for customers. His father was so elated by Durga's eagerness at such a young age that he began teaching him from the next day onwards.

Soon, his father's fabric shop grew into a big general store, and young Durga helped his father by preparing the customer's accounts and learnt a lot on the job.

Durga's father would go out of town to purchase supplies and sell truckloads of grain. He gave Durga, who was in 4th grade, the responsibility of helping in the calculations for the shop. Durga would happily do calculations for hundreds of farmers so that his mother could pay for the supplies they brought.

“Durga, to do business, you need to develop certain level of patience within you. Remember, customer is always right, take care of the customers. You need to learn this to be a successful businessman.” Durga's father would tell him.

His parents, brothers, sisters, uncles, cousins, teachers and other people in the village were very influential in his development, both in terms of his values and his business skills. As they say, “It takes a village to raise a child.” His father taught him patience, honesty, and forgiveness while his mother taught him kindness, compassion, valuing other's opinions and most importantly, respecting education.

Durga gave equal attention to his education. Unfortunately, in those days Lakhanpur was too small to have a high school. But,

Durga's parents and relatives wanted him to complete his higher education anyhow.

His older brother Hari Das Agrawal went to a high school in Ambikapur, a town that was 14 miles from his city. This was the nearest high school to where they lived. Also, he had a couple of uncles and his *Mamaji* staying in Ambikapur who were really supportive and benevolent. He was accepted by the principal because his marks were excellent in the STEM subjects (science, technology, engineering and mathematics).

He started going to the school and gave it his everything. Durga stayed at the dorm with his older sibling, Shiv Das Agrawal. During Diwali and Dussehra, he would go back to Lakhanpur to visit his family. There were days when it rained and he had to travel by boat to cross rivers to get to and from his home, and sometimes the water level would be so high that he had to wait for hours before the water receded.

Durga started excelling in almost every field in school. His favourite subject was mathematics and he developed a great affinity for it. He also followed a course of study that lay stress on Sanskrit, physics, chemistry and mathematics. Apart from academics, he took part in various extra-curricular activities, especially volleyball, football, badminton, ping pong, and chess. There were various sports competitions organised, which he participated in and brought home medals.

Durga was a determined and self-motivated person and it did not come as a surprise when he graduated at the top of his class in high school and earned a gold medal in recognition of his academic achievements. Following his graduation, he received a National Scholarship from the Government of India for his

outstanding academic performance. The scholarship was to attend one of the best engineering colleges in India, the Delhi Polytechnic in Delhi. Because of his outstanding marks he was one of the first to be accepted by Delhi Polytechnic, which later became Delhi College of Engineering in 1963.

His elder brother, Shiv Das Agrawal, also joined the same college for his bachelor's degree in mechanical engineering the same year.

Durga had negligible knowledge of English but he somehow managed in college. He gained extensive practical experience while training in one of the factories owned by the Indian business conglomerate, Tata Steel Co. and also Premier Automobile. He was lucky to have amiable class fellows who turned into friends and shared excellent camaraderie with him. In their spare time after college, they used to go sightseeing and explored different restaurants and eating joints. In 1967, he successfully obtained his bachelor's degree.

During his final year of college, he decided to apply for admission to graduate schools in the USA. He had sent letters to several universities and got admission into two or three places. One of them was the University of Houston. Many of his friends were going there, so he too decided to go. His plan was to get a master's degree and return to India and help his father in his business or start some kind of industry there.

In January 1968, when Durga arrived at the University of Houston, he entered the Industrial Engineering graduate program. He was fortunate to enrol in a course taught by Dr Benjamin T Rhodes, an industrial engineering professor, whom Durga greatly impressed. Dr Rhodes taught very interesting

graduate courses in Reliability.

Our teachers and mentors play an important part in making us who we really are today. The journey of our learning becomes all the more easier and fun when we have dedicated and friendly mentors with us. They are people who inspire us, inculcate the love of learning in us and ignite a streak of self-belief within us. Such were the teachers and professors Durga had at the university. The best part was that they never discriminated between foreign and native students. Every student was treated equally. Durga in return, gave all the respect and admiration he could, to all of them. Till today, he can't thank them enough.

Durga enjoyed UH and considered it a unique place where he could continue his studies and take up, simultaneously, a part time job, which was needed to support his family back in India. So, in the summer of 1968, he took up a part-time job at the Phil Rich Fan Manufacturing Company.

Durga's journey from entering the firm as a part-time employee to becoming a chief engineer was remarkable. He caught onto every task in a jiffy and was the one who solved his co-workers issues and work related problems quickly. Soon, he got into the firm's manufacturing process and automation where he became much more observant and deeply involved in every aspect of the company's day to day business. He caught the attention of his reporting authorities by his sheer grit and resoluteness, which eventually led to his promotion as the chief engineer of the firm. Amongst the projects that Durga worked on was a special design for fans sold to Defence Supply Agency (DSA) to be used by the navy. He also ideated and formed a design that drastically lowered the cost of fan by substituting a

specially designed gear mechanism with plastic and nylon gears for the brass gearbox which eventually helped the company to secure a major contract with the DSA.

In 1969, he received his master's degree in industrial engineering. However, his aspirations and dreams did not end here. He wanted to study further and acquire as much knowledge to earn a Ph.D.

But his parents and his brother had identified prospective brides and wanted him to come to India to meet them. He has always respected his family and their opinions, so he agreed to their wishes. However the dream of pursuing the Ph.D was still on.

His parents had already matched their horoscopes and were satisfied to know that the stars matched perfectly.

It was the day when the young lady's parents were to meet Durga and his family. Durga, his parents, and siblings were both excited and anxious. However, upon meeting Sushila, they found that they had a lot of similarities and interests in common. Their vibes matched and they both realised that the relationship would only bring happiness and love in their lives.

They gave their approval to marry each other and on 31st January 1971, they tied the knot in New Delhi. After the wedding, Durga returned to Houston and Sushila joined him after 3-4 months to set up their new home and commence a new life.

Durga and Sushila to this day believe they made the best decision of their life when they decided to marry each other. When Sushila first came to Houston after their marriage, she did not have an idea what to expect. She felt a little out of place for a

while but having Durga by her side, she adapted to the new life quickly.

In 1972, the couple was blessed with a beautiful baby girl, Anuradha.

Durga continued to work at Phil Rich Fan Manufacturing after marriage. One day, while having dinner, the discussion about his Ph.D began. Sushila asked him why was he in a fix when it was his dream to complete his Ph.D. Durga explained to her that he couldn't right away forego the stable income that he was earning at Phil Rich. After all, he had a wife and also a newly born daughter. And supporting his family was his first priority.

“You did not come so far to leave it here at this point. You've studied and worked hard; you clearly cannot stop here. Everything will get managed. I really want you to go ahead with your dissertation,” Sushila said and told him not to worry about anything. That was the beauty of their relationship. They understood each other so well and could do anything to make each other happy.

Durga left the fan company and took up a part time job with Comfort Supply Company while he continued his academic work. In 1974, he successfully completed his dissertation and received a Ph.D in industrial engineering. He gave all the credits to his wife for her prolonged support and guidance at every step in life. Lady luck was working well for him.

Durga was now so entrepreneurially inclined and knowledgeable in the field that he was intrigued to set up his own business. He knew that it would require a lot of time and patience, but he was ready to devote as much as he could to it. He had all the

support from his parents back in India and most importantly, from his wife.

It is not wrong to say that luck and timing play an important part in your endeavours. And Durga was fortunate enough to have the best of both during the phase where he was developing his business. In 1975, when he began doing the stress analysis for his business, the economy was at a boom. The people were discussing petrochemicals and energy related industries everywhere and were seeking contractors to do their design work. The contractors from Houston were doing their work all over the world. Hence, it was the timing which was favourable for Durga to pursue this line of business.

Houston, also known as the Bayou City, was the energy capital of the world and it headquartered more than 400 oil and gas exploration and production firms, and more than 100 pipeline transportation establishments. It was the right place for the emerging entrepreneurs and businesses to develop and expand exponentially. Durga had put to use his manufacturing experience and expert engineering skills and in 1975, he entered into a partnership with Alan Muller to establish Stress Technology and Products (ST&P), an engineering-consulting firm. It specialised in design engineering and computerised stress analysis.

Happiness knocked the doors of Durga and his family when in 1975; he was blessed with a son, Rakesh, and again in 1977, with daughter, Aarati.

Three years later in 1978, Durga realised that it was time to undertake the responsibilities of the business independently. He wished to develop and operate a new firm where he would be at

the helm.

He was a quick decision maker, proactive, a go getter and most importantly, the one who understood his responsibilities well. He had thought about the pros and cons, and the requirements for the setting up of his new venture well in advance. He decided to first set-up operations in a small shop in Houston.

Soon the original partnership of Stress Technology and Products dissolved and Piping Technology and Products, Inc. surfaced.

He informed his parents about the new development and they showered him with all their blessings.

Now, he needed a core team of talented people to launch his new firm, PT&T. And because he had maintained very cordial relationships with all his mentors, teachers, co-workers and friends; he was able to get their cooperation and support in his venture. Randy Bailey, Ben Tatum and Art Usher were the first three people who joined PT&T after the reorganisation of 1978. Following this, Durga continued to bring more people into the organisation, as the additional help was apparently needed. The company grew rampantly during the first four years because of successful product development and marketing strategies. The equipment used for manufacturing was fetched at a reasonable price. With an upward growth in the company's developments, the challenges relating to the resourcefulness of the staff also grew parallel. But with Durga's strong will and dedication towards his work, every obstacle was sorted out and the people who came on board with him still stuck to him with a motto to take the business to even greater heights.

Durga designed a bolted spring hanger which was a 'one of its kind' innovation in the piping industry at that time. However, the major drawback was the increased production costs, which they could not afford. Also, orders for spring hangers required a "lead time" of as long as six to eight weeks, because they had to be customised to meet the buyers' specifications and then individually manufactured. This meant that customers had to place orders weeks ahead of the time they were needed so that the installation of the piping could go ahead on schedule. Delays caused by tardy delivery of spring hangers meant that the piping could not be installed and this often caused entire projects to fall behind schedule.

In the regular meeting, Durga came prepared with his own idea and drafted a model to solve this issue. Soon, they started working upon it with extreme commitment and drive. It took them a while to implement it but they still did, and launched the customised version. It became a hit as soon as it was released. In no time, it posed a competition to rivals in the industry.

Durga kept on giving knowledge to his staff from time to time. He appreciated them, as well as guided them to the correct path if they went wrong.

Ben Rhodes and Randy Bailey, who became the vice-presidents of the company, had always believed that Durga's new bolted design was one of the important factors in the company's success. His revolutionary new design substantially improved the quality and durability. But more importantly, his concept of using interchangeable parts and mass production techniques gave PT&P a competitive edge that the company's rivals found very difficult to overcome. Durga's ace-in-the-hole during company's

formative years turned out to be the bolted design spring hanger. It allowed him to produce this crucial, high-demand product at a much lower cost than his rivals. Most lucrative contracts were acquired by his team during the late 1970's and early 1980's. PT&P's strategic growth plan essentially was to keep booking orders and deal with the exigencies individually as they came along. PT&P grew into a major supplier of pipe supports and related products. Of course, all of this did not just happen but in meeting the challenges and crises that ultimately face most small businesses, PT&P took advantage of the booming economy to augment its share of the market and in the process, reinvented itself as a viable business organisation.

The company now felt the need to hire additional personnel for the shop and the front office. A good qualification was the main criteria while recruiting the personnel so that they could manage and organise various departments of the business well. Many people were recruited and the workforce grew. Along with that, the company also grew and matured as a well-grounded manufacturer of pipe supports and products.

The company's mainstay was its bolted spring hanger, which was specially designed and through which, the company was able to find the answer to its quest for niche. A spring hanger is a device used to suspend piping, to hang it from steel beams in a manufacturing plant, refinery, or other location. Each spring support is individually calibrated to the various pipe loads and movements specified.

To manufacture the product and then to assemble it was a task in itself. The procedure was a labour intensive one and required a lot of patience. As the product to be developed was a

customised one, special coil springs had to be ordered from time to time to meet the specifications relating to sizes and spring rates. There were other materials that had to be purchased too. Since the final product was vulnerable to corrosion, the purchase orders also specified some hot dip galvanising treatment for the hangers, which meant that there was an extra task added up to the whole process. First, the canister had to be built, then it had to be sent out for galvanising and ultimately, had to be bought in again as a fully-fledged, final product. All this contributed to the tediousness of the job. Moreover, the spring had to be compressed in a hydraulic process with the load as high as 50,000 pounds, so that it could be installed inside the can properly. However, there was a new issue emerging out of the process, which was not apparent initially during the assembly, but came to the notice afterwards when the welding was carried on.

In 1981, amidst all the chaos and the problems that were going on in the business, Durga was gifted with the third daughter, Alpna. She came into his life as a blessing.

“It is always calm before the storm,” they say. In 1982, PT&P was about to experience a big storm. The whole economy began to sour and the businesses that were once abundant with money began to bust, causing people to lose their jobs as there were massive layoffs in the firms that relied upon energy. None of the operating companies were mounting new projects because the prices of oil were lowering. There was a cutback by major companies. There had been a Great Depression phase in 1930's but even that did not affect the areas so adversely as this. This economic contraction lasted five years and during this phase, many companies gave up and decided to shut down while a few

of them survived and found themselves in a much better condition by the time the economy recovered from the recession phase. One of them was, Piping Technology and Products Inc. The foundation of the company was so strong that it did not let the downturn affect it for too long. Also, PT&P did not follow the pattern of 'downsizing' its operations which other companies in Houston did during those hard times.

The main reason why PT&P was not hit very hard by the effects of the downturn was that a year and half ago, the team had already started seeing it coming and had themselves well prepared for that.

A meeting was arranged and their future strategies were discussed. The minutes of meeting mainly included their diversification plans for the future such as:

1. Getting into the computer business as an after-market reseller.
2. Getting into manufacturing of building expansion joints for the highways.
3. Doing the anchor bolts and side plates.
4. Other miscellaneous activities such as steel fabrication.
5. Getting into wastewater and sewer treatment plants and many more.

They started focussing on labour intensive jobs so they didn't have to lay anybody off. Instead, they kept hiring more, expanding more and bought more equipment.

PT&P's willingness to do anything and everything to keep the company going and to keep its employees working helped

propel the firm into a new growth cycle. Every year, the company's revenue doubled in value just because of diversification or other options. In fact, that is when they passed the Clean Water Act and companies started doing a lot of wastewater treatment facilities. They started working on sewer treatment plants and went wherever they needed pipe and wherever they had that support.

It was only during 1980's when there was a growth in the number of people using computers, which led to a rise in the demand for computer papers, which ultimately gave a push to pulp and paper industry. Since the paper industry had to expand, the supply of hangers to the paper mills also increased.

Since PT&P had not mortgaged its future by borrowing a heavy amount of loan to finance its expansion and capital movements; this foresightedness became one of the major factors in its survival during the economic crunch. It was a low time for all other companies. Oil barrels traded at its lowest price of \$9.5 per barrel. More than 200,000 people lost jobs. Many companies went bankrupt. Manufacturing units got shut down. The economy was seeing the worst time.

But in PT&P, they started to strengthen their contacts with people and the companies they had worked with previously. It was an opportunity for them to generate goodwill. As a result, PT&P was flooded with enquiries and calls once the economy picked up.

During 1986-1991, Durga had travelled to India many a times but even during his visits to India, he remained in touch with the staff and asked for the daily reports at each day-end. In 1989, when he was in India with Sushila, he realised how much he

had missed all the festivals and celebrations in between doing all the business.

They brought religious pictures and coins for Janmashtami celebration back to Houston. They had announced the Janmashtami celebration in advance and so, one of Houston's biggest community events – the celebration of Janmashtami owes its beginnings to Dr Agrawal's efforts. They arrived at the venue to help set up the event and thanks to his early efforts; Houstonians have been celebrating Janmashtami every year for the last 26 years. Since then, Durga has been active in organising various celebrations in Houston which helped bring the community together.

Apart from being engaged in business, Durga was deeply inclined towards working for social causes. He has been the Founder President and Trustee of India House Inc, a non-profit community centre and the Indo American Chamber of Commerce of Greater Houston, a non-profit organisation that works to promote Houston's economic growth. India House was designed to be built on India's rich architectural heritage. It provides space to various communities and organisations to organise cultural events. Other services that are offered there include yoga, meditation program, dance classes, urban youth program, cricket, craft classes, computer classes, etc. The Indo-American community too, is very innovative, hardworking, generous and business-minded. It has helped create a richer culture in Houston by supporting projects with MD Anderson, Museum of Fine Arts, Rice University, Asia Society and many religious projects. The chamber has helped the leaders in medicine, the arts, education, energy, commerce, IT, social

services and finance.

He had also been the Trustee of Hindu Worship Society from 1986 till 1996, member of the same society since 1978, of Indian Cultural Community (ICC) since 1978, and of Gujarati Samaj of Houston since 1984, He was no less on the civic front. He served as a Director of the Society of Piping Engineers and Designers (SPED) from 1986-87. He has been an Associate Member of National Society of Professional Engineers (NSPE) and the Texas Society of Professional Engineers (TSPE) since 1975. His deep regard for his cultural and religious heritage is reflected in his services as the President of the Indo-American Chamber of Commerce of Greater Houston and founding member of the Agrawal Association of America. In 1980, he built a Dharamshala (or community centre) in his hometown in India. Apart from all this, he was affiliated as a member of Tau Beta Pi (Engineering Honour Society) and Sigma Xi (Scientific Research Society) in 1975.

The commencement of the 1990's period was accompanied by a remarkable change in the history of PT&P. It had found for itself a new home and was all set to embark upon a journey of greatest expansion. In the world that was modernising day by day, Durga did not want to be left behind. He provided every high end facility to the staff so that the work could be streamlined, standardised and modernised in every aspect.

PT&P's preparedness to welcome the 21st century era of international business had begun. Their versatility, strength and innovative knack helped them to build a strong track record in last twenty years of its history.

In 1993, the Houston Museum of Natural Science

presented PT&P with one of their most unusual challenges. They asked PT&P to fabricate an exhibit that allowed visitors to experience what it was like to flow inside a pipe. Bob Sonier, SWECO's top designer, took up the challenge and the resulting museum piece was astounding.

In 1995, PT&P had acquired expansion joint manufacturing equipment and know-how from RM Engineered Products. After its acquisition, the recently expanded shop became more congested. Thus, they had to think about how much more space was needed so that material could be handled in an efficient way and bellows could be produced at a competitive cost. Although the initial plans called for a smaller structure, Durga decided to build an additional 100,000 square feet of plant space. The new addition was built over the existing Parker Building and gave PT&P nearly ten acres of total covered workspace at its Holmes Road site.

During July 1997, the company diversified its expansion joints and bellows manufacturing capability through equipment acquisition from Bird Machine Company. Further, it had purchased Ketema-US Bellows Division which had been based in Santee, California. The right to use US bellows' name and ownership with the associated copyrights, patents, and licenses, data, catalogues, artwork, customer files, and the marketing materials in manufacturing the bellows and joints including - making machinery, tools, physical assets, and inventory, designs, technical software, historical files, and purchase orders were the major benefits of this acquisition. This milestone acquisition journey originated from the time when Bird was planning to shut down Ketema -US Bellows expansion joint division. Durga saw it

as great opportunity. He sent a team including Thompson, RK Agrawal, and Ben Tatum to California, to assess the condition and value of the Ketema equipment. On visiting there, they found out that it was just the business that the parent company did not wish to be into. It was not an auction or a bankruptcy situation.

Durga agreed to purchase all of the machinery and equipment, along with the US Bellows name. Only the assets were purchased, not the company. The company followed a strategy of “intelligent diversification”, which meant entering into the expansion where there are compatible areas of manufacturing.

Durga's achievements were always recognised well and by the end of 2000, he was awarded and affiliated by many organisations. In 1997 and 1998, he was nominated for the Ernst & Young Entrepreneur of the Year Award. Also in 1998, he received the Distinguished Engineering Alumni Award for his professional achievements, service to UH, the community, and alumni contributions from the University of Houston Cullen College of Engineering. He had been an active member of the American Pipe Fitters Association since 1975, Manufactures Standardisation Society since 1998, Engineering Leadership Board for Cullen College of Engineering since 1998, Indo-American Forum since 1992, founding member of Agarwal Association of America since 1997, advisory board, UH, Engineering Leadership Board for Cullen College, UH, Rice Associate for Rice University since 1999 for which he had also raised funds, and president of Indo-American Chamber of Commerce of Great Houston from 1999-2001. He actively

supported higher education and had set up endowments for engineering students.

In life, the only time you should look back is to see how gracefully you've blossomed. Never give yourself a chance to look back and regret something. Durga had never looked back to repent anything. In fact, whenever he looks back on his life, there are only achievements and milestones that he sees, nothing else. He had progressed steadily and was looking forward for more. Success knocked at his door yet another time when during 1996, the Energy Regulatory Commission (FERC) issued Orders 888 and 889 to "remove impediments to competition in wholesale trade and to bring more efficient, lower cost power to the Nation's electricity customers."

Durga acquired Fronex Company, Inc. and FCI Pipe Support Sales Inc in 2004. The request for bids by Shaw and other companies mainly included engineering design work and "just-in-time" supply of piping, pipe hangers, and pipe supports.

Yet another series of awards and affiliations followed during the period of 2001-2010. Durga was nominated by the Houston Minority Business Council and was selected as the 2001 US Small Business Person of the Year for Texas by the US Small Business Administration. In October 2002, he led a delegation from MD Anderson Cancer Centre and IACCGH to visit Mumbai and Delhi, India, and met with the President and the Health Minister of India. The main aim was to initiate and explore a joint venture between MDACC and the research, teaching and patient care facilities of AIIMS and TMC. Formalized agreements were made between these hospitals and he was awarded 2001 Manufacturing Company Award, co-

sponsored by Asian Enterprise Magazine. He was also included in the administrative department at the White House. He became an advisor to the Indo-American Chamber of Commerce of Great Houston and is a management committee member of Expansion Joint Manufacturers Association since 2002. He was also in the Alumni Board and Cougar Executive organisation, UH, for one and two years respectively from 2002. He was an active member of ITAC (Industry Trade Advisory Committee) which is an integral link between industry and the United States Government from 2004-2013, and is jointly administered by the Department of Commerce and the United States Trade Representative (USTR).

On 15th May 2001, Durga was invited to meet President George W Bush and cabinet members during Asia Pacific Month and was honoured. This was a prodigious day in his life. Being invited by such distinguished personalities and getting honoured is a privilege that only a few get and Durga was one of those very few. Since then, the series of meetings continued. His achievements, manoeuvres and charitable accomplishments have got him invited to the White House for many events. He also led the delegation from Houston for the first Diwali celebrations at the White House. The more encounters he had with Bush, the more he impressed bush. It made him immensely happy that Indians like Durga were heaven-sent to his native place and were doing great there. Durga gave the candidature his support when Bush decided to run the government of Texas for the second time and raised donations for his support. Durga became an apt example of the fact that if the people are willing to work hard, America's system is ready to accept them with open arms.

In 2005, Durga and his wife Sushila were sent a personal invitation to attend a White House State Dinner to join President George W. Bush and India's Prime Minister, Dr Manmohan Singh.

After traveling to Washington D.C., they reached the venue and met both Bush and Dr Manmohan Singh. He was surprised to see Bush's warmth and welcoming attitude towards him. President George Bush introduced Durga to the Prime Minister by saying, "Let me introduce you to my good friend from Texas..."

To create a product is one thing, and to maintain its quality is another. Sure, Durga's business was at the top; it had acquired new subsidiaries and had doubled in size during 2004-2010, but it also had to maintain its quality to enhance the reputation of the business. PT&P's acquisition Pipe Shields held the prestigious ISO-9001 certification, which is tantamount to an assurance of quality for customers, a confirmation that the firm has put into practice the required internal processes to meet its stated quality objectives. However, since Pipe Shields relocated to Houston, its certification was no longer valid and customers who ordered from Pipe Shields asked for the certification. Hence, PT&P had to acquire various certifications for the different departments of the company. PT&P already carried several industry-approved certifications for some of its subsidiaries, including SWECO, which had ASME Section-8 certification, and Anchor Darling, in New Hampshire, which had an N-stamp and the ISO-9001 was the appropriate certification for the company's Pipe Shields subsidiary that would greatly enhance its quality control credentials

In 2005, Hurricane Katrina struck some areas such as Louisiana and Alabama really hard and caused massive destruction. That was when PT&P provided high level of services to its customers who had suffered a lot of damage. The company, at that time, worked day and night and on weekends to provide emergency services to its clients. Pipings were completely damaged in certain oil refineries and for their repairs, pipe supports, expansion joints and other products were critical elements to get the plants back in operation. In 2006, yet another calamity, Rita followed and another one, Ike in 2008 when again, PT&P's services were required and the company was able to respond quickly to requests from its customers for emergency services.

Durga made PT&P enter into the third decade of its business with his head held high and the heart full of enthusiasm. He had established a name in the industry along with a top-notch reputation. The core business values and principles that he had followed throughout made his company a “go-to” resource in emergency situations. Along with this, he had never ignored his corporate social responsibility. PT&P pulled back their profits into the business and spent it for serving the community. According to him, corporate diversification had always been a priority to them. It was only because of their corporate structure, the company was able to survive while many of their competitors failed.

In March 2005, the GPC (Government Procurement Connections) 2005 awarded Durga D Agrawal the Texas Trailblazer Award. In April 2006, he was honoured as the Entrepreneur of the Year by the Asian Chamber of Commerce

of Houston. In 2010, he was awarded the Lifetime Achievement Award by the Cullen College of Engineering, University of Houston. The University of Houston Law Centre Immigration Clinic 2011 Arrival Awards recognized him for Immigrant Achievement.

Durga had created a benchmark for other companies in terms of people associated with it. He had always wanted the best to be associated with his business. Because of his supervision and instructions, PT&P employed summer interns from some of the biggest colleges, including Stanford, the University of Pennsylvania, UH, Rice and Texas A&M. PT&P had also been engaged in various business-education programs that provided office experience and employment for high school students in Houston and nearby areas. Two things were achieved because of this. One, he got the best people in his company who would undoubtedly take the business to heights. Second, he created employment opportunities, which he always wanted to do.

He felt an opportunity to serve in the benefit of higher education, so he decided to take up the membership of Texas Higher Education Coordinating Board (THECB) in 2009 and continued to serve there for four continuous years. Also, because his business was now stable, he decided to spend his rest of the life doing something for the world. He had been witnessing a great shortage of engineers in the country. He wanted that a system of STEM education should be largely focussed on, along with the promotion of online education amongst the students. According to him, the local economies were directly impacted by the higher graduation rates and degrees. THECB's main aim was “promoting access to higher quality education across the state

with the conviction that access without quality is mediocrity, and that quality without access is unacceptable”.

Durga played a very crucial role in improving the nursing program for students seeking their Doctor of Nursing Practice (DNP) in Texas. He had contributed towards the approval of DNP at the University of Texas Medical Branch (UTMB) and UT Health Science Centre in Houston. However, there were some challenges that are still faced by THECB. Tuition Revenue Bonds (TRB) are still not getting approved. The board is trying hard to get that done so that a performance based funding program is established that would create an incentive fund for universities.

In 2012, Durga was awarded with the Distinguished Alumni Award by the UH Alumni Association. In 2014 again, he also bagged the Outstanding Engineer and Architect Award by the Society of Indian Engineers.

Durga Agrawal was appointed to the UH System Board of Regents in 2013 by Governor Rick Perry and will serve through Aug. 31, 2019. Academic excellence, effective and efficient administration, community relevance and leadership were the main priorities of Board of Regents, which Regent Durga Agarwal continues to stick to till now.

Because of his humanitarian endeavours, in 2013, Durga led a delegation from MD Anderson Cancer Centre to visit Mumbai and Delhi to search for joint venture opportunities in medicine and teaching. They had collaborated with AIIMS and TMC hospitals. He is serving as an Associate member of the MD Anderson Cancer Centre since then. He now serves as chair of the Endowment Management Committee, as well as a member

of the Academic and Student Success and the Audit and Compliance Committees.

“CONSTRUCTION OF \$51 MILLION MULTI-DISCIPLINARY AND ENGINEERING RESEARCH BUILDING IS WAITING FOR THE SANCTION. AFTER THE SANCTION, THE BUILDING WILL SCHEDULE ITS OCCUPANCY FOR 2016.”

The building was to be constructed at the UH, with an aim to collaborate and house core facilities shared by researchers from various departments including high performance computing facilities, a nuclear magnetic resonance spectrometer lab and imaging facilities. Durga, along with another family, the Mehtas, decided to contribute to the building. The second floor of the building was named as Durga and Sushila Floor and included office for Division of Research's High Performance Computational Centre, engineering wet labs, a conference room, and a lounge area and break room. In fact, Durga and Sushila were the first to donate to the building even before it was sanctioned. Sushila played a very important role in supporting and encouraging him through all this. In his message to the students, he said, “Always be optimistic. One can achieve any goal with hard work, persistence and determination. As alumni, we must keep the torch of knowledge, excellence and innovation growing and glowing.”

He had always made India glad with his accomplishments but nothing could beat the glory of the moment when he was awarded the Lifetime Achievement Award in 2015 by the Hindus of Great Houston.

In an interview with for the local newspaper in April 2015,

the reporter asked him what would be the most surprising thing that people would love to hear about him. He revealed some really interesting aspects about his life that very rare people knew. He opened up about his love for Yoga and told him that he had been practising it for the last 15 years.

“I have more energy today than I had five years ago. My family and I have benefited a lot from Pranayam — that is, focusing mind on body during the deep breathing exercises. I have found that a daily yoga regimen stretches muscles and joints and massages organs. It also promotes optimum blood supply, flushing out toxins and providing nourishment. The best part is the relaxing posture, also known as the body scanning or “Shavasana” meditation (a meditation done lying down) at the end of class. For those who do not already practice yoga, I highly recommend it — yoga promotes delayed aging and increased energy. Dr Lorenzo Cohen at MD Anderson Cancer Centre is doing research funded by National Institutes of Health on cancer patients using 'Yogic' deep breathing exercises with the mind focused on body from ancient Indian Scriptures.”

Recently this year, around the month of Feb 2017, Durga, along with Sushila met with the Indian Prime Minister, Shri Narendra Modi, in New Delhi. Durga appreciated Modi's efforts to curb black money and his recent steps towards demonetisation. He gave his valuable suggestions on creating a program to provide healthcare to masses in rural India. Modi also introduced Dr Singh, Minister of State in his office, to Durga to follow up with the appropriate authorities (health ministry, Secretary of Health) so that some of these ideas/projects could be implemented.

Prime Minister Modi remembered his earlier encounter with Durga at a dinner in 1993 at a Global Vision 2000 event in Washington DC. While leaving Durga's final words to Modi were, "We would love to welcome you in Houston, Texas. It would really be an honour if you come and visit us once."

Durga has never grabbed the credits for his success all for himself. He attributes his success to his family members and the quality education that his parents were able to provide him. Of course, his hard work and persistent Dunkirk spirit paved a smoother way for him throughout his journey from a young boy of Lakhanpur to becoming the President, CEO of Piping Technology & Products Inc, Houston. His philosophy in life is to always remain optimistic. All glasses are half full for him. His love for his wife is unconditional. He respects her patience and the ability to remain positive all the time.

Sushila is also involved in various civic and charitable organisations such as Museum of Fine Arts, Houston (Advisory Board), India House Inc. and Agarwal Association of America.

The idiosyncrasies that his parents had imbibed in him; he wanted them to be imbibed in his children. Durga and Sushila have four children: Anuradha, an MBA from UT Austin, Rakesh is a graduate from BSME & BS Computer Science from Rice University, Aarati has a Ph.D in Chemistry from USC Berkley, and Alpna has a Ph.D in Public Health at UNC and is currently in a medical school.

"It is an American Success Story. Dr Agarwal is incredibly intelligent, good with people and a natural leader," Greg Savage, an attorney, quoted of him.

Sitting in front of this understated and chivalrous man and exchanging dialogues is a privilege only a few get. He sits calm and composed, all prepared to answer questions. On asking about any kind of regrets that he has in his life, he very quickly returns, “Oh no, I have none! I have been a very optimistic person all my life and I believe in remaining positive even in difficult times..”

He speaks of his philosophies in life with full interestedness. He says, “With hard work, determination and commitment, you can do anything in life. You see, nothing is impossible in this world if put sincere efforts for it.”

He recalls one of the philosopher's quote which says, “Knowing is not enough.” and speaks about it. “That is something, I think, is very true! You know, people only talk and talk and talk but don't take any actions. Talking is not enough. Just get up and do something than just knowing and talking.”

He recalls an incident where he was attending the felicitation ceremony of his son-in-law at Harvard, who had completed in Masters in Public Health from there. He was very much impressed by a speaker whose speech lasted for around 25-30 minutes and the only thing that he tried to imbibe into people's mind in those 30 minutes was “DOING” rather than “THINKING”. He talked about how important actions are.

On talking about relationships with his siblings, he says,” I have two brothers and two sisters and I'm very close to all. Out of the two sisters, one is still alive. I have an excellent relationship with all of them. Once or twice a week, I try to catch up with them on calls, so yeah; I'm very much in touch with them.”

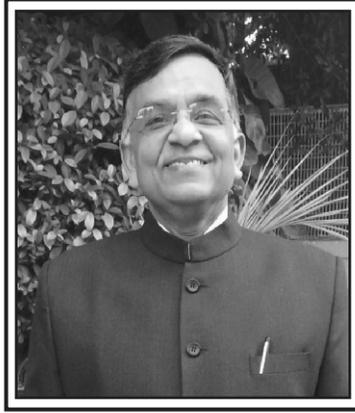
He believes in contributing his bit towards society. He says, “Giving back to community is important. It's very fulfilling. You, kind of, feel good about it.”

He replies with a kind-hearted response when asked about anything that he wants to change in the past.”Nothing.” is only what he says.

Lastly, he concludes by giving his advice to the younger generation by saying, “If you intend to do something, just write it down. That's the first step! That way, you will always remain focussed and won't get distracted.”

While life has a lot to offer, it is only the intense ardour that lies within a few of us, that accompanies us to our dreams. Passion plays the game and those filled with loads of it have the last laugh.

Durga, indeed, had the last laugh.



SIMPLE IS SPECIAL

Arun Goyal

Many times it happens that our actions are predefined not by solely our thinking but also with those of our parents and what we inculcate from them. The current story about the inspiring journey of Shri Arun Goyal is also no different, where his father in particular played a vital role in his path to success and still continues to play an important role.

Arun Goyal's father, Shri Kanwal Goyal came from a humble background. Though not financially well to do at that time, he nevertheless concentrated all his energies on learning and gathering knowledge as he felt that these were two things that one could acquire without the barrier of being affluent coming into play.

At a young age of 18 years, he educated himself enough to become a teacher. As a teacher in the remote village of Sherpura in Punjab, Arun's father became the firm favourite with all the students. However, he knew that this was not his true calling as there were many more opportunities to grow, with more learning and knowledge.

With his aim firmly in sight, Arun's father arrived in Delhi in the early 1950s to join as Upper Division Clerk (UDC) in the Government of India.

Kanwal moved from strength to strength but it was on August 3, 1959 that a watershed moment took place in his house. A son was born to him – a son who would inherit the same strengths as him, a son who would rise and shine, and a son who would carry the family legacy forward and take it to greater heights. He was named Arun, as the first rays of Sun had coincided with his son's birth. Arun was a bright boy right from the beginning. At his Municipal School in RK Puram, where he

studied till the 5th standard, he displayed his brilliance at several instances. It was his constant performance as a bright young mind in academics that made his father apply for the prestigious All India Scholarship for Residential Schools.

This was an entrance exam where one had to compete with several other brilliant minds as the selection was only for a select few. It was at this point in time that his father took keen interest in Arun's studies. Before leaving for work and after returning from office, he sat with young Arun and made him practice mathematics and solve problems. His father also inculcated values of hard work and honesty in him. He used to say that there was no substitute for hard work and if one has the zeal and hunger to learn, then no one can stop that person from excelling and to be the best in the field chosen by him.

The test was to comprise of three rounds. The first was a written test which was to be followed by a psychological test and finally an interview. Arun prepared hard and with full concentration; after all, his father had pinned all his hopes on him and he did not want to disappoint his father.

Soon, the date of the examination arrived. When Arun returned home after the examination, naturally, his father was very anxious and discussed all the answers with him. Unfortunately, a few of the answers were incorrect. On knowing this, his father lost his cool and censured him heavily for his silly mistakes that could cost him dear. However, Arun cleared the written examination and thereafter aced the interview.

Arun still recalls that the interviewer was a kind man who started off by asking Arun the meaning of his name. Knowing

the answer well, Arun responded and also informed the interviewer of the mythological relevance of his name. This certainly impressed the interviewer as he saw Arun as an extremely bright, young mind.

Post that, he questioned Arun on mathematical questions with practical examples relating to rent and asked him in how many months would he be able to pay rent if he had a particular sum in hand. Needless to say, Arun gave all the answers correctly and impressed the interviewer yet again.

Thus it came as no surprise, except to his father, when Arun qualified for the All India Scholarship for Residential Schools in class 5 itself. The scholarship entitled him to study totally free in a residential school. At that time, Arun was offered choice to go to one of the two prominent schools of Delhi – Modern School, Barakhamba Road or Mother's International School, Aurobindo Marg.

Due to the simple lifestyle his family were accustomed to, his father deemed Mother's International School more suitable for Arun and that is where he took admission.

Life as a boarder at Mother's International School initially was very difficult for Arun. In fact, the first three to four months were absolute horror for him as he had not studied English language before and suddenly he was in an English medium school. Being amidst children who were fairly well versed with the language made little Arun feel very much out of place.

Whenever a teacher asked a question to him in English, he was unable to respond. This made him very conscious of his own shortcoming and he began to lose confidence. Other children too

started making fun of him and jeered at him for his lack of hold on English. However, an incident was to take place that was to change all this forever.

The first English exam was to take place and Arun was very nervous. He had never before given an English language exam and based on his previous experiences, he was unsure of how his paper would go. When he got the question paper, he was highly perturbed. All answers seemed to have left his mind and he found it very difficult to comprehend the responses. Still, he valiantly answered the questions to the best of his abilities and completed the paper.

A few days later, as the examination results were to be announced, Arun's heart skipped beats and he wondered what would happen. As his name was called out, Arun got up from his seat and went to collect the paper. What he saw next made him rub his eyes in disbelief. He had scored zero in the paper! Not a single answer of his was correct and he had failed to even open his account.

Tears rolled from his eyes as an extremely shocked and a hurt Arun returned to his seat. Needless to say, his classmates began to poke fun at him for scoring a big zero. As a deeply saddened Arun walked back slowly towards his hostel, he was stopped midway.

On hearing his name being called out, Arun turned and saw that his Sanskrit teacher, Ms Ameena Chandra standing there. She was Arun's favourite teacher and she too was very fond of young Arun. Seeing him in tears made her heart melt and she called Arun and asked him what the matter was. Arun was too embarrassed and felt that she too would laugh at him for scoring

nothing in his English paper. However, he was surprised that instead of a grin on her face, there was sympathy for him in her eyes.

The teacher knew very well about the capabilities young Arun possessed and to see him cry and become the subject of ridicule was too much for her. Her motherly instincts became very visible and she hugged Arun as only a mother would. After all, a teacher is also like a mother, in most cases. She took him for lunch, and while they ate, she tried to make him understand that he should not cry and that he had the potential to do better.

But for a child of his age, all of this seemed like a farfetched dream and something that was only an illusion which could never turn into reality. Seeing Arun still unsure of himself, she later took him to the school library into the section where books in English were kept and asked him to pick one.

Due to his lack of proficiency in the language at that time, all books seemed same to Arun and whether he selected one or was given one. But Arun's Sanskrit teacher knew how to steer her students in the right direction. Due to her experience, she made the perfect choice for Arun that would benefit him in the long run.

She took out an old English classic that was well known for its easy language yet brilliant story line. To add to it, there were pages that had been illustrated which made the reader understand the story better. Also, most importantly, the story was part of the school's curriculum in the upcoming semester and she was well aware of that. Handing over the book to Arun, she instructed him to read some pages of the book daily and meet her after school to discuss what he had learnt and understood. In addition,

she added that she would make him read in front of her so that his vocabulary and pronunciation improved.

That day proved to be a life changing one for Arun. Studies had always interested him and as he carried the book in his hand, he took it up as a personal challenge to overcome his learning obstacles in this language and diligently pursue it till he had successfully mastered the language. The words of his father about hard work, perseverance and dedication came ringing in his mind and he took it upon himself to not let the faith shown by his father and, more importantly, his teacher, falter.

From that day onwards, Arun began to give the subject great attention and this was the subject he read every night before retiring to sleep and just after waking up in the morning. Not one to do things half heartedly, he also went to his teacher daily and recited lines from the book, in the course of which his grasp over spoken English also improved. Slowly yet surely, Arun began making progress and soon this progress turned into rapid strides. Not only did he become much more confident in the language, he also began to enjoy it and took to reading English story books for fun.

A few months later, the English exam was around the corner and his teacher Ms Chandra was hoping that he would do well. But there was one person who had the maximum expectation from Arun, and that was he himself. His father had always said that to become proficient and to excel in any field, one needs to strive for excellence from within and have the intrinsic desire to do so. That day, at the cusp of answering his English language paper, Arun understood the true value and meaning behind his father's words.

As Arun read the questionnaire, he was much calmer and answered each and every question in a relaxed manner and even finished the paper before time. His classmates once again started taunting him, thinking that he knew nothing which is why he finished the paper so early. However, Arun was well accustomed to these taunts and refused to reply or respond. After all, he had always believed in his work to speak for itself.

Soon, the day of the results came. Everyone was anxious about their result and Arun too was no exception. He had done his papers well but till such time the results did not come out, there was always an uneasy calm. And then it happened. Arun's name was called out and he walked towards the teacher. This time too, just like the previous occasion, Arun was stupefied and left wide eyed. But this time the reason was different. Arun had not failed this time but scored the highest marks in the subject and topped the semester!

Arun was absolutely ecstatic. With a wide smile on his face, the young boy rushed to his teacher, Ameena Chandra, and informed her of the wonderful news. As expected, Ms Chandra hugged Arun and then patted him on the back. She was elated on seeing this young boy's hard work paying off.

As Arun returned to his class room, a further unimaginable thing happened. Each and every student got up and began applauding him for his success. This was a breathtaking moment for him. The same people who were, till recently, mocking him were now standing and clapping for him. But unlike others, who may have started thinking of themselves as the high and mighty of the class, Arun remained grounded even in victory. In fact, he thanked all the students and then gave them a very important

message, the one his father had once imparted to him. He told his classmates that you were earlier mocking me due to my inability to understand English and on my scoring a naught but are applauding me today on my success; this just proves that it may not be possible to be successful at all things but one can be successful at most things. It is up to friends, teachers or seniors, and contemporaries, to help, assist and guide that person overcome his or her inabilities and become a winner, regardless of the sphere of life. Once that happens, not only will everyone be good at many things, the relationship between all parties will also strengthen that will lead to the formation of an unbreakable bond.

Such remarkable thinking for a boy of his age was unheard of and his teachers were mightily impressed as the news of Arun's exploits in not only topping but also his level headedness spread like wildfire and from thereon, there was no looking back for him in his school life.

However, the hostel life at Mother's International was by no means easy and was rather tough. As it was called an 'Ashram', the lifestyle for the students was also similar to what one associates with ashrams. It had strict rules which had to be adhered to. In fact, one had to even wash own plates after eating. This really taught Arun to be humble and self reliant. He says that it made him realise the importance of doing your own work and being accountable for it., Today he is extremely thankful for this wonderful set of experiences Ashram taught him which in turn made him a highly balanced person.

One fine day after the classes got over, Arun was packing his bag when the school peon entered the class and asked him if he

was Arun. When he nodded in affirmative, the peon informed him that the principal wanted to meet him.

Little Arun's heart sank. He had often heard senior boys talking about what it meant being called by the principal and that they were very scared of the same. "Have I done something wrong?" He asked but the peon only asked him to follow and not waste his time by asking questions and that walk to the principal's office sure did seem long to Arun. As he entered the room, he saw the principal reading some documents and he only looked up at him when he had finished reading the same.

Fortunately, all his concerns were misplaced as the principal had called him to congratulate for his brilliant performance and to inform him that as a reward, he was being sent on an educational trip to Pondicherry, where Sri Aurobindo's Ashram existed. The principal told Arun that their school was based on Sri Aurobindo's philosophy and every year, meritorious students were sent to Aurobindo ashram in Pondicherry to further learn and understand Aurobindo's thought process and his outlook towards life, which had made him such a towering personality in the Indian history.

Naturally, like any other student, Arun was very excited about his first school trip and made preparations by stacking new clothes, collecting eatables and jotting down questions to ask. With butterflies in his stomach and excitement in his heart, he arrived at the Aurobindo Ashram in Pondicherry.

Sri Aurobindo Ashram is a spiritual community located in the Indian Union Territory of Pondicherry. The ashram grew out of a small community of disciples who had gathered around Sri Aurobindo after he retired from politics and settled in

Pondicherry in 1910. On 24 November 1926, after a major spiritual realisation, Sri Aurobindo withdrew from public view in order to continue his spiritual work. At that time, he handed over the full responsibility for the inner and outer lives of the *sadhaks* (spiritual aspirants) and the ashram to his spiritual collaborator, "the Mother", earlier known as Mirra Alfassa. This date is therefore generally known as the founding-day of the ashram.

After roaming the place and soaking in the vibe of the ashram, young Arun saw a sadhak sitting alone in a chamber and decided to meet him. The sadhak saw him and asked him what he wished to know. Naturally, for someone coming to the Aurobindo Ashram, he wanted to know who Aurobindo was and what were the struggles he faced that brought him such glory.

The sadhak was happy to see a young child wanting to know about a person whose name has been written in golden letters in India's history, and commenced by saying that Sri Aurobindo was an Indian nationalist, philosopher, yogi, guru and poet. He joined the Indian movement for independence from British rule, and for a while was one of its influential leaders and then became a spiritual reformer, introducing his visions on human progress and spiritual evolution.

As Arun understood the life story of Aurobindo, he also wanted to know the real reason for opening the ashram. The sadhak smiled on seeing Arun's thirst for knowledge.

He said that the ashram, according to Sri Aurobindo, "has been created with another object than that ordinarily common to such institutions, not for the renunciation of the world but as a centre and a field of practice for the evolution of another kind and form of life which would in the final end be moved by a

higher spiritual consciousness and embody a greater life of the spirit.”

The practice of Integral Yoga, Sri Aurobindo explained, “does not proceed through any set mental teaching or prescribed forms of meditation, mantras or others, but by aspiration, by a self-concentration inwards or upwards, by self-opening to an Influence, to the Divine Power above us and its workings, to the Divine Presence in the heart, and by the rejection of all that is foreign to these things.”

There are many things belonging to older systems that are necessary on the way — an opening of the mind to a greater wideness and to the sense of the Self and the Infinite, an emergence into what has been called the cosmic consciousness, mastery over the desires and passions; an outward asceticism is not essential, but the conquest of desire and attachment and a control over the body and its needs, greed and instincts are indispensable. There is a combination of the principles of the old systems, the way of knowledge through the mind's discernment between Reality and the Appearance, the heart's way of devotion, love and surrender and the way of turning the will away from motives of self-interest to the Truth and the service of a greater Reality than the ego. The complete method of Integral Yoga aims to transform human life into a divine life. In Sri Aurobindo's yoga, the highest aim is the state of being one with the Divine, without the renunciation of life in the world. For such a fulfilment of the consciousness, the urge for perfection must not be confined to a few individuals. There must be "a general spiritual awakening and aspiration in mankind" as well as "a dynamic re-creating of individual manhood in the spiritual type."

This would lead eventually to the emergence of a new type of being, the agnostic being, which “would be the hope of a more harmonious evolutionary order in terrestrial Nature”.

Arun spent total of six years in Mother's International School and Aurobindo Ashram. His stay in Ashram left an indelible mark in his conscience. At school, he was also a very good painter and went on to win two prizes at the prestigious Shankar's Art Competition. He vividly remembers that one of the awards was given to him by the then Defence Minister of India, Shri KC Pant.

He completed his schooling in 1975 and topped his school. Passing with a very high percentage of 79.9%marks, he got direct admission in Delhi College of Engineering (DCE). He was also offered admission to IIT Kanpur but he chose to study Electrical Engineering from DCE, as his heart was on staying in Delhi. According to Arun, it was a decision taken jointly by him and his father after much deliberation.

Life at Delhi College of Engineering was always nice with helpful teachers and supportive friends. In fact, Arun fondly recalls a funny incident that deals with his initial days in the college. It so happened that a few seniors called him and a few others for an informal discussion and asked Arun who his favourite actress was. Amidst giggles and cheers, Arun proudly stated that he was a Sharmila Tagore fan. On one such occasion, he along with his friend, Lalit Gupta, went to Plaza theatre in Connaught Place to see a movie. Once it ended and they were coming out, Arun told Lalit that being the diehard Sharmila Tagore fan, he wished to see a movie of hers that was running in the nearby Odeon theatre. Lalit knew that seeing another movie

may delay them but those were the fun days of youth and college life, so he willingly agreed and the two of them went on to see two back to back movies, one of which was Sharmila Tagore's.

The movie, as expected, was good. But another expected thing had happened. And that was they were late. Though they would have still managed to enter the hostel premises, the only trouble was that the hostel mess would have closed by then. And going hungry after so much enjoyment wasn't their cup of tea. That is when an idea struck Arun. There was a big church in front of Delhi College of Engineering and a lot of weddings and marriage celebrations took place in the church lawns.

The two of them went to the marriage venue instead of the college hostel. Fortunately, they were well attired in polo neck sweaters and jackets owing to the prevalent winter. And then they executed their plan with great precision. As they gorged on mouth watering dishes and sweets, undetected by anyone, Lalit casually remarked and played around by telling Arun, 'Look, we got late because of your Sharmila Tagore obsession!' to which the quick witted Arun remarked, 'But look, we also got to eat delicious food for free because of my Sharmila Tagore obsession'.

As part of engineering curriculum, Arun spent 6 months in the 4th year of engineering in Bharat Heavy Electrical Ltd, Bhopal (BHEL). BHEL TOWN, Bhopal is a suburb of Bhopal, Madhya Pradesh. This has developed like other BHEL townships after Indian public sector engineering company BHEL started its operations in Bhopal. It is spread over an area of around 20 square kms and provides facilities like, parks, community halls, library, shopping centres, banks, post offices etc.

In BHEL, Arun performed extremely well. However, in addition to this, he also joined an acting club and gave splendid performances, in his spare time. For some reason, acting and culture always got entwined in Arun's life. Call it genes, but Arun's younger son, Abhishek, is also an extremely versatile actor and has been a part of several major theatre performances.

While studies were always his forte, in college it took a new dimension altogether. It would be surprising for many to know that while Arun was among the top students in his batch, he never took down notes in the class. Prod him on how he was able to do so well in his studies and he responds with a smile, "If one is able to understand the concepts, then one will be able to answer the questions irrespective of the notes." Apart from studies, at DCE Arun excelled in various activities like quizzes, and won several of them. He also held positions in the Chemical and Mathematics societies of DCE. But probably the greatest love he had was for books. A keen reader, he says that many times, he went to buy books from NaiSadak in old Delhi, close to DCE campus. The habit of reading still persists, he says, though he doesn't go to NaiSadak now to buy books. During the last semester at DCE, he bagged three offers during campus placement, which included DCM Data Products, the only IT Company at the time, Larson & Toubro and TISCO, Jamshedpur. He also managed to get admission to Indian Institute of Management (IIM), Ahmedabad and IIM Bangalore. He chose to join IIMA as it was most prestigious at that time. As the fate would have it, his best DCE friend Hardeep Singh Goindi, also got admission to IIMA. Arun was very happy as both of them had prepared together and were part of the same quiz team. However, Arun decided to join

DCM Data Products and work for a couple of weeks before joining his course at IIM Ahemdabad. The optimum use of time taught by his parents was something that Arun had well imbibed.

Life at IIMA was competitive but enjoyable. Arun devoted his full energy at academics. He enjoyed Finance courses the most. He is credited with having started a club called Students' Association for Investment and Finance (SAIF) in the first year. SAIF aimed at investing small amounts in stock exchange to get experience of trading in stocks. at the college. At IIMA, Arun achieved another major accomplishment. Out of the 180 students in his batch, he was one of the chosen 5, who received the Industrial Scholarship. This was a big honour and also a big financial help as the scholarship amount was substantial and took care of most of his fees.

Once his course at IIM came to a close, Arun was once again inundated with job offers. A leading company called 20th Century Finance made him an offer in Mumbai but he was keen on staying in Delhi, so he chose Escorts, in Faridabad. .

Arun has always been a very good cook. In Faridabad, his cooking skills came to his rescue, in a flat shared with by two other IIM batch mates. Even today, his wife and children swear by the delicious Methi Chicken and sumptuous Prawn Curry he makes. Later in life, when he was posted in Japan, India's ace chef, Sanjeev Kapoor, himself presented him with a cookery book, impressed by his culinary skills.

Working in the private sector for a few months made Arun realise that he wasn't cut out for the sector and so he began preparing for the civil services. It was quite tough for him as he

had a marketing job in Escorts and it involved quite a bit of travelling. But he was determined and prepared for the examination in any spare time he could squeeze in. He even prepared while on official tours and on way to his office. It is with great pride that he informs that there was not a single day when he took leave in Escorts and was yet able to prepare quite well for the his exams and in his first attempt made to Indian Revenue Service (Customs and Excise). However, he wasn't satisfied with this and aspired for greater heights. He shifted to his Pitampura residence and begun studying once again. The exam which was scheduled to take place in 1984 got slightly postponed due to the tragic demise of the then Indian Prime Minister, Mrs. Indira Gandhi.

So, when the IAS exam took place post the incident, Arun scored an All India Rank of 12 and was allotted the Union Territories cadre in 1985. He had extensive training in Lal Bahadur Shastri National Academy of Administration (LBSNAA) and Bareilly district in Uttar Pradesh. An interesting encounter that Arun recalls is when he was a young probationer and had a meeting with the District Magistrate (DM) of Bareilly at his residence. It was evening and the orderly brought tea for the both of them. Arun saw the DM having tea without sugar and asked him the reason for the same. The DM smiled and said that he was fond of having tea as well as sweets. He took around 7-8 cups of tea on a daily basis. If he were to put 1-2 spoons of sugar in each cup of tea, he would be consuming around 10 to 15 spoons of sugar daily. So by not having sugar in tea, he can manage to eat one or two pieces of sweet everyday and also not cut down on his tea. This point really impressed Arun and he too

vowed not to take sugar in tea and has been doing so since then.

In the year 1987, good news came into Arun's life. He got married to Anubha, an MCA. Soon, thereafter, he was made the SDM in Delhi and Anubha also found a job for herself in Hindustan Computers Ltd. As SDM, he was involved in conducting inquest of dowry death cases. These cases really shook him to the core as he had got married recently. He could not understand the barbarity with which people treated their wives. It was almost as if they treated them like a commodity or a means to bringing home wealth and not as human beings. It was shameful and distressing and he left no stone unturned in bringing the perpetrators to justice.

A year later, he was posted to the Changlang District in Arunachal Pradesh as Deputy Commissioner. Changlang district is located in the Indian state of Arunachal Pradesh, located south of Lohit district and north of Tirap district. As of 2011 census, it is the second most populous district of Arunachal Pradesh.

It falls in a region that receives high rainfall. The region is rich in wildlife with different kind of flora and fauna. The district has both plains and highlands. Most of the plains are in the valley of Dihing. The area is prone to occasional floods.

The Deputy Commissioner being the overall in-charge of the district is responsible for maintaining law and order as well as for all developmental activities of the district. In addition, in Arunachal Pradesh, the villagers have their own customary administrative systems in the form of traditional village councils consisting of the Gaon Buras and members.

Changlang has difficult terrain. In late 1980s transportation

and telecommunication facilities in Changlang were not good. With such a difficult terrain to encounter, one pauses to think if Arun ever felt if this was a difficult posting. Pat comes the answer that it wasn't so at all. If you want to serve your country, you must go to any and every part of the country. In fact, he had to tackle various controversial issues like that of a flag hoisting ceremony on Independence Day which became the bone of contention between a Minister and a Member of Legislative Assembly, leaving Arun in a fix. However, despite knowing of the pressure and consequences he would face, Arun took the decision, which was correct, and in accordance with the law.

Another question that arises is that how difficult was it for Anubha to leave her job and move with Arun. And just like her husband, she is firm in her resolve. "My husband was taking care of the entire region and its people. Surely, he also needed someone who would care for him. Being the only son in his family, I had promised his parents that I would be firmly by his side, always, come what may and I am happy that I have stuck to it," she says.

In fact, it used to be Arun who used to fill up job application forms for her. Such was her calibre that she got selected wherever she applied except one. The lone rejection was because they needed unmarried ladies for the post and she was married. They gel very well as a couple. Arun even keeps the Karwa Chauth fast with his wife as he believes in equality and feels that if she prays for his long life, he should also pray for hers.

In Arunachal Pradesh, Arun also worked in the Secretariat at Itanagar as well as Deputy Commissioner of Lohit, another important district of Arunachal Pradesh. He is a thorough

professional and a totally committed individual. During his posting in Lohit district, he had to cross Digaru river to visit a remote village. The river was in full spate due to recent rains. There was no bridge and it was dangerous to cross by boat as the boat could not withstand the force of water. Arun knew that he had to cross the river, come what may. While everyone was sceptical, Arun persisted and to everyone's amazement completed the task by crossing the river on elephant back for the sake of serving people in the course of his duty. "Where there is a will, there is a way", the theory he always believes in.

In the year 1988, Arun and Anubha were blessed with their first child; a son they named Abhinav. Three years later in 1991, while he was posted in Lohit district, their second child, also a boy, Abhishek, was born and their family was complete.

After returning to Delhi, he worked in different capacities with Government of Delhi and Government of India. His important postings included Additional General Manager in the then Delhi Electric Supply Undertaking (DESU) and as Deputy Secretary in Ministry of Commerce. In Ministry of Commerce, he conceived and implemented 'Focus-LAC' strategy aimed at enhancing economic and trade relation with Latin American countries. The strategy is still in use and has resulted in multi-fold growth of trade with Latin American countries. He also worked in important Trade Policy Division and prepared original concept papers on trade in services particularly movement of natural persons for WTO negotiations. During his stint in the Ministry of Commerce, Arun also obtained post graduate degree in economics from Himachal Pradesh University and completed certificate course in French from Alliance Française de Delhi.

His quest for knowledge remained unabated. After his stint in Commerce Ministry, Arun decided to go for higher studies in Glasgow Caledonian University in Scotland, UK. There he obtained post graduate degree in development management topping the class. Since his entire family had gone to Glasgow, the family got to travel together to some European countries as well as explore Scotland. .

Arun had a stint of three years from 2000 to 2003 in Andaman and Nicobar Islands. As Secretary (Tourism), he made significant contribution in promoting eco-friendly tourism in the islands. During this period, another major adventure happened in Arun's career. That time, he was serving as the Secretary to the Lieutenant Governor and a Deputy Secretary from Civil Aviation Ministry had come on a visit to the islands. Arun was asked to take the visitor to nearby Cinque Islands. Around that time, Anubha's parents had also come for a short break to visit them. Anubha's parents and Arun's family decided to accompany the visitors to Cinque Islands.

Cinque Islands is a combination of two islands separated by only a sand bar, which acts as the sole stretch of land. Due to absence of jetty, the yacht can go only upto a point. Thereafter smaller boats have to be taken to go to the land mass of the island. They were all on shore enjoying themselves when the waves began to rise and decided to go back to the yacht in the small boat. It was best to return because if the sandbar got submerged they could be marooned on the island for quite some time. Plus, with the waves lashing, there was an imminent threat to life as well.

Suddenly, the sky began to turn dark, the winds began to

lash harder and the water began to rise. To add more drama to the unfolding scene, the small boat was not in sight as the boatmen had seen the tide rising and had moved to the safer place. Panicking, some of them began to call out for help. For sometime all seemed lost with no boat in sight but as luck would have it, they were able to locate the boat. Due to the prevalent fog, they had been unable to locate it but their cries of help had reached their ears of boatman and he came to their aid.

The boat took them near the yacht. Now came the difficult part as to who would climb the yacht first from the boat as the small boat was rocking heavily and unstable in rising waves. Mind you, this was not an easy task. The yacht was at a height and one had to climb with the help of flexible stairway made of ropes. By this time yacht was also rocking badly due to deteriorating weather. It required considerable skill and courage to climb the yacht as the small boat and the yacht were coming close to each other and then moving away due to the water current.

The first to climb the yacht was an expert swimmer and native of the islands. As it generally should happen, women and children were evacuated to safety first. However, the aviation official wanted to get onto the yacht first. Now, he was an elderly gentleman and on the heavier side but since he was the guest, no one could refuse him. And so, he began the climb the rope stairway with both yacht and small boat rocking heavily in the bad sea. The children began to cry due to fear and panic. Hardly had the gentleman began to climb the stairway, when the unspeakable happened. The waves became rougher and the boats moved apart due to which he lost his grip and fell into the sea. There was panic all around with almost everyone shrieking and crying. As he

fell, there were two imminent dangers to his life. If the two boats were to come close to each other, his head would be crushed. And if the boats were to move too far away from each other, then it would be difficult to rescue him. Either way, it was a dangerous situation.

Fortunately the boats were away from one another and he did not get crushed and fell into the raging water. For a moment, everyone thought he had drowned as no one could see him. But just then, Arun got hold of his hand and pulled the person out and pushed him to the yacht. That is when Arun realised that the only way they could all reach safely was through a combined effort. So, Arun pushed the people from below while the native of the islands who was on the yacht pulled them up. One by one everyone came up on the yacht except Arun. As he was the one helping and pushing everyone up the yacht. The small boat started swaying wildly as there was hardly any weight on it. Everyone became concerned for him and his family had their heart in their mouth. Had the boat gone slightly adrift, there would have been no chance for Arun to get onto the yacht in bad weather and all would have been lost. But just as the boat began drifting away, Arun jumped with all his might and clung on to the rope stairway of the yacht as the small boat drifted away out of site in the rough sea. Gathering all his strength, Arun finally pulled himself up and reached the deck of the yacht and was finally safe.

Abhinav and Abhishek are still in awe of their Dad's quick thinking that helped in saving everyone's life and averting a major tragedy.

Arun has always been a person who has always been upright

in dealing with matters and has not resorted to any political favouritism. It was for this upright and honest attitude that he has been very well appreciated by his political and official superiors irrespective of political party in power. However, this attitude also got him into slight trouble on certain occasions by being transferred after shorter tenures. He recalls that on many occasions the stand taken by him stood vindicated when the higher judiciary supported his view point.

He served as Chief Electoral Officer of Delhi in the year 2003-04 and his tenure saw two major elections taking place, both at the parliamentary and legislative levels. On both occasions, he pulled it off with aplomb, ensuring that the elections were held in a free and fair manner. He got well deserved appreciation from the then Chief Election Commissioner.

Arun has had three stints in Delhi's Power Sector in various phases of its transformation. During 2004-2006, he played a major role in stabilisation of Delhi's power sector immediately after its unbundling and privatisation of distribution sector. His contribution to reforming Delhi's power sector is very well recognised in India's power sector.

He fondly remembers his 4 year plus tenure (2006-2010) as Director of Financial Intelligence Unit-India (FIU-IND) in the Ministry of Finance. He set up and put into operation India's Financial Intelligence Unit benchmarked against the best international practices and developed a robust IT platform for receiving, analysing and disseminating financial transactions from various players in the financial sector. During his tenure, India became member of 'Financial Action Task Force' due to effective operationalisation of Financial Intelligence Unit within

a short span. Recently, the intelligence generated by the FIU-IND has been found to be extremely useful to fight the menace of black money, evasion of taxes and to curb money laundering.

In November 2010, Arun was handpicked to take up the assignment of Minister (Economic & Commercial) in Embassy of India, Tokyo, Japan for three years. Various initiatives taken by him gave a major flip to trade and economic relations between India and Japan and resulted in significant enhancement in Foreign Direct Investment (FDI) from Japan to India. His focussed approach saw rapid progress of two major infrastructure projects: Dedicated freight corridor and Delhi-Mumbai Industrial corridor. He speaks highly of Japanese people because of their thoroughness, doing things to perfection and kindness towards fellow human beings.

After brief stints in the Delhi Government, Mizoram and Goa in 2015, Arun was posted as Additional Secretary, Project Monitoring Group, Prime Minister's office. He was instrumental in resolution of more than one thousand issues pertaining to nearly 250 mega projects involving investment of nearly Rupees 10 lakh crore through regular meetings with the State Chief Secretaries and the central ministries.

In September, 2017 he was given important charge as Additional Secretary of newly setup Goods and Services Tax (GST) Council to launch GST in India. He diligently delivered all required outputs with skeleton manpower and infrastructure in a newly set up constitutional body. Number of important decisions including approval of draft GST laws and rules, fixation of rates of tax for different goods and services etc. were taken in the 15 GST Council meetings within a short span of 7

months to ensure smooth roll-out of GST with effect from 1st July, 2017.

Despite being such a workaholic, Arun has always taken out time for his family. When his elder son, Abhinav, was studying in Bhopal, he wanted to come to Delhi for few days. On further probing, he discovered that there was some serious ragging going on at the institute. Arun, immediately left his work and boarded a flight to comfort his son and to see that immediate corrective action was taken by the institute authorities.

Arun spent a lot of quality time with his younger son, Abhishek, during his school days. He used to get up early in the morning to teach him and do the same before sleeping. During his brief posting in Goa, they together explored far flung beaches and other tourist spots. They also enjoyed variety of cuisine and experimented with of Goan recipes. The entire family says that he has never discriminated between a junior and a senior officer and always treated them with the same respect and affection as he would treat his friends and family. This is what his parents taught him and this is what he has inculcated in his children too. This is very evident in the upbringing of the children by the parents. Both Abhinav, currently working with Cognizant in Pune, and Abhishek, placed with Ernst & Young in Delhi, come across as well balanced and grounded individuals who are friendly, easy going and have no airs about their lineage.

Arun is also a staunch critic of age old traditions like seeing the *janampatri* (horoscope) before getting married and believes more in hard work than placing reliance on God. He says that if one is hard working, then lady luck shall automatically shine on such an individual. Arun's quest for knowledge continues and he

is presently enrolled in IIT Delhi for a PhD course. Despite such widespread success, he comes across as a humble man, who is always willing to help others. In fact, he has gone out way to get admission to a good school for children of his domestic help and is also bearing their educational expenses. He firmly believes that a person who has the ability must help others so that they can also become successful individuals and help others in society.

Arun is not only a good husband and a good father but also a good son. Recently, family celebrated 80th birthday of Arun's father. We leave you with this heartwarming and emotional speech that humble, bright and dedicated Arun gave before the large gathering of family members, friends and well wishers.

'Daddy is adored and admired by all— whatever their age. They know him for his simplicity, passion for learning and commitment to the family. As son, I can tell you that my admiration for him has only grown with every passing year. He has remained my 'role model' when I was child and remains so when I have crossed 56. I distinctly remember that as a child, I never had any problem when asked to write an essay about your 'Ideal or role model or hero.' Daddy was always the clear choice.

Many of you may not know about his humble beginnings. He started working as a primary school teacher after matriculation at a young age of 16 years in remote village in Punjab. After that, he went on to do graduation and became qualified Cost Accountant and Company Secretary while working & raising the family with limited resources and umpteen family commitments. He moved to Delhi in November 1956 (60 years back) to join as UDC in the Central Govt. and worked his way up to retire as Director (Finance) in Hindustan Insecticides Ltd.

Daddy has always been a voracious reader. He is still great at

arithmetic. Daddy's quest for knowledge is amazing and is more abreast with latest news & developments than anyone in the family. He is equally comfortable talking on any subject with any age group and his grandsons love to debate with him on variety of subjects. Finance continues to be his forte and has deep understanding of global economy and stock markets

Being well read, he has always been ahead of times. I am personally grateful to him for making me sit for examination called 'All India Merit Scholarship for Residential Schools' in 1968 – at the age of nine years, whereby I could study in Mother's International School as boarder for six years. I always feel that it was turning point of my life. I happy that two of my friends, Kapil, or I should call him General Kapil Aggarwal and Ajay are here, with whom I spent good five-six years in Mother's School Ashram.

Later in life, daddy gave me total freedom to make choices in education, career and life partner. And now in our adulthood, he has given enough space to all of us in the family to grow and develop independently. I really owe it to daddy for whatever I have been able to achieve in life till now.

It's quite fashionable to talk about scientific temperament. What is it? I think he has scientific temperament. He has always been quick to grasp and utilise technology, be it internet or smart phones. When middle class families never saw beyond Post Office saving schemes, he was investing in stocks; when others were dealing in stocks in paper format, he had moved to Demat account; when others were still operating through brokers, he had his own terminal to play in stock markets.

Daddy is rationalist to the core. As a family, we grew almost not believing in God or going to temples. I still remember that for astrology columns, he would always say that it is something one should read or hear but not believe in. We grew up not knowing about caste system and reservation until I had joined Govt. Service. He has always believed in hard work and meritocracy.

Daddy spent nearly two years with us in Japan. He made numerous Japanese friends, extensively explored in and around Tokyo by himself in Tokyo metro and started learning Japanese. Anubha and me gave up learning Japanese right in the beginning itself because we found it beyond us. But he continued. What is most interesting is that he did it without spending a yen, through use of you tube, Skype and free classes. His passion for Japanese continues to this day and is attending classes in Delhi in Japan Foundation, has passed examinations and acquired two certificates. I am happy to say that two of his classmates are present here.

What I also admire about him is his daring nature to stand up for what he believes is correct and right. He is not afraid to go against the flow. He cannot let injustice pass by him without doing something about it. I remember his having had a big fight with LAS Joint Secretary of his Ministry when he was working as Director (Finance) in Hindustan Insecticides Ltd. He even joined the India arm of 'Transparency International' for some time after retirement.

He has been practicing homeopathy for long. We used to have complete homeopathic dispensary at home during young days and enjoyed eating meethi-golis. His medical skills always came handy as first line of defense against any disease. Over the years, he has acquired tremendous knowledge in all aspects of health, medicine and alternate medicine and tries his best to keep himself fit.

Daddy is largely a serious person. But he has subtle humor and an anecdote for every occasion. Having worked in Govt. for long, he always has an interesting spoof on the Government. One of his jokes, which I always remember is-Fan is not working.

As I grow older, I feel that I have so much to learn from daddy to lead a meaningful life in old age. He has always believed in simple and frugal living but with dignity and self-respect. He has also shown that one can live a

satisfied life with reasonable resources by cultivating interests and keeping oneself technologically and otherwise updated. I only hope, I am able to follow some of it.

In the dictionary the word “father” is defined as a title of respect for an elderly, honorable man. Now that you are 80, we think that you definitely fall under the category of elderly and even though it may not always show, you always, and will always have our respect and love.

Daddy, thank you for your guidance and for being such a great influence throughout our life'

This reiterates the fact that all talented and hardworking individuals never forget their roots, and are eternally grateful to all those who have played a crucial role in shaping up their lives. Success comes to those who strive for it and create an atmosphere for goodwill for themselves. Given his sincerity, humility and ability to put in hard work, it is no surprise that Arun is where he is and enjoys the love and respect of so many people. This very quality of being an amiable person with the ability to dedicate oneself to the task is what differentiates winners from others. And in this game of life, Arun Goyal is surely a big, big winner!

ABOUT THE AUTHOR

Vinit K. Bansal began his journey as a poet, and soon, he graduated to become a prolific author and editor of national repute.

His first novel 'I Am Heartless' created a sensation in the Indian publishing industry and he is widely considered as one of the top ten Indian romantic novelists that redefined romance. His anthology series 'Uff Ye Emotions' has been synonymous with success in the segment for the last four years and “Soulmates: Love Without Ownership”, another romantic tale by him, also got tremendous response from the readers and became a bestseller in the second month of its release itself. He is also the co-author of “The Man Who Became Khali”, the official autobiography of the world famous wrestler and former WWE champion, Dalip Singh Rana aka The Great Khali.

Versatility remains the key factor in Vinit's writing and has helped him create a niche for himself as a writer in both, Hindi and English language in fiction as well as in the non-fiction segment. His recent Hindi release “Rooh Se Rooh Tak” made a place for itself in the Nielsen Bestselling Hindi Books list. Other than writing, he is a creative consultant and motivational speaker as well and often conducts sessions on motivation and personality development at different academic institutions in India.