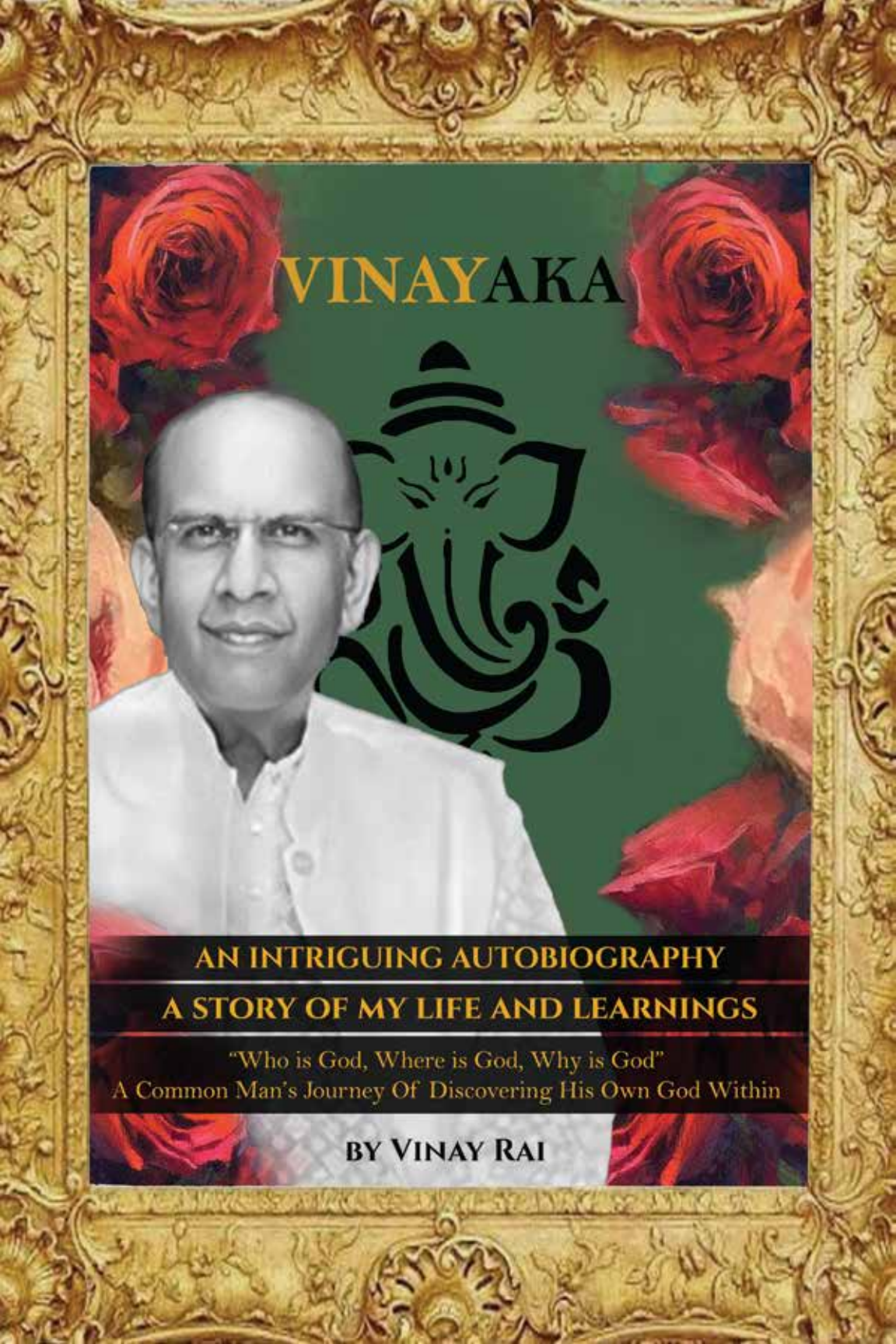




VINAYAKA

**AN INTRIGUING AUTOBIOGRAPHY
A STORY OF MY LIFE AND LEARNINGS**

"Who is God, Where is God, Why is God"
A Common Man's Journey Of Discovering His Own God Within

BY VINAY RAI

Dedication



Dedicated to my first wife

Sadhana Rai

6th May 1955 - 23rd Nov 2020

My cherished first wife, Sadhana Rai, was more than a life partner; she was my guiding light through the highs and lows of life. In her presence, I found solid support to pursue my dreams. Sadhana possessed a rare generosity and inner strength that touched all who knew her. Her kindness knew no bounds, offering comfort and solace during times of difficulty. Beyond her warmth and compassion, Sadhana was remarkably talented and intelligent. Her creativity, insights, and dedication to making a positive impact were evident to all. Though Sadhana Rai, my first wife, is no longer in this world, the legacy of her boundless love and generosity continue to inspire my journey.

VINAYAKA

**An Intriguing Autobiography
A Story of My Life and Learnings**

**“Who is God, Where is God, Why is God”
A Common Man’s Journey of Discovering His Own
God Within**

By Vinay Rai

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VINAYAKA

Prayer

ॐ गं गणपतये नमो नमः
श्री सिद्धिविनायक नमो नमः
अष्टविनायक नमो नमः
गणपति बप्पा मोरया

Om Gan Ganapataye Namō Namah
Shree Siddhi Vinayak Namō Namah
Ashtavinayak Namō Namah
Ganapati Bappa Moraya

We pray to Lord Siddhi Vinayak, Lord Ganesha, the remover of obstacles, and the deity of wisdom & prosperity, to bless us with good fortune, wisdom, and spiritual growth. We seek his blessings for guidance & support in navigating life's obstacles and realization of desired aspirations. Siddhi means spiritual perfection or enlightenment, and Vinayaka means a leader who achieves the same, cutting through inner and outer obstacles.

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I am eternally grateful for the divine gift of my parents. My father late Shri Kulwant Rai was a beacon of light for the whole family and my mother late Bimla Rai was always there for me and everyone in the family. Both my parents are revered and remembered in society for their helpfulness toward one and all.

I have been blessed by the love of my siblings Usha, late Rita, and Anil Rai.

I am indebted to first wife late Sadhana Rai who was a pillar of strength and support throughout my life. I have learned much from my children Varun Rai and Amit Rai. I am proud of them as they take the family legacy forward. My granddaughters Alyza Rai and Alynai Rai are my angels and teachers as I step into my golden years.

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quested all to write whatever they wished, good or bad, they all kindly shared only good words for me. I am humbled by their generosity.

I thank you dear reader for taking time to read this book. I hope this book inspires you to undertake your own beautiful journey and find your own God, your own divine spark within.

I seek your forgiveness for any errors or shortcomings. I am like all, a work in progress.

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About the Title: Inspired by “**VINAYAKA**”

Vinayaka or Lord Ganesha is a revered deity in Sanatan Dharma, or Hinduism.

As Siddhi Vinayaka, he embodies the perfection of spiritual growth and enlightenment.

“Vi” refers to intellect and higher knowledge and “Nayaka” means leader. Sri Sathya Sai Baba shared that the appellation Vinayaka symbolises all the qualities and aspects of a true leader, who is a master unto himself.

Mastering our ego and senses and living with awareness of our truth of divine provenance, each one of us can access the Vinayaka within.

The birth legend of Vinayaka, or Ganesha, is steeped in symbolism and spiritual significance. Shakti or Mother Parvati created Ganesha from clay to guard her entrance while she bathed. She instructed him to not let anyone in. When Lord Shiva returns, Ganesha who does not let him enter his own home, in ignorance and abstinence, stops him. Shiva beheads Ganesha.

Mother Parvati is devastated upon learning the same and asks Lord Shiva to immediately restore him to life. Lord Shiva sets out to seek a head for the beheaded son and brings back the head of an elephant to revive Ganesha.

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This allegory represents the need for spiritual rebirth, where our ego is symbolically “cut off” to make way for universal wisdom.

Lord Ganesha was thus reborn with wisdom to both Shakti and Shiva, bearing the twin faculties of power and perfection. He was later married to Riddhi and Siddhi, meaning prosperity and perfection, symbolic of the divine union and balance of wealth and wisdom, money and moksha, energy and enlightenment.

As the remover of obstacles, Lord Ganesha is always worshipped the first in all rituals and ceremonies. As the divine remover of obstacles, Lord Ganesha helps us clear the path for spiritual evolution and confers success in our endeavors.

Lord Ganesha was also entrusted to be the scribe of the Mahabharata, the ancient epic that is a legacy bearer of values and code of conduct from times immemorial. Sage Vyasa narrates it without interruption, and Ganesha writes it without disruption; even breaking his own tusk to act as a pen in the face of his reed breaking during the writing. Enduring the pain, following his duty, Ganesha finishes the task as committed.

Her is known for his cleverness, practicality, and spiritual wisdom. In one story, he is asked to go around the world thrice, as a playful competition between him and his brother,

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for whoever wins would receive a special prize. While his brother Kartikeya, a martial deity, immediately sets forth, Ganesha stays back and simply goes around his parents, Shiva and Shakti, thrice, explaining that his parents are his world, thus winning the hearts of all with his devotion, wisdom and smartness.

Vinayaka, the divine son of Shiva and Shakti, and the leader of humanity, guides us thus with his many endearing and enlightened qualities.

Just as each one of us is a child of the divine, the divine child of Shiva and Shakti, Vinayaka is our closest ally and beloved example who inspires us to fully explore the spectrum of our spiritual qualities that are innate in each.

In a spiritual sense, Shiva and Parvati are represented by my own father and mother who had similar divine qualities. Riddhi and Siddhi the two wives of Ganesha are represented by my two wives, Sadhana and Harbeen, respectively. Just as Riddhi and Siddhi symbolise prosperity and spiritual perfection, my wives also personified these qualities.

Lord Ganesha is a unique deity in the Hindu pantheon whose versatility is reflected in various forms of art and depictions in a variety of moods. In artistic descriptions and statues, he can be shown playing the tabla, dancing, or reclining, and the community embraces these diverse representations without offense. The joy and playfulness of the divine

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child inspires artists to depict Ganesha with an expressive range that further makes us fall in love and enhances our connection and devotion to the deity's energies and qualities.

In resonance with my inner Ganesha, I embrace each experience with enthusiasm and happiness, reflecting playfulness and joyfulness of the divine spirit in us. I also move easily across spheres of interest, be it business, art, design or sports, with adaptability and versatility.

My own name Vinay, homonymous to Vinayaka, means humility, and is a characteristic of Vinayaka. His vehicle is the humble mouse. Just like Lord Rama in the Ramayana had reminded the small squirrel of the significance of every action and every being, none being big or small, the Vinayaka principle is likewise of having integrated awareness of all that is with humility and understanding, valuing the participation of all and leading all toward realization of the Vinayaka, the Self as Master, within.

Vinayaka is a one-word mantra for all of us driving away our fears and phobias and bringing us back into the balance of our being with beauty, buoyancy and bliss.

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Answering the
Why of Everything

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Why have I written this book and for whom have I written it?

This book is in commemoration of my turning 75 years old. While I have always wanted to write this book, with this exact same title, ever since I was 12 years old, it had to take decades of experiences and learning for me to finally fulfil my calling; recalling my life and lessons in a spirit of sharing and caring with self and society.

Even as a child, I was in awe of the sheer scale and magnitude of the universe and ever trying to tune in. Fuelling my imagination was the number of books I read. My mother inculcated in me the love of reading. I used to read one book per day and would also receive ₹10 from her for every book I read.

Growing up, I was an introvert, shy of social contact, immersed in my world of books, and curious of the spiritual realms. I often wondered: Why are we here? What was God's grand plan behind it all? What crossed his mind when He conceived the entirety of this Universe and Earth? What does He expect from us?

I was told God is within us. I was asked to look within to find God. At the age of 12, I couldn't quite grasp this concept of "look within". While I would obediently lower my head and start looking inside, I was nonplussed to find nothing there. "I don't see God," I would think to myself,

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perplexed. In a bid to discover more, I started penning down my thoughts in my little diary – “Who is God, where is God, and Why is God.” I needed to find out.

Thus began my own beautiful journey, spanning over 60 years of seeking “My own God within”. Yes, it had its highs and lows. There were moments of triumph and moments of despair, periods of confusion and clarity, complexities, difficult times, depression, success, failure - it was almost like going around in circles. But through the dizzying heights and hells, I persevered. Slowly and steadily, I began to unravel the layers of our existence, peeling away the veneer of illusion to uncover the truth beneath, and my place therein. Such a stance of questioning the universe was succinctly put in a Hindi song (from an era when songs in our movies were deeply profound and poetic). A simple villager, ferrying people from one village to another in a bullock cart, with ample time on his hands, sings and muses, “Oh God, why did you create this madness? Why was the world created? Why did you create love only to see it crumble? Why did you gift us good health only to bring immense pain? Why did you create life itself?” For those who know Hindi, this song was: Duniya Banane Wale, Kya Tere Man Mein Samayi, Kahe Ko Duniya Banayi.

We are all on a quest for answers. In this mad, chaotic world, where do we find the answers? We turn to God incessantly, seeking insight. We reflect, read, pray, act and learn, and keep coming closer to the wisdom of life.

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At times, I have felt as though I have glimpsed God, received his answers. Yet, his presence is fleeting. As soon as he vanishes, the mad whirlwind of the mind resumes its barrage of questions and doubts. I am left wondering if seeing God was all a dream. Did I truly encounter God, or is there no God at all? This cycle kept repeating itself endlessly. I have witnessed miracles unfold before my eyes, experienced divine interventions; yet soon enough, I am plagued again by the same old doubts, the same unanswerable questions.

No one truly comprehends it all. We are left grappling in the dark, navigating through one enigma after another. In the face of such bewilderment, perhaps the best course of action is to simply embrace it all “As It Is.” In the absence of answers, we are left with no recourse but to accept what comes our way, including the twists of fate, and all that comes in its wake. Our destiny seems preordained, leaving us with little say in how events unfold. Yet, in the midst of this chaos, we can choose to adopt a light-hearted perspective. Life, after all, is meant to be a joyful journey, filled with laughter and lessons. While we may never fully grasp the answers to life’s mysteries, we can persist with a sense of humour and resilience.

Each one of us has to find out our own answers through the journey of our own life. It was never meant to be easy. But the good news is that we all have been gifted with the talents to tune into truth in our own way.

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Everyone has God-given gifts and I have mine too. I am a physicist by education, a philosopher at heart, a teacher in spirit, a seeker in soul and an adventurer in life.

I also learn fast and work fast. Reading prolifically in childhood further developed my capacities for speed reading and honed my photographic memory. When I finally decided to write this book, I dictated it in three days, as I am prone to doing everything “yesterday”.

Then followed months of reflections and rumination to ensure that I live up to the ideals of “Love All, Serve All” and “Help Ever, Hurt Never,” etched in our hearts as guidelines of conscientious conduct and self-discipline by our Guru. As devotees and disciples of our beloved Swami, this is our duty and dharma above all.

In penning down this book, I have drawn upon the reservoir of wisdom I have gained through the myriad experiences of my life journey. From the profound insights shared by my Guru to the invaluable lessons imparted by fellow travellers, be in business or life, each encounter has enriched my understanding.

I humbly and simply share my learnings with you dear reader in the hope that these may resonate with your own quest for the meaning and purpose of life. My story, my life and my learnings, like yours, are both personal and universal. While my actions and experiences belong to me, their aware-

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ness can enlighten the path of all.

At its core, this book is a testament to the interconnect-
edness of all our souls, a realization that transcends the su-
perficial boundaries of identity and circumstance. It reminds
us of our inherent duty to uplift and support one another, to
eschew the temptations of greed and arrogance, and to em-
brace the simplicity and serenity that characterise a life lived
in harmony with the cosmic order.

The impermanence of existence, highlighted by the
vastness and eternal nature of the universe, evokes humility
and gratitude. Acknowledging our place within the cosmic
expanse fosters a deeper connection with the divine, tran-
scending ego and embracing the inherent beauty of creation.

For life, in all its complexity and impermanence, is
a precious gift bestowed upon us by the benevolent hand of
Providence. It is incumbent upon us, therefore, to embrace
each day with gratitude and enthusiasm, to revel in the com-
pany of kindred spirits, and to cultivate a mindset of posi-
tivity and abundance. As we navigate the ebb and flow of
fortune and failings, may we remember to savor the fleeting
moments of joy and contentment that punctuate our exis-
tence.

By harnessing the power of positive thinking and sur-
rounding ourselves with virtuous influences, we can shape
our reality into one of fulfilment and joy. Indeed, the world

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we inhabit is a reflection of our innermost thoughts and perceptions.

Embedded within existence are invaluable teachings culled from timeless wisdom imparted by revered sages and thinkers. Though profound, these teachings are often veiled in esoteric knowledge, inaccessible to the uninitiated.

It falls upon us to distil these truths into simpler, digestible forms, ensuring their transformative power remains accessible to all who seek enlightenment. As readers embark upon this sacred journey of self-discovery, may they find solace in the timeless truths permeating its depths, guiding toward profound inner peace and spiritual fulfilment, offering sustenance for the soul, empowering us to deal with our situations with the wealth of our own wisdom and positive attitude.

In Indian philosophy, the collective wisdom of the Vedas are known as “Shruthi,” meaning these were revelations that were heard as inner voices in the consciousness by the meditating saints. Herein, two expressions, which are also two of the four Mahavakyas, meaning Grand Proclamations, succinctly capture the essence of the teachings of the Vedas. One is, “Tat Tvam Asi” meaning “Thou are That,” suggesting that our essence is the same as that of the Universe, whatever that be; and the other is, “Aham Brahmasmi” translating to “I am Brahman or the Supreme Self,” indicating that the Divine and the Self are unified as one.

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Another central tenet of our philosophy is the principle of detached action. It teaches us that while we must diligently perform our duties, the outcomes of our actions are beyond our control. By surrendering to the Divine Will the outcomes of our actions, we liberate ourselves from the burden of expectations and attachments. This surrender allows us to be in a state of flow and peace, committed to action, free of expectation, secure in the awareness that what we call as success or failure are merely parts of a larger incomprehensible design, wherein we humbly play our part.

While these concepts are fundamentally simple and couldn't be more simply said, the human mind often complicates them, making their true meaning elusive to many. Embracing these principles requires humility and a willingness to transcend ego, leading to a deeper understanding of our true nature and the interconnectedness of all existence. It is my humble attempt in this book to bring these precepts to life, by sharing my own journey and experiences that brought me closer in consciousness to their wisdom.

This book is not merely a repository of realizations, but a manual of understanding and inspiration for all those who seek to unlock the hidden potential within themselves and to chart a course toward living with happiness and contentment, irrespective of the circumstances. Briefly, this book is about my personal stories of learning and living, an ever-evolving journey of experiences, intersecting with my abilities and quests in life. In summary, each chapter covers

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the following themes:

Chapter 1 delves into my childhood memories, with an overview of my upbringing, and underscoring my skills & passions.

Chapter 2 showcases my experiences and accomplishments at MIT, and my transformative journey toward leadership.

Chapter 3 highlights the lessons learned from my father's example and his legacy of leadership, shaping my values for life.

Chapter 4 shares the essence of my journey with Sadhana, my first wife, reflecting on the profound lessons learned.

Chapter 5 showcases my learnings from my extended family, narrating stories of strength that have moulded our family's heritage.

Chapter 6 delves into my initial struggles in overseeing the family business, and my determination to overcome them.

Chapter 7 discusses my impactful encounters with legendary leaders, Dhirubhai Ambani and Aditya Birla, and their profound influence on my entrepreneurial journey.

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Chapter 8 highlights my hurdles and setbacks, forming an integral part of my trajectory of growth and comeback.

Chapter 9 depicts the emotionally challenging ordeals of family conflicts and the crucial lessons learned, furthering my spiritual seeking.

Chapter 10 recounts my spiritual journey and commitment to service, by the great influence of my revered Guru, Guide and God, Bhagawan Sri Sathya Sai Baba.

Chapter 11 narrates my serendipitous journey with Harbeen, my soulmate and second wife.

Chapter 12 contemplates the essence of Indian culture, portraying differing joint venture experiences, highlighting the significance of cultural understanding and mutual respect to ensure success in partnerships.

Chapter 13 highlights my encounters with inspiring individuals in my circle of friends, and their influence in my life.

Chapter 14 shares my geo-political vision and outlook, towards India becoming a superpower, drawing on my previous books on the subject, and adding contemporary contexts.

Chapter 15 elaborates on my messages for the youth, emphasizing the significance of building resilience and a

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growth mindset, in order to thrive and be happy.

Chapter 16 delves deeply into Indian philosophy, and explores the path toward oneness and unity among all religions, taking care in togetherness of our world as one family.

I tread this journey with you dear reader with a light heart and an open mind, drawing strength from our shared humanity, tapping into the abiding wisdom of the ages, and trusting the boundless reservoir of love and forgiveness that permeates the universe, enlivening you and I alike.

Introduction

Life is the Pursuit of
Happiness

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My childhood was a beautiful journey filled with curiosity, exploration, and a quest for real meaning. At the tender age of 12, I embarked on a spiritual quest intrigued by the belief that God resides within each of us, and I only had to look within to find Him.

I vividly remember the moment when I first questioned the existence of God. I penned my thoughts into my little diary, asking, “Who is God? Where is God? Why is God?” This simple yet profound inquiry marked the beginning of a lifelong journey of self-discovery and spiritual exploration. Over the course of my life, I have been through a roller coaster of experiences. It was my relentless quest to find God, a higher power, that kept me going through them all. I embraced all my challenges in a spirit of learning, seeing them as opportunities to understand myself, my world and my quest. There were joyous ‘aha’ moments, where I strongly felt the “hand of God”, guiding me on my path; and there were moments where I felt lost and adrift in the ocean of endless perturbation.

Indeed, life’s experiences are akin to the waves of a turbulent ocean, bearing both high tides and low tides. There are days of profound insight and enlightenment, when we feel as if we have tapped into the truth of the Universe; and then there are other days that leave us desperate for answers and guidance. Yet, it is in such moments of confusion that we also have a golden opportunity to delve deeper into ourselves and come closer to our truth. In our ardent quest for answers

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and in our sincere search for meaning, we can become more receptive and more open to ‘listening’ to the answers blowing in the wind.

In my case, I persevered through it all with an unwavering determination and an inner drive to overcome and rise above. Being based in the truth of existence would be an essential element of this journey, for only a strong foundation of understanding would allow me to overcome the odds with strength and stability. I was compelled to uncover the truth, to unravel the mysteries of existence, and to forge a deeper connection with the Universe that I was a part of. I was blessed to find my spiritual Guru at a young age of sixteen, and became committed to a path of self-inquiry and service.

Along the way, I encountered countless obstacles and challenges, each serving as a test of my resolve and a catalyst for my growth. I realized soon enough that no one can escape the pains and perils on one’s path. It is thus best for us to embrace all experiences fully and duly. Facing head-on the hardships and complexities of life builds ever more our mental strength and contributes to our spiritual evolution. The awareness of this truth can already set us free and become our bulwark against all kinds of illusions and delusions that we may harbor about life and ourselves. “Satyameva Jayate,” which means “Truth Triumphs,” is an ancient aphorism and the national motto of the Republic of India, which underscores the importance of embracing truth, for there is nowhere else to go.

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Ultimately, my journey led me to the profound realization that what we call ‘God’ is simply the essence of our very being, the source of our life, love, and consciousness. In discovering my God within, I found not only the answers to my questions but also a profound sense of peace within.

Today, as I reflect on my journey, I am filled with gratitude for the experiences that have shaped me and the lessons that I have learned along the way.

Every challenge has been a stepping stone on the path to self-realization, guiding me ever closer to the divine presence that dwells within. And so, my childhood quest to find God within has blossomed into a lifelong journey of self-discovery, spiritual growth, and inner transformation. It is a journey that continues to unfold with each passing day, leading me ever deeper into the heart of the divine and the essence of my own being.

Each night, as I prepare to retire to bed, I embark on a ritual that has become a cherished part of my routine. It begins with a deliberate effort to quieten my mind and shed the burdens of the day. I find a quiet space, free from distractions, and take a few deep breaths to center myself. Then, in the stillness of the night, I close my eyes and let my imagination take flight.

In my mind’s eye, I visualise myself on a journey unlike any other—a voyage through the boundless expanse of the

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cosmos. I envision myself as a lone traveller, floating weightlessly amidst the stars, surrounded by the infinite expanse of cosmic space. The darkness of the night sky is punctuated by the soft glow of distant galaxies, their swirling arms stretching out into the void.

As I soar through the cosmos, I am filled with a sense of wonder and awe. I marvel at the beauty of the Universe, at the sheer scale and grandeur of it all. Each star, each nebula, each celestial body seems to beckon to me, inviting me to explore its mysteries. I drink in the sights and sounds of the cosmos, letting them wash over me like a gentle tide. In this moment, I feel a profound connection to the universe and all that it encompasses. I am reminded of my place in the grand tapestry of existence, a tiny speck in the vastness of space and time. Yet, paradoxically, I also feel a sense of oneness with the cosmos, as if every atom of my being is in harmony with the rhythm of the universe.

As I continue my journey through the cosmos, I am enveloped in a sense of peace and serenity. The worries and cares of the world fall away, replaced by a deep sense of calmness and tranquillity. In this state of heightened awareness, I am able to let go of my earthly concerns and surrender to the beauty of the cosmos. Eventually, as the night wears on, I begin to feel the pull of sleep tugging at my consciousness. With a contented heart and a serene mind, I allow myself to drift off into slumber, knowing that I am part of something much larger than myself. And as I surrender to the embrace

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of sleep, I carry with me the memory of my cosmic journey, a reminder of the beauty and wonder that exists within and beyond the bounds of our world.

In navigating life's complexities, be it in business or life, and reflecting upon life's experiences, many pillars of wisdom emerged. In the spiritual realm, the timeless wisdom encapsulated in sacred scriptures like the Bhagavad Gita came to help me as they clarified my doubts and dilemmas and reorient me on the path of my duty. The profound exchange between Lord Krishna and Arjuna on the battlefield of Kurukshetra illuminates the path of righteous action, underscoring the eternal principles of Dharma (dutiful conduct) governing every facet of existence is a lifelong learning lesson for all of us.

The vital principle of "Attachment with Detachment" as given in the Bhagavad Gita served me well as a guiding light, wherein we work and act with the realization that our only duty is to do our job well i.e., attach ourselves to the process, and stay detached from the fruits or outcomes of those actions, for those are never in our hands.

Cultivating detachment fosters inner freedom and peace, allowing engagement in life's experiences without being swayed by circumstances and result. As we don't try to control results, we are not controlled by life's vagaries either, and can weather its ups and downs with much more composure. "Love All Serve All", is another fundamental prin-

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ciple pronounced by my Guru Sri Sathya Sai Baba that has illumined my life. It emphasizes extending love and service to all beings, recognising the interconnectedness of all life forms. By promoting happiness and refraining from causing harm, we contribute to our own well-being and to the greater good, fostering a harmonious existence. “Help Ever, Hurt Never” is an extension of the same prayer, its counterpoint, that is about cultivating compassion and care, recognising the inherent divinity in all beings. Through helping, we serve. Through not hurting, we love.

In essence, life’s journey is a tapestry woven with threads of wisdom gleaned from spiritual exploration, personal experiences, and the timeless teachings of sages. By aligning with the universal flow of energy, cultivating detachment, and embodying principles of love, service, and humility, we can embark on a transformative journey toward spiritual awakening and fulfilment.

I discovered that the real meaning of life isn’t something external to be sought after, but something internal to be realized. It’s all about recognising the divine spark within each of us, acknowledging our interconnectedness with the universe and the enduring realization that our journey itself is our destination and is indistinguishable from it.

As I delved deeper into my quest, I realized that God isn’t some distant, elusive entity residing in the heavens above. Rather, God is the essence of existence, the under-

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lying fabric that binds all creation together. God is the silent witness within us, the source of all our wisdom, love, and peace. And the key to finding God lies, not in external rituals or ceremonies, but in quieting our mind, stilling its chatter, and turning inward to the silence within.

In surrendering to the cosmic current, we align ourselves with the universal flow of energy, relinquishing futile resistance that impedes our progress. Like a leaf drifting upon the gentle ripples of a river, we must navigate life's currents with grace and humility, trusting in the innate wisdom of the universe to guide us toward our destined shores.

Today, as I reflect on my journey, I am filled with gratitude for the experiences that have shaped me, the challenges that have strengthened me, and the lessons that have guided me along the way.

I may not have all the answers to life's many mysteries, but I have found something far more precious – an access to the Divine within myself, as I finally learned to look within and glimpse God therein.

Chapter 1

In Search of Myself
“Childhood Memories &
Talents”

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Like most of us, I have a faint recollection of my childhood years. I am told I was born prematurely at just 4 pounds and struggling with pneumonia. Despite the odds, I survived, but my health issues persisted even in my growing up years. My mother would joke that even if a virus flew over Delhi, I'd catch it! However, these early years of illness helped me build my pain endurance and resilience.

Despite my hazy memory of early years, I vividly recall our sibling fights! My elder sister Usha was three and a half years older than me, and my younger sister Rita was a year and a half older. Both used to boss over me and make me run around for errands here and there. Not to mention that I would also end up wearing the same color clothes, cut from the same cloth that would come for their dresses. So even as I boy I wore pink shirts. I was introduced early to women empowerment.

Nonetheless, I was the apple of my mother's eyes. Being the first son in the family after my two elder sisters, and also because I would fall sick so often, I was pampered enough; in the sense that my mother was very careful about my food. So even in school, I was the only kid whose lunch would come piping hot during the lunch break, straight from the kitchen to the class. However, I don't think I got spoiled with the extra attention because we had very strict rules around the house. We had to do take charge of our own work and organise ourselves for the next day, with tasks such as, preparing our uniform, polishing our shoes, folding the soiled

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clothes for laundry, and not to forget, reading one book a day.

To this day, these habits persist: I prepare myself the night before for the next day. It can be funny to some that even keep my toothbrush and shaving kit closer to the washbasin, the night before in preparation. I still read a lot, and like my food piping hot. I am a champion of women's empowerment as well. With strong women in my family to look up to, it was a natural development.

My elder sister has always been a mother figure to me, and our father's businesses were named after her. Of course, as siblings we had our skirmishes. In one such brawl, my face got scratched. When I went to class after that and was asked on what happened, I covered up by saying that I got the scratches from falling in a bush with lots of thorns. I don't think they believed me.

Anyway, growing up, I understood the reason why I was bossed around by my siblings! I had become my mother's blue-eyed boy and was receiving more than my fair share of attention. My younger brother's arrival would change that for me. He was born six years after me and became the blue eyed one for all of us elder siblings who would take care of the little one with much joy and unity.

My brother and I got along very well as children. We reserved our big fight for much later.

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My elder sisters got married in their twenties. After that, I became the eldest sibling in my family and also the eldest son, an important role of responsibility in Indian society. I took that role seriously and embraced it with all my heart. I am an elder brother in letter and spirit to many family members. I also have a natural tendency to empower, support and protect those around me, like an elder brother.

Taking responsibility early in life did me a whole lot of good; most of all, it helped me become helpful and service-oriented, which would later become my greatest blessing as I would meet my mentor and spiritual guide, Sri Sathya Sai Baba, who emphasized a lot on Seva, or Service. His one liner, “The hands that serve are holier than the lips that pray”, would become my mantra for life.

I was always very studious and excelled in my studies. As I grew up, my determination to succeed became paramount. I always stood first in my class. One time in class 12, which is the last year of school, I got very sick with sinus, a malaise that would ail me again in my later years. With the sinus, I had such a tearing pain in my head that I was unable to study even for a little bit and missed most of my classes as well. I still decided to appear for my exams even when I knew I wouldn’t get good marks. However, God was kind, and I did end up in the top three positions in school with honors. It felt really great at the time and taught me the power of tenacity and determination to push through challenges and obstacles.

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Despite being a high achiever at school, my leadership skills were overlooked. I wanted to become the school captain, and with my high marks was eligible for the same. But when the principal called me for an interview, he decided that I didn't have what it takes to lead people, so he selected someone else. I was bit sad and disappointed, but I consoled myself, as in any case my studies were a priority for me.

My health issues mysteriously vanished in college, and I thrived, excelling in my studies. I was hale and hearty, not falling sick time and again, and was able to attend all classes and do my work as I wanted. Because of that, I stood first in my college St. Stephens and secured third position in the entire Delhi University.

Among others, personal traits have shaped me as a person and leader, some stand out as God-given gifts and talents. These include being ambidextrous, having a photographic memory, and an aerial vision.

For me, being ambidextrous has been more than just a quirk; it allowed me to excel in various activities and pursuits where the use of both hands is advantageous. From eating food with both hands, to playing tennis or cricket with either, ambidexterity was a distinct advantage.

Playing table tennis, tennis or cricket, I effortlessly switched between my left and right hands, which gave me a strategic edge on court, enabling me to adapt my gameplay

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to any situation and keep my opponents guessing. I didn't pursue competitive sports, but the ambidexterity of play influenced my thought process. With both sides of my brain activated, I found myself approaching challenges and solving problems from multiple perspectives.

I realized that being ambidextrous was not just about being able to use both hands with agility; it was as much about embracing a mindset of versatility and adaptability, allowing one to juggle different aspects of life with ease. Whether in the arena of sports, or in the realm of ideas, or in the battlefield of business, the ambidexterity translated as mental agility, enabling me to swiftly respond to life's opportunities and challenges, with a sense of play and creativity.

Creativity can also express itself in unconventional and unorthodox ways, making it uncomfortable at times. A friend, on whom I have a chapter, calls me the *enfant terrible* of business. I learned that it's a French phrase that means, and I quote from a dictionary, choosing a more forgiving description: "a usually young and successful person who is strikingly unorthodox, innovative or avant-garde." My detractors could add more dimensions to it!

Indeed, my journey has had its share of gains and losses, neither of which belong to me. I am a risk taker, speak my mind, know my job, and am not easily tempted nor scared. I can only think and act with whatever I am gifted with. If my lack of greed is my "strength", my love for growth could be

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my “weakness”. Our nature and gifts are in accordance with our duties and destiny. I have of course mellowed over the years but as we say proverbially, “an elephant cannot shrink to become a donkey.” I may have weathered many a storm, but I haven’t lost myself therein.

Another gift, my photographic memory, was of great help in reading through tons and tons of books on any and every subject. As a child, in addition to schoolwork, I had the practice of reading one book a day. As a student at MIT, professors would suggest reading a book on a given day, and then ask us to come for an exam on it the next day!

Then, when I had to take charge of all our businesses at a very young age, I had to pore over books and books of company law, labor law, income tax law, and other subjects connected with running a company. Not to mention the legal battles later in life with its attendant requirements of reading through unending documents and protracted paperwork, which might as well be weighed rather than counted. Just the sheer practice of reading so much honed my speed reading skills and leveraged my photographic memory. Paradoxically, while I can hardly remember names and faces, I can recall complete pages of books, derivation of formulae, and intricate architectural designs

That leads me the final self-congratulatory exposition on my third gift, an aerial vision.

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Having the remarkable ability to visualise and rotate objects in 3D within my mind was a gift that set me apart. It enabled me to conceptualise entire buildings and structures with intricate detail, effortlessly manoeuvring them in my imagination. My passion for architecture ignited a flame within me, driving me to immerse myself in the world of design and construction. From envisioning grand houses to sprawling university campuses, I found joy in bringing my architectural dreams to life.

I wasn't an architect by training, but I had a passion for it. In 1972, I designed our house on Aurangzeb Lane. I later designed many more buildings including our offices, hotels, schools and universities. I would also have the great fortune of designing the Sai Kulwant Hall in Puttaparthi as also the Sai International Center in Delhi, which were then built by Larsen and Toubro. An interesting element in the Sai Center that I envisioned was a central dome in the main auditorium. Many people warned that the dome would create terrible acoustics, but I insisted on pursuing the design and kept looking for a solution. Finally, we found a specialized company that custom-designed an acoustic system, which worked perfectly for the building.

For me, architecture was never a profession. It was a reflection of who I am and what my heart truly desires. I am known for breaking down old walls and buildings and making new ones: a metaphor for my appetite for risk, quest for change and pursuit of transformation.

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If my Maker meant for me to be that, then my alma mater, MIT, would ensure that I excel in it.

Chapter 2

Living my Dream
“Reminiscing my Time
at MIT”

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Driven by my architectural aspirations, buoyed by my gifts and talents, and empowered by role models in my family who had been educated abroad, I set my sights on pursuing higher education at the Massachusetts Institute of Technology (MIT). To gain admission to MIT, I diligently prepared for and excelled in my SAT 1 and 2 examinations, achieving a 99-percentile score. My college scores coupled with good SAT scores secured my place at MIT.

At MIT, I pursued a bachelor's degree in electronics and electrical engineering. I later did a master's degree in material sciences, specialising in the realm of growing crystals in outer space; in resonance with my scientific and spiritual quests, for what is out there in the cosmos as well as what is in here in the consciousness. Being at MIT surely strengthened my capacities for inquiry and innovation. The rigors of research demanded intense attention, detailed observation, and long hours of study and sense-making.

There was a time when I literally lived inside a laboratory for three months, as I had to take a reading every hour. At night, I would sleep on a sofa there, wake up every hour to take the reading, and only step out briefly. Till today, I have the habit of waking up every hour during the night. Just as meditation rewires our brains to understand what it means to be human, being at MIT rewires our brains to understand what it means to be a genius: that there are none without hardwork. Excellence needs to be earned every day through consistency, commitment, staying power and staying

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ahead of the curve.

A defining moment occurred during my initial internal examination, where I achieved a commendable score of 95%. However, my elation was short-lived when I discovered that a grade of ‘B’ was attributed to my performance, prompting me to seek clarification from my professor. To my surprise, I learned that despite my high score, many of my peers had achieved perfect scores of 100%.

This revelation underscored the unparalleled calibre of talent and intellect present at MIT, compelling me to understand with humility that there was much excellence all around, and that to stay ahead of the curve one had to always work harder and do better. Even in a place for “geniuses” one needed to realize that there was never a substitute for hard-work.

At the end of my course, I was elected as member of Eta Kappa Nu and Sigma Xi, two of the most prestigious honorary societies for engineers globally.

Being from a business family, I also did a semester-long cross-transfer program at Harvard Business School, equipping me with a deeper understanding of businesses globally.

My key realization at MIT was that our God-given gifts and talents can go waste in the absence dedication and

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discipline, which hone and harness our talents further. There is no room for complacency even for the gifted, and especially for the gifted. To whom much is given, from them much is expected in the journey of life in terms of greater responsibility and greater self-control.

I also learned at MIT about two vital aspects of life, which were missing in my life until then: leadership and love.

I got an important lesson of leadership when I first reached MIT. I could hardly find any Indian people or importantly, Indian food. I soon began to feel lonely, hungry, and home sick. In about a month, I saw a notice on the bulletin board. It was regarding a meeting of Sangam, the Indian society at MIT. I went there in a huff, and angrily told the then President, “You are not doing anything for Indian students. You should at least organise a welcome for incoming students and some events for them to connect.” He heard me patiently and asked me for my name. I said, I am Vinay Rai. He said, “Vinay, you have a very good idea. From now on, You, are the social secretary.” I was taken aback as I was put on the spot. However, I embraced the idea eventually and did a good job. We started organising events around Indian movies, Indian festivals, and yes, Indian food. Next year, I became the President of the society. Sangam still runs successfully at MIT.

The leadership lesson is thus: Mens et Manus is the logo of MIT, meaning that mind and hand need to work in

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togetherness, for ideas to turn to reality. The ability to dream and the will to do has been my enduring mantra of leadership since, and I think my startling start at Sangam had something to do with it.

Now on love. It was during my final semester that I met Sally. I was looking for some help in the daunting task of typing up my thesis, and fate led me to Sally, who graciously agreed. Our initial interactions were professional, centered on the task at hand. However, circumstances would soon lead us to go on a journey together. A weekend getaway to Cape Cod, a popular beach resort, presented an opportunity for relaxation and a break. Finding myself as the only one without a companion, and upon my roommate's suggestion, I asked Sally if she would like to come along with me. Sally agreed, and ten of us embarked on the excursion.

As we arrived in Cape Cod, the task of securing affordable accommodation fell upon me. Sally, ever resourceful and supportive, accompanied me in the search. Together, we stumbled upon a spacious five-bedroom apartment, albeit with one notably small room. Despite the cramped quarters, we decided to make the best of the situation and opted to occupy the fifth room.

As evening descended and we settled into our temporary abode, an unexpected proposal arose. Sally suggested that we share the same bed for the night. Surprised and taken aback by the proposition, I firmly declined, opting instead to

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sleep on the sofa in the drawing room.

Little did I know that this simple act of restraint would leave a lasting impression on Sally.

In the days that followed, our friendship blossomed as we navigated the joys and challenges of our shared experiences. Together, we assumed the roles of hosts, tending to the bar and preparing meals for our friends. Sally abstained from both alcohol and meat just like me, so we found common ground in our shared tastes and shared work.

As time passed, our bond deepened, and love blossomed between us, transcending the boundaries of continents and cultures. However, as fate would have it, our growing friendship faced a formidable obstacle: my imminent departure that loomed on the horizon.

I was summoned suddenly one day by my mother, to return to India and help my father who had gone into depression. Always a family man, I packed my bags without a question, said sorry to Sally, and embraced a new life overnight.

Sally may have wanted to get married and follow me to India, but that was not to be for many reasons. In India, marriage is not merely a union of two individuals, but a coming together of two families as well. As I contemplated the prospect of integrating Sally into my sprawling family, doubts crept in, given the many cultural differences, casting a

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shadow over our future together.

While parting ways was sad, we adopted a mature outlook. We kept in touch in kindred human connection, and remained good friends along with our respective families.

I had to leave for India immediately, and step into my father's shoes in business. My next journey was about to begin, as I would become Chairman and Managing Director at the age of 21. I had little experience of real business, except the will to learn and lead despite the odds. I also had a great role model and icon in my father, Shri Kulwant Rai.

Chapter 3

Life is the Best Teacher
“Learning from My Father”

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My family was always the heart of my life. At the center of my family stood my father, Kulwant Rai, a man of remarkable character. More than a provider, he was a pillar of strength and a stellar role model, who led his life with the values of honesty and hardwork. Selfless and generous to a fault, he had a heart of gold like no other. He was an oddity in business and a rarity in life.

My father was a man of his word and conducted himself with truth. He enjoyed thus the trust of his clients throughout his life. He was known to be upright and forthright. People knew that he would stand by his values, come what may; even if that would cost him a deal or cause him a loss, which it did many a times.

Watching my father live his life on his own terms instilled in me a tremendous sense of self-confidence, an assurance that I could simply be myself at all times. I learned from him that I could also live by my own values, come what may; even if that would cost me a deal or cause me a loss, which it did many a times.

My father had a certain moral courage and conscientiousness that set him apart from business-as-usual. One instance that vividly illustrates his integrity concerns a significant defence deal negotiation. A company, eager to secure a contract, approached my father, knowing his influential connections, particularly with the minister at the time. Sensing an opportunity for closing the deal, the company offered my

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father a substantial commission of 2% of the deal's value, which amounted to around \$10 million, a considerable sum even by today's standards.

My father approached the then defence minister to inquire about the status of the deal. To his surprise, the minister confirmed that the company in question was indeed slated to receive the contract, and the decision had been finalised, with the official notification coming soon. Instead of playing around duplicitously with this information, which perhaps another person might have, my father instead took the righteous route. He straightaway informed the company that they were already due to receive the contract, and didn't have to pay him at all.

In a remarkable display of moral courage, my father chose the path of righteousness. He returned to the company and informed them of the situation, unequivocally stating that they need not fulfil their offer of \$10 million as the deal was already assured to them by the government. This decision, while foregoing a substantial monetary reward, exemplified my father's unwavering commitment to ethical conduct and his refusal to compromise his principles for personal gain.

Reflecting on this episode, one cannot help but marvel at the rarity of such integrity in the business world. In an industry often characterised by cutthroat competition and the relentless pursuit of profit, my father's actions stood as a beacon of integrity and ethical leadership. His decision to

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prioritise honesty and fairness over personal gain serves as a powerful reminder of the importance of moral values in business conduct.

Moreover, my father's conduct in this instance was rooted in a genuine sense of moral duty and a deep-seated commitment to doing what was right. His actions underscored the belief that true success in business is not measured solely by financial gains but also by the integrity and character of decisions made.

In a world where ethical lapses and corporate scandals often dominate headlines, my father's story serves as a poignant reminder of the enduring value of integrity and moral courage. His unwavering commitment to ethical conduct, even in the face of temptation, is a testament to the timeless importance of integrity, honesty, and principled leadership in all aspects of life, including business.

My father's influence extended well into community. He was known not just for his business acumen but honoured ever more for his trustworthiness and sense of fairness in all his dealings. Whether it was negotiating contracts or resolving disputes, he always adhered to principles of honesty and integrity, setting an example for others to follow.

Trust is indeed the greatest currency. This is what I learned from my father's success. My father's humble journey in business began as a steel trader, where he would pro-

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cure steel and sell it on credit in the market. While this venture was on a small scale, what made his name and reputation was his penchant for fair dealings. Recognising his reliability and integrity, both sellers and buyers alike sought his services additionally as a mediator for their transactions. Sellers sought his assistance in guaranteeing payments, while buyers relied on him to secure favourable deals. In exchange for his services, my father began to receive a commission of 2% on each such transaction.

This shift or business pivot, from trading steel to acting as a mediator between buyers and sellers, proved to be a lucrative venture for my father. Over the course of a few years, he was able to amass a considerable amount of wealth through these transactions. His astute business acumen, coupled with his unwavering commitment to honesty and fairness, allowed him to navigate the intricacies of the market successfully.

As his reputation grew, so did the scale and scope of his business operations. What began as a modest endeavor soon evolved into a thriving enterprise, with my father at its helm. His ability to foster trust and cultivate relationships with both clients and suppliers played a crucial role in the expansion and success of his business ventures.

Moreover, my father's approach to business was characterised by a sense of responsibility and accountability. He understood the importance of honouring commitments, keep-

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ing his word and ensuring that all parties involved in a transaction were treated fairly. This principled approach not only earned him the respect and admiration of his peers but also established him as a trusted figure within the larger business community. His legacy underscores the importance of conducting oneself with honour and integrity, regardless of the circumstances.

In addition to his business endeavors, my father remained deeply committed to serving his community and uplifting those in need. He actively contributed to various charitable initiatives and philanthropic causes, leveraging his resources for the betterment of others.

After establishing himself in the steel trading business, my father recognized an opportunity in exporting iron ore from Goa. At that time, prominent families in Goa were engaged in exporting iron ore to Japan. My father recognized that the government was giving huge benefits for exporting iron ore, and importing steel from the same country. My father went to these established exporters and proposed to pay them 10% more for their iron ore, if they would only export it in his name. This proposition appealed to the exporters, as it guaranteed them a higher return on their product, without requiring any additional effort on their part. With this agreement secured, my father became the largest exporter of iron ore from India to Japan, and also made millions in the premium that he got from importing and selling finished steel from Japan.

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Buoyed by his success in the export market, my father ventured into importing steel, capitalising on the significant premium that imported steel commanded in the Indian market at that time. Leveraging his expertise in the industry and his astute business instincts, he negotiated favourable deals for importing steel, which he then sold at a substantial profit. This venture proved to be immensely lucrative, enabling him to accumulate a considerable amount of wealth.

With the capital amassed from his successful ventures in the steel trade, my father embarked on a new chapter in his entrepreneurial journey. He invested in setting up the first steel rolling mill in all of South India. Recognising the importance of expertise in running industrial operations, he partnered with Japanese experts to oversee the management of the rolling mill for the initial five years.

This strategic decision not only ensured the efficient operation of the rolling mill but also facilitated the transfer of technical knowledge and expertise from experienced professionals. It exemplified my father's pragmatic approach to entrepreneurship, wherein he leveraged external resources and expertise to supplement his own skills and drive.

Moreover, my father's ventures in the steel industry not only contributed to his personal wealth but also played a significant role in the industrial development of the region. The establishment of manufacturing facilities created employment opportunities and spurred economic growth, there-

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by making a positive impact on the local community.

Overall, my father's journey in the steel industry epitomizes the spirit of entrepreneurship and innovation. His ability to identify opportunities, negotiate advantageous deals, and collaborate with industry experts underscored his entrepreneurial acumen. Moreover, his commitment to excellence and his drive to succeed propelled him to achieve remarkable success in a competitive business landscape.

But my father was more than a businessman; he was a devoted husband and father. He showered us with great affection and encouragement, supporting us in our pursuits and guiding us through life's challenges. His presence was a source of strength and inspiration, grounding us and emboldening us.

As a couple, my parents complemented each other. Their partnership was built on mutual respect, trust, teamwork and understanding, which weathered the storms of life. Together, they faced challenges head-on, drawing strength from each other and emerging stronger than ever.

My mother was a devoted parent who wanted the best for her children. Despite having studied only four grades and not knowing English, she nonetheless learned the language along with her children, in order to ensure that we all became fluent in it; so that we could go on to get a good foreign education, like her brothers. She would insist that we speak

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English at home, read a book a day and become well-versed with English literature. Her dedication was unwavering. From cooking our meals to washing our clothes, she tirelessly tended to all our needs. She was a disciplinarian, and we had to follow strict rules at the house, such as not having late nights, not wasting food, and respecting our resources. Her perfectionism instilled in us a strong work ethic, teaching us the value of self-discipline and pursuit of excellence. Her influence had a lasting impact on my life.

My father passed away in 2011, six months after our Guru Sri Sathya Sai Baba left for his heavenly abode. My mother passed away in January 2024. As I reflect on my parents' legacy, I am reminded of the profound impact that our parents have on our lives, with their dedication and sacrifice. I am eternally grateful and blessed to be born to Bimla and Kulwant Rai.

As a testament to their legacy, the main temple in Puttaparthi at our Guru's ashram came to be named after my father, and the main auditorium in Sai International Center in Delhi came to be named after my mother. Sai Kulwant Hall and Sai Bimla Rai Auditorium remain embedded in societal memory, enshrining timeless values of humanity.

My father was my role model who showed that we can define our world through our actions and choices. His life serves as an inspiration to strive for excellence, to uphold values, and to make a positive difference in the lives of others

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based on the principles of integrity, honesty, and compassion. But my father's goodness and trusting nature also became his nemesis. My father, who had diligently built his fortune from the ground up, generously bestowed equal shares and control of all businesses upon his younger brothers when they were just teenagers. Yet, despite his benevolence, their thirst for control drove them to challenge his authority, wielding their combined influence to seize dominion over our family enterprises. This shocked my father, and he went into a depression, which perhaps later triggered his Alzheimer's; the brain's way of keeping painful memories away.

Faced with the looming spectre of hostile takeover, I resolved to protect our legacy at all costs. I returned from Boston as soon as my mother called me. Taking decisive action, I assumed control of the company records and swiftly transferred ownership of shares into my name - a strategic manoeuvre that safeguarded our interests and thwarted their machinations. With a firm hand, I confronted my adversaries, issuing a stern warning against further attempts to undermine our familial integrity.

Yet, even in the midst of conflict, I remained cognisant of the importance of equitable division and duly honoured their rightful share of the assets. My innate sense of fairness is ever present in my life and business. It has forever been my ground of balance between safeguarding our collective humanity in the midst of safeguarding one's own interests.

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Nonetheless, the episode served as a stark reminder of the devastating toll family disputes can exact, underscoring the imperative of pre-emptive measures to facilitate amicable asset division from the outset. As I reflected on the tumultuous events of 1974, I recognized the inherent fragility of familial bonds and the necessity of fostering transparency and foresight in matters of inheritance and succession.

Despite the difficulties we endured, this experience also kindled within me a renewed sense of purpose - a fervent determination to propel our family enterprises to new heights of success and distinction. As I surveyed the landscape of opportunity that lay before us, I resolved to forge ahead with unwavering resolve. I was blessed by the presence of my parents, and a life partner was about to come.

Chapter 4

A Shared Life
“My Journey with my first
wife Sadhana”

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Sadhana and I met in 1972. We would get married in 1974. Ours was an arranged match, as is traditional in India. We met through a common friend who was a Sai devotee and related to Sadhana. I was reluctant at first, as she was very young, and neither did I want to marry so early, but I finally relented given that both our families really wanted this match.

Sadhana wanted to marry a well-educated person. My MIT education impressed her. In fact, her mother too became very fond of me. She herself had faced much adversity in her life: losing her husband at a young age of eighteen, just three months before her only child Sadhana was born. A young widow with a new-born, she had faced immense hostility from her in-laws and gone through many difficulties. Yet, she had lived her life with unwavering enthusiasm and never succumbed to despair or bitterness. Instead, she accepted her fate as God's will and decided to start afresh by moving to Delhi. One of the reasons I relented to the marriage proposal was my mother-in-law's piety and purity. She really wanted me as her son-in-law and made me promise to her that I would never leave her daughter's side; a promise that became the glue of our bond till death did us part.

During our engagement period, I was very business-like and philosophical, and hardly a romantic. At that time there were no direct dialling on phones, and one had to book a call, that too limited to three minutes. Sadhana, always a Queen, would book ten lightning calls, which meant

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these were instantaneously connected, and of course very expensive. During one such call, where I was again giving my esoteric philosophical talks, the operator who connected the call (and was always listening in), called up Sadhana after the call and asked, “Is your fiancé a teacher or spiritual Guru?” Sadhana replied, “No, he is just very boring, but very intelligent.”

Sadhana and I were a young couple. She was 18 and I was 25 years old. We were married for forty-six years, sharing a life of learnings through all kinds of challenges. In retrospect, she was my teacher in so many ways, even though she thought I was hers.

I share an interesting episode from the day of our wedding that set the tone of our respective roles. On 9 March 1974, the ceremony of our wedding vows started at 10 PM and finished at 4 AM the next day at dawn. By the way, those who know me will find it rather impressive that I sat through that long. I am known to be always on the move, literally and figuratively. In fact, there are family jokes around my ordering the bill even before the menu, such is my penchant for getting things done; at times, even before they start. My wedding was perhaps the only time that I sat in one place that long.

Anyhow, upon our return home, we were both exhausted. But barely had we begun to drift into slumber when the tranquillity of the night was shattered by a chorus of voices. Our family members were in our room in jovial intrusion, and

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thus began a nightcap of banter and teasing. It was a scene straight out of a comedy, one we'd reminisce about for years to come.

As dawn broke, I was still very weary from a long night. But Sadhana was up and about. "Wake up, Vinay, it's time to have breakfast and head to work," she declared, her wifely wisdom innates in her dutiful command. "But Sadhana," I wearily protested, "we are both exhausted. We hardly slept. I can afford to be a little late to the office today." "No, Vinay," she reasoned, "you must wake up and head to work now. They'll all blame me if you are late!" Her words carried the weight of wisdom, and echoed what would become the unwritten law of our marital code – a bond committed to duty and family, and where my wife would have much more success than I.

Sadhana was a woman of remarkable grace and grit. She became the heart and soul of our family. Her gentle demeanour belied a fierce inner strength to rise above the odds. She was known for her generosity and kindness, always ready to lend a helping hand to those in need. Our home was a sanctuary of warmth and hospitality, where friends and family were always welcome, and no one left empty-handed or empty-hearted.

In 1975, just a year after our marriage, we traveled to Kolkata to attend someone else's wedding. The event took place in a house located a little distance away from the city.

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As we were returning home one night, we encountered a group of robbers who stopped us on the road. Armed with knives, they demanded all our valuables, including my wife's jewellery and everything we had on our persons. In the midst of this frightening ordeal, my wife demonstrated remarkable presence of mind and courage.

As the robbers instructed me to hand over our belongings slowly, my wife seized a crucial opportunity. She managed to discreetly slip off one of her most valuable rings, a precious wedding band, and concealed it under the backseat of our vehicle. It was a quick yet decisive action that potentially saved one of her treasured possessions from falling into the hands of the thieves.

By staying composed and resourceful in a moment of crisis, my wife acted with a rare chutzpah and presence of mind. It was a testament to her inner strength and determination to overcome adversity, even in the face of danger, and her capacity for decisive action, even when under pressure.

Despite the imminent threat and fear that surrounded us, she found the courage to protect what was dear to her. Her quick thinking and bravery not only salvaged a valuable item but also brought out the best in her.

In the aftermath of the robbery, although we suffered material loss, we emerged with a newfound appreciation for each other's courage and resilience. The experience rein-

forced our bond as partners and underscored the importance of supporting each other through life's challenges. And while the memory of that harrowing night lingers, it also serves as a reminder of the strength we possess when faced with adversity and the power of love and unity to prevail in the darkest of times.

My wife was a natural connector with a rare charm, charisma, grace and wit. She had a knack for forging deep connections, transforming acquaintances into confidants, and allies. She had an effect on people that they became her life-long loyalists.

On the other hand, I was a loner. Seldom did I venture into social gatherings or parties. My focus was entirely on my professional endeavors, leaving little room for leisurely engagements or social interactions. Naturally, she didn't have any friends or social circle when she moved to our house after marriage.

Luckily, one day she was invited for a party and she struck up a conversation with a fellow guest. As their conversation unfolded, they discovered a striking coincidence: both resided on the same street. They were our neighbours on Aurangzeb Lane.

Inspired by this encounter, my wife proposed a novel initiative to bridge the gap between neighbours and foster fellowship within our residential enclave. I followed her in this

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mission with enthusiasm and we embarked on a mission to extend invitations to our neighbours, inviting them to join us for a community dinner. The invitation bore a simple yet sincere message - an invitation to connect, to forge new friendships, and to nurture a sense of belonging within our shared community.

The response to our initiative exceeded our expectations, as approximately 35 couples embraced the invitation with enthusiasm and eagerness. The dinner gathering served as a catalyst for meaningful interactions, fostering bonds of friendship and camaraderie among neighbours who had previously been strangers. It was a heart-warming display of community spirit, as individuals from diverse backgrounds came together to celebrate unity amidst diversity.

For me, this experience marked the beginning of a journey toward greater social engagement and connectivity. It highlighted the transformative power of simple gestures of goodwill and the profound impact of fostering human connections. Through this initiative, I learned the importance of reaching out, extending a hand of friendship, and embracing the richness of community life.

Sadhana was a woman of remarkable strength and independence, and a natural leader. Sadhna had a passion for business, and I supported her by offering her various opportunities. First, I gave her our 150-acre land in Uttar Pradesh, but unfortunately, it was unsuitable for cultivation due to its

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remote location and poor soil quality. Despite her best efforts, she struggled with it for three years without success.

Next, I handed over our company, Fizz Drinks, which was bottling a new government-backed Coke product called 77. However, the brand failed to gain traction, and the business eventually shut down.

Undeterred, Sadhana moved on to our property in Hermal, which was previously used as a residence for our electronics factory. Although it was in a dilapidated state and funds were scarce, she envisioned a hotel and worked tirelessly to build it up. Over many years, her hardwork paid off, transforming the property into one of the region's top hotels. This success became the foundation for her expansion into a chain of 30 hotels across the country, and the inspiration for the hotels my sons later built.

In the tapestry of our marriage, each thread – be it woven with laughter or laden with duty – contributed to the rich mosaic of our shared life. Sadhana's resilience in the face of pain, coupled with her unwavering pragmatism, became the cornerstone of our bond. And amidst the trials and tribulations, it was our ability to find humour in the mundane, to laugh in the face of adversity that truly defined the essence of our love.

Sadhana's nurturing nature shone brightest when illness cast its shadow upon me. In those moments of vulner-

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ability, she transformed into a warrior of care. Around the clock, she stood like a sentinel by my side, vigilant in monitoring my fever and every subtle shift in my condition, and commanded community support with an organizational skill par excellence.

Whether it was preparing nourishing meals or administering the prescribed medications, Sadhana spared no effort in taking care of me. But beyond the physical care, it was Sadhana's unwavering support that became the bedrock of my recovery. Her reassuring words and unflinching support became the elixir that bolstered my spirits, infusing me with the strength to endure the darkest hours of illness. And amidst the haze of fever and fatigue, it was her crystal-clear presence that served as a beacon of hope, guiding me through the storm.

Throughout my period of convalescence of over six months, Sadhana assumed the role of my guardian angel, watching over me with a devotion that knew no bounds. From meticulously organising my medicine box with morning and evening pills to ensuring that I adhered to my prescribed regimen without fail, she left no stone unturned in safeguarding my health. In sickness and in health, her love was a constant, growing and glowing ever more in the demanding hours of duty.

As I emerged from the shadows of illness, it was her compassion and care that became the bedrock of my rise and

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recovery. For in her tender care, I found not just healing, but a sense of security, knowing she had my back.

The support and contributions of my former wife, Sadhana, have been invaluable throughout my journey. She served as a pillar of strength, providing unwavering support and encouragement in both personal and professional endeavors. Beyond her role as a life partner, Sadhana played a pivotal role in nurturing relationships and forging connections within the business realm. Her ability to cultivate friendships and establish rapport with people greatly facilitated our collaborative efforts and paved the way for successful ventures.

Though I cherished her deeply, our relationship was fraught with complexities, particularly on a personal level. While we found common ground in our professional pursuits, our personal dynamics often left much to be desired.

I will share an instance that shows where we would later diverge, despite everything else being divine. During the engagement period, she had come over to our house and was spending time with my mother. When I came home after work, my mother ordered for me a hot Aloo Parantha (bread with potato stuffing.) It was served with loads of butter, curd and mango pickle. I ate three of them. Later in the day, she called me up and said, “You didn’t have the decency to offer the food to me. My mouth was watering.”

It was a light-hearted exchange hiding a profound truth

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on how we were different. I was always serious, matter-of-fact, tunnel-visioned, and often oblivious to the niceties and sensitivities of life. Till today I think my emotional quotient is very low. That was one of the reasons that our marriage didn't work out and taught me one of the biggest lessons of my life, for which I paid a heavy price.

We went through a roller coaster of experiences during our four decades of marriage. No doubt, mistakes were made and I take full responsibility. But I also believe that destiny has its own ways to teach us what we need to learn.

In 2018, I moved out of the family home due to differences. This was not exactly my call but I honoured Sadhana's wishes. We had been through a lot and she really needed time by herself. Unexpectedly, in June 2020, Sadhana called me and wished to reconnect. I was overjoyed. Friendship is above all kinds of roles we all play in life. Like earlier times, she invited me for lunch at her office, where she shared details about her business expansion plans, accounts, and assets. She also shared a diary listing of people she had given money to and those she needed to pay back. In hindsight, it seems as if she had a premonition of her death, and she was handing over all to me in review and continuity.

We kept in touch, and in October 2020, she invited me to join her on a trip to Jim Corbett Park and Bhimtal. During the trip, she again shared details about her business and assets, emphasising her desire to keep me informed. She also

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found me to be much calmer and patient, and she wistfully said, I wish you had been that way with me, and we wouldn't have had our problems. We made promises to make up and do better moving on. Unfortunately, she contracted Covid on November 15 and passed away on November 23, 2020.

Before her passing, when she was in the hospital, we had a video chat where she raised her hands as if blessing us all as a family. It was her dream to see the family together and our fights finally put to rest.

Her sudden passing away left a deep void in me, where regrets rushed in creating a burden that I will carry to my grave. But I am also deeply grateful to God for giving me another chance to get it right, and fulfil her desire to see the family united.

After her passing away, I gave away all that I had to my children, made amends, and we all embarked on a new journey of understanding and unity. Sacrifice, love and forgiveness never go in vain.

Chapter 5

United we Stand
“Family and Families”

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Growing up, I learned the meaning of family. To me, family means being together, bringing together and staying together. As children, our parents ensured that we would all eat together, travel together, celebrate together, and so on. During meals, everyone had to eat in a common room. No one was allowed to have food in one's own room. In fact, there was a time when fifteen of us would share two rooms and a terrace at night. The concepts of privacy and personal space were foreign to us. It also meant that we couldn't keep up our fights for long; we had to make up quickly in such close quarters!

In India, family includes different generations, from grandparents to grandchildren. A family could include extended families as well, weaving close bonds amongst siblings and cousins. My extended family included my maternal and paternal uncles, and their families. We would get together regularly, and would also come together during festivals, such as Raksha Bandhan and Diwali.

Our families were always close-knit and stayed so. A strong spirit of community was not just unique to my family; it was and is still common in Indian culture, even if modernity is changing things somewhat. For me, it is satisfying to see the same love for family inculcated in my children, nieces and nephews, who further cultivate the same in their families. As might be expected, I also found role models in my extended family, especially the brothers of my mother, affectionately known as "Mama ji." They were all seasoned busi-

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nessmen, but I was particularly fond of Surinder Mama ji, the youngest of my mother's brothers. Surinder Mama ji was always the most loving and caring one. I was drawn to his good heartedness.

Tragically, his life was cut short by a senseless act of violence. He succumbed to a gunshot inflicted by a terror group in Assam that wanted ransom money from him, which he defiantly refused to pay up. His untimely demise sent shockwaves throughout our families as also in the business world.

In the aftermath of his passing, his wife Shireen Paul emerged as an unexpected but indomitable leader. Despite her lack of formal business education, she possessed an innate resilience and a fierce determination to uphold her husband's legacy. With unwavering resolve, she stepped into the role of the matriarch, assuming control of the family business and guiding her young children through the tumultuous journey that lay ahead. Under her steadfast leadership, the family business not only survived but thrived. Priya Paul, the eldest daughter, emerged as a beacon of hope for the family's future. Armed with a keen intellect and a passion for hospitality, she took the reins of the family's hotel empire, transforming it into a formidable force in the hospitality industry. The name "Park Hotel" became synonymous with luxury and excellence under her stewardship, solidifying the family's place among the elite in the business world.

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Meanwhile, Priti Paul, the younger daughter, distinguished herself as a visionary in her own right. With a degree from MIT and a relentless drive to succeed, she spearheaded the family's foray into shipping, warehousing, and real estate. Collaborating with industry giants such as Amazon and Flipkart, she revolutionised the logistics landscape, positioning the family business as a key player in the global supply chain.

As the family businesses continued to flourish under the dynamic leadership of its next generation, the youngest sibling, Karan Paul, assumed the mantle of responsibility as the overall head. With a keen eye for detail and a knack for strategic decision-making, he navigated the complexities of estate management and diversified the family's portfolio across various sectors. His visionary leadership paved the way for continued growth and prosperity, ensuring that Surinder Paul's legacy endured for generations to come.

Reflecting on the remarkable journey of the Paul family, one couldn't help but feel a sense of pride and admiration. From humble beginnings to towering heights of success, they had overcome adversity with grace and resilience. Surinder Paul's legacy lived on through the strong-willed spirit of his family, serving as a testament to the enduring power of the human spirit to rise above, empowered evermore by family togetherness and solidarity. I am deeply inspired by all of them.

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Just as losing Surinder Mama ji was tragic, losing Rita, my second sister, was a shock for all of us. Rita was exceptionally bright and enjoyed a wonderful life and marriage. However, she was diagnosed with Parkinson's disease, and within a year, she passed away. Despite her deteriorating condition, even when she could no longer eat on her own and had to rely on a feeding tube, Rita always wore a smile on her face. With her eyes and a gentle gesture of her hand, she continued to bless us all, reassuring us not to worry about her.

Loss makes us more sensible and responsible. Every story of loss has taught me that as we struggle with loss, we have no choice but to keep our head above water and swim across the tides of change. I am profoundly blessed to have had the strength to be that person, but I have been equally blessed to be surrounded by many such persons who embody positivity and power in the face of adversity. However, there would be times when the best of us would fall to our knees overcome by emotion, worries or weariness, and that is when others in the family will step up to lend the much-needed support to lift and uplift us.

Let me share an anecdote concerning my eldest son, Varun. In a pivotal moment when he was just two years old, he succumbed to a severe bout of fever, triggering a convulsion. At that tender age, the concept of convulsions was foreign to us, plunging my wife and family into a state of emotional distress. Their cries echoed through the room, as if lamenting the loss of our beloved child. As they were drowning in de-

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spair, I rallied against the tide of sorrow, urging my family to take action instead. I implored them to channel their energy into finding a solution. I reminded them that time was of the essence and that we must act swiftly to address the crisis at hand. Together, we rushed my son to the hospital, where the doctor swiftly diagnosed the convulsion and administered the necessary treatment. In a matter of moments, my son was out of danger, his health restored thanks to the timely intervention of medical professionals.

Reflecting on this harrowing experience, I am reminded of the importance of maintaining a clear head and a steady hand in times of crisis. Rather than allowing ourselves to be overwhelmed by emotion, we must remain vigilant and proactive in addressing the challenges that life throws our way. By maintaining a sense of calm and composure, we can more effectively assess the situation and take decisive action to resolve it.

The lesson learned from this experience is a timeless one: in the face of adversity, we must not allow ourselves to be paralysed by fear or despair. Instead, we must draw upon our inner strength and resilience to confront the challenges before us. By doing so, we can overcome even the most daunting obstacles and emerge stronger and more resilient than before.

Today I behold my two sons, Varun and Amit, with great pride. I can assuredly say that they are wiser and better

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I could have ever been. Growing up in a house with much cheer and many challenges, they have imbibed the wisdom to balance family duties with business responsibilities. They have aced the balance and I couldn't be prouder of the way they have turned out to be. All the credit for the same goes to my wife Sadhana Rai for she was the one attending to them while I was running the businesses.

Varun, with his profound spirituality and compassionate nature, embodies the values of empathy and devotion. His deep understanding of Vedic traditions and dedication to spiritual practices exemplify his commitment to a higher purpose. Varun's nurturing disposition extends not only to his spiritual pursuits but also to his care for animals, as evidenced by his compassionate care for his five dogs.

My younger son, Amit embodies ambition, vision, and a drive for success. His entrepreneurial spirit and business acumen have propelled him to pursue large-scale expansions and ventures in diverse fields. Inspired by his mother's penchant for the finer things in life, Amit has sought to create experiences of luxury and indulgence, as evidenced by his establishment of the Six Senses Fort Barwara in Rajasthan, which is no less in its accomplishment than a world heritage site. Amit's dedication to realizing his vision is commendable. His ability to blend ambition with a commitment to quality and excellence is admirable.

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In essence, the contributions of Sadhana, Varun, and Amit have been integral to my personal and professional journey. In family businesses, it is a miracle to have success and growth generation after generation. By the hand of God, our family has been blessed to witness this miracle. With my granddaughters Alyza Rai and Alynna Rai, we would be handing over the legacy to the fourth generation. Our prayers and blessings follow their journey as we handhold their path.

Chapter 6

Preparation Pays,
Perseverance Pays
“Early days in Business”

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In the early days of entering our family business, I found myself thrust into a new world. Notwithstanding my early exposure to business, through the example of my father, I did not however have any practical experience. However, as the business owner, I was expected to wield authority and take decisions, providing guidance and direction to our company's executives, who looked upon me to give orders and instructions.

It was a daunting prospect. I was gripped by doubt and anxiety, as I grappled with the weight of my newfound responsibilities. Despite these challenges, I was determined to rise to the occasion. Drawing upon the work ethic instilled in me during my days at MIT, where I had learned the value of preparation and perseverance, I resolved to mastering the intricacies of business management. Studious by nature, with a drive to excel, and fiercely protective of my family, I got down to the brass stacks soon enough.

I spent countless hours studying and researching various aspects of business operations. I delved into textbooks, pored over industry publications, and sought guidance from mentors and experts in the field. I gradually began to acquire a deeper understanding of the nuances of business and strategy.

Business is not different from life, I learned. Like in life, success in business also comes from qualities like passion, focus, clarity, determination, perseverance and resil-

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ience. If we can thrive in the business of life, we can surely thrive in the life of business.

As I gained confidence in my abilities, I started to take a more active role in shaping the direction of our business. In other words, I became open to taking risks with bolder decisions and swift actions.

Within a year of assuming the role of Managing Director at Usha Rectifier, I faced a formidable challenge from the labor unions. During a period marked by the influence of the Communist Party of India (Marxist), union members barged into my office, wielding rods, demanding a thirty percent increase in wages, using violence and threats as their tools and tactics. Despite attempts by security personnel to calm them, they advanced aggressively upon me, menacing me with their weapons. My security head and administrative head rushed to shield me from their blows, sustaining severe injuries in the process.

Subsequently, I implemented a lockdown and strategically introduced my own team to counter the union's influence. Despite facing opposition from a thousand-strong labor force, I confronted the situation head-on, gradually replacing union members with new recruits. Within a month, we successfully dismantled the union.

Addressing the union leaders, I made my stance clear: I would not tolerate any external political interference within

my company. Instead, I proposed the formation of a work committee comprising representatives chosen by the workers, with whom I would negotiate directly. While meeting their demand for a ₹35 per month wage increase, I insisted that my company would never entertain the presence of unions henceforth.

This decisive action reverberated across industries, establishing a reputation that I do not engage with unions. Even in the following years, as I founded more companies, I still maintained the same principle, ensuring a harmonious relationship with the works committees in each establishment, fostering productive working environments.

Nonetheless, the initial stages of the company were fraught with financial difficulties as well. We were struggling to stay afloat, and there were discussions about shutting down operations. However, I refused to accept defeat and instead saw an opportunity to innovate and diversify our product offerings. We began by venturing into the manufacturing of silicon rectifiers, which proved to be a turning point for the company. From there on, we expanded into producing small devices and integrated circuits, tapping into the burgeoning electronics market.

Before diversifying, when we were still struggling, an important episode comes to mind that showcases the value of trust and good customer relations, without which there can be no growth. When I had just joined the business, the big-

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gest buyer of our selenium rectifiers was Kirloskar Electric in Bangalore. A valued client, they were purchasing goods from us worth four lakhs' rupees annually, out of the total sales of ten lakhs at the company. However, one time, they rejected a consignment of three lakh rectifiers and sent it back for replacement. As a small struggling company, this was a big setback for us. When our quality control team looked into the issue, they found out that these rectifiers had actually been supplied over the past decade, and had burnt out due to short circuits, unrelated to any quality issues at our end. We thus didn't have an imperative to replace them. However, prioritising customer service and good business relations, I chose to immediately replace the entire consignment without hesitation.

A month later, Vijay Kirloskar, Chairman and Managing Director of Kirloskar Electric, sent word to meet me. In our meeting, he revealed that the returned consignment was a test of our commitment to customer service, and we had passed with flying colors. He announced that they would henceforth award us all their orders, even breaking their company policy of not relying on a single supplier. You can imagine what this meant for us. I thanked him profusely, assuring him that we would never let him down. We continued doing business with them, and when we moved into silicon rectifiers, they continued to exclusively buy those from us.

As we continued to grow, I recognized the importance of diversification to sustain our momentum. We ventured into

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the production of electrical equipment, but soon realized the limitations of this sector in terms of growth potential. This led me to explore new avenues, and I decided to set up our first new plant for manufacturing plastic and irrigation equipment. This strategic move allowed us to enter new markets and capitalize on emerging opportunities.

Additionally, I saw potential in the steel industry and established a small galvanizing steel plant. This decision proved to be instrumental in our rapid growth trajectory, as we leveraged our expertise and resources to expand our presence in the steel sector.

For steel, while seeking investments from UTI, India's largest investment bank, I met the GM of Investments at UTI. Although he offered a small investment, we needed more. He told me that larger investments required a meeting with the Chairman, which seemed impossible to arrange. Undeterred, I asked the GM for the Chairman's flight schedule between Mumbai and Delhi, and he shared the information with me. I booked a business class ticket on the same flight, ensuring that my seat was next to the Chairman's. On the plane, I introduced myself and explained my interest in larger investments. With a captive audience for two hours, I presented my vision and plans, and eventually the Chairman agreed to meet me in his office. With mission accomplished, I promptly returned to Delhi on the next flight. This encounter led to significant investments from UTI.

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Over time, we diversified further, venturing into telecommunications, real estate, IT hardware and software. I understood the importance of investing in research and development, embracing new technologies, and staying ahead of market trends. Moreover, I prioritised ethical business practices, earning the trust and respect of our stakeholders. We also contributed to the local communities, through various initiatives aimed at promoting education, healthcare, arts and environment. One can say that my growth as an entrepreneur was fuelled by a combination of vision, resilience, innovation, and ethical leadership. Through strategic decision-making, diversification, and a relentless pursuit of excellence, I transformed a struggling company into a global powerhouse.

Yet, struggles were never ending. When I wanted to secure funding for an ambitious project of establishing one of the first major iron plants in the country, the journey was fraught with challenges, as I received multiple rejections from financial institutions.

One such instance occurred when I applied to a prominent institution for funding. To my dismay, my application was summarily rejected on thirty different grounds. Despite this setback, I refused to accept defeat and sought a meeting with the General Manager of the banking institution. During our meeting, he reiterated the institution's decision, emphasising that I did not meet the qualifications for a loan. I persevered nonetheless and expressed my desire to meet the Chairman of the institution, hoping to appeal directly to him

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for support. However, I was informed that the Chairman's role was limited to policy matters and did not involve making individual lending decisions.

I still persisted to find ways. I began making weekly trips to Mumbai and spending the entire day at the institution's office from 9am to 5pm. Over time, my presence began to pique the curiosity of the Chairman who would spot me every time he passed by.

After six months of dedicated efforts, my perseverance paid off when the Chairman finally remarked my regular presence in the office. His PA informed him that I had been coming to seek a review on a loan, which had been rejected. Intrigued, the Chairman decided to personally review my file and meet me. This was the chance I had been waiting for, in the hope that the Chairman might reconsider my application if he understood the potential of my project.

I prepared meticulously for the meeting, outlining the benefits of the iron plant project and addressing the concerns raised in my loan application. When the day of the meeting arrived, I presented my case to the Chairman with conviction and clarity, highlighting the strategic importance of the iron plant and its potential to contribute significantly to the country's industrial development. I also emphasized my commitment to the project and my willingness to overcome any challenges that arose.

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To my surprise and relief, the Chairman listened attentively to my presentation and expressed genuine interest in the project. After thorough deliberation, he agreed to reconsider my loan application, acknowledging the merits of the iron plant project and the potential benefits it offered.

In the end, my perseverance and determination paid off, as the institution ultimately approved the funding for the iron plant project. This experience taught me the importance of resilience, persistence, and strategic communication in overcoming obstacles and achieving success in business. It also underscored the value of believing in oneself and one's vision, even in the face of adversity.

This success story underscored the power of perseverance, determination, and effective communication in overcoming obstacles and achieving one's goals. By remaining steadfast in my commitment and unwavering in my belief in the project's potential, I was able to navigate through adversity and secure the necessary funding to bring my vision to fruition. This experience taught me valuable lessons about the importance of resilience, resourcefulness, and the willingness to go the extra mile to turn dreams into reality.

However, the journey to building our businesses was never without its share of struggles, sacrifices and setbacks. There were perilous moments of uncertainty, financial challenges, and personal attacks.

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In the year 2000, our company struggled with loan repayments, defaulting multiple times due to accumulating interest. The banks decided to take over our assets, including steel plants, telecom, and software companies. I cooperated fully, handing over the assets without resistance, making it an effortless transition, as acknowledged by the IFCI Chairman as the smoothest takeover ever.

However, the IFCI Chairman also held a personal grudge against my family, stemming from my father's decision to not to appoint him as IDBI chairman, during the time when my father was on the board of IDBI. Due to his personal vendetta, he targeted us unduly, filing cases with the CBI alleging diversion of funds. Although the CBI investigations found no evidence of wrongdoing whatsoever, we faced numerous legal battles, but ultimately winning all the cases.

Despite the challenges, we persevered and rebuilt our business. Left with minimal resources, I utilized the funds to establish business schools in Delhi, and later on in other locations, marking the beginning of our resurgence.

As I reflect on the reasons for our rise and resilience, I can see that success stands on the solid foundation of four major pillars: personal perseverance, family support, presence of mentors, and hand of God.

I now turn to two mentors who gave me new visions and perspectives in business. While I had my own gift of ae-

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rial vision, on the shoulders of giants, I could see even further.

Chapter 7

Forward March
“Meeting Dhirubhai Ambani
& Aditya Birla, two of
India’s richest”

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In 1974, having successfully stabilised the operations of my own company specialising in rectifiers, and overseeing the affairs of my father's and brother's companies, I found myself at a plateau. Despite our progress, we hadn't yet broken into India's top 500 companies individually or as a family conglomerate, which didn't align with my aspirations. I harbored a fervent desire to propel us into the ranks of the country's elite.

Driven by this ambition, I set out to identify the fastest-growing companies and groups in India. This quest led me to Reliance Industries, a conglomerate experiencing unprecedented growth rates of 300% to 400% annually under the visionary leadership of Dhirubhai Ambani. His journey from a petrol pump attendant in Dubai to one of India's most successful entrepreneurs deeply resonated with me, showcasing the transformative power of perseverance and entrepreneurial spirit.

Dhirubhai embodied the essence of a true entrepreneur—relentless, determined, and unyielding in the pursuit of his goals. His advice to “be like a bull in a China shop” encapsulated his fearless approach to business, urging me to push forward with unwavering determination, regardless of the obstacles.

In 1974, I reached out to Dhirubhai with a request to meet, expecting him to decline due to his busy schedule. To my surprise, he agreed to meet me and invited me to his mod-

Forward March

est apartment in Delhi. I shared my academic background from MIT and Harvard, expecting to impress him. However, Dhirubhai brushed aside my credentials, emphasising that success in business cannot come from textbooks or degrees.

Indeed, the entrepreneurial realm is made up of uncertainties and risks requiring practical insight and gumption. His blunt assessment of my qualifications served as a reality check, reminding me that academic accolades alone were not enough to succeed in India's competitive business landscape.

Dhirubhai shared his philosophy of business rooted in intuition and instincts. He emphasized the importance of listening to one's heart and acting decisively on its guidance. This challenged my preconceived notions about business education and opened my eyes to a new way of thinking.

Recognising the value of Dhirubhai's mentorship, I requested regular meetings. Surprisingly, he agreed, committing to allocate one hour of his time every three months for our discussions. This underscored his generosity and genuine interest in nurturing aspiring entrepreneurs like me.

During our meetings, Dhirubhai shared insights into his entrepreneurial journey and the principles that guided his success. He emphasized resilience, determination, and unwavering belief in one's abilities, inspiring me to persevere in the face of challenges. His humility and accessibility left a lasting impression, reinforcing the importance of remaining

grounded on the path to success.

Despite his busy schedule, Dhirubhai always made time for our meetings, ensuring my comfort and convenience. His kindness and respect fostered an environment where I felt valued and encouraged to learn.

Despite his busy schedule, Dhirubhai would always make time for our meetings. He would share his learnings openly and generously. At the close of our meetings, he would walk me to the lift to say goodbye. It was deeply touching. Of course, it also made an impression on bystanders, who thought I must be someone rather important!

Dhirubhai was a rare soul and compelling leader who appreciated others' contributions, regardless of status. Despite his high standing in society, he was humble and kind. His respect for others fostered an environment where each one felt valued and motivated.

Dhirubhai's mentorship influenced my approach to entrepreneurship. His inspiring example also instilled in me a brave brand of confidence: do be myself, to do as I thought best, and to never capitulate. His sharp focus, positive outlook, and never-say-die spirit, no matter what the circumstances, left a profound impact on me.

Dhirubhai's entrepreneurial journey and extraordinary story exemplified the transformative power of unwavering

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self-belief. He was a living testament to the proverbial wisdom that in every challenge lies an opportunity. He never saw any obstacles: he simply persevered and thrived through it all. He likened life's obstacles to massive doors with imposing locks, advising me not to waste time trying to break them down, but instead to seek out those who held the key; in short, to build a mindset of finding solutions and not pontificating on problems. Dhirubhai's gigantic and enduring spirit to overcome the odds was my greatest takeaway, one that would come in very handy in times to come.

In addition to my encounters with Dhirubhai Ambani, I also had the privilege of meeting Aditya Birla.

Aditya Birla was a gentle soul, aristocratic in grace, with an endearing simplicity, wearing light his legacy of wealth, embodying the tenet of "simple living and high thinking". He had an air of contentment, approaching matters with a peaceful mindset.

I found it very inspiring to see this balance, of wealth and wisdom, of success and contentment; a spirit of work-life balance. Despite his prominent position in the business world, and being from one of the wealthiest families of the country, he remained grounded and approachable, with a genuine concern for the well-being of others. My interactions with him left a lasting impression on me.

Our meeting was unexpected, yet memorable. I got the

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opportunity to meet Aditya Birla while waiting for my turn to meet the then Finance Minister. As Aditya Birla walked in, I recognized him, for we all knew who he was, but I didn't greet him since we had never met. He surprised me by approaching me and introducing himself. He praised my work, saying, "Vinay, you have grown well, yet remain humble". He further invited me to lunch. I was ecstatic. He also gave me his direct number to coordinate the same. I was struck by his down-to-earth nature.

When I arrived at his office, he personally received me. I vividly remember the simplicity of his office, in stark contrast to the opulence often associated with corporate settings. The furniture was modest, and there was an air of tranquillity that pervaded the space.

For lunch, he took me to a large hall that was his staff canteen. We sat at a simple table, and I commented on how he could also have a private dining room to himself. He replied, "Vinay, it's the people who create wealth for us, so I must be with them. I cannot be exclusive and have my lunch in a private place." It was an "aha" moment for me, which taught me the importance of being one with our team.

This experience became the bedrock of my sensibilities around staff management. When we set up our staff canteen, we carried forth these principles of equity and equality. We ensured that people at all rungs of the corporate ladder had access to the same canteen. We made a system wherein

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those in the higher salary brackets would contribute more, whereas the junior staff could make a much lesser contribution, commensurate with respective salary levels. I would often also hold meetings with employees and guests at the staff canteen, and we would all break bread together. This practice also helped us build a family-like culture at work. Many staff members continued to work life-long with us, and even their next generation joined us.

Dhirubhai Ambani and Aditya Birla were powerhouse leaders who not only grew their companies exponentially, but left an indelible mark on industry, society and cultures around family businesses. I have immense admiration for these visionary leaders. It makes me very happy to see that their legacies continue to thrive under the capable leadership of their successors. Kumara Mangalam Birla, son of Aditya Birla, as well as brothers Mukesh Ambani, and Anil Ambani, sons of Dhirubhai Ambani, have taken further their legacies in admirable ways. It's heartening to witness the next generation of leaders carrying forward the torch of innovation and excellence, building on the foundations laid by their illustrious predecessors.

Indeed, it is our families that nurture us and protect us, be it at home, or at work. When the greatest of storms threaten to destabilise us, it is the support and strength of our families and communities that become the bulwark of our protection, guarding us and guiding us on the path ahead. I was always blessed to have the support of loyal team mem-

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bers, all my life. I am ever indebted to their dedication and draw my strength from it. Every life that has been touched by my work gives me the courage to go on, to lead and create in the best way that I can.

Empowered by the example of legendary leaders, visionary icons and strong role models, I constantly strive to do better; notwithstanding the attacks, insults and injury that often come my way. As they say, stones are always pelted at a fruit-bearing tree.

At my end, I have always happily shared the fruits borne on the tree of my endeavors. Perhaps, that is why no stone has ever touched my soul, even if it may have occasionally broken my heart. Yet, that in essence is the journey of life: to embrace the odds, and rise above it all.

Chapter 8

The Rise of the Phoenix
“Surviving the Odds”

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Throughout my life, I have remained steadfast in my commitment to challenging established norms and combating corruption wherever I encountered it. This unwavering stance has often led me into tumultuous waters, as evidenced by a significant ordeal I faced in the 1990s during the tenure of Prime Minister Rajiv Gandhi.

At that time, I was spearheading a major steel project that held immense promise and potential. However, our plans were abruptly disrupted when Prime Minister Rajiv Gandhi, in whose constituency the plant was to be set, called for early elections, resulting in a change of leadership. With the political landscape in flux, I found myself caught in the crossfire of shifting alliances and power struggles.

In the aftermath of the election, there was a change of government. When VP Singh became the Prime Minister of India, I would become his enemy number one, for he believed that I had political reasons to put up a developmental project of a steel plant in the constituency of his political rival and predecessor Rajiv Gandhi. He believed that I was a business front for the previous administration. I was not. Yet, political witch-hunts, like any other, are about spite, fear, and control. Prime Minister VP Singh summoned me to his office. Upon entering, he said, “Vinay, we have no issues with you. However, we believe the steel plant you’re establishing in Amethi, Rajiv Gandhi’s constituency, is funded by him. We only want you to admit and confirm it was his money all along, and you were merely the frontman. This way, you’ll avoid conse-

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quences, and we'll get what we need to go after him. If not, you are finished."

I responded, "Sir, you're correct. You have the power to destroy me. However, the truth is that the funds are mine, and Rajiv Gandhi is also a friend. Even if it were his money - which it wasn't - I still wouldn't say a word, even knowing your absolute power. I don't betray my friends."

That didn't go well at all.

The Prime Minister was buying for my blood. Mercilessly, he shut off all our manufacturing units and recalled all the loans from the financial institutions. It was a difficult time with a dead-end kind of situation with no solution in sight. Amidst this, I refused to succumb to defeat or despair. Instead, I resolved to rise above the circumstances and chart a new course forward. Despite facing immense pressure and opposition, I remained undeterred in my determination to persevere and overcome the challenges that lay before me.

And then, a door opened by the grace of the divine.

Our savior came from none other than within VP Singh's own cabinet. A God-fearing, upright man, who was finance minister - Madhu Dandavate. As luck would have it, Madhu Dandavate was elected from a place called Savantwadi, where I was also setting up a steel plant and construction had begun - evidence of the fact that I hadn't chosen my steel

plant sites politically, but with business focus.

To explain the same, I sought and got a meeting with Madhu ji, and told him, “Sir, I am already setting up a plant in your constituency as well - so either I was a genius that I knew that Rajiv Gandhi would lose the elections, and VP Singh would become Prime Minister, and furthermore, you would become the finance minister, and so I set up a plant in your constituency in order to benefit from your position - or that, I do not set up my plants politically.” He listened to me intently and then said, “Ok, leave all your papers with me. I will call you back.”

In two weeks, he called me back and said, “Vinay, whatever you said is true. Yes, I have verified that you are setting up the plant in my constituency. So, on the case of the Amethi plant set up in the earlier Prime Minister’s constituency, you will have no problems from my end.” He continued, “I also got you checked up in the meantime from my Ministry for any possible excise, customs, sales tax, and foreign exchange violations, and there are none. You are completely clean, so I promise you that I will take no actions against you from my Ministry, but please be aware that this Prime Minister is after your blood for setting up a plant in Rajiv Gandhi’s constituency. He is full of revenge. So, please lie low. God save you from him.”

Madhu Dandavate became my rock of Gibraltar, effectively stalling every move by the Prime Minister’s Office

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to harass me. This experience taught me that when our heart remains pure and we don't falter in our courage, even in the face of terrifying events, God sends unexpected instruments to save us. Just as bad news can strike like a bolt from the blue, good news can also arrive in the most unlikely ways. As long as we maintain our balance, the balance we need falls into place.

Just one year later, with Prime Minister V. P. Singh still in office, I conceived a bold new project—an ambitious \$2 billion integrated steel plant to be situated at the same location where our previous venture had faltered. Undeterred by past failures, I rallied my investors, underwriters, and bankers, presenting them with a compelling vision for the future.

Despite the formidable challenges that lay ahead, I was buoyed by a sense of optimism and determination to succeed against all odds. With unwavering faith in the strength of our collective efforts, we embarked on a journey fuelled by passion, dedication, and a relentless pursuit of excellence.

I vividly remember approaching potential investors with a bold proposal of a \$2 billion projects, despite the fact that my reputation had been tarnished by false reports of “my demise”. Indeed, an “obituary” appeared on the front page of a leading newspaper, bearing a photo of me with a gravestone, saying “Rest in Peace, Vinay Rai.” Life can be cruel, but I took a breath and went about my day, reminding my-

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self of the law of karma: as we sow, so shall we reap, it reminds us. While it's always easy to send others to damnation, our greater job always is to take care of our own salvation, through our own determination and deeds.

Undeterred, I persisted in my efforts to secure financial backing for my project. I appealed to a group of investors to give me time and hear me out. "You can reject it all," I told them, "But for old times' sake, just give me half an hour of your time." To my surprise, they relented and granted me an opportunity to make my case.

As I entered the room, I was a bit on edge, as you can imagine. Of course, I was going to put my best foot forward, but few butterflies in the stomach are ever around, even for the most confident. I sensed some scepticism, but I reminded myself to stay steadfast in self-belief and focus on my project. I began my presentation, detailing the project's scope and potential for impact. However, shortly into my talk, and even before I could get into the financial aspects, the Chairman interrupted me and abruptly called an end to my presentation. I was taken aback by his dismissal, but I had no choice but to comply with his directive.

I sat down, an uneasy silence hanging in the air. In that moment of uncertainty and anticipation of rejection, I received from them an unexpected revelation - a decision to back my project. The Chairman elaborated that they had already discussed my case, and had made their decision to ex-

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tend support. It wasn't the merits of the proposal alone that had swayed them. They told me that they were captivated by my tenacity, audacity, determination and resilience in the face of insurmountable odds; given that even the government of the day was unrelenting in its attacks on me, and the newspapers were rooting for "my demise". My perseverance in the face of adversity left a profound impression on the investors. They acknowledged that they were not merely investing in a business, but instead, they were backing a man who had the ability to rise from the ashes. I had comeback from the dead.

This story underscores the importance of resilience, determination, and unwavering commitment in entrepreneurship. It serves as a powerful reminder that success often hinges not just on the viability of a project but on the character and perseverance of the individual driving it forward.

In the face of adversity, demonstrating the ability to rise above challenges can be the defining factor in achieving success. In India, we often refer to the metaphor of the lotus flower, which emerges from the murkiest of swamps, yet it blooms with unparalleled beauty, untouched by the muck and mud, a symbol of resilience and rising above.

In that moment, I realized that their investment wasn't just in a project or a business venture—it was in me, in my ability to overcome obstacles and forge ahead in pursuit of my goals. It was a recognition of the intangible qualities that define success—resilience, determination, and unwavering

belief in oneself. It was a profound lesson that has stayed with me throughout my life—a reminder that courage, conviction, and perseverance are the true currencies of success. No matter the challenges we face or the setbacks we encounter, it is our ability to rise above adversity and continue moving forward that ultimately defines our journey.

In 1997, our companies were facing significant challenges due to project delays as also high interest rates, which had reached a staggering 24%, and even 30% for delayed payments. During that time, I also fell gravely ill due to dengue, a viral infection, which had no known cure at the time. I had to be hospitalised for a protracted period of two months. Barely had I recovered that I went into a depression, which was a lesser-known after-effect of prolonged dengue fever.

Despite trying anti-depressant pills for three months, my condition didn't improve, and my family sought specialised help in London. The specialist doctor increased my medication dosage significantly, by 20 times, comparing the situation to a house on fire that required powerful hoses to extinguish the flames, even if it meant damaging some assets. With this aggressive approach, I recovered completely within a month. I felt my normal self after six long months of sickness and convalescence.

It was a gruelling ordeal no doubt, fraught with uncertainty, but with the abiding care of my loved ones, especially my first wife Sadhana, I made it through the darkest

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hours. I also learned valuable lessons about taking care of one's health, and seeking specialised help in matters of mental health just as we seek for physical health.

During all these months, my brother had taken charge of the companies, as required. However, he had a different style of working, which the institutions were unaccustomed to. For instance, it was a norm for me to call upon the institutions, in due courtesy to their importance, whereas my brother would expect the institutions to call upon him instead. Being the youngest of all siblings, he had been raised with a lot of attention from us; thus, these kinds of expectations. His commanding approach to restructuring the loans annoyed the financial institutions, leading to a complete halt in lending.

When I recovered and returned to work, I apologised to the institutions, and requested again for a restructuring of the loans. I sought their support with folded hands, and they finally relented, allowing us to return to normal operations.

Then the dot com boom happened. Because of it, the share prices of our IT company, as also of other tech companies, went through the roof. As a result, the prices of our other companies' share also rose. Fortune indeed favoured the brave.

All of a sudden, I found myself ranked among the wealthiest individuals in India and the world. A man whose obituary had been written shone on the firmament of fame by

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becoming the third richest in India and 200th in the world, with my personal net worth exceeding \$2 billion.

The journey was not without its challenges and setbacks evidently, but with resolve and resilience, and with the help of grit, gumption and God, we were able to stay the course, achieve growth and realize success.

Looking back, over the course of 25 years, our business underwent a remarkable transformation, evolving from a struggling enterprise with meagre sales and no profits, to becoming a mega conglomerate. Our diversified portfolio now spanned a wide range of industries, including electronics, steel, telecom, software, hardware, hotels, chemicals, and more. Decades of hardwork, teamwork, and unwavering commitment finally propelled our company to unprecedented heights of success. A scientist who wanted to become a researcher and professor at MIT had arrived on the scene of business as someone who could no longer be ignored.

Yet a new battle was lurking in the shadows of success. This time, it erupted in my own backyard.

Chapter 9

Split Wide Open

“Break up with my Brother and
Battle with the Government”

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No matter how prepared we are, some battles can be emotionally draining, making it challenging to stay composed and calm. Just as a doctor may find it difficult to perform surgery on a family member, or a soldier may struggle to fight against one's own kin, it is extremely challenging to engage in a conflict with one's own family. I realized this when my dispute with my brother became inevitable.

Such was also the conundrum played out in the Mahabharata, an ancient Indian epic and monumental treatise that explores the themes of righteousness (dharma) and unrighteousness (adharma), through the story of the Pandavas and Kauravas. It is an epic tale that demonstrates the enduring saga of tension and friction between desires and duty. Through its stories and characters, the Mahabharata presents a far-reaching and in-depth exploration of the human condition, creating a space of self-reflection and self-awareness, toward guiding one's thoughts, values, choices and actions.

In the Mahabharata, the Pandavas are five brothers who embody virtuosity and morality, whereas the Kauravas are hundred brothers, who represent greed and injustice, and a battle ensues between the two sides of the family over succession. The moral dilemma of Arjuna, one of the Pandava brothers, looms large as he stands on the brink of war, in the middle of the battlefield. Facing his own cousins and elders as "enemies" across the battle lines, he is fraught with emotion, and questions the necessity of going to war with his own kin. The weight and pain of his impending actions, with the

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violence and destruction that the war entails, leads him to question the righteousness of his cause. Arjuna experiences a crisis of conscience, and is paralysed into inaction. “Why do I have to kill my own cousins for the sake of a kingdom?” “Is it not better to leave it all, and live peacefully elsewhere.” Arjuna begins to question the morality of his actions thus in a spirit of seeking, and turns to Lord Krishna for guidance.

Lord Krishna is an Avatar, or the formless supreme consciousness that has taken a form to help us evolve in our earthly existence. In the context of the war, Lord Krishna is not participating as a warrior, even though he is all-powerful, but instead, he is playing the humble role of Arjuna’s charioteer; this being an allegory for the human to be ever led by one’s inner voice or Conscience as our eternal guide. Our innate conscience is ever in tune with our higher truths that we must always consult and be controlled by. Just like in music, where all melodies must be controlled by the correct key or tone, likewise, our mindset must be attuned into our conscientiousness, which is the force of our consciousness. Just as we rehearse regularly to stay pitch perfect in the art of music, we need to likewise rehearse the truths of our existence to be authentic in the art of living.

Lord Krishna helps Arjuna go through such a rehearsal through a range of enlightening declarations and thought-provoking questions, enabling Arjuna to expand his awareness. After a long debate and dialogue, which is a core dynamic of spiritual awakening in India’s civilizational legacy, the hu-

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man consciousness (Arjuna) becomes aligned with the divine consciousness (Krishna), and forges ahead with unflinching resolve, overcoming the battle within, freed of duality and acting in duty, regardless of the outcomes.

Like Arjuna, I too sought guidance from these timeless truths to examine my duty at this difficult hour. I found inspiration in the part where Lord Krishna exhorts Arjuna to face his challenges with strength, as none can ever escape one's duty in any case, even if we run away to the jungles or hide inside the caves. In fact, closing our eyes to a raging conflict in our life is akin to burying one's head in the sand like the proverbial ostrich. Through inquiry, introspection and inspiration, I paid heed to the clarion call of duty, even if it was not what I desired. With a bleeding heart, I nonetheless became battle-ready in mind.

However, little did I know that I was bracing for a fight in which there would be no "winners." Despite being painful personally, the fight would seal our fate professionally as well. Shorn of our family unity, the "family" part of our "family business" gone, we would suffer grave losses and fragmentation in our businesses as well.

What was the reason for our fight? Well, family disputes often arise from small issues, hiding deeper issues within, and ours was no exception. A party thrown by my son, where drinks were served, sparked a controversy. My brother, citing our home's blessing by the recent visit of Bhagawan Sri Sathya

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Sai Baba in 1999, insisted that no alcohol could be served in the party. While we don't drink alcohol nor partake any non-vegetarian, there was convention and precedent to serve alcohol in receptions and parties that were part of our business networking and social outreach. This sudden change of tack took us by surprise, and we resisted. But the conflict was here to stay.

It seemed that trouble had been brewing in the Rai House for a while. Apparently, all the publicity that I got in business had sparked a sort of rivalry. Frankly, I wasn't even hankering after all that name and fame, as I enjoyed more the spiritual experience of entrepreneurship, swinging between its highs and lows, and feeling a sense of accomplishment at the overcoming. But not everyone saw it that way. It may have seemed to them that I was hogging all the glory and limelight of success, and they weren't getting any. Whatever it was, basically it had the air of childish competition and sibling rivalry. Only the toys were different this time.

Anyhow, once the moral complexities of the situation were settled in the battlefield of my mind, I had to rise to the occasion and do what had to be done. Just as Arjuna had been reminded by Lord Krishna that as a warrior, he has a duty and responsibility to lead and protect his people, upholding principles of righteousness, in the same way, it was my duty, as the elder son of the family, as the Chairman of the business group, as the leader of thousands who worked for us, and as the one in-charge, to step into the conflict with clarity and confidence.

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It was also my duty to remain mindful of my own mindset and keep the faith, surrendered to whatever destiny had in store for me, knowing that the blessings of our Guru would always be with the both of us. The divine omnipresence is in one and all, including in our so called “enemies.” The battles we fight are not just against people, but for the sake of principles. Therefore, the war of righteousness is not just any war, but one that is spiritual in nature, a “Dharma Yudh,” motivated by a quest for correctness in the context of creation’s principles of balance and fairness; and this war is fought in the battlefield of our own hearts and minds every day.

Just like business in essence is risk, life too in essence is conflict. Whether we like it or not, we all have a duty to face our own challenges and fight our own wars, undeterred by consequences. We have to trust the process and allow it to run its course, filtering the grain from the chaff, and chipping away at the truth.

In January 2000, my brother and I eventually parted and split assets and companies 50:50 as part of a family agreement. However, my brother had never run any factories. Unable to cope mentally or financially with the many obligations of running businesses, he became depressed. In March 2000, he and his wife came to me in tears and said that I could take back everything, and they just wanted to keep one school. I told them I could do better. Fairness is my forte and I am ever ready to make up and move on by giving more than

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what is due and taking more of the debts on myself.

So, I gave them all the companies and assets that had no liabilities, and kept the troubled ones. I also told them that I would adopt their son as my third son, and all the assets would then be split 1/3rd between all the three sons when they wanted. We all agreed and signed a family agreement.

Yet, barely had a year passed that my brother prematurely demanded his son's prospective share, the one-third from my assets that I had committed to his son by adopting him. I reminded him of our agreement which clearly stated that first his son was to join the family business, and then along with my two sons, all the three would together decide when to split.

The family agreement was breached, and we were back to square one. My brother filed a case in court. The judge was a wise man and called us to his chamber. After we both said our initial piece, wherein my brother complained of receiving much less, the judge sought more elaboration from me. I told the judge that since according to my brother, I had garnered much more than he had, to the tune of 90%, while he claimed to have received much less, to the tune of 10%, therefore, I would be willing with immediate effect to swap it all - taking what he'd said was his 10% and giving him what he referred to as my 90%.

The judge found that to be an extremely generous of-

fer and checked with my brother if that offer worked. To the great surprise of the judge, my brother refused the offer, as he expressed being very emotionally attached to his 10%. All the same, he wanted that one third for his son that I had offered as part of the family agreement (that was now breached). The judge had a hearty laugh, for he understood what was happening. He let us go with good counsel that no court would ever give a decision on a family matter like this, as it's rather complicated in any case within families with ego issues et al. Therefore, a mutual settlement would be the best way out, which is what we had tried to do in the first place with our family agreement, till it was contradicted.

The judge's words proved prophetic, as my brother eventually did settle with my sons after ten years, during which unnecessary legal battles ensued. Even our elderly mother who is no longer with us was constrained to take sides during this period. When I asked her why she had sided with my younger brother, she said, "Babu (my nickname), you are strong and can take care of yourself. Therefore, I will stand by the younger one in support." It hurt terribly of course, but in her place, I would have perhaps done the same.

By the time my brother decided to settle in mutual family agreement once again, my sons had inherited all the assets and were now in-charge of the same, as I had passed on the baton. This finally ended the long-drawn family dispute, highlighting the importance of resolving family conflicts by mutual agreement, as courts often cannot intervene

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in complex family matters. In the end, our infighting taught me valuable lessons about the importance of compromise, and prioritising family ties at all times.

I later had skirmishes with my sons on some silly matters again, but I had become wiser over the years. I settled and compromised early on, leading to much less damage to business and family, as also earning the priceless joy of spending time with my grandchildren. Together, as a family, we weathered life's storms and celebrated its joys. And though our journey may have had its turning tides, we fortunately remained bound by the love for family, and survived the odds.

The cause of righteousness is ever a just one, and one that merits all fights, but sometimes one tends to rebel without a cause, and that is the joker card for all of us - to discern what is worth fighting for and what is not.

Here is one such battle I took on with no less than the government of the day. People thought I was mad. But I couldn't have been surer of myself.

Simultaneous to the split with my brother, just before the first family agreement in March 2000, another bigger battle was brewing in the side-lines, that would be a tsunami of sorts. In February 2000, I received an unexpected call from the then Prime Minister's so-called son-in-law, Ranjan. He demanded that I hand over ₹200 crores, citing my recent

ranking among the world's 200 richest. I clarified that my net worth was largely comprised of share values, and I didn't have the liquidity to fulfil his request. Unconcerned, he suggested that I should sell some of my shares to raise the funds for him.

I was angered by his arrogance, and responded, "Ranjan, you seem to have forgotten that when you were struggling financially, you would come to me for help, even asking for as little as ₹5,000, which I would provide. But what you are asking for now is not the same. Nor do I like your tone. So, even if I had the 200 crores, I wouldn't give it to someone like you." He retorted, "Vinay, you don't know who you are dealing with." I replied, "I think I do, Ranjan. I am talking to the most powerful man in India, since the PM has Alzheimer's and you are effectively running the government." He threatened, "Vinay, if you don't give me the money, I will ruin you." I stood defiant, saying, "Go ahead."

Just one week before my elder son's wedding in March 2000, Ranjan ordered massive income tax raids on our home and staff sites, deploying 1400 officers across 120 locations. However, they found virtually nothing - hardly any cash at home, some jewellery that was already declared, and only ₹20 lakhs across all our companies.

During the raid, I informed the officers that I had to leave home to attend a fashion show by my Sai sister Ritu Beri. They attempted to prevent me, saying I couldn't leave.

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I countered by asking them to review their rulebook, pointing out that while they could search us, they couldn't restrict my movement. After consulting their headquarters, they conceded I was right. I calmly walked out, attended the fashion show, and returned two hours later. I did this to make a statement that I refused to be intimidated by them or those who had orchestrated the raid.

Frustrated, Ranjan then directed the CBI to raid us again the following year in January, but still they found nothing. When the CBI descended upon our home, I was not there. My brother, however, was present and faced them. When asked about the cash on hand, my brother nonchalantly replied, "Maybe two or three lakhs." The CBI team was taken aback: "No, we are looking in crores!" My brother's jaw dropped, leaving him speechless. The CBI officers, sensing his genuine shock, realized their mistake and quickly wrapped up their search, departing with a telling comment: "These guys don't have this kind of money."

Anyhow, despite finding nothing, under political pressure, both Income Tax and CBI filed cases against us, alleging that we had evaded taxes on ₹1200 crores. I opted for a settlement and appeared before the Settlement Commission. Since I had to declare a minimum amount to initiate the settlement process, I declared ₹10 lakhs. However, the Income Tax authorities said that while they had not found the said ₹1200 crores in undeclared assets, they were "still finding them". I argued before the Commission, "Your honour, the

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Income Tax department has accused me of evading taxes on ₹1200 crores. As per the rules, they can charge 30% tax, another 30% as penalty, and an additional 30% as interest, totalling 90%. If they do eventually find the alleged amount, they can keep 90% of it and return 10% balance to me. The Commission members laughed and agreed with my reasoning, but suggested that I should declare at least ₹1 crore, as declaring only ₹10 lakhs “looked very bad.” I agreed to the settlement, and the case was never fully resolved because the Income Tax department couldn’t find any hidden assets, for there were none.

Similarly, the CBI investigation lasted a year, after which the director called me to discuss their findings. I explained the situation from my end, citing the project delays, interest rate increases, and unpaid interest payments, and clarified that I had rotated the funds to avoid defaulting on loans, which, while technically wrong, was not done with malicious intent nor any personal benefit was accrued. The CBI director acknowledged my explanation, noting that most other businesses in similar situations would have simply diverted the funds abroad, which I didn’t do at all. He was sympathetic and understood, but added, “You didn’t do much, but you got caught.” I requested leniency, but he explained that dismissing the case would raise suspicions of him being bribed by me! But he assured me that he would downplay the charges, focusing on the fact that I had only rotated funds, which was not a serious offense. He told me that while I would need to attend many hearings over many years, the cases would ulti-

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mately get dismissed due to lack of evidence. That is precisely what happened. After 20 years, all cases against me were dropped. I stood vindicated.

This experience taught me that when standing up for oneself, it's essential to be prepared for challenges and potential backlash. However, it's also important to remember that fighting back is sometimes necessary, and it's okay to take that risk.

As I look back at that excruciating time, I can't help but marvel at the stunning rise and reversal of fortune. In just three months, from January 2000 to March 2000, I plummeted from being the third richest person in India to complete bankruptcy, with numerous cases filed against me. It was a brutal lesson in humility, but I came to realize that it was also a divine intervention - a way for God to extract me from a position of power that had begun to consume me. I had lost interest in business, and this downfall was a stark reminder that true fulfilment lies beyond material wealth.

In hindsight, all the tumults and tests I faced in the preceding years, especially through 1997-2000, as I went through illness, depression, breakup with my brother, rise and fall, all were eerily similar to what my father had faced in 1972 with the fight with his brothers, and difficulties in business that sent him into depression, and brought me back to India to take over the business.

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Life seemed to be coming a full circle, and the old was crumbling to give way to the new. Just as the caterpillar dies to be reborn as a butterfly, I too was about to be reincarnated in a spiritual sense. It was time for me to embrace the greatest learnings of my life from the greatest master of all times: God himself.

Chapter 10

The Guru outside awakens
the Guru inside
“My Blessings and Learnings at the
Lotus Feet of Bhagawan
Sri Sathya Sai Baba:
Miracles Small and Divine.”

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Despite being ranked among the wealthiest, gracing the covers of top magazines and newspapers, I couldn't shake off the feeling of emptiness within. I knew that the accolades were temporary, however tempting they were to embrace. Just as the clouds of confusion are fleeting and move away, so do the starry lights fade away. Impermanence is the nature of everything in life.

I had also learned the hard way that success has many suitors, but failure has no friends. As the captain of the ship of my life, I had to stay on the steering wheel, notwithstanding the stormy seas. If I had to jump ship to save myself, I had to surrender to the forces of destiny, trusting that they would carry me through. This realization sparked a journey of self-discovery. I felt the need to tap into something more enduring within me that would stay with me, even when nothing else does.

While at the pinnacle of success and in the prime of power, we may be deluded into thinking that we are in control, it takes cataclysmic events to reveal the truth: a greater power holds our strings, infusing life into us and taking it away. Through cycles and cycles of success and failure, I'd mastered the art of detachment, distancing myself from both the acme of achievement and the abyss of downfall. I'd come to realize that it wasn't my wealth that was my worth, but a wellspring of a power in me beyond it all. I refer to this inner, enduring, all-knowing, all-powerful and all-encompassing presence within me, within all, as God.

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Feeling the void within fuelled my search for something more meaningful and substantial, both ‘out there’ and ‘in here’, which ultimately are the same. I was seeking and yearning for answers and a deeper connection with life. In India, we say, “When the student is ready, the teacher arrives.” In a profound display of divine synchronicity, foreshadowing the impending separation from my brother in 2000, our revered Guru, Bhagawan Sri Sathya Sai Baba, graced us with his presence at Rai House in March 1999, during his Delhi visit to inaugurate the Sai International Center that we had built.

While I had interacted with Swami on many occasions, this time I was poised for inner transformation. In hindsight, it seemed as though Swami had arrived earlier to shield my spirit from the turmoil that would unfold during those three months of rapid rise and fall. Under the umbrella of my faith and his grace, I remained protected from all that rained. Swami likely foresaw the challenges ahead for me and my family, or perhaps his divine hand even orchestrated them as part of my spiritual journey.

Whatever the case may be, I have always felt the presence of his protection. How else can I explain the small and big miracles that created windows of opportunity and wind-fall gains out of nowhere, or kind-hearted people helping me without prior acquaintance? It is the divine vibration within us that attracts life’s bounty and beauty toward us. Therefore, our greatest task is to work on ourselves, and all else falls into

place.

I had the first divine darshan (vision) of Swami in his ashram in Whitefield in 1966, when I visited with my father and family. The Avatar of Sai Baba represents a triple incarnation, embodying the divine energies of Shiva, Shiva-Shakti, and Shakti through its three manifestations: Shirdi Sai, Sri Sathya Sai, and Prema Sai. Collectively, they form the Kalki Avatar, the divine incarnation to guide us through the age of Kali Yuga, the fourth and final era in a cycle of four eras, taking us through a cyclical journey of creation and dissolution in the arc of evolution and transformation. The unifying message across all three incarnations, is the eternal oneness of humanity and the omnipresence of love. As Sri Sathya Sai Baba stated, “Love is God, Live in Love,” underscoring the paramount importance of embracing love as the ultimate reality. Prema Sai, the final incarnation of the trinity would be the embodiment of Love, or Prema.

I do believe that it is the women of the world, with their natural nurturing and compassion who are embodying the force of Love (Prema) in our lives already. It is time to recognize, honour and embrace the power of love of mother nature and mothers who nurture. In the Kali Yuga, when forces of unrighteousness exceed the forces of righteousness, following the feminine path is our opportunity as humanity to transform the hearts of millions with the power of love. It is not an easy task, but there is nothing that women cannot do.

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Sai Baba is the power of the feminine as much as the masculine. The name Sai Baba embodies the universal principles of divine parenthood, symbolising the all-encompassing energies ('Sa'), as a mother (Aai), and as a father (Baba); in other words, the togetherness of the divine feminine and the divine masculine. Devotees affectionately call Sai Baba as Swami, a Sanskrit term signifying the ultimate state of self-realization, wherein one is one with oneself, without desire our duality, in self-integration and self-bliss, embodying God, which means a state of supreme consciousness.

In India, God is an energy (Shakti) of consciousness (Shiva), the two being one, just as sugar and sweetness, sun and rays. This divinity is inherent in one and all, thus one sees many kinds of deities being worshipped in India, including stones, trees, rivers, mountains, and everything we can perceive as divine, depending on our faith and vision. Our salutation, Namaste, is a bow with folded hands, greeting the same divine principle animating us all.

When we have an Avatar, a manifestation of the supreme consciousness as a form that has realized its own Godhood, we extend to the Avatar the same veneration as God. The Awareness of God is God itself, proclaims a Vedic verse, Brahmaid Brahmaiva Bhavati.

Comprehending the concept of a living, breathing God can be a daunting task, as exemplified by the lives of revered figures like Jesus Christ. Only a select few recognized his

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divinity when he was alive, and he was ultimately crucified. Similar was the case with the Sai incarnations. But, as time unfolded, the perception of Shirdi Sai Baba and Sri Sathya Sai Baba underwent a profound transformation, their messages and miracles resonating with millions across the world.

Today, one can easily note over 100 million followers, who worship and venerate Sai Baba as the embodiment of the divine. Importantly, in India, there is a concept of oneness of the divine consciousness - so God consciousness is in oneness with all there is; it is all-encompassing and all-inclusive. But this oneness is not seen in a sense of the “only one,” a narrow notion that has become a bone of contention among religious beliefs, each claiming their version of God as the “only one.” Indian civilization, however, has been able to find the unity and oneness of the human and divine, keeping the personal and plural in a happy harmony.

Each one of us can be likened to a fruit that contains the divine seed or soul. With nourishment of the spiritual and soulful essence in us, which is verily the role of the Avatar, and the many other spiritual paths and practices, each of us can access the divine consciousness, or our own Godhood. A radical idea for many religions, but very simply understood and delightfully celebrated in India, where we all have the freedom to reach our own God consciousness, in our own ways, following our own dharma (moral values), through our own karma (mindful actions).

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The many paths of yoga, or unity of self, as yoga means, can help us in our journey of self-realization. In this regard, I refer to the principles of triple purity and triple unity that Sai Baba emphasized as being essential for realizing our innate divinity - the harmony and integrity of our thoughts, words, and actions, each bearing a promise to the other, walking together in enduring communication and companionship.

The role of a Guru is central in our spiritual journey of self-awakening. Just like we would need a swimming coach to learn to swim effectively, and reading a book on it would not be enough, in the same way, having a Guru is vital on our spiritual path. That is why in Indian culture the Guru is likened to God. A beautiful couplet states that if God and Guru were to stand together, whose feet would I touch first? Touching feet is a form of veneration in our culture; and the answer to that question is that one would touch the feet of the Guru first, even before God, for he or she is the one who has shown to us the light of God. Unfortunately, nowadays a lot of charlatans pose as Gurus as well, taking advantage of the simplicity of people of faith in our spiritual land.

Ultimately, the role of the Guru outside is to awaken the Guru inside, for deep in our heart, in that purest space without desire and without duality, immersed in the dust of our existence and in the duty of our oneness, is the power of our conscientiousness and consciousness- the force we call God.

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I was fortunate to have had all these learnings throughout my formative years at the lotus feet of my Guide, Guru and God, Sri Sathya Sai Baba. In our many discussions that I was blessed to have, just as Arjuna was blessed to have conversations with Lord Krishna, Sai Baba imparted profound wisdom that shaped the course of my life in fundamental ways. Swami was my answer to my eternal quest of “Who is God, Where is God, Why is God.” Though this time around there would be no God-speed for me. For forty-five years, I would be honed to embrace the purity of the heart with equal fervour as I had embraced the power of my mind.

The bridge between my head and my heart would come through my hands. Seva or Service, would become my path of discovering that the oneness of creator and creation, and unity of Seva (spiritual service) and Sadhana (spiritual practice). Being a man of action and practicality, the aspect of Seva as a divine path of self-realization appealed to me much more than the practices of Sadhana, which included sitting in meditation, singing devotional songs etc. By nature, too, I like to be on my feet, and be useful, so the path of Service or Seva was my Sadhana. We need to remember to be ever true to our own nature, which is our Swa-Dharma, or duty toward oneself. Further, as a Karma Yogi, one who devotes himself or herself to the path of dutiful action without desire, my spiritual development was indeed through the practical path of serving society. “Serving Humanity is the same as Serving Divinity,” Swami guided.

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Organising Swami's 1999 visit to Delhi was the most satisfying experience of my life. As chief coordinator, I had the privilege of accompanying him during his meetings. Along with my brother and father, we would drive Swami to various locations, with my father sitting beside him, my brother driving, and me navigating and controlling events.

To navigate Delhi's crowded roads without VIP clearance, I devised a disciplined and creative solution. Each morning, Swami would share his itinerary, and I'd strategically position eight individuals at key intersections along the route, equipped with wireless communication devices. Just before arriving, I'd signal them via radio contact to step forward slightly onto the road, folding their hands and bowing their heads in a humble gesture, requesting drivers to pause momentarily. This allowed Swami's car to pass through swiftly, without causing any inconvenience or fuss.

The roads were in any case lined with throngs of devotees eager to catch a glimpse of our beloved Swami, creating a reverential atmosphere all around. In addition, there were billboards welcoming Swami, and the newspapers were covering the visit as well.

During Swami's visit and its organization, we experienced remarkable moments as also challenging situations. With over 1 million people expected from northern India, we faced a shortage of volunteers in Delhi. I contacted state presidents of the organization in northern states, requesting

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1,000-2,000 volunteers (Seva Dal) from each state to assist. They agreed, and I assembled a team of almost 10,000 people from across the states.

Six weeks prior to Swami's visit, I began training the volunteers, allocating duties, and emphasising discipline, duty, security, and safety protocols. I conducted daily training sessions for 6-8 hours, preparing them for potential disturbances, bomb threats, or stampedes. During one such training session, I simulated a disturbance by setting off crackers in the crowd. The volunteers initially panicked, but I demonstrated the importance of remaining calm and following instructions.

During the visit, with high profile leaders coming to our home, elaborate security arrangements had to be made. The Prime Minister then, who was also a devotee, decided to pay a visit to our house to seek blessings of Swami. However, the Prime Minister's security detail, consisting of over 100 personnel with guns and machine guns, posed a challenge. We explained to the security chief that our home was like a temple, as Swami was present therein, and therefore, no guns or security forces could be allowed inside. The security chief initially refused, saying it was not possible for the PM to proceed without security.

However, the Prime Minister insisted on coming regardless, and so we had to find a solution. We devised a plan that balanced security with the sanctity of the atmosphere.

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Security personnel would wear traditional white suits, carry small guns discreetly, and man the main gates and entry points. Before the Prime Minister's visit, they would thoroughly sweep the premises, but remain out of sight during the actual visit. This plan worked seamlessly, maintaining the serene atmosphere.

As part of our daily security protocol, our volunteers would conduct screenings of every visitor, twice a day, efficiently processing over 5,000 devotees entering and exiting the premises. They would do so with humility, bowing and folding their hands, saying "May I check you?" before proceeding with the security check, and then express gratitude for their cooperation. We were ever mindful that Swami was particular about having the right attitude in service, and we noted the importance of these small gestures, infusing love in leadership, and elevating the experience for all.

In fact, our adherence to Swami's teachings on duty and discipline was so profound that Swami himself had to intervene to lighten the mood. This occurred during his visit to the food preparation area, where discipline was exemplary - everyone worked silently, maintaining focus even when Swami arrived. No one looked up, and all stayed focused on their respective tasks in due discipline. In a light-hearted way, Swami said, "But no one even offered me food!" With his characteristic humour, Swami eased the intense atmosphere with his playful comment, putting everyone at ease. He then commended the exceptional discipline and organization, and

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graciously allowed everyone to have Darshan and touch his feet, a testament to our deep reverence.

After the Delhi visit, Swami left for Mumbai where he announced that that our Delhi event was one of the most well organised that he had seen, citing the impeccable discipline despite the massive crowds. He acknowledged my role in creating this perfect atmosphere, where nothing went amiss. This acknowledgement was very special for me, coming from my divine father.

Although I had met Swami in 1966 and admired his philanthropic efforts, my scientific scepticism held me back from embracing his Godhood. It took me 33 years to fully accept his divinity. A man of God-speed that is me, took the longest time to recognize God himself.

Swami's extraordinary insights and predictions during our daily interactions completely dispelled my doubts. He would accurately forecast events, offering precise guidance on navigating each day, and his foresight painted a vivid picture of what lay ahead. This profound experience revolutionised my understanding, leaving me with no further questions or reservations, only a deep acceptance of his Godhood and divine consciousness.

I'd like to share some spiritually significant events that occurred during Swami's visit, which seemed like miracles on one hand and messages with deep meaning on the other.

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One such instance happened during the inauguration of the Sai International Center in Delhi. The program concluded with the customary Aarti, a traditional ritual where a vessel with lit lamps is waved before the image of the deity or the person being honoured. It's a meditative and integrative experience that concludes the prayer rituals. Swami typically lit the lamp, but this time, he did something astonishing. After lighting the lamp, he flicked the matchbox toward me, covering a distance of nearly 20 feet. I caught it swiftly and pocketed it, intrigued but not thinking much of it.

Later that night, as my mother and sisters prepared to present the Aarti to Swami for the closing prayer ritual, I noticed that the plate was missing the matchbox. On the spur of the moment, I retrieved the matchbox from the morning Aarti that Swami had sent flying my way. I handed it to Swami, who accepted it with a knowing glance and said, "Vinay, this is divine provisioning."

This incident held profound significance, imparting valuable lessons for me. Swami's awareness transcended the immediate moment, as he foresaw the matchbox's absence and orchestrated its retrieval. His actions also underscored his compassion and consideration toward my mother, recognising her efforts and ensuring she wasn't embarrassed by the oversight. My mother remained unaware that she had forgotten to bring the matchbox for Swami to light the Aarti lamp. Swami's foresight and gentle care exemplify the subtle yet grand designs of divinity, which intervene to guide us when

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things don't go as planned, despite our best efforts.

In the Rig Veda, the Cosmic Being is poetically described as having ten thousand heads, eyes, and feet, symbolizing the divine consciousness that sees everything and is everywhere at all times. On one occasion, devotees were engaged in a boastful conversation about how long each had known Swami. When Swami arrived, although he hadn't been physically present during the conversation, he addressed it, saying,, "I know you are all trying to show how long you have known Swami. Let me put it to rest once and for all. Swami knows you from lifetimes." ' We were all left with goosebumps. Indeed, Swami hears everything, as if with a thousand ears.

From a human perspective, our access to dimensions is limited, but the fact that someone is watching over us through multi-dimensionality makes us acutely aware of powers beyond us. We can already comprehend those technologies like lasers and X-rays can see beyond matter in ways our human eyes cannot. We are also familiar with the miracles of information technologies and artificial intelligence, such as receiving pictures from anywhere in seconds. Moreover, the miracle of birth and the vibrancy of creation are right in front of us every day. So, why is it hard to believe in a unifying force "out there" and "in here" that is innate in us, seeing through us, peering into our hearts, reading our minds, listening to our prayers, providing for us, protecting us, guiding us, and driving us? Isn't this the God we are all looking for

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or looking up to - to help us, hear us, guide us, and grant us what we need to navigate our path?

The God we seek is no different from us. When we ask of our Gods, we are actually asking of our higher selves, inside us, albeit mostly inaccessible due to ego and ignorance. To access this God self, we need to lower our barriers of reactivity and trust that our higher self can see what we cannot, and that this all-seeing force protects us like a mother. We can ease into its embrace, surrendering to its will. As Swami guided, “Renunciation in action, not renunciation of action,” which means that surrendering doesn’t require us to stop our efforts or relinquish our roles, but rather to follow our path with detachment from outcomes, trusting that a higher force supports us and acts in the best interest of all.

Practically living this path is challenging, but what if you have God by your side, illuminating your steps? I was fortunate to have a divine consciousness by my side, who I could speak to and seek answers, finding solace for my troubled mind. Here is an interesting episode where I learned to take a bigger picture view, as God does, and drop the human habit of reacting at every turn.

This incident occurred during our visit to the then Chief Justice of India’s residence, where Swami’s prescience became evident. As we approached, Swami instructed me to tell the occupants of the accompanying car to turn back and return home or go shopping. Although I didn’t understand, I

conveyed the message as instructed.

Upon arrival, Swami was received by the Chief Justice, but to our surprise, the door was shut on my father's face, leaving him stranded outside. I felt bewildered, angry, and humiliated. When Swami returned, I sought to understand why he would meet people with such disposition. Swami offered a measured perspective, urging me to consider the Chief Justice's influential position and broader implications. . "See, Vinay," Swami began, "he is the Chief Justice of India, wielding considerable power and influence. I know of his habit of wanting one-on-one interactions, so I instructed the other cars to leave."

I persisted, still incensed, "But Swami, his behavior is not correct." Swami then gently told me something I will never forget: "Vinay, knowing is important, reacting is not." This profound statement taught me to stay in my power and purpose by holding knowledge for informed actions, rather than reacting to everything. Swami reminded me that our reactions and responses are within our control, and knowing people's nature doesn't necessitate reacting to it. This message has guided me to this day. By reframing the incident within a broader context, Swami empowered me to transcend initial feelings of anger and resentment, imparting a valuable lesson in the transformative power of patience and perspective.

In a similar vein, a fellow devotee once asked why

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some less-than-ideal individuals were allowed in the ashram. Swami offered a profound perspective, likening the ashram to a hospital. Just as a hospital admits patients regardless of their illnesses, welcoming all who suffer, the ashram similarly opens its doors to all who come seeking answers, healing, and spiritual transformation. Swami saw these individuals not as outcasts but as souls needing guidance and rehabilitation. He said in his characteristic humour, “I am keeping all the devils contained in my ashram,” meaning he kept troublemakers in control. Through his compassionate approach, Swami demonstrated the power of love and acceptance, showing that even challenging individuals deserve understanding and guidance.

On another occasion, Swami also compared the ashram to one’s parental home, where we are always welcome, no matter what. Even if the world turns against us, we can always return to our inner sanctuary and to the ashram, where we can reconnect with our true selves, free from fear or judgement. In such moments of deep acceptance and belonging, one experienced an indescribable strength and inner transformation. These moments of profound learning and realization were no less miraculous than the more evident miracles, shifting our consciousness in subtle yet impactful ways.

Another cherished memory is from our visit to Kodaikanal in June 1999, Swami’s summer camp where he spent a few weeks with devotees. It was a dream come true to be invited, as one would get rare moments of proximity in divine

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friendship. During one such time, Swami invited us to join a picnic. Excited, we searched for a beautiful sari for my wife but couldn't find one. My wife was disappointed, but Swami surprised her with a beautiful sari at the picnic, knowing her desire. Swami then asked me, "So, you don't like Swami's food?" I attempted a meek cover-up, reassuring him that I did, but he revealed that he knew of my earlier conversation with my wife, narrating it verbatim. It was futile to argue with divine awareness that sees and knows all. There is no hiding from one's divine consciousness. Swami, ever kind, assured me that they would henceforth prepare less spicy meals and provide a spoon for me.

He also addressed my malfunctioning watch, miraculously manifesting a beautiful Swiss watch as a replacement. I was overcome with gratitude and awe at Swami's attention to detail. Interestingly, a year later, a Swiss businessman noticed my watch and shared that he had a similar one, inherited from his grandfather. He mentioned that the company had ceased production 50 years ago. Imagine my surprise at wearing a watch that had been teleported from the past!

No surprise, actually. I recalled that Swami had also amazed us by manifesting the crown of Goddess Sita, weighing around 10 kilograms. He moved it around for all to see, and then, in an instant, made it disappear. Swami was a master of space, time, matter, and energy. For those who find these accounts unbelievable, I recommend reading "Autobiography of a Yogi" by Paramhansa Yogananda

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Another incident involves a ring Swami gave me, which had become worn and tarnished. During an interview, Swami noticed the ring's condition and restored it to its former glory with his divine touch. Swami's power to transform is innate in each one of us; we only have to exercise it. We can transform a thought with a kind word, a perspective by expanding our vision, a sad day with a positive outlook, and an object with our creative touch.

I now share the story of building the legendary Sai Kulwant Hall, where Swami delivered his lectures and where his Samadhi (tomb) now stands. In the early days, we would gather for darshan in the open, with the sky as our roof and the sand as our bed, braving the sun or rains without shelter. Whether it was 50 degrees Celsius or a heavy downpour, whether we were drenched in sweat or rain, nobody would budge, for the thought of being distant from Swami was more unbearable than the discomfort of the weather.

However, I kept telling Swami that this was very torturous for the devotees, and I would like to build a hall with a covered roof for all to sit in comfort for darshan. I needed Swami's permission to build the hall. Swami resisted the idea for a while, testing my resolve as also building our collective endurance to withstand testing situations, such as the inclement weather. But one day, after seven years of persistent requests, around 1994, he said to me, "You were saying that you wanted to build a hall?" I replied, "Yes, Swami." He then said, "Okay, go ahead and build it, but make it nice and airy,

so people don't feel suffocated.”

I took his instructions to heart, designing the hall with spaciousness and comfort in mind. I approached Larsen & Toubro (L&T), one of India's largest construction companies, to undertake the project, but remained deeply involved in the detailing and design.

The design of the hall was truly unique. Built at a height of 18 feet, with a spacious layout, it could comfortably accommodate 50,000 people. We were acutely aware of designing a space where large crowds would move through day in and out. Another significant challenge was to minimise the pillars in the hall, in order to provide an unobstructed view of Swami for all. To achieve this, we inventively designed an inverted roof with columns spaced 50 feet apart. Given Puttaparti's hot climate, natural ventilation was crucial. We incorporated openings on all sides, and a retractable roof that could be pushed back, allowing hot air to escape and cool breezes to enter, creating a natural air conditioning effect.

To further enhance the hall's aesthetic, and make it feel more temple-like, we commissioned a specialist from Bangkok to adorn the roof and pillars with intricate gold-leaf engravings, thus creating an elegant and tranquil atmosphere for all to experience. The process was a labor of love, driven by our devotion to Swami and his noble mission of spreading love, peace and unity.

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Even today, Sai Kulwant Hall stands as a beautiful tribute to Swami's enduring presence and teachings. The inauguration ceremony in 1995 was a jubilant one, marking a milestone, and bestowing upon our family a gift for generations to come. We had no desire for recognition, but Swami's announcement at the inauguration ceremony touched our hearts and transformed our labor of love into a lasting legacy of my father's devotion and humanitarian spirit, forever etching his memory as a devotee with a heart of gold.

During the inauguration, Swami posed a question, "What shall we name it?" Looking at my father, he proclaimed, "This space shall bear your name, with mine added, as Sai Kulwant Hall." In this profound and poignant moment, Swami immortalised my father's spirit, connecting the divine and human consciousness in an eternal embrace of unity and oneness. The goodness of my father and the godliness of Swami converged, revealing the sameness of their soulful essence. The individuated human identity merged into the ocean of the cosmic reality and became one with it, as it always was.

Sai Kulwant Hall in Prashanthi Nilayam, Puttaparthi, where the Samadhi of Swami is also present, continues to be a revered pilgrimage site, where millions of devotees from across the world gather to seek solace, inspiration, and spiritual guidance. Reflecting on the journey of building the hall, I am filled with gratitude for the opportunity to contribute to Swami's divine mission, and humbled to have played a part

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in creating a space where soothing songs and moving mantras continue to reverberate, creating receptivity for Swami's transformative teachings that uplift us individually and collectively with inspiration and inner peace.

In 1997, my father suffered a severe heart attack in Delhi, necessitating immediate surgery. However, a tragic incident occurred during his hospital stay - an electrical plate short-circuited, causing a severe burn on his back. Shockingly, the hospital staff concealed this mistake from the family for nearly 20 days, until a junior doctor confidentially disclosed the truth to us. He urged us to immediately transfer our father, revealing that the burn had caused putrefaction of the wound, resulting in a gaping 12-inch diameter hole, and blood poisoning had set in, leaving my father with only 48 hours to live.

We immediately sought treatment elsewhere, consulting a specialist in London, and making preparations to fly over the next day. Before embarking on the journey, I and my mother went to Bengaluru, to seek Swami's blessings.

We waited anxiously in the hall until Swami summoned us. Initially, he looked our way without a word, leaving us perplexed and conflicted about the situation. Just when we thought he wouldn't meet us and were about to leave, a devotee came to inform that Swami had called for us. We hastily returned and fell at Swami's feet, imploring his urgent intervention in our dire situation. Swami in his omniscience

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was already aware of the circumstances, and we didn't need to elaborate. "It is a very difficult situation. I will see in 48 hours," Swami said. This response left us even more bewildered, as we were scheduled to fly to London the very next day.

Upon returning to Delhi, we convened a family meeting and resolved to follow Swami's guidance. We canceled our plans to travel to London and informed our extended family, who met our decision with criticism and scepticism, labelling our faith as 'blind faith.' However, we remained resolute. Meanwhile, a cousin intervened, suggesting that a renowned surgeon from Apollo Hospital at least visit us to see our father, while we awaited further guidance from Swami. We had no objection to that, of course.

The surgeon's arrival brought a startling revelation: as he entered, he produced a box of Vibhuti, holy ash, from his briefcase and applied it to my father's forehead. With the distinctive devotion of a devotee, he declared, "I am here to take you to Chennai for your operation. Swami has sent me here." We were stunned.

It turned out, that the night before receiving the call from my cousin, the surgeon had a profound vision of Swami. In the vision, Swami told the surgeon, "In the morning, you will receive a call to see my dear devotee Kulwant Rai. Go to him, and bring him to Chennai, and you will operate upon him. It's a difficult operation, but I will be with you

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throughout this task, guiding and prompting you.”

With Swami’s blessings, we all went to Chennai and proceeded with the surgery. After the lengthy, life-saving operation, the surgeon met with us, sharing a miraculous account. As he removed the dead skin and began the plastic surgery, an astonishing phenomenon occurred. Just as he was about to graft skin from the thigh, the skin surrounding the wound began expanding rapidly on its own, leaving everyone in awe. The surgeon was able to close the wound with just four stitches.

Swami’s divine intervention infused new life into my father, rescuing him from the brink of death. Not only that, my father became hale and hearty in a matter of days, and we all went to see Swami in thanksgiving. Swami declared in the Sai Kulwant Hall, “Kulwant Rai has come with Me, and he will go with Me,” underscoring the deep bond between Swami and his devotees.

In yet another incident, Swami’s divine guidance reaffirmed our decision to send our eldest son, Varun, to study in America, despite his initial reluctance to leave India and the family. Seeking clarity, we traveled to Puttaparthi, where during darshan, Swami was joyfully showering marigold flowers upon the devotees. In a playful gesture, Swami sent one flower sailing through the air, and to our glee, it miraculously transformed into a gleaming American nickel as it landed at Varun’s feet. Varun retrieved the coin, examining

The Guru outside awakens the Guru inside

it with wonder and awe. This miraculous sign from the divine confirmed our course of action. Varun went to pursue his studies abroad.

I had grown so accustomed to Swami's presence and guidance in my life that I couldn't imagine a life without him. However, the inevitable day arrived when Swami would leave his mortal frame. On April 24, 2011, Swami departed from his physical body. His passing was not sudden; by divine design, he spent a month in a coma in the hospital, gently preparing millions of devotees for his departure. This gradual preparation allowed us to accept the inevitable with a spirit of resignation, making the pain of separation less traumatic, though no less heart-wrenching. We held onto hope for a miraculous return, praying fervently for Swami to come back to us, just as he had worked miracles for us before. While this miracle did not occur, little did we know that his miracles would nonetheless continue.

I share this final experience that soothed my grieving heart and brought me closure, and gave me continuation of my connection to Swami; just this time, my faith was even stronger. Ironically, it was in his physical absence that his spiritual presence in my heart became all the more palpable.

When Swami breathed his last, I was present inside the hospital room. Although I had been mentally preparing myself for the inevitable and had been in Puttaparthi for the preceding month, an overwhelming grief still gripped me when

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the final moment arrived. I tried to compose myself, but tears streamed down my cheeks – a rare sight in my adult life. As a fighter in spirit and a man of action, I process pain differently, channeling it into fuel for my endeavors. Yet, this time, the pain was different. I felt utterly lost, unsure of how to cope.

That night, in my bedroom in Delhi, on the revered picture of Swami, where we had lit a lamp in worship for thirty-five years, appeared Swami's signature holy ash, Vibhuti, with drops of honey, reminiscent of the miracles that used to be when Swami was physically present amidst us. My wife Sadhana took a picture of it and sent it to me. As I saw the picture, I was overwhelmed with emotion. Swami was sending me a message, which I heard loud and clear.

I heard Swami's voice in my heart, comforting me with solace and reassurance. "Why are you crying?" he whispered. "I am exactly where I was. I am here. I am everywhere. There is nothing that you have lost." In that profound experience, I felt a renewed sense of strength and resolve to carry on. As a Karma Yogi, I would dedicate myself all the more to my work, imbibing Swami's legacy of love, compassion, and service. I could feel Swami's vigil and voice in subtle and spiritual ways. I hung to Swami's vision in my heart through his teachings of "Love All, Serve All" and "Help Ever, Hurt Never."

With Swami's physical form still resting in the Sai Kulwant Hall, I returned to pay my final respects, now with

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a spirit transformed. My initial grief had given way to a profound sense of grounding, anchored in the realization of his eternal presence. Our beloved Swami had not departed; remained with us, his all-knowing, all-pervasive consciousness innate in every atom of our being. We could talk to him just as before. We could seek his counsel just as before. We could expect his miracles just as before.

In the days and weeks that followed, I found solace in Swami's timeless teachings and cherished memories of our time together. Although I deeply missed his physical presence, I drew comfort from knowing he remained eternally with me. As a reminder of our time at the ashram, I began wearing white clothes, a tradition followed by the menfolk to cultivate Shiva consciousness. This simple yet meaningful change made the memories of our ashram days even more vivid and visceral. For context, the womenfolk would wear a variety of colors, expressing their innate creative and divine Shakti.

As I reflect on my journey with Swami, and his guidance and grace that have shaped my life, I am determined ever more to use my God-given skills and God-gifted resources for the wellbeing of society and in service of creating a more equitable world for all. By the light of Swami's teachings, I have come to understand that a life well-lived is not measured by wealth accumulation, but by its purposeful application in service, guided by an ethic of love, humility, and oneness.

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Through my many philanthropic projects and entrepreneurial activities, I hope to inspire others to recognize their own God-given gifts and abilities to make a positive difference. As we empower our own potential, we can embrace the transformative power of creating and giving. All creation is ultimately transformation of the same substance of creativity coming from the creator. Likewise, all giving is ultimately giving back to the same universe from which we all receive in the first place. When we care to create, when we dare to give, without expecting anything in return, the universe gives us back a millionfold.

I have experienced this firsthand, receiving a million-X return on my selfless service on many occasions, the most precious of all being the gift of a friend and soulmate, who would go on to become my life partner and wife, during my second innings in the test match of life.

Chapter 11

A Soulmate for my Spiritual Journey
“Meeting Harbeen and
Leading Change Together”

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My meeting with Harbeen was one of those peculiar tales that seem more fitting for the pages of a novel or the scenes of a movie. It is a story that defies the odds and embraces serendipity in its most divine form.

Not only was our first meeting a one-in-a-million chance, so was everything else at every point. Clearly, our journey was orchestrated by a higher power, and we had no control over these extraordinary events. I have no doubt in affirming that indeed it was all God-ordained, for it was through the both of us that a third dimension of service and philanthropy would open up during our twenty years of togetherness, following which we would get married. Suffice to say that we were meant to come together and were destined to create a legacy. She was my gift from God.

How did we meet, we are often asked? As you know, in the year 2000, the landscape of my life had shifted drastically, in a dramatic rise and fall. I contemplated new ventures, as I always do in the wake of adversity. This time, I went back to the field of education that had always been my calling. At MIT, I wanted to pursue my passion for research, until destiny took a turn. This time too, destiny's hand was evident. Thus started a new journey of setting up educational institutions, with a vision for innovation and transformation.

Among the 11 schools that I was setting up, one was a School for Performing Arts and Creative Education (SPACE). We began looking for a director to lead it. We advertised the

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position and received numerous applications. As was customary, my Head of Human Resources (HR) spearheaded the interviewing process. It was during one of these interviews that he approached me with an unexpected recommendation. He informed me that he had encountered a candidate who he believed was perfect for the job, but who wasn't ready to join yet, since she was pursuing her PhD in Paris and leaving soon for the same. While she possessed the ideal qualifications and expertise to lead our institute, she was unwilling to accept the offer. Therefore, he needed my intervention.

As I learned later, Harbeen was a reluctant applicant. It was a phone call in early March 2002 that led her to us. She received a phone call from a friend who informed her of a “one-in-a-million” opportunity to set up a school of performing arts, as if tailor-made for her, and asked her to send across her CV. She refused at first, for she was literally packing her bags to leave for Paris on 11 March 2002, and was visiting Delhi during the break. Yet, her friend persisted and kept calling her to check if she had mailed her CV or not. She finally did, and our HR Head met her on 6 March 2002, setting her appointment to meet me on 7 March 2002.

I found myself intrigued by the prospect of meeting this candidate, possessing a unique blend of academic rigor and an unconventional spirit. I was amazed to learn that she had gone to France without speaking a word of French, and was now pursuing her PhD, writing her papers in a foreign language. From our first meeting, it was evident that she ex-

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uded a rare combination of intelligence, passion and charisma. As we delved deeper into discussions about her background, her story and plans for the future, I was captivated by Harbeen's boundless energy, diligence and determination.

I offered her the job, but she refused. I then understood why my VP had come running to me. I understood that she was neither seeking a job nor looking for job security. It was clear that she had an adventurous streak, a couldn't-care-less attitude, an idealistic vision, a strong drive to achieve, a spiritual seeking, and a larger-than-life energy - just like me.

Anyhow, explaining her reason for refusal, she elaborated that she needed to first complete her PhD, and could only thereafter return to set up the institute. Obviously, that didn't work for us - I didn't even wait for myself that long! I had to set up the institutes, "yesterday". But there was a sincerity in her, an innocence, even a naïveté, which made me want to try again. So, I made another offer, although differently this time.

I told her that I would double her remuneration, give her a free hand in her position, and she could pursue her studies too, but only on one condition: she either join us right now, or never at all.

That made her think. She sought advice from her family and friends, who coaxed her to join immediately. She joined us the next day.

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She single-handedly established the institute within three months. Impressed by her abilities, I invited her to transition into a role at the Chairman's office, as my right hand. Little did I know that this decision would mark the beginning of an extraordinary journey of a lifetime.

I found in her not only a trusted partner but also a caring human, a kindred spirit, a soulmate and a companion. We basked in the comfort of our newfound togetherness. But doubts lurked in my mind, as I was already married and had no intention of leaving my wife. All the more, I was perturbed by our significant age gap of twenty-five years. I couldn't shake off my apprehensions, realizing the complexities involved.

Perhaps, it was a premonition. Upon discovering our relationship, my wife insisted, rightly so, that we break up. As I needed time to figure out the complications, I urged Harbeen to take a hiatus, encouraging her to finally pursue her PhD full-time. She went to Paris. Eventually, we both reached a decision to separate for some months, putting our bond to test. While the thought of severing ties weighed heavily on us, we paid heed to the call of conscience.

After some months of no communication, I called her on the day as committed. It was 6pm in the evening. I learned that she was at the revered Tirupati Temple in southern India. I spontaneously suggested that she go visit our Guru's ashram in Puttaparthi, which was in the region. Without hesita-

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tion, she packed her bags, ready for the impromptu journey, along with a cousin accompanying. They made their way to the local bus station. However, the timing was less than ideal, as the only bus available departed at night, at 9pm, and reached Anantapur around 3am, the following day. Anantapur was approximately 40 kilometers away from Puttaparthi, and one had to look for another transport from there.

Anyhow, they took the night bus and disembarked at Anantapur, where they found themselves standing alone in the eerie stillness of the night, without a soul in sight. Thankfully, they spotted a lone figure asleep on a cot across the road, with an autorickshaw parked alongside. With a gentle nudge, they roused the slumbering figure, uttering the words “Puttaparthi, please”. To their surprise, the individual stirred without protest, silently gathering the bags and loading them onto his vehicle. He motioned for them to climb aboard, drove them through the darkness, and led them to the gates of Puttaparthi. But before they could even turn around to inquire about the payment, he had vanished into the night, leaving them bewildered by the inexplicable encounter. God sends instruments, indeed, to help us in our hours of need.

Also, despite the wee hours of the morning, they were also allowed entry into the ashram premises, and got access to the accommodation therein. All gates open when destiny decides.

At 8am, they made their way to Sai Kulwant Hall,

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eagerly anticipating the divine darshan of Swami. It was as though fate had orchestrated this entire journey. Just imagine, in less than twenty-four hours of our reconnecting, Harbeen was receiving Swami's blessings. It was the sign I was waiting for. It was a moment of profound clarity, as though the universe itself had conspired to bring us together.

We reconnected in friendship. It was 2003, and she had started her Ph.D. in Paris, which she completed in 2005. From 2003 to 2011, for eight years, we stayed connected but did not meet much, as it would end up creating complications in my family. Even when visiting Puttaparthi, we would avoid being seen in each other's company. Funnily enough, I even attempted to conceal our relationship from Swami. Despite knowing that Swami knows already, I still tried. What was I thinking, trying to fool God? Actually, I wasn't thinking. Fear of disapproval paralyses our ability to think properly.

In 2010, I connected her to the administrator of the ashram, so she could present her upcoming book "Creative Living" to Swami. The administrator took the book, and asked her to come by later, so that he could check with Swami in the meantime. When she met him again, the administrator had an ask, another one-in-a-million kind. He said, "Swami wants you to write a book on Swami's teachings for the youth." She was ecstatic to receive this divine message, a blessing indeed. But she was deterred by the fact that she didn't know enough of Swami's teachings to be able to write a full book on the same. Therefore, she requested for a couple

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of years to research, to prepare properly for such a significant endeavor. But that was not to be. God also likes God-speed!

The administrator told her that the book was to be completed within the next two months, ready to be presented to Swami on the auspicious occasion of Guru Purnima, the full moon dedicated to honouring one's Guru. Despite Harbeen's concerns about the tight deadline, he reassured her of Swami's blessings, and urged her to start. She began writing the book.

To her surprise and disbelief, within three months, she had completed the manuscript. Overwhelmed by the rapid progress, she took the finished book back to the administrator, ready for publication. As before, the administrator asked her to come by later so that he could check with Swami. The next day, he informed her that Swami had directed that the book be published by Vinay Rai and presented by him to Swami during darshan in Sai Kulwant Hall, where Swami would bless the book.

Harbeen shared this directive with me, and initially, I was vexed, as I thought she had somehow revealed our close connection. Else, why would Swami bring me into the picture, when I had nothing to do with the book? However, I soon realized my folly. Of course, Swami had been aware of our bond all along; nay, he had orchestrated our being together in the first place. This was Swami's way of letting me know.

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We proceeded with the publication of the book, which was titled “The Seven Sacred Sai Values Innate in Every Human Being,” a compilation of Swami’s teachings, interpreted by Harbeen, with a foreword by late Prof. Anil Kumar Kamaraju, Swami’s interpreter for over thirty years. Prof. Anil in his foreword, referred to the book as a “Smriti”, a humbling acknowledgment of the book’s import. To place that in context, the wisdom of the Vedas is categorized as “Shruti”, meaning that which was heard in the consciousness, while the derivative works of the “Smriti” refer to what is remembered thereof.

I presented the book to Swami, a week before Guru Purnima, seeking his permission to present it to him on the auspicious occasion. Swami lovingly accepted it, flipped through the pages, and then placed his hand on my head in a gesture of benediction, and uttered, “Sukhi Raho”, meaning, “Be Happy”. This book would become the last one that Swami blessed on the occasion of Guru Purnima, on 25 July 2010, as before the next Guru Purnima in 2011, Swami would have left his physical form. Thereafter, began a new chapter of connection with Swami’s subtle energy, especially for Harbeen. Swami gave her many visions, and in one of them, she saw countless women coming together, and Swami telling her, “Come, do my work.”

From 2011 to 2022, a saga of change unfolded with our creative togetherness. This period saw the inception of ALL Ladies League (ALL), an acronym inspired by Swami’s

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saying of “Love ALL, Serve ALL,” as also the establishment of the Women Economic Forum (WEF), the Women’s Indian Chamber of Commerce and Industry (WICCI), the G100 club, and SHEconomy. Together, all five platforms covered all aspects of empowerment, including sisterhood, networking, policy advocacy, gender equality, and going digital for women-owned businesses. We also included men in support through “The Denim Club” of He-for-She champions. These initiatives developed with God-speed, a higher power galvanizing a strong force of feminine power, bringing a much-needed balance to our world. By providing women with platforms and opportunities to thrive, we are doing our humble bit to create solidarity and unity among women so they can have a measure of voice and visibility, so that they can exercise greater influence in decision-making.

As our partnership evolved, I was inspired by Harbeen’s unwavering commitment and energy. Her brilliance and exceptional skills were evident in everything she pursued. I was amazed to see her blossom as a leader. One remarkable instance that stands out is her feat during the Women Economic Forum (WEF) in Delhi, where she took the stage to introduce a cohort of twenty women. Harbeen descended from the platform with an air of confidence, ready to weave her magic. With each introduction, she painted a vivid portrait of the women before her, delving into their achievements, their journey, their stories in a magical amalgam of professional and personal narration. With no prompts or notes to guide her, she seamlessly wove together a tapestry of words, each

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one meticulously chosen to honour the essence of the women she introduced. Their detailed biographies, interspersed with personal anecdotes and shared memories, left the audience spellbound.

Such was the magnitude of her feat that even the most skeptical among them were left in awe. An editor of a renowned newspaper, convinced that Harbeen must have relied on some form of teleprompter, took a bet with a friend. Yet, as Harbeen continued to dazzle the audience with her eloquence and poise, panel after panel, he watched in disbelief, his certainty crumbling before him. He could only marvel at the sheer brilliance displayed before him, conceding defeat with a mixture of astonishment and admiration. In that moment, Harbeen had transcended the realm of the ordinary, her intellect and charisma propelling her into the realms of the legendary.

Today, Harbeen stands among “100 Most Reputable People on Earth”, by Reputation Poll 2019. Her remarkable achievements have earned her numerous accolades and awards. With a vast following of millions of women, she has become a trusted mentor and advisor, a trailblazer, and icon. She has a rare genuineness, an endless capacity to share and give, and a profound spirit of gratitude and forgiveness. Both of us are spiritual seekers, but she inspires me with her purity and piety. I have some of the cynicism that comes from seeing so much viciousness around, bruised by the many battles I have fought. But her angelic freshness gives me the energy

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to heal, and restore my heart from the rust of rancor.

However, at times, she surprises me with her steely resolve and tenacity, especially if I fall sick, or when people try to defame me. Harbeen mirrors my late wife's devotion when it comes to caring for me. Unfortunately, I lost my first wife to Covid. My elder sister Usha urged me to get remarried. While Harbeen was never asking for marriage, it seemed to be ordained. We were married on 7 March 2022, twenty years after we first met.

What began as a serendipitous encounter blossomed into a deep and profound relationship, with Harbeen as my soulmate, partner, confidant, wife, and the leader of a new world, to be led by women at the fore.

Harbeen often shares how she is inspired by the example of her parents, who were role models for her growing up, as she saw in them a great partnership and seamless teamwork, beyond traditional gender roles. She also shares how much her parents sacrificed to ensure that everything was centered around getting the best education for her and her brother, the two siblings. Her parents epitomize simplicity and kindness and have instilled these virtues deeply into their children. The siblings grew up in a nurturing environment filled with care, love, and a strong sense of societal values. Their weekends would be dedicated to serving in the local gurudwara. Being of Sikh faith, their upbringing was woven around the ethics of Seva or Service, a principle ingrained

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within their beliefs, as also in mine.

Harbeen's father is an embodiment of positive energy and patience, ever supporting his wife. Harbeen tells me that throughout their working years, her father would drop off his wife, Harbeen's mother, at work, and then pick her up in the evening - not one time, not sometimes, but every day for thirty-seven long years. Harbeen's mother is no less a superwoman. Upon retirement, rather than seeking a life of leisure, she embraced her new role with gusto: managing her daughter's new house, and being a support system for her in every way. The array of dresses that Harbeen adorns and shares is a testament to her mother's skill and dedication, crafting these within the confines of a small workshop at home. Indeed, her parents' example of commitment, companionship and care is worth emulating.

By nature, Harbeen has innate contentment, simplicity and generosity. Her priorities lie in peace, truth, spiritual growth, love and learning. She has an Ayurvedic lifestyle, again an influence of her upbringing, where her parents kept their children away from allopathic medicines, preferring Ayurveda, the course of natural remedies. In fact, Harbeen founded and led "BIOAYURVEDA" to success, a venture dedicated to crafting authentic, all-natural organic products rooted in Ayurveda, which is her passion and lifestyle. The company is enroute to becoming a valuable enterprise. More than anything, being part of this venture has been a very soul-satisfying journey, and all of us in the family have now

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become health champions.

Harbeen's love for Ayurveda is intense and omnipresent. One can often find her with a face mask and oil on her head. In fact, once when she had to get her formal picture clicked for her book "Creative Living", she went to the photo studio with oiled hair. One of her friends who was meeting her there couldn't believe it, and immediately led her to a salon close by for a hair wash and dry. Fortunately, she listened to friendly counsel, and her book eventually carried the picture clicked thereafter.

In a similar vein, on our wedding day, Harbeen's mother had to gently remind her to add a touch of glamour by applying nail polish. Her understated nature is so ingrained that even on her special day, she didn't think of adorning herself with much makeup. In her wedding attire, she wore a sari gifted by a friend, and jewelry comprising heirlooms, coming from her mother, grandmother, and friends.

Despite her role as a leader, Harbeen's love for me transcends titles and accolades. She ever looks up to my counsel and guidance. She has a deep-seated quest for understanding and doing the right thing. Her love for tea is a charming quirk, one that I happily indulge in, knowing that each cup brings joy to her heart. Her requests for "one more cup" are couched in politeness, and her gratitude knows no bounds, as each cup offered meets with profuse thanks and appreciation.

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Over the years, I have seen her grow in fearlessness, which she says she has received from me. Likewise, I have received from her a stronger sense of selflessness. Once we got married, Harbeen selflessly declined any inheritance whatsoever, asking me resolutely to return the family assets to our children. This gesture brought her immense happiness, showcasing her true priorities.

Her lack of attachment to material security is also evident in the little importance she places on financial matters, which do not appear to be her priority or passion. Nevertheless, she has the ability to navigate these aspects, as she is a fast learner.

There is an interesting story from her childhood that illustrates her unique perspective on money. When Harbeen was just 5 years old, her mother gave her 10 rupees to buy candy from a nearby shop. At the time, 10 rupees was a significant amount. The shopkeeper gave her candies worth 50 paisa and returned 9 rupees 50 paisa in change. In her innocent and straightforward thinking, Harbeen promptly returned the change to the shopkeeper, saying the money was for him and the candy was for her! This incident reveals her refreshingly uncomplicated approach to financial matters.

Another simple aspect of Harbeen is her intense faith in God. She is thanking God for everything all the time. She chants, “Sai Ram, Sai Ram,” remembering God at all times, right from early morning to night, and even during the whole

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night, one can hear her chant and thank God for everything, steeped in gratitude and seeking guidance. Even during events, before she gets on the stage to speak, she touches the stage floor, seeking divine inspiration. This is her immense faith in God, and that is why she is upheld by the guardian forces of the universe.

Today, as I reflect on our journey, I am filled with awe and gratitude. What began as a chance and improbable encounter has blossomed into a partnership defined by mutual respect, shared values and common purpose, traveling together through life's myriad adventures and challenges. Our journey together has been marked by countless changes and challenges, but through it all, we have remained steadfast in our commitment to each other. We have grown individually and collectively, evolving spiritually, leading to an enduring partnership.

Every partnership, be it in life or in business, is essentially about trust, commitment, and respect. Where these are honoured, partnerships flourish. Where these are undermined, partnerships decline. My experiences in business show the power of partnerships as well as their pitfalls. I turn to them now.

Chapter 12

Culture, Community,
Values and Vision
“Learnings from International
Collaborations”

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I share here valuable lessons learned from my experiences with international companies with whom we had joint ventures. These are telling experiences on how the Indian culture frames perspectives on relationships, with humanity and community at the core, and how those coming to India for business would do well to bear these in mind. As these cases demonstrate, companies that embraced the ethos thrived, while those that didn't, couldn't.

We had a joint venture with Dräger from Germany, a large medical equipment company specialising in anaesthesia and safety technologies. Their owner, Dr. Christian Dräger had expressed interest multiple times in establishing manufacturing operations in India. However, he harbored reservations, deeming the Indian market too small and the feasibility of such an endeavor questionable. In response, we proposed that Dr. Christian visit India to witness firsthand the potential and opportunities that lay before us.

Dr. Christian accepted our invitation and arrived in India. Since he arrived over the weekend and our meeting was on Monday, we arranged for him to visit Agra, to see the Taj Mahal. We provided him with a car and driver. Christian did the road trip and returned.

The following morning, on Monday, as we prepared to present our case for investment in India, Christian surprised us all by announcing his decision to invest even before we could make our formal presentation. His rationale for this un-

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expected decision was both enlightening and insightful.

Christian narrated that during his journey to Agra, he was struck by the chaotic and bustling traffic that inundated the roads. Roads were not very good those days. There was congestion and traffic, and all kinds of vehicles jostled for space including pedestrians who would be seen crossing the road anywhere, anytime. Vehicles of all shapes and sizes - trucks, bicycles, cars, bullock carts – all vied to get ahead, creating a cacophony of movement and noise.

Amidst this chaos, Christian recognized a profound truth: there existed a remarkable sense of resilience and adaptability among the people in order to navigate disorder and unpredictability in these bustling thoroughfares. Amidst the chaos of India's streets, a unique sense of order prevails. Despite apparent disorder, there is co-existence and spirit of community, a chaotic harmony. It is not uncommon to see individuals extending help, even on the streets, creating a sense of community. For example, in a traffic jam, a samaritan might take up the role of traffic police to direct the vehicles out of the jam. It is heart-warming to see everyone follow the orders of this stranger, who wields no formal authority. Community is our counter to chaos. Mirroring life, India is a study of contrasts, complexities and contradictions, where chaos and order co-exist as complementary counterpoints. Navigating twists and turns, whether in traffic, business or life, might seem daunting at first, but for those, like Christian, who can sense the silent symphony of community, responsiveness and

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alertness, the experience can become effortless, entertaining and enjoyable - not to mention, profitable.

In the midst of this frenetic energy, Christian discerned the pulse of India - a nation teeming with vitality, diversity, and untapped potential. The sheer ingenuity and resourcefulness displayed by individuals traversing the chaotic streets resonated deeply with him, offering a glimpse into the indomitable spirit that defined the Indian ethos. This spirit of resilience, innovation, and adaptability convinced Christian of the immense opportunities that awaited within the Indian market.

Perspective shapes our realities in powerful ways. How we see and frame an experience creates our response to it. In the apparent chaos and unpredictability of the Indian road, what did Christian see? He saw not obstacles, but opportunities, and a fertile ground for investment and growth.

Christian's decision to invest was not solely based on market projections or financial forecasts; rather, it was rooted in a profound understanding of the human element—the spirit of enterprise that permeated every facet of Indian society. Through his keen observation and intuitive insight, Christian recognized that success in India would not hinge solely on market size or economic indicators, but on the ability to embrace and harness the inherent dynamism and diversity of the Indian landscape.

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Christian's perspective on India came from his profound recognition of the people's energy and diversity, which he saw as drivers of creativity and innovation, empowering businesses even more with the power of potential. Christian's experience serves as a powerful reminder of the importance of perspective and perception in business. While market research and financial analysis are invaluable tools for evaluating investment opportunities, a deeper understanding of the cultural, social and human factors that shape the business landscape must complement them as much. By immersing oneself in the lived experiences and everyday realities of a market, one can gain invaluable insights that transcend mere data points and statistics. As they say, content is king, but context is queen. To do well, one needs both.

Our partnership with Dräger proved to be a resounding success, driven not only by sound business strategy, but also by a shared appreciation for the entrepreneurial spirit that unites us across cultures. Christian's decision to invest in India was a testament to the power of observation, intuition, vision and open mindedness. Our experience with Dräger was thus deeply empowering. Another partnership, however, did not go so well.

This one concerns a joint venture between our company Usha and Honeywell. Initially, the joint venture was structured in such a way that our company owned 60% of the venture, while Honeywell held the remaining 40%. However, due to policy changes, we had to reverse the ownership

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percentages. All this was business as usual when a pivotal moment arose. One day, we received a call from the head of Honeywell's Metals division expressing a desire to meet.

In response to his request, we extended an invitation for him to join us for dinner at our home. Over the course of the evening, amidst shared meals and convivial conversation, he commended us on the remarkable progress and achievements of the joint venture.

However, he dropped a bombshell at the end, stating that their head office had decided they no longer needed us as partners, and hence they were going to buy us out. They offered to pay us five times the value of our share, and asked when we could sign the new agreement. My brother and I were stunned, and asked what made them think we would want to sell out. We were clearly offended and refused to yield to coercion and pressure tactics. If they had wanted full ownership, they could have simply asked us, and we would have gladly sold our stake at par value. This highlights the importance of trust and relationships in India, which may seem foolish from a purely business perspective, but is crucial for sustaining any partnership.

Their behavior was unacceptable on many counts, primarily due to its high-handed and hostile nature. In response to our refusal, the Honeywell representative escalated his stance, saying, "You don't understand. Without our metal strip supply, the company will close anyway. So just take the

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money!” Unwilling to entertain his insulting offer, we told him, “Close the company and keep your money.” They did, and the consequences were dire, leading to bankruptcy. However, without a new local partner, and within two years of our forced exit, the company had to shut down completely. Ultimately, their products had become obsolete with the advent of large integrated circuits, and they had to sell out to another company. They had come to seek our sell-out and had to sell-out instead.

Anyhow, in the aftermath of this ordeal, I took it upon myself to address the matter directly with the Chairman of Honeywell in the US, expressing my profound disappointment and disillusionment with the manner in which the situation had been handled. I emphasized the importance of conducting business dealings with integrity, transparency, and respect - values that transcended mere financial transactions.

I underscored the significance of treating business families with the dignity and courtesy they deserved, rather than resorting to heavy-handed tactics or ultimatums. Had Honeywell approached the situation with humility and respect, acknowledging our shared interests and seeking a mutually beneficial resolution, the outcome may have been vastly different.

The debacle served as a sobering reminder of the complexities inherent in cross-cultural business relationships, highlighting the critical importance of communication, trust,

and mutual respect. It reinforced the notion that sustainable business partnerships are built on a foundation of shared values, open dialogue, and genuine collaboration. When mutual exchange is rooted in respect and reciprocity, partnerships flourish.

We had a remarkable experience with General Electric Company (GEC), UK. When I sought to venture into high-power silicon rectifiers, I initially approached GEC UK but found their proposal unfeasible due to the \$1 million order value and year-long trial supply agreement. I declined and instead partnered with Westinghouse in the US, who offered more reasonable terms. Interestingly, while enroute to the US to meet Westinghouse, I met the Head of Semiconductors at GEC at the Munich electronics fair. As we discussed, he inquired about my decision to collaborate with Westinghouse instead of GEC, and I shared my concerns about their high price and restrictive offer. Surprisingly, he offered to match Westinghouse's terms, and we signed the agreement in London, leading to a successful partnership.

Similarly, our joint venture with GEC's subsidiary, Plessey Software, was fruitful. In this case, their legal team spent three days reviewing a 1000-page document with us, meticulously going over every paragraph. I expressed frustration, noting their relatively small investment of \$50,000, and asked if they doubted my trustworthiness. Their response was enlightening: "Mr. Rai, it's not about trusting you; it's about the future of our joint venture. You may not be around

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tomorrow, but the company must continue. We must protect GEC's reputation, regardless of the investment amount." I understood their perspective and assured them that their standard operating procedures would be followed.

These experiences highlight the importance of finding the right partners and negotiating with openness, transparency, and trust.

In conclusion, I'd like to share two illustrative cases that resonate with my personal experiences. These examples underscore the universal applicability of partnership principles and practices. The example concerns two American companies that came to India to establish their presence. One failed upon its launch, while the other stayed and succeeded.

The manufacturer of Tang, a very popular orange drink in the United States, came to India and ran full-page ads saying "Tang has arrived." However, this meant nothing to the Indian people, who didn't know what Tang was all about, and couldn't correlate it with anything. As a result, Tang flopped and had to redo its strategy. They are still very expensive compared to their local rival Rasna, which commands the greater market share.

On the other hand, McDonald's, the super-giant, wanted to enter the Indian market. Before launching, they spent two years understanding the market and realized that the majority of Indians don't eat beef, and most are vegetarians.

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So, they developed a vegetarian burger. When they opened their restaurants, they made a big announcement to the effect, showcasing their care and concern. This was a big deal for their customers. Even Indian restaurants didn't have separate kitchens for vegetarians. Their pricing too was based on average middle-class affordability in India, a fifth of what they would charge in America. They swept the market. Today, McDonald's is a household name in India.

In life and in business, it's not the product or company that succeeds, but the people behind it. Therefore, it's crucial to identify the right individuals with the right attitude to collaborate with, partner with, and be friends with. This is a key theme in my next chapter, where I share about people in my circle of inspiration, who empower me with their example.

Chapter 13

Game Changers
“Learning from Inspiring Icons”

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Beyond the influences of my family and the mentors I sought, I have been blessed with the fortune of encountering and learning from real-life champions and stars, whose remarkable achievements and intellect inspire from afar.

Once such icon is my Sai Sister, Ritu Beri.

I met Ritu during the auspicious occasion of Sai Baba's visit to Delhi in 1999. As we approached the inauguration of the Sai International Center, our family's devoted offering, Ritu reached out to me, seeking to contribute her talents to the endeavor. With humility and grace, she lent her expertise to the creation of glorious hanging drapes for the Sai Center, a gesture imbued with reverence and sincerity.

Despite her stature as a renowned fashion icon, Ritu approached the task with a spiritual fervour, without the trappings of name and fame. It was this genuineness that endeared her to me, forming the foundation of an enduring friendship.

Beneath her glamorous exterior, Ritu is a soul of remarkable depth and compassion, with a heart of gold. As a young person seeking direction in life, she and her parents turned to our revered Guru for counsel. Swami guided her to pursue a career in fashion designing - a path that would define her destiny.

A creative native, Ritu embraced this new-found calling.

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Honing her talents at the prestigious National Institute of Fashion Technology, she forged a distinguished career in the world of fashion, luxury and lifestyle, winning numerous accolades and ambassadorships globally.

A pioneer, with many firsts to her credit, she launched her label in 1990. Being the protégé of the French embroidery maestro, Francois Lesage, she fused Indian aesthetics with global fashion trends, and in 1997, she became the first Indian designer to be featured in PROMOSTYL, a prestigious magazine that forecasts global fashion trends, as the future of fashion. She was the first Indian designer to do a fashion show in Paris in 1999, during “La Semaine de la Haute Couture,” and in 2000, she became the first Asian to head a French fashion house, Jean Louis Scherrer. Not to mention her designs for global icons such as King Charles, Bill Clinton, Nicole Kidman, along with the who’s who in Paris and India. A trailblazer, Ritu Beri was thus anointed India’s Fashion Queen.

Taking her engagement with design beyond clothes, she initiated Ritu Beri Fashion Fraternity (RBFF) in 1997 to hand-hold aspiring designers and launch their brands.

A multi-faceted creative spirit, she is ever engaged in exploration and self-discovery. She has written books, designed buildings, and conceptualised creative spaces. Interdisciplinary and ever ready to take on challenges, she constantly pushes the barriers and raises the bar, in her relentless

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quest to do better and be more.

She also surprised me by designing the cover of this book, which I am so grateful for. Ever a loyal friend, she is sensitive, fierce and gentle, all at the same time. Ritu is one of a kind, a towering figure, and repository of endless talent and inspiration. I am blessed to have her in my life.

Another iconic leader I greatly honour is Dr. Bina Modi.

Despite facing many challenges, Bina Modi remains courageous, resourceful, resolute and resilient. She has impressively turned around her company, doubling profits in just three years, with swift actions and efficient practices, curbing the organizational rot that had set in, given the void of leadership after her husband passed away.

Before she took on the mantles of the large business empire, she had her own restaurants, and still does. Ever caring, the moment Bina learns that we are at the restaurant, she sends special dishes our way. A deeply generous spirit, she is known to waive off bills for friends celebrating anniversaries and birthdays. She has a keen eye for detail. Even if she is busy on a call that demands her utmost attention, she still makes it a point to let her staff know of anything that needs urgent attention, even if on a minor matter, such as a spot on the floor that needs cleaning, or a recipe that needs refinement.

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Harbeen and I always enjoy meeting Bina whose commitment and dedication we deeply admire and respect. In fact, at our wedding, the food was arranged by Bina's restaurants, which normally don't do external catering. Yet, for us, she always makes exceptions, driven by care and concern. Not only did she do an exceptional catering with a large fleet of staff, she was also personally supervising every detail, ensuring that everything was to her satisfaction. Ever immaculate and graceful, we have fond remembrance of her being present in a spirit of service during our wedding ceremony, standing in the sun, surrounded by the spring flowers, holding a dainty umbrella in white French lace, sending blessings our way. With a vision for beauty and refined taste, Bina brings a touch of elegance and excellence to all she does.

I also deeply cherish my soul brother Prof. Richard D'Aveni, among the top 5 strategic thinkers in the world.

I had the privilege of meeting Richard, a renowned professor and strategist, during one of my earlier visits to the World Economic Forum. I was impressed by Richard's insightful thinking, and invited him to visit India and share his expertise with our students. He accepted and spent time touring our academic institutions, engaging with students and faculty.

During his visit, Richard made two profound observations. Firstly, he noted that while India had achieved physical freedom, many people's mindsets remained enslaved, seek-

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ing external validation instead of embracing their innate confidence and creativity. Secondly, he offered insights on our philanthropic platforms for women's empowerment. He acknowledged that as our organizations grow and evolve, some individuals would inevitably move on, making way for new talent, which is a natural part of organic evolution. He also cautioned us against allowing vested interests to take over our community as it expands, advising us to remain vigilant.

Richard elaborated on this point with examples, highlighting that community organizations, due to their large membership, are vulnerable to influences and interests that can creep in over time. If left unchecked, these vested interests can soon take over, compromising the core intent and mission of the community. To mitigate this risk, he recommended that we share our code of conduct at the outset, ensuring that our progress aligns with our intended goals, preventing opportunists from hijacking our purpose for any political or personal gain.

There couldn't have been more visionary counsel for us, for indeed we have seen such moments arise and have remained protected from them through our awareness and understanding of the same. The clear guidelines for our philanthropic platforms offered the necessary checks and balances in our burgeoning global movement, built on soft structures albeit a strong spirit of solidarity. The three cardinal principles of remaining non-political, non-religious, and non-dogmatic stood us in good stead, giving us clarity as a

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community to stay the course, especially in testing times of geopolitical tensions. As a united front of women worldwide, our platforms continue to stand strong, offering the voice of hope and humanity through women's solidarity.

Richard also gave me sound strategic advice in business to go only for core and high technology industries. I did that for sure.

Each conversation with Richard is like a masterclass, so engaging and enriching are his perspectives. Richard is ranked by Thinkers50 among the top 5 strategic thinkers in the world, verily a genius.

In our discussions around how India and USA relationships were growing, we decided together to write a book on it, named "Rethinking India." We started writing it together, but then he got very busy, so I went ahead and completed it. I acknowledged his contribution in the foreword. I have maintained a close relationship with Richard over the years, seeking his counsel on various matters. I consider him my guru and mentor, valuing his strategic approach to problem-solving. His inputs have been invaluable to me, and I continue to benefit from his wisdom. He also kindly gave an advance reading to this book and shared his encouraging perspectives.

Richard is ever cheerful and full of life. He complimented me once on the beautiful tie I was wearing. I instantly removed it and gave it to him. He laughed and observed that

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it was a good thing he didn't compliment my pants!

Richard has an amazing sense of humour, no matter what the circumstances. He has had tremendous challenges in life, including a life-threatening illness. In 2020, he got a blood infection that went septic, which left him with osteomyelitis of the spine. With so much pain and little capacity to move, Richard was unfazed in his outlook toward life. Whenever I would check on him and ask him how he was doing, he would say, "I am alive, it's awesome." On other occasions, he would say, "I am NDY." The first time I heard that, I asked him what it means, and he responded, "Not Dead Yet" with a chuckle and a smile.

Richard has been in Acute Rehab and Assisted Living for 4 years and recently moved into a new flat where he still suffers from the Osteomyelitis, but he has a team of caregivers to help him get some measure of independence. "Life is still awesome and I am glad for having some left," he told me.

Richard is ever full of energy and ideas. Despite his ill health, he rises to any occasion for conversations and ideation. Even during his illness, in one of our chats, Richard shared an interesting take on the link he found between innovation and the movies. He shared that the US led in innovation as it had Hollywood: a place for dreamers to visualise the unfathomable, such as sci-fi and fantasy. When the young generation beholds such futuristic and imaginative stories on

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a visual canvas, it all becomes real to them and influences their innovation, proving true the adage that seeing is believing.

I also pondered the significance of movies in India's societal fabric. In our context, films serve as a vital escape and entertainment outlet, even educational, helping us cope with every day struggles with verve and wisdom. The term "Bollywood", although slightly caricatured, describes our unique blend of song, dance, and drama, which keeps us upbeat and optimistic despite the difficulties of daily life.

Although I wasn't a film enthusiast in my earlier years - I even failed to recognize a famous actress sitting next to me on a flight (much to her relief, and we ended up having a lovely conversation) - I have watched some movies with my family over the years. One film that stands out is "Chak De" for it brings together many subjects dear to my heart: cricket, leadership, resilience, fortitude, togetherness, as also the cause of women empowerment. The movie is also brilliantly written and made, with superstar Shahrukh Khan in the lead, and a phenomenal group of female actors who form the sports team. "Chak De" is colloquial for "Let's do it", resonating with Nike's powerful statement. At its core, every story of leadership and execution is rooted in a desire to achieve and a willingness to put in the effort to attain it.

Inspired by true events, this movie tells the tale of the Indian women's hockey team's triumph at the 2002 Com-

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monwealth Games. Briefly, the narrative unfolds as a new coach takes charge of the team, and is confronted with a group of players who are a far cry from being a united team. A turning point comes, when the coach proposes sending the team to the Commonwealth Games, forcing the selectors to acknowledge the potential of the women's team, and granting them the opportunity to compete. With each passing game, the women's team grows stronger. They learn to trust each other, to communicate, and to play as a unified force. Against all odds, they deliver a historic performance, stunning their opponents and the world with their skill, tenacity, teamwork and determination; proving that with passion, perseverance, and power of the pack, anything is possible.

Ultimately, whether in sports, life, or business, the endgame is not just about winning; it is as much about the journey of overcoming adversity, defying expectations, and proving to oneself: "Yes we can". Therefore, some lessons resonate far beyond the confines of sports or movies, inspiring countless others to dream big and chase their own aspirations.

I watch sports for the same reason. In each game is a story of unmatched preparation and the journey of a champion. Not everyone will win medals, but just to witness such high-calibre performance and determination is a huge inspiration in itself. Especially in team sports, the story is even more composite, as it is the coming together of many people, many journeys, and many challenges, in a magical amalgam,

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coming together as one, and bringing us all together as one in the process. In India, especially, a diverse nation comes together in powerful ways, when watching cricket.

Building on Richard's observation about the link between movies and innovation, a similar connection can be drawn between the growth of sports and the emergence of a nation as a global power. The ascent of India as a superpower is inextricably linked to its rise as a sporting powerhouse.

In the annals of cricketing history, India's beloved sport, there are few tales as legendary and awe-inspiring as the triumph of the Indian cricket team over the mighty West Indies team in the 1983 World Cup. To this day, the victory of 1983 stands as a shining beacon of hope and inspiration, awakening the power of the human spirit to seize the day and defy the odds. And at the center of it all stands Kapil Dev, a cricketing legend whose name is synonymous with unflinching belief in the impossible. As we believe, so we manifest, is also an ancient Sanskrit saying (Yad Bhavam Tad Bhavati), underscoring the power of self-belief in shaping our destiny.

I had the privilege of meeting Kapil Dev. I was struck by his humility and positive personality. I deeply related to his mindset and outlook. Kapil Dev's mantra, "Don't play to win, play for passion," encapsulates not just his approach to cricket, but his philosophy on life itself. Indeed, it is not the victories or the accolades that define our legacy, but the passion and love for any pursuit that fuels every remarkable

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journey.

In the aftermath of India's historic triumph, Kapil Dev and his men were hailed as heroes, their names forever etched into the pantheon of cricketing greats. But perhaps more importantly, they had inspired a nation, instilling in its people a belief that no challenge was too great, no obstacle too daunting. The triumph of 1983 was not just a victory on the cricket field; it was a triumph of the human spirit, showcasing the power of belief and determination to overcome even the greatest of odds; a lesson well-absorbed by the people of the nation.

India's World Cup victory marked the beginning of its ascent, not only as a sports powerhouse but also as an economic superpower. Just as the fall of the Berlin Wall in 1989 was a pivotal moment in global geopolitics, the liberalization of India's economy in 1991 proved to be a transformative turning point for the nation. India's moment on the global stage had arrived.

Chapter 14

Geo-Politics and Business
“The Rise of the World’s next
Superpower: India”

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In 1991, India faced a severe economic crisis, with foreign exchange reserves dwindling to just two weeks' worth of imports. To stem the crisis, India had to pledge tons of gold to the banks in the UK and Switzerland to secure a \$600 million loan. This move was regarded as humiliating, as gold holds immense emotional currency in Indian culture, serving as a family's last line of defense against adversity. The pledge of the nation's gold sent a distress signal. It was a wake up call.

Sensing the sentiment, the government acted swiftly, and opened the doors to foreign investments and global trade. This included liberalizing equity markets and permitting foreign investment in both public and private sector companies. Consequently, investments poured in, marking a pivotal turning point for India, and setting it on the trajectory to becoming a prominent player on the global stage.

Around the same time, while attending meetings in Davos, I gained key insights into the emerging global scenarios, spanning geopolitics and commerce, which helped me get a better understanding of the shifting dynamics of the time.

Behind closed doors, an American CEO discreetly shared that China was exerting pressure on companies with stakes in China to influence United States (US) policy. This information had been shared with the US government, leading to a strategic pivot away from China. To counterbalance

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China's influence, the US was seeking an alternative country, which was democratic, and had a substantial consumer base to sell their goods, services, and technology. With a vibrant democracy, commitment to sovereignty, spirit of non-aggression, a burgeoning middle class driving demand, combined with a vast talent pool for technological innovation and software capabilities, India perfectly fit the bill.

This recognition prompted me to write my book, titled "Think India: The Rise of the World's Next Superpower and What It Means for Every American," published in the United States by Penguin-Dutton in 2007. Prior to this, I had also authored "Rethinking India," published in 2005, which talked about a US-India strategic concord. Since then, as envisaged, India's progress has been unstoppable, catapulting it to a position of global prominence.

An interesting anecdote comes to mind from the time. For "Think India", I had a female co-author, who disagreed with me on the title, especially the use of the word "superpower". She couldn't imagine India as a superpower. Such was her resistance to the very idea that she walked out of the project, and eventually Bill Simon came on board.

In the book, I predicted that India would join the nuclear club, which came to pass. I also foresaw that India and the US would form a strong alliance to counterbalance a non-transparent, hegemonic, and aggressive China, which harbored ambitions of global domination, akin to the aspira-

tions of historical figures like Hitler.

China's expansionist tendencies and desire to dominate the world are now well recognized by the western world. China's "One Belt One Road" initiative, or the New Silk Route, both by land and sea, spanning across Asia and Europe and extending into Africa, has raised eyebrows due to its militarised approach, ostensibly for security and protection. 78 countries have already signed to allow them military bases, mostly in lieu of infrastructure investments. Military presence along commercial routes, with stated objectives of shorter transportation routes and market integration, belie the underlying intentions of dominance.

The West has indeed moved away from depending on China as a manufacturing base and are establishing them in India, Vietnam, and their own countries. Important universities in the US are denying Chinese students' admissions, as there were many instances of espionage.

My interest in politics and international affairs, combined with valuable insights gained from interactions with CEOs and policymakers, enabled me to recognize these shifting dynamics in global geopolitics, and as envisaged, US and India have been steadily collaborating and cooperating like never before on all fronts, including in research and technology, space and defense, and establishing leading-edge manufacturing facilities in India. The recent signing of the QUAD agreement between India, the US, Japan, and Aus-

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tralia, which seeks to protect the Indo-Pacific from Chinese dominance, is another indicator of the world recognizing the threat China poses to free trade and democracy.

Since 2014, Prime Minister Narendra Modi has successfully elevated India's global stature, transforming it into a respected world leader. Under his leadership, India is poised to play a key role in revitalising the global economy. Modi's strategic approach has involved forming alliances with both the US and Israel, while simultaneously maintaining a strong friendship with Russia. This balanced diplomacy has enabled India to strengthen its position on the global stage, fostering economic growth and international cooperation.

Prime Minister Modi's visionary leadership has positioned India as a key driver of global progress, capable of navigating complex geopolitical relationships to achieve shared prosperity and stability. India thus remains fiercely independent, and the Modi government has shown its teeth on more than one occasion. He has made it clear: India is nobody's puppet regime.

India maintains its independent foreign policy, irrespective of groupings or camps that may dictate otherwise. For example, India has forged a special relationship with Russia and has become its most important trading partner, much to the dislike of the US, which may not fully appreciate India's compulsions. To elaborate, India shares over 4,000 kilometres boundary with China, where China has built mas-

sive military camps and amassed huge weaponry, including missiles, tanks, etc. We have no way to match that. However, a fortuitous counterbalance is that China also has over 4,000-kilometres boundary with Russia, which is almost unguarded. So, if China were to attack India, it is only Russia that can put extreme pressure on China to stop the aggression, and if not, then Russia can just walk across into China. Therefore, for India, Russia is our safeguard against an expansionist China. As it is, China has already captured a third of Kashmir and many parts of northeastern India.

India has reached new alignments with the Middle East and also continues to strengthen its relationship with Israel, finely balancing the geo-political equations. To develop direct relations, India continues to develop diplomatic and trade relations with countries across Latin America, the African Union, and the Far East. India is also committed to strengthen the SAARC in South Asia, despite being surrounded by dictatorial regimes all across and the active interference of China.

A recent incident in our neighbourhood underscores China's increasing threat to democracy and its pursuit of global dominance. On August 5, 2024, Sheikh Hasina, the democratically elected Prime Minister of Bangladesh and the world's longest-serving female leader, was forced to flee to India, following a military coup apparently engineered by China. Unfortunately, this time the US stood a bit tilted toward the coup orchestrators; since Hasina had declined to

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align with US interests in the region. Nevertheless, this situation has not dented the robust US-India partnership in containing China.

Uncertainty extends across the globe in our challenging times. While Europe finds itself ensnared in the throes of internal discord and division, economic disparities and political tensions threaten further the unity of the continent. Amidst this turmoil, Europe's influence wanes, overshadowed by the emergence of new power centers vying for dominance on the world stage. Africa holds the promise of prosperity. However, internal strife and external interference perpetuate a cycle of conflict and instability, hindering the continent's progress and thwarting its potential for development. Likewise, Latin America finds itself mired in a quagmire of corruption, drugs and instability, undermining the region's collective strength, and leaving its economies vulnerable to external pressures and internal fissures. On the other hand, Russia adopts a pragmatic stance, guided solely by its self-interest. In this game of geopolitical chess, Russia's manoeuvres are calculated, driven by a singular pursuit of advancing its national interests on the global stage.

Amidst this backdrop of global tumult, the onus falls squarely upon India and the US to assume leadership roles in shaping the course of world affairs. As two of the world's largest democracies and economic powerhouses, India and the US possess the requisite capabilities to chart a path toward stability and prosperity.

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On our part, India has the potential to drive positive change and contribute to the prosperity of nations around the world, whether through initiatives aimed at sustainable development, technology transfer, capacity building, vaccine diplomacy, or humanitarian support in times of crises. India continues to demonstrate its willingness to engage with the international community and address shared challenges in the true spirit of global citizenship and solidarity.

As a leading member of organizations such as BRICS and the G20, India plays a crucial role in shaping global governance and addressing pressing issues such as climate change, terrorism, and economic inequalities. India is also robustly advancing the case for a reformed multilateralism that reflects the new geopolitical and economic realities. The recent G20 Presidency of India showcased India's commitment to become the voice of the Global South, bringing the much-needed balance, diversity, and inclusion in the geo-political matrix. As an outcome, the African Union was included and made a permanent member of the G20.

In essence, India's rise as a global superpower represents not only a triumph of its own efforts but also a beacon of hope for countries seeking to chart a path toward prosperity and progress. By harnessing the power of innovation, collaboration and inclusive growth, India is poised to shape the contours of the global economy and emerge as a leading force for positive change in the years to come.

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While India's economic prowess continues to expand domestically, its greatest contribution lies in its ability to foster economic prosperity internationally; not only for its own citizens, but for the global economy as a whole. India's diverse and dynamic workforce, coupled with its entrepreneurial spirit, technological innovation, and English fluency, positions us as a key player in shaping the future of the global economy.

The remarkable rise of India's economic power has been a significant boon for our start-up industry and young entrepreneurs. With trillions of dollars chasing innovative ideas and investments, start-ups are experiencing unprecedented growth. Initial public offerings (IPOs) and private placements are often oversubscribed by 10 to 20 times, and in some cases, even 100 times. India is rapidly becoming the start-up nation of the world, excelling in fields like IT, entertainment, medical care, and various other sectors.

As India continues to advance, its economy is projected to reach \$4 trillion. Additionally, even as reforms are in full swing to organise the informal sector, a parallel cash-based economy exists alongside the formal economy, estimated to be at least five times larger. This would effectively make India's economy the largest in the world, at \$24 billion. Furthermore, India's vast gold reserves, valued in trillions of dollars, are not accounted for in this estimate. Many individuals in India hold undeclared gold assets, and the value of homes in major cities like Delhi is substantial, with some

properties worth over \$1 million each.

India also has the world's largest youth demographic - a crucial element for a nation's rise and resilience. To tap into this immense potential, it is essential to provide the youth with the necessary support and platforms for expression, empowerment and entrepreneurship.

Given that India is the most populous country in the world, every fifth person is Indian. Given that 66% of our population is under the age of 35, every eleventh person in the world is a young Indian. Clearly, if we can unlock the full potential of India's youth, we can drive innovation, progress, and success not just for India, but for the whole of the world. It is not as if we don't have our internal challenges, but for thousands of years, the Indic worldview has propounded powerful principles that promote the expression of diverse spiritual paths, in search of happiness and peace. For we recognize the underlying truth that while faiths can be many, but prayers are the same - seeking wellbeing and peace for oneself and our dear ones. In fact, in our culture we have a universal prayer, seeking peace for all, one that we chant at the close of prayer rituals in our Guru's ashram. The Sanskrit prayer says, "Samasta Loka Sukhino Bhavantu," meaning, may all entities in all the worlds be happy and at peace with themselves.

It is interesting to note that the theme of G20 India Presidency was a spiritual one: "Vasudhaiva Kutumbakam,"

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which means seeing the world as one divine family of Mother Earth, or Vasudha. Despite the G20 being an intergovernmental grouping for international economic cooperation, India spearheaded its presidency by taking inspiration from our civilizational legacy, which is deeply grounded in spirituality.

India's philosophy of wellness, wellbeing, and spiritual richness could indeed offer invaluable contributions to global harmony. While economic power is significant, we have always emphasized the importance of spiritual and philosophical values in fostering true happiness and fulfilment. By harnessing both economic and spiritual strengths, India could play a pivotal role in shaping a more balanced and prosperous world order.

As one of the world's oldest civilizations, India has a tradition of diplomacy, diversity, trade, and cultural exchange that dates back thousands of years. While the western world today is witnessing the erosion of fraternity and massive internal clashes, India stands tall as a peaceful beacon of plurality and diversity, for these have been cherished values since times immemorial, inscribed in the soul of the people, and visible every day in the kindred community spirit that is ever bridging inequalities with care and service.

This inclusiveness is reflected also in our prayers and practices that uphold the tenet of unity in diversity, and honour the path of prayer across faiths, whether in churches, mosques, temples or gurudwara. Our outlook extends beyond

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mere tolerance to genuine acceptance, and reverence for the diversity of beliefs and practices. India celebrates diversity, and not just tolerates it.

In conclusion, India, with its rich tapestry of history, culture, and strategic significance, assumes a pivotal role in the pursuit of global balance and betterment. As the world's largest democracy and economic powerhouse, India possesses the potential to shape the course of global affairs in profound ways. India's policy priorities, emphasising principles such as non-alignment, sovereignty, sustainability, women-led development, and a reformed multilateralism, position it as a voice of wisdom, envisioning a world that works for all.

On a personal note, I remain apolitical, driven by an interest in geopolitical developments. At my core, I am a mentor and guide, passionate about sharing knowledge, in humanitarian outreach and caring. Reflecting on the challenges and global turmoil, I pose crucial questions to myself and others: How can we ensure a bright tomorrow for our future generations? How can we inspire purpose, particularly among the youth? How can we balance wealth creation with humanitarian values, ensuring a more equitable world? Importantly, how can we take care of ourselves during the journey of life?

In the next chapter, I share my learnings for young people, entrepreneurs, and others, hoping to inspire some

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to follow their dreams and realize their potential. As a poet evocatively said, “we are drops in the ocean, but we are an ocean in that drop.” Each one of us vibrates with the power of the divine, and by being the best version of ourselves, we can express the fullness of our creative abilities. Through my experience and perspectives, I shed some light on the same.

Chapter 15

Living a Life of Purpose
“Sharing my Learning with Youth”

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Parents are our first teachers. Sai Baba used to say that our mother is our first Guru. What we imbibe from our parents and teachers stays with us for life. One can see how habits formed in childhood shape our lifestyles in life. In the same way, the example of our parents and the experiences of growing up influence our mindset in enduring ways.

However, unlike western perspectives, we don't blame our parents for everything that goes wrong in our life. There is the aspect of our own karma and destiny, for which we alone are accountable. It's a more liberating view of the process of parenting and the meaning of life, not pinning everything on our parents, or on others, and approaching life and relationships with openness and awareness.

At the same time, parenting is a responsibility that cannot be taken lightly. I made the mistake of not being present enough for my children, as I was busy providing for them, but truth be told, I was also pursuing my own drive and chasing my dreams to be the best in whatever I took on. Whenever I had my opportunity to parent, as a father, I would operate from a space of over-protection, just as sometimes mothers are guilty of operating from over-attachment.

A humorous and telling example comes to mind. I have always been sensitive to cold temperatures and would wear two or three sweaters to stay warm. One day, a guest visited and saw my five-year-old son, Varun, also wearing three sweaters, despite sweating profusely. When asked if he

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was feeling very cold, he replied, “No, Papa is feeling very cold.” Even a five-year-old could see the situation in perspective, whereas my mind was clouded by my own sensitivity to cold, mistakenly projecting it onto my son, who may not be feeling that cold.

Parenting can be steeped in one’s own fears, phobias, dreams and desires. So when parents give career guidance to their children, they often ask them to “just find a job,” limiting their aspirations to becoming job-seekers rather than becoming job-creators as entrepreneurs. Not everyone would want to become an entrepreneur and that is fine. But not having the options to do so undermines the creative potential of people, and we miss the bus on building champions who build the future. Centuries of enslavement and fighting cruel invaders has robbed us not just of material wealth but also the wealth of our self-confidence, the knowledge of who we are. Therefore, before we move forward, we need to go back, back to our roots, in order to leap ahead.

Indian civilization has long fostered a fearless pursuit of truth through inquiry and exploration. A distinctive aspect of ancient Indian education was the Guru-Shishya tradition, a spiritual relationship between teacher (Guru) and student (Shishya) that facilitated the transmission of knowledge across generations. Through open discussion and dialogue, they collaborated in the pursuit of enlightenment, prioritising self-awareness. This tradition ensured an unbroken continuity with the past, as students kept their teachers’ legacies alive

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while freely interpreting their teachings, rather than adhering to them literally. This aspect is important to understand, especially when we see how bloody the battles have been over centuries in the name of God and the word that was.

The Gurus neither exerted supremacy of their perspectives, nor resorted to bullying or bloodshed, but instead they inspired inner awakenings in their students through promotion of sincere seeking and self-reliance on one's innate wisdom. Such was the tradition of intellectual inquiry and independence of thought in ancient India, or Bharat, the abiding name of India. As Sai Baba illuminated, the word Bharat is made up of two spiritually significant root words, comprising "Bha" (Divine) and Rat (Love), thus Bha-Rat being a civilization that cultivates love for the divine, and shares divine love with all.

However, modern education, especially higher education, is far removed from these ancient tenets and traditions; our spirit crushed and education destroyed during centuries of indiscriminate invasions. But now that we are a free nation, it is imperative that we introduce the much-needed reforms, "yesterday", in order to empower a billion dreams.

Imagine 1.45 billion people, half of whom are youth, in pursuit of their dreams, fulfilling their potential, and building a nation with their hearts and minds engaged and awakened. Not only will our nation prosper, but so will the whole world that now looks upon India for innovation and inspiration.

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In one of my books co-authored with my wife, Dr. Harbeen Arora, namely, “Dawn of a New Vibrant India,” via Education, Educare, E-learning, Equity, Employment, Entrepreneurship, Empowerment, published in 2014, we advocated for reforms required in the Indian education system, to make it more relevant to new realities and build global competitiveness. Prime Minister Modi, ever a visionary, granted us a personal audience for the same. We then shared the book with diverse stakeholders, including the Prime Minister’s Office (PMO), libraries, and universities. The government has since implemented most of the measures suggested.

In addition to these reforms at a macro level, we need to look urgently into the microcosm of our own mindsets, which require a total transformation. As Prof. Richard D’Aveni had noted, our youth need to overcome the “slave mindset”, which comes from centuries of invasions and attempted erasure of indigenous identity. It is time we reclaim our own voice and independent thinking that was once the hallmark of Bharat.

Therefore, the most valuable piece of advice I can share with the youth is to seek self-awareness and choose change, for nothing fires up one’s mindset than taking charge of one’s own life.

In the moving sands of time, knowledge of oneself is our bedrock of balance. Life is led by the forces of awareness and evolution that require us to navigate changes and

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make choices, all the time. It might seem that change is a path that needs to be chosen when things are not well. But change needs to be practiced every day, be it through self-improvement, or improvement of processes in business, or improvement in our relationships. If we don't change by choice, we will have no choice but to change.

In both life and business, it is essential to cultivate a growth mindset that chooses change intentionally and proactively, and not just responds to change retrospectively. That is why I always focus on doing things promptly, as if “yesterday”. For, by the time “tomorrow” comes, it might be too late.

Making a choice today, taking a decision now, is “choosing change”. Of course, one can change the choice if a change doesn't work, but we cannot avoid the onus of change.

Life and business converge in relation to navigating “change”. Life by definition is change. Change is the heart of life. Managing change is the art of life. In the same way: Business by definition is change. Change is the heart of business. Managing change is the art of business.

Therefore, not only must we prepare our children and youth to have mindsets that embrace and respond to change, but those that can lead the change as well. Leaders of change are agents of change.

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In this regard, I have learned from Larry Bossidy, former CEO of AlliedSignal. A dynamic leader known for his bold decisions, Larry left General Electric, where he served as vice chairman under Jack Welch, after realizing he wasn't poised to become chairman. He then joined AlliedSignal, a struggling company facing significant losses, and is credited with its incredible turnaround. Larry had a famous "burning platform" theory, which is a metaphor for a do-or-die situation wherein you need to make a choice: will you jump or won't you, toward a place from where there is no coming back. It's a strategy to bring our options into sharp focus, and take the leap, off the "burning platform". with courage and conviction.

It would serve us well to remember that the tides of time change constantly, whether we like it or not. Adapting to change, we may fail or succeed. Either way, we gain a lesson or get a leeway. Failure is a better teacher than success. Success is a better preacher than failure. We must hasten to those with success stories, for we can be inspired, but we must listen to those with failure stories, for we can learn what transpired.

I had the opportunity to listen to the co-founder of a brand of beverages, who shared his experiences of both success and failure. Despite the failure of his initial venture, investors continued to believe in him and his capabilities, providing additional funding for a new venture. This second venture proved to be a resounding success, giving birth to a

brand we know today as Paper Boat.

That was my case too, when the institutions decided to back me for my fortitude to rise above the odds. Like Larry Bossidy shared, strategies can be many, but ultimately, you bet on people.

The key lesson from such stories is the importance of perseverance, and not taking failure to heart. Instead of being deterred by setbacks, we need to cultivate mindsets that view all experiences equally, with equanimity, knowing that “success” and “failure” are interconnected and cyclical, like day and night, part and parcel of the entrepreneurial journey of business as well as life.

Taking it a step further, failure is not failure if not seen as such, and success is not success if not deemed as such. In an entrepreneurial mindset, we can neither let success go to our head nor take failure to heart. It is such a spirit, that bears itself in balance, adaptive and resilient, that would surely make a success of one’s life, other matters notwithstanding. Eventually, Entrepreneurship is a Spiritual Journey.

To many, the notion of entrepreneurship conjures images of profit margins, market shares, and bottom lines. Yet, beneath the surface lies a deeper, more profound truth: entrepreneurship is a pilgrimage of the soul, a quest for meaning, purpose, and fulfilment. If we concentrate too much on profits, we become risk averse and hence don’t end up taking

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bold decisions.

At its essence, entrepreneurship is a creative act. It involves bringing something new into existence, whether a product, service, or entire organization. However, this creative process transcends mere profit or wealth accumulation. It's about unlocking human potential, harnessing imagination and ingenuity to turn visions into reality, and making a meaningful impact.

To embark upon the journey of entrepreneurship is to embark upon a journey of self-discovery. It is a journey that demands courage and resilience. For entrepreneurship is fraught with challenges and obstacles lurking around every corner. Yet, it is precisely these trials and tribulations that serve as the crucible through which entrepreneurs are forged, tempered, and transformed. In the hustle and bustle of the business world, it can be all too easy to lose sight of this deeper truth, to become ensnared in the pursuit of profit at the expense of passion. Yet, it is precisely this passion that fuels the fires of innovation and drives entrepreneurs to push the boundaries of what is possible, to defy the odds and achieve the impossible.

Entrepreneurship is not merely a means to an end; it is a way of life, a calling, a vocation. It is a journey of self-discovery and self-realization, of growth and transformation. It is a journey that demands nothing less than the full measure of one's being, that requires the willingness to choose the

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greater good from the lesser greed, and the courage to risk failure in pursuit of success.

An entrepreneur lives with an enduring abundance mindset, effervescent with possibilities, with an ability, harbored and honed, to see a star even in the darkest hour, and see the roadblocks as delightful rests in the contemplation of new paths.

Entrepreneurship is also a journey of service. For at its heart, entrepreneurship is about creating value, solving problems, meeting the needs of society, and making the world a better place, one innovation at a time.

In a world increasingly dominated by AI and robotics, where many mundane tasks are being automated, the role of the entrepreneur has never been more vital. For it is the entrepreneur who possesses the creativity and drive to imagine a better future and pioneer change, charting new frontiers. But this task cannot be undertaken without a spirit of sacrifice and steely resolve. It requires a deep sense of responsibility, self-discipline, self-leadership, and a recognition of reality, encompassing the whole spectrum of practical and spiritual aspects.

One might think it's a tall order to be an entrepreneur, if one has to do so much! Here is an interesting example to place it in perspective.

This happened when we were establishing a galva-

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nized steel plant with Japanese assistance. I requested their technical team to set up the plant, initiate production, and train us. Later, we invited their senior management to help us form a team to run the plant. The discussion began with the question of who should be the CEO. The Japanese team emphasized that the ideal CEO should be an exceptional leader, capable of guiding and motivating the team, as also troubleshooting personal and technical issues, along with excelling in marketing, production, technology, research and development. Surprised, I asked, “How can we find such a person who can be all of that?” The Japanese representative calmly replied, “In that case, Mr. Rai, you don’t have a CEO.” Imagine, if those are the requirements of a CEO, what would be expected of an entrepreneur - nothing less for sure.

The key quality of an entrepreneur is the ability to dream big.

But what does it mean to dream big? Simply put, dreaming big means to dream without limits. We end up adding the word “big” because, as adults, we often constrain our dreams with ifs and buts. However, ask children about their dreams, and you’ll discover that all dreams are naturally big, far-fetched, holding a desire for that which is not yet found in the realm of experience. A famous song from an Indian movie illustrates this beautifully, starting with the lines “dil hai chhota sa, chhoti si asha” (my little heart has a little dream, a little wish), and going on to explain that this ‘little dream’ is nothing short of soaring in the skies, touching the moon and

the stars.

Dreaming big is a call then to reconnect with the child within, to close our eyes, and grant ourselves permission to venture into uncharted territories, despite the constraints of our realities and responsibilities. Our dreams and ambitions can manifest in various arenas, such as the competitive world of politics, the demanding realm of sports, the creative domain of arts, the captivating world of acting, the pursuit of knowledge in education, or the dynamic landscape of business. A student asked Prof. Richard D'Aveni, during his tours in India, "What is a good field to pursue professionally?" Prof. Richard, known for his pitch-perfect insights, replied, "There is no good or bad field. The question is, are you good for it?"

Prof. Richard elaborated that in a world of "hyper-competition", a word he coined, excelling in one's area of strength is already a significant challenge. Therefore, it's futile to consider pursuing a field solely because it's deemed "good," if it doesn't align with one's passion and purpose. Therefore, it is ever important to introspect what one is interested in or excited about. Dreaming big is more spontaneous and enjoyable in our areas of strength, for we then have the energy to go all the way, embracing everything enroute.

Only if we are deeply committed to something can we endure its challenges. If we see the perils of a path much more than its potential, then clearly, it's not a path after our

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own heart. Our lack of conviction and commitment will show up as our lack of confidence, and we will become prone to procrastination and finding excuses; not a healthy sign for anything we pursue.

Whether our heart is in the corner of our dreams is something we need to think of. In Paulo Coelho's novel "The Alchemist," this concept is beautifully encapsulated through the protagonist's journey in search of a treasure. Through the eyes of a shepherd boy, the novel conveys the message that "the true treasure" lies within one's own heart, and that when we tap into our deepest dreams and desires, the universe conspires to help us. Similarly, in Indian philosophy, there is an understanding that the universe is not indifferent to human endeavors; instead, it is inspiring our quests and conspiring for our success. The universe and us are united in our energies and aspirations.

Nonetheless, the ability to dream has to be matched by the will to do. I have been an ardent advocate throughout of the importance of "walk-the-talk".

The will to do requires punctuality, planning and preparation, for without these perseverance and purpose, coming from our dreams, fall short of the power they deserve toward fulfilment. Success in business comes from vision (where do you want to go), strategic thinking (how do you want to go), informed decision-making (what will you do get you there), and the courage to seize opportunities in dynamic markets

(making your moves).

To elaborate, I share my experience in the real estate sector. Investing in real estate requires a keen eye for opportunity and a strategic approach. I was always research-oriented and identified growth potential in peripheral areas surrounding major cities. By analyzing government plans for infrastructure development, such as the construction of highways, I was able to anticipate future growth areas. This foresight enabled me to purchase land in these peripheral locations before they became prime real estate. My investment strategy of acquiring land in areas with potential for future development proved to be highly profitable. Let's say, I invested \$100,000 for a piece of land. Once the highway was built, it appreciated significantly over a relatively short period, reaching \$10 million within 10 to 15 years.

Moreover, the ability to identify emerging trends and capitalize on them, highlights the importance of staying informed about market dynamics and government planning. By staying ahead of the curve and investing in areas poised for growth, I was able to maximize returns on my real estate investments.

In today's changing world, embracing digital technology is as important as investing in land was earlier. With the younger generation heavily reliant on mobile devices and social media for information and interaction, establishing a strong digital presence is crucial for business success. By

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utilizing digital platforms effectively, businesses can connect with their target audience, build brand awareness, and drive customer engagement. Moreover, many of these platforms provide free access to their services, allowing businesses to reach a wide audience without significant upfront costs. In our free platforms, we have also launched one such for women-owned and women-led businesses, SHEconomy, and I urge women entrepreneurs to make the most of it.

Furthermore, identifying and addressing unmet needs or gaps in the market can lead to the development of innovative products or services with high demand. Whether it's in the areas of health and wellness, travel and tourism, or medical care, businesses that offer solutions to meet market gaps and needs can capture new opportunities.

As we rise to the fullness of our potential, following the path of our dreams, and doing the best we can, there are more pitfalls to watch out for, more internal this time than external.

In the journey of personal growth, it's only natural to seek recognition from society, family, and friends for our accomplishments and contributions. However, when this desire becomes all-consuming, it can cloud our judgment and lead us astray.

In the relentless pursuit of success and achievement, individuals may also find themselves trapped in a vicious

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cycle of unrealistic expectations and unattainable goals. The relentless pressure to excel, whether in the realm of career or academics, can exact a heavy toll on one's mental and emotional well-being. As the burden of expectation mounts, the mind becomes overwhelmed, and the once-joyful pursuit of excellence transforms into a harrowing ordeal. The tragic phenomenon of suicide often stems from a complex interplay of psychological and social factors.

Tragically, for some, the weight of expectations and the bitter pill of failure becomes unbearable, leading them to contemplate the unthinkable.

In our family too, we had a couple of cases where calamity struck likewise. In the case of my first cousin, the collapse of his business proved to be a crushing blow to his self-esteem and sense of worth. Unable to bear the shame and stigma of perceived failure, he chose to end his life rather than face the judgment of society.

Similarly, we had a heart-breaking tale of a young relative driven to suicide by the perceived inadequacy of her academic achievements. Despite her remarkable success in her board exams, the failure to meet her own high expectations drove her to despair, culminating in her tragic and untimely death.

In both cases, the spectre of thwarted expectations loomed large. The pressure to conform to societal standards

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of success, coupled with the fear of failure and rejection, created a toxic cocktail of inadequacy, guilt, and shame that proved fatal in the end. These deaths were not only tragic but also entirely avoidable.

Indeed, the role of society in shaping the psychological well-being of our youth cannot be overstated. Too often, well-intentioned elders unwittingly contribute to the cycle of stress and anxiety by imposing unrealistic expectations on young people. Whether it be academic achievement, career success, or social status, the pressure to excel can exact a heavy toll on young minds ill-equipped to navigate the complexities of the adult world. By placing undue emphasis on external markers of success, society unwittingly sows the seeds of self-doubt and insecurity in the hearts of our children, setting them on a path fraught with peril.

Yet, amidst the darkness, there shines a glimmer of hope. Through open dialogue and compassionate support, we can break the silence surrounding mental health issues and offer a lifeline to those in need. I would like to commend the work and service of Neerja Birla in this regard. Her championship of mental health issues at the highest of levels gives these important subjects the spotlight they deserve.

It is crucial to address feelings of depression, fear of failure, or any other negative emotions. Seeking support from mental health professionals, practicing self-care strategies, and developing healthy coping mechanisms can help manage

these challenges effectively and proactively.

Indeed, it is important to address issues early on. The proverbial wisdom of “a stitch in time saves nine,” holds true. In my experience, I have encountered countless instances where seemingly insignificant issues have snowballed into major problems, wreaking havoc on both professional and personal well-being. I thus often advised my teams to focus their attention on addressing minor irritants rather than waiting for major crises to emerge. I encouraged them to bring me the small, seemingly inconsequential problems that may be causing friction or tension in the workplace. Whether it was a personality clash between team members, a minor logistical issue, or a familial concern affecting their performance, I emphasized the importance of addressing these issues promptly and decisively.

Neglecting minor issues can have far-reaching consequences, undermining morale, productivity, and overall success, whether of a person or a company. By addressing issues head-on, we can prevent them from escalating into larger problems that could potentially derail our objectives and ambitions, and become inordinately large for us to handle; sending us into places of mental distress where none of us want to be.

Family support is fundamental to our fortitude. Family serves as the bedrock of our support system, offering unconditional love and understanding during times of need. Re-

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connecting with family members, through regular communication, shared activities, family gatherings, and celebrating traditions and festivals, can provide a sense of connection and rejuvenation.

In my case, even during my business travels, my spouse would accompany me. Spending evenings together, reflecting on the day's endeavors, served as a potent stress-reliever, shielding the mind from worries and over-thinking. This approach may or may not work for all, but the point I am making is that it's essential to understand and appreciate the importance of support systems of family and friendship for our own well-being.

I also advocate for adopting a light-hearted attitude in life. The key lies in striking a balance between gravity and levity, between addressing minor issues with due diligence and approaching major challenges with a sense of ease and perspective. In doing so, we can cultivate a mindset that allows us to navigate life's complexities with wisdom, resilience, and grace.

Another key lesson I have learned is the importance of embracing the present moment and finding joy in the simple pleasures of life. Life is fleeting, and each moment is a precious gift bestowed upon us by the divine. Rather than dwelling on past regrets or anxiously anticipating the future, we can remind ourselves to live in the beauty of the present, savoring each experience with gratitude and joy.

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I urge the youth to embark upon the entrepreneurial journey and the journey of life with open hearts and open minds, with a spirit of commitment as well as a degree of carefreeness. For in the end, it is not the destination that matters, but the journey itself. And in that journey lies the true essence of entrepreneurship: a spiritual odyssey of adventure, discovery, and transformation, toward becoming the person we want to be.

In conclusion, I share the “scorpion story” that was shared with me by an elder. Whatever situation I may be facing in life, this story always helps me go back to the basics: the fundamentals of being true to myself, regardless of what is happening, and irrespective of the behavior of others.

The story goes as follows. Once upon a time, there was a sage who engaged in daily prayers with his disciples. Every morning during their ritual, a scorpion would climb up the sage’s arm and sting him without fail. Yet, the Guru remained unperturbed, gently removing the scorpion and releasing it unharmed. This scenario repeated each day, prompting the disciples to question the sage’s tolerance and forgiveness. They suggested putting an end to the scorpion’s repeated attacks by killing it. However, the sage responded with profound wisdom, observing that the scorpion was merely acting upon its nature to bite, whereas the nature of the sage prods him to protect and care. So, the sage said, “just as the scorpion cannot help but live by his own nature, I cannot help but live by my own.”

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This simple yet profound story deeply underscores the importance of staying true to oneself, one's nature and one's duties, notwithstanding the actions of others. Our duty or "dharma" is to ever uphold our own values, and stay true to what we stand for.

What do we stand for? What is our nature? What is our "dharma"? What is our purpose? Despite knowing ourselves, we are ever engaged in an evolving exploration of the self and the spirit. I turn to these musings in the next and final chapter of the book, closing my autobiography with the same existential seeking that sparked it in the first place.

Chapter 16

Who am I? What is Life?
“Embracing our Identities as Human
and Divine”

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The question of our identity has long puzzled philosophers, sages, and seekers. At birth, we are assigned a name and gender, but we realize that we are more than that. A deeper inquiry prompts us to ask: Are we merely our physical bodies? Do we cease to exist when we die? Or is there something more profound and enduring that constitutes our true essence?

In the 8th century BC, legendary Vedic scholar and seer, Adi Shankaracharya grappled with the same existential questions in his prayer called “Nirvana Shatkam”, a set of six verses on Nirvana or Moksha (liberation). A foremost proponent of Advaita Vedanta, which expounds the abiding oneness of the individual and divine consciousness, Adi Shankaracharya approaches the age-old question of “Who am I” by employing the via negativa method, addressing “who I am not,” in order to reveal the essential nature of the self.

Briefly, these verses declare: I am not the mind, intellect, five senses, five elements, limbs, organs, feelings, perception, experience, roles, relations, or even the pursuit of good, bad, or liberation. I am the all-pervasive consciousness that underlies all. In other words, I am what remains when all else is gone.

Sai Baba would give us as prasad (blessed offering), the Vibhuti, or holy ash, a symbol of all that remains when we are cremated or interred, as dust meets dust. The ash does not reduce any further. The universality of the ash is symbolic of

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the innate oneness of all. We are all the same in our identities as ash, even as we appear different on the outside.

However, in daily life, we tend to overlook our shared universal identities, becoming distracted and deluded by the factors that divide us, rather than cultivating awareness of what unites us. Consequently, we succumb to the ego's divisive influence, mistakenly separating our personal identity from our universal one.

Here is a telling personal story that illustrates the need for constant vigilance against the ego's subtle intrusions, which foster sentiments of "I-ness" and "highness", leading to inner separation from the timeless truth of our spiritual oneness.

In the year 2000, after the split with my brother, I donated the majority of my wealth, keeping a bit for my family, and with the remaining, I embarked on a journey of setting up philanthropic educational institutions, with the aim of uplifting those in need and contributing to the welfare of society. I thought I was "doing good for society." Not quite, as I learned when I shared the same with Swami, learning a lesson of my life.

Before starting these ventures, I went to Puttaparthi to seek Swami's blessings. I bowed to Swami and said, "Swami, I want to do good for society. Please bless me."

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This seemingly innocuous request received a response that I can never forget. Stern and serious, Swami rose from his chair, his eyes red with anger, and he chided me, “Vinay, you have become so arrogant that you think YOU will do good for society.”

I was in numbed silence, taken aback.

Mellowing a bit, Swami asked me, “What is your Dharma (purpose of life)? What is your Karma (path of duty)?”

I had no answers. I remained quiet.

Swami explained that my Dharma as a human being was to seek my oneness with God, realizing my innate divinity, and my Karma was to follow the path of efforts and actions, advancing on that journey.

I still didn’t understand why he got angry and told me that I was being “arrogant,” so I gestured my frustration and said, “Swami, your words are of wisdom, by I am unable to understand them.”

Swami smiled, to my great relief, and elucidated, “When you fulfil your Dharma (purpose) through your Karma (actions), God will utilize you as an instrument to achieve your desired goals, such as those you mentioned.” However, he cautioned, “The moment you think you are the doer, you forfeit the spiritual opportunity to serve as a divine instru-

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ment.”

My folly began to dawn on me, for I had proclaimed, “I want to do good for society,” as if improving people’s lives and changing their destiny was within my power and will. Swami had corrected my incorrect self-perception and egoistic delusion.

Swami continued, explaining that God, the creator underlying creation, can choose anyone as an instrument to fulfil its purposes. God doesn’t need our philanthropy; rather, as Swami had reminded us on another occasion, “God doesn’t call the qualified, but qualifies the called.” As we walk the path of our Karma toward our Dharma, God, in its eternal wisdom and compassion, uplifts us with Grace, providing us the opportunities we seek, in order to accelerate our self-transformation.

However, the moment we begin to feel “I am the doer,” rather than an instrument of the divine - as was the case when I said, “I want to do good for society” - that is the sign of ego slipping in and conceit taking hold. In that moment, one’s actions become about self-aggrandisement rather than a spirit of service. Whether or not society benefits from one’s service is determined by God’s vision. But, by mistakenly thinking, “I am the one doing good for society,” I am actually doing no good for anyone, least of all myself. An egoistic attitude sabotages one’s opportunity to serve as an instrument, missing the chance for self-transformation.

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Gosh, it was all so subtle, that only God could catch it! But this lesson set the tone for me forever. I don't dare to think like that anymore!

Swami's words were a valuable lesson in humility. I realized that my ego had no place in my journey. I left Swami's presence with a newfound understanding, ready to continue my path with a humble heart and correct perspectives in sharp focus.

In the same vein, Swami would guide us to drop the words "I" and "want" from our phrase, "I want peace." He explained that by dropping the "I," we shed the ego, and by dropping the "want," we forego the desire - what remains is peace! Such a simple concept and easy lesson, yet a long journey to realization!

Evidently, having the right attitudes and using appropriate expressions were crucial. Especially in the realm of Service, Swami emphasized the importance of ever examining our motivations; considering whether our service was driven by ego or a genuine desire to care and connect, rooted in the awareness of our inherent oneness.

In essence, Swami encouraged us to see our acts of service as a natural extension of our humanity, and our fundamental responsibility as human beings. Just as arriving at work on time is a basic standard of right conduct, and we don't need to commend ourselves for it, likewise, serving society is an inherent duty as a human being, and we shouldn't

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seek additional praise or reward for it. Service is its own reward.

Service is a path to our own spiritual realization, and not a favor to others. In fact, we should be grateful to others for accepting our offerings, which enables us to fulfil our act of service. When service flows as a spontaneous outpouring of the heart, motivated by genuine compassion and a deep sense of oneness - without the attitude of “othering” - it transforms us from the inside out. This kind of service bestows upon us the ultimate divine gifts of desirelessness, egolessness, and selflessness, preparing our consciousness to merge with God consciousness.

Sai Baba said, “Love is God, Live in Love.” Since the divine nature is Love, we too must embody the vibration of compassion and love to merge with it. The Divine can only be accessed through a heart filled with Love, which is why the Divine Feminine holds a revered place in the Indian tradition.

Notably, the feminine aspect of God is often invoked before the masculine aspect, as in the utterance of Radha-Shyam and Sita-Ram. This is because the Love and Grace emanating from the feminine aspect of the divine inspire our evolution, propelling us toward divine wholeness. The feminine aspect serves as the sacred bridge to the unified being, where the masculine and feminine principles are harmoniously integrated. The conception of divinity as Ardh Narish-

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var, as half-feminine and half-masculine, in equal measure and beauteous balance, emphasizes their timeless togetherness and inherent interdependence.

Despite receiving so much wisdom, part and parcel of the Indian civilization, and which was also personally explained by a realized master, I still occasionally had my bouts of doubts and disbelief. Overwhelmed at times, battling the blues and bitterness in and around me, especially during the challenging times, I would wonder, “What is the point of all this?”

Throughout my life, I have faced countless challenges and encountered numerous individuals who sought to undermine me, discredit me, and tarnish my reputation. I have had long drawn legal battles, as I fought to defend myself against a barrage of baseless accusations. Some people made a living out of hating me!

Despite the immense pressure and adversity, I remained resolute in my refusal to capitulate or compromise my principles. During these moments, it’s not as if I didn’t experience moments of doubt and frustration. However, my faith and fortitude kept me going.

Finally, after years of legal battles and courtroom dramas, the tide began to turn in my favor. Through patience, perseverance, and the strength of my legal defence, I emerged victorious, vindicated of all charges levelled against me. Ulti-

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mately, it was not just about winning legal battles or clearing my name - it was about reclaiming my dignity, standing up for what I believed in, and refusing to be cowed by those who sought to undermine me. The quest for truth and justice guided me throughout.

Still, sometimes, my heart would ache and ask, “God, why me?”

God addressed my query, and I found my answer in this story, which restored my spirit.

Swami shared a fascinating perspective on Kaikeyi, a character often vilified in the Ramayana. As the third wife of King Dasharatha, father of Lord Rama, Kaikeyi is typically shown as a wicked stepmother who schemed to secure the King’s throne for her son, usurping Lord Rama’s rightful place as heir, and unjustly banishing him to exile in the jungle. Swami asked us to share our perceptions of Kaikeyi, and all of us saw her as a vile and villainous person.

Swami then posed a profound question, “Why did Lord Rama incarnate on Earth?” We all pitched in with the answers, summarized as: Lord Rama came to Earth to vanquish demons, protect saints, and ultimately confront Ravana, the formidable king of Lanka who had become invincible through his rigorous penance, but was misusing his powers, creating adharma or lack of righteousness in society, threatening the order of creation. Only a divine intervention, em-

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bodied by Lord Rama, the Avatar of the time, could thwart Ravana's reign of terror and restore balance to the universe.

Indeed, Swami concurred, and guided that in the grand scheme of divine providence, Kaikeyi's role in orchestrating Lord Rama's exile served as a catalyst for the fulfilment of his divine mission. Had Lord Rama not been exiled fatefully by Kaikeyi, could Lord Rama have embarked on the journey and the purpose for which he had incarnated? Rather than condemning Kaikeyi as a villainous figure, Swami invites us to perceive her as an instrument of divine will, playing a crucial role in the grand narrative of good versus evil.

In essence, Swami's interpretation challenged us to transcend the limitations of conventional morality and perceive events from a broader cosmic perspective. Rather than attributing blame or praise to individual characters in the narrative, Swami encouraged us to recognize the underlying divine purpose driving the unfolding of events. Kaikeyi's soul, in this context, ascended to its merger with God, after fulfilling its earthly role, transcending the superficial labels of identity, such as wicked stepmother or villain of the piece.

Swami had awakened us to go beyond snap judgments and superficial evaluations. He had asked us to understand and recognize the intricate interplay of divine forces shaping the course of human destiny. In doing so, we can begin to appreciate that every character, every event, every relationship, every occurrence, is but a thread in the tapestry of

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divine providence, woven with purpose and meaning beyond our limited comprehension.

Swami's insights on this story brought me solace, as I often found myself portrayed as a villain, although aspiring to play the hero's part. The perspective that each one plays a God-ordained part, helped me appreciate my assigned role. Just as in a play or movie, we may not appreciate some characters, but without them, the story would not unfold.

I realized the essential truth that I am neither what I think I am nor what others perceive me to be; I am a soul, just like any other, in pursuit of my own transformation, and playing my part in the divine drama of life, as scripted by the creator.

In recognizing the divine hand guiding every aspect of creation, we understand our limited role and scope, and stop taking our successes and failures personally. Neither is fame ours nor is infamy. If we can live with this kind of equanimity in all kinds of situations, then we can witness the unfolding of life with a degree of detachment, just as we watch the movies in the theater.

Once I gained this mental liberation, I dropped all doubts and committed to excel in the part I played! I am a faithful friend to some, or a vexatious villain to others, depending on our respective roles in the story.

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By embracing this truth, I was able to transcend the pain and enthusiastically engage with the play of life. Recognizing that our lives are fleeting and our roles limited, I understood that just as a bubble eventually merges back into the vast ocean, we too will ultimately surrender our identities, roles, and labels, returning to the universal whole.

Expanding on the bubble metaphor, a key concept in Indian philosophy, we can better understand the connection between ego and eternity. Just like a bubble exists momentarily before merging back into the ocean, so do we. But what exactly is this ephemeral bubble that emerges from the depths of the ocean? The answer, it seems, lies in the interplay of water and air. As water is agitated and churned, tiny pockets of air become trapped within, forming bubbles that rise to the surface. In essence, the bubble is nothing more than water imbued with air, a transient phenomenon born from the forces of nature.

In the realm of human experience, our ego can be likened to the air that inflates the bubble. It is the sense of self-importance, limited identity, and individuality that we project onto the world. Like the air within the bubble, our ego creates a perceived boundary between ourselves and the external reality. We become ensconced in a bubble of self-delusion, believing ourselves to be separate and distinct from the interconnected web of existence. This illusion of separation gives rise to fear, pain, envy, conceit and other distortions, which hinder the full expression of our humanity and potential.

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Yet, just as a bubble is vulnerable to the slightest touch, so too is our ego susceptible to disruption and dissolution. A mere poke or prick is all it takes to rupture the fragile facade of our self-importance, exposing the transient nature of our egoistic identity. Indeed, in the face of adversity, failure, or loss, the illusion of our ego is shattered, bringing us closer to our inner, deeper spiritual quest. We are then compelled to seek the truth of existence, looking beyond our ego for a more profound sense of identity.

Therefore, the metaphor of the bubble serves as a reminder of the impermanent nature of life and the illusory nature of the ego. It urges us to contemplate the deeper truths, and cultivate an awareness of our interconnectedness with all of creation; knowing that we are all but bubbles adrift on the vast sea of existence, and ultimately, we merge back into the cosmic ocean from where we arose.

The role of an Avatar is to teach us these eternal truths, time and again. Every time that the forces of unrighteousness overcome the forces of righteousness, an Avatar comes, to bring back the balance, through the measure of the times. I was blessed to receive these learnings from my Guru Sai Baba, the Avatar of our times.

Reflecting on the myriad lessons, I elaborate some key ones, relating them to contemporary challenges.

First and foremost is the recognition the profound

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truth that we are all interconnected at the level of the soul. This fundamental understanding would require us to extend compassion, kindness, and support to one another - as help rendered to one is help rendered to all, and pain inflicted on one is pain inflicted on all.

Secondly, there is the vital concept of being the channel, or the instrument, and remaining aware of who or what is guiding the strings of our life and all that unfolds within it. The medieval Indian poet, Rahim, eloquently expressed this sentiment in a couplet. When asked why he looked downcast, as if ashamed, despite his exemplary philanthropic work, he humbly explains: “The true Giver is someone else,” he says, pointing to the sky, referring to God, “who abundantly provides for all. Yet, people mistakenly regard me as the benevolent benefactor, whereas I am merely an instrument of the One who sends and gives. Hence, I bow my head in humility, aware that I am receiving all the praise for something that is God’s doing.”

As a corollary, since we are all interconnected at the universal level, and since we are channels, the idea of repaying a favor or gift to the person in a transactional sense is uncommon, for we are culturally cognizant that we receive from the universe and give back to the universe. We don’t just say thanks and move on, and neither do we forget the good done unto us. We understand that it is important to play our part in the perpetuation of what we consider as good values, for if we do not sow, we shall not reap either. The theory

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of Karma holds us to account, and keeps track of our karmic accounts. We understand that all giving and receiving ultimately come from the same source, and return to the same source, and that all balances will be settled in this life or the next. In this transformative context, giving and receiving are seen as integral to the transformative process of life itself, rather than mere transactions between people. These core concept foster a spirit of altruism and generosity, promoting community spirit that transcends faith, belief, or social status.

In a world often fraught with division and discord, embracing the unity of all, through integrative perspectives, can help foster a sense of shared humanity and collective responsibility. It calls upon us to eschew actions that cause harm or perpetuate suffering, and instead, to cultivate a spirit of empathy, humility, generosity and service.

What is often fraught with polemic is the idea of One God. The Divine is indeed One. However, this One is not a sole entity - not the 'Only One' - for Oneness is its inherent nature. In the eternal and abiding unity of One and Oneness, it is required to behold the One without compromising on the Oneness. Ultimately, One and Oneness represent the inseparable aspects of the same supreme reality that we call by different names.

In India, in the land of Rama, Krishna, Buddha, Mahavira, Nanak, the names of Allah, Jesus, Moses, Zoroaster are all understood as divine. Whatever be the name, the yearning

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for God is the same. “A rose by any other name would smell as sweet,” the Shakespearean adage well describing the transcendental experience of connecting to the qualitative experience of God, which would be the same for all, in the form of love, faith, prayer, peace. Just as we enjoy the elements, whether air or water, as a universal experience, in the same way, we can appreciate the universal essence of the transcendent Creator, even if we worship a different form or name.

Therefore, dogmatic assertions of exclusion or superiority not only undermine the richness and diversity of human spirituality, but also foster division, bigotry, and violence. It is essential to recognize that the path to divine truth is multifaceted and nuanced, encompassing a multitude of religious traditions, spiritual practices, and philosophical perspectives. Each tradition offers its unique insights into the nature of the divine and the purpose of human existence, enriching our collective understanding of the sacred and the sublime.

I recall a particularly enlightening conversation I had with a friend and fellow scholar, during my days at MIT. This friend, while highly intelligent, held a rather sceptical view regarding the concept of divinity inherent in all beings, as espoused in Indian philosophy, where we hold that the God is innate in all; for there is no place where God is not. Like a child inside the cosmic womb, we are all inside the force and the force is inside us all.

We also drew parallels with scientific exploration,

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where a long-standing quest has sought to uncover the unified force underlying the cosmos, leading scientists to explore the concept of a fundamental energy or field that permeates the entire universe, governing its workings at the most fundamental level. This unifying field or force could be the same super-conscious energy of the universe that we call God.

Over the course of our conversation, which spanned six to seven hours, I endeavored to articulate the principles of Vedantic thought, emphasizing the idea that each individual embodies a spark of the divine and that all existence is interconnected in the vast web of creation. Despite initial reservations, my arguments gradually began to resonate with her, prompting a shift in her perspective.

Eventually, she came around and conceded, acknowledging the logical coherence and potential truth inherent in the concept of universal divinity.

However, her subsequent query left me speechless. After all, that long-drawn exposition, where I felt she had finally understood what I was sharing, she asked, “But, is it our fault that God chose us to be the chosen people?”

In that moment, her inquiry encapsulated the profound and often contentious nature of religious identity. Her question underscored the inherent tension between the concept of God, as articulated within certain religious traditions, and its implications for broader social dynamics and intergroup rela-

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tions. While the notion of being chosen by a divine authority confers a sense of purpose and significance upon a particular community, it can also engender feelings of exclusivity, entitlement, and even resentment among those outside the chosen group.

Indeed, throughout history, the concept of God has been invoked to justify various forms of discrimination, persecution, and violence, unfolding horrors of holocaust, genocides and ethnic cleansing. When we can understand that God is innate equally in all, we can begin to connect with the greater cosmic reality in a harmonious way, building our personal connection with the divine for sure, but that doesn't have to come at the expense of diminishing that connection for others.

Swami had an interesting example that illuminated the concept of having a personal connection with the divine, without undermining its universality. He prodded us to consider whether the Sun shines for everyone, universally. Indeed, we agreed. He then asked to consider whether the Sun shines for each one of us, personally. Indeed, that is also true, we concurred. He finally asked us to consider whether the Sun by shining for everyone shines any less for any of us. Of course, not. Then why, he implored, do we feel happier when Swami would give a personal audience in the interview room, and not that happy when Swami gave an audience to us and all in the darshan hall. That is because we erroneously felt that if God is there for everyone, then it is not exclusively

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for us. Referring to the example of the Sun, he awakened us to our incorrect assumptions and the false feelings in their wake.

As a corollary, Swami would say, “Nearness is not Dearness”, meaning that just by feeling that we are nearer to God, we don’t necessarily become dear to it. The feeling of being special or better than the others, is what has led to referring to others as pagans, kafirs, heretics, or outcasts, leading to serious schisms in society.

Ultimately, the concept of God, when wielded responsibly and compassionately, has the potential to inspire a profound sense of purpose, belonging, and moral responsibility within a community. It can serve as a catalyst for collective action, social justice, and ethical behavior, motivating individuals to strive for a more just, equitable, and compassionate world.

However, whenever misconstrued or distorted, the concept of God can devolve into a dangerous ideology of supremacy, exclusivity, and entitlement, breeding division, conflict, and injustice. It is incumbent upon us, as inheritors of diverse religious traditions and cultural legacies, to critically examine and reevaluate our understanding of God in light of its implications for broader social dynamics and human relations.

In doing so, we can strive to cultivate a more inclu-

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sive, empathetic, and pluralistic vision of humanity, one that celebrates the inherent dignity and worth of every individual, regardless of their religious affiliation, ethnic background, or cultural heritage.

It is worth remembering that the spiritual masters always bring a message of love and kindness for humanity. It is the quest for power and domination by the followers of a faith or sect that drives misinterpretation and hegemonic behavior.

In fact, with a vision of unity, one can easily see how close the conceptions are in Christianity and Vedanta about the universality of divinity. When Lord Jesus Christ began his mission, he proclaimed himself as a messenger of God, tasked with conveying divine teachings and guidance to humanity. As time progressed, Jesus gradually revealed deeper truths about his relationship with God. He asserted that he was not only a messenger, but also the Son of God. In his final moments, Lord Jesus proclaimed his unity with God, affirming that they were inseparable, and he was indeed God; akin to “Aham Brahmasmi,” meaning God and I are one.

In India’s philosophical tradition, we revere as divine not only human figures but also the celestial bodies and natural elements that shape our world. From the radiant sun and the luminous moon to the nurturing earth and the life-giving waters, every aspect of creation is regarded as sacred and imbued with divine energy. In recognizing the intercon-

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nectedness of all existence, we are called to extend love and compassion not only to our fellow human beings, but to all living beings and the environment as well. The principle of interconnectedness lies at the heart of our philosophical worldview. By recognizing the inherent divinity within us and all beings, we can overcome the illusion of separation, and come together in a shared vision of love, harmony, and universal kinship.

Sai Baba called upon the unity of all faiths. He enjoined us to regard human values as sacred manifestations of divinity in humanity. He emphasized five fundamental values of Sathya (Truth), Dharma (righteousness), Shanti (Peace), Prema (Love), and Ahimsa (Non-violence). In our prayers, we ask for God's generosity, care, love, and forgiveness. If we were to embody these qualities ourselves, such as by striving to be more generous, forgiving, compassionate, we would verily vibrate with the divine essence in each of us, bringing it to the fore, aligning with the divine, and becoming increasingly divine ourselves.

Embracing a spiritual life begins with the profound realization of our true essence - a journey inward to rediscover the divine depths of our being. Whether one's spirituality is rooted in reverence for a particular deity or name, the core of personal spiritual practice lies in a daily commitment to nurturing one's inner connection with the higher purpose and power that transcends all - the essence we call God.

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Our commitment may manifest as acts of compassion, dedication to service, moments of meditation, pauses of prayers, and other endeavors in devotion and dutifulness. Just in the rhythm of our breath lies a profound reminder of our connection to the divine. With each inhalation, we draw in the essence of existence, infusing our being with the divine energy that permeates the cosmos, and with each exhalation, we merge back into infinity.

In yogic practices, the rhythmic control of the breath, known as “pranayama,” is considered a powerful tool for spiritual transformation and inner awakening. Likewise, music, dance, and art traditions serve as expressions of the spiritual search for balance and bliss, offering pathways to connect with the divine through creative expression and devotion.

Before I conclude, I share a bit more on the vital concepts of Truth, Faith and Surrender (TFS), a trinity that underpins our spiritual quests, and is in resonance with the trinity of ‘Sat-Chit-Ananda,’ or Truth, Consciousness and Bliss.

The trinity of Sat-Chit-Ananda emerges from the interplay of two fundamental forces of the universe, the Divine Masculine (Shiva) and the Divine Feminine (Shakti), which are ever intertwined as One, even as each is independent. Together, in their eternal interplay, they give rise to all the cosmic dimensions there are, including our plane of existence.

So, one may ask, what is the Truth? The answer lies

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in the understanding that each truth is a building block upon the previous one, and ultimately, all truths converge in the ultimate reality of oneness and interconnectedness.

In our philosophy, we embrace a spectrum of truths, recognizing that reality is multifaceted. We acknowledge that everything exists and doesn't exist simultaneously, as all is innately energy. For instance, when showing a table to a five-year-old, we say, "This is a table"- a truth. As the child grows up, we reveal more truths: "It's made of wood," "It's composed of atoms," "It's made up of protons and neutrons," and eventually, "It's a condensed packet of energy."

This illustrates that individuals have their own level of understanding, at respective stages of consciousness. We can strive for deeper understanding, but it's also okay to live with our current perception of truth, acknowledging that our understanding may evolve.

However, if we were to tell this child of five-years that the table is just a packet of energy, part of the divine energy, the child would get confused. Just as I was, when as a child, my elders told me to "look within" for God. I saw nothing then, and struggle even now. Therefore, Truth is all that there is, resting in our embrace of the "isness" and oneness of it all. Now on Faith and Surrender.

The distinction between surrender and faith is profound.

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Faith is that “God will do good for us.” Surrender is that “God already is doing good for us.

Faith empowers us to forsake our fears and worries, praying for God to be by our side, guiding and protecting us.

Surrender empowers us to let go of all prayers, peaceful in the process of transformation, in a spirit of “thy will be done,” for there is no other way that it will be done in any case.

Surrender goes beyond mere belief. It is a profound state of acceptance and trust in the divine. When we surrender, we relinquish our attachment to outcomes, recognizing that God’s will and vision surpasses our own desires and expectations, in an alchemy for the greater good.

Surrender is placing our trust entirely in the hands of the divine. It is an act of submission, acknowledging that God’s wisdom far surpasses our limited understanding.

In moments of faith, we experience tremendous strength and forbearance. In moments of surrender, we experience profound liberation and fortitude.

It is essential to understand that surrender does not imply passivity or resignation. Instead, it is an active process of aligning our will with God’s will and cooperating with the divine plan unfolding in our lives.

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Ultimately, both faith and surrender are essential aspects of our spiritual journey. Faith provides us with the foundation of trust and belief in God's goodness, while surrender deepens our connection to the divine and allows us to experience profound peace and contentment. Together, they guide us along the path of spiritual growth and enlightenment, helping us navigate life's challenges with grace and resilience.

The journey to finding God, therefore, is a journey of self-discovery, of awakening to our true nature as expressions of divine consciousness. And in walking this path, we come to realize that the greatest service we can offer to ourselves and to the world is the cultivation of love, compassion, and selflessness. Through acts of kindness, generosity, and service, we can align ourselves with the divine purpose of existence and contribute to the evolution of our consciousness, and by our example, inspire the consciousness of others around us, for all of us are connected by our cosmic oneness.

Being in the company of our own good thoughts, our own good qualities, and seeking the company of the good and kind is the same as being in the company of the divine. Good is God. Swami used to tell us, don't try to be great, just be good, that is enough. In trying to be "great," our ego tries to become better than the rest, and we waste our energies in an imagined sport of superiority.

Of course, ego can creep in even in wanting to "be

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good”. Like in the case when Swami chided me for my wanting “to do good for society.” Basically, we need to watch our attitude all the time. Even the most spiritually evolved people can fall into the trap of the ego, where they start feeling that they are “more spiritual” and “superior” to others, defeating the purpose of all spiritual practices, which is to shed the ego, cultivate humility, and stay in introspective awareness of our oneness.

The game of life is presented to us to work through our ego, and solve the puzzle of our own wholeness. Like in the game of snakes and ladders, life presents us with unexpected twists and turns, where one moment we may ascend rapidly toward our goals, and the next, we find ourselves sliding back due to unforeseen circumstances. This captivating game of snakes and ladders is also found in the ancient Indian tradition as Moksha Patam, an educational board game wherein the snakes and ladders showed negative and positive traits, respectively, so that one could learn which kind of attitudes would cause our decline and which ones would help us to advance toward the ultimate goal of moksha, or merger with the divine. Through the journey of progress and downfall, ups and downs, every player would learn the lessons of life.

Ultimately, regardless of fortune or failure, all of us possess the most precious wealth of these nine gems (navratna): family, friendship, focus, fearlessness, fortitude, forgiveness, faith, freedom and the force of being. When we align with any of these innate powers, the universal power aligns

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with us, awakening the Vinayaka within, revealing our ever-present Courage, Creativity and Confidence.

Conclusion

Exploring the Cosmic Path

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I started by asking myself: Who is God? Where is God? Why is God?

As I conclude, I return to the same questions again. Because, I have still not found the answers.

Who are we? What is our purpose? Where do we belong? Why are we here?

Even though I am older now, the fires of youth tempered by the waters of wisdom, but the child within me is wide awake, ever curious, and asking, “But why?”

Why, God, did you give us this restless, questioning mind? It torments us incessantly, urging us to seek answers to questions that seem to have none.

Why, God, did you make this bewildering world? We do not understand what purpose this grand spectacle serves, and what is our role therein.

Why, God, did you not share with us the answers that you hold? The mysteries of the universe make us restless to know “why.”

Why do millions of planets and galaxies vanish every moment?

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Why do millions of people exist momentarily, ceasing to exist soon enough?

It is rather challenging to comprehend the notion that everything around us, from the vast expanse of the sky to the depths of the oceans, the majestic mountains, the lush forests, the diversity of humanity, the richness of animal life, and even the microscopic world, is all merely an illusion, or Maya, that which is not.

Is it even possible that all the beauty we behold, from the captivating talents to the mesmerising music, the chirping of birds, the crashing of waves, the rustling of leaves, is an illusion, mere figments of our imagination?

Do we exist? Does the universe exist?

Why isn't God answering my questions? Or, has God already answered, and I failed to understand? That bird chirping - was it speaking to me on God's behalf, but I couldn't decipher its sounds? Those leaves rustling - were they carrying a message from God that I couldn't comprehend? The waves crashing on the big boulders - were they shouting out the message that I still couldn't hear? Could it be that God is reaching out to me through the birds, winds, waters, flowers and trees - sending me notes of love that I am unable to read?

Perhaps, God has already shown up at my doorstep, but I didn't recognize it. Perhaps, God is right in front of

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me, but I am refusing to see it. Perhaps, I am so persuaded to see God in the power of its infinity, in the galaxies and the planets, that I am impervious to its infinitesimal reality, in my veins, voice, wisdom and wishes.

Maybe, I am already living with God, and I don't even realize it. Maybe, I am scared of meeting this God within me. Maybe, this inner power demands a commitment from me that I am not yet ready to make yet. Maybe, this presence inside is holding a mirror that I am not willing to look at.

And then, the greatest fear of all - What if this power within me, called upon me to become what I seek - God itself. Maybe, that is the daunting task I am avoiding, so I can saunter around "seeking." Maybe, that is why I am still confused, for despite having so many clues to the mystery, I am not moving ahead to update and upgrade my inner software, which can better tune in to the God there is, the truth there is, to meet my level of consciousness.

Maybe, I need to walk-the-talk more, so that the wisdom and the clues that I already have can be internalized by every pore of my being. In other words, I need to ensure that all that I know and am aware of does not just become an onerous weight on my head, but is able to flow within me in the full measure of my experience, guiding me as my inner music at all times.

Do we not tell our children, "You can be whatever you

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wish to be?” What if a child says, “I want to be God?” What will our answer be? If we truly mean what we say to our children, that you can be whatever you want to be, then the answer to this wish also needs to be, “Yes, you can be God or whatever you want to be - if you truly want to be.”

In the same way, if I am also truly yearning for the answers, if the child in me is still curious, then the elder in me can guide me to go find what I am looking for. Why have I stopped short? That is the “why” that I need to address first.

My Karma is to not stop in the middle of my journey, tired and exasperated from not finding what I was looking for. If I haven’t found what I was looking for, and wish to still find the answers, then I must continue my quest. As I seek, so shall I find. Nothing is impossible. Everything is possible. The question is not whether the possibility exists. The question is whether we still have the yearning. If we deeply want, then we truly can.

That has been the lived experience and learning of my life as well. There is also a lesson likewise from the story of Savitri, which exemplifies the transformative power of perseverance, and our ability to get what we yearn for, through the power of our persistence, even the seemingly impossible.

Briefly, Savitri loses her husband, Satyavan, shortly after their marriage. Savitri refuses to accept his death and her fate. Savitri pleads with the God of Death, Yamaraja,

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to restore her husband's life, but Yamaraja explains that fate cannot be changed. Undeterred, Savitri follows Yamaraja as he takes her husband's body away, and continues to negotiate. Impressed by her devotion and intelligence, Yamaraja finally offers three boons to Savitri, excluding the restoration of her husband's life. Savitri wisely uses each boon to win back her husband's life. Yamaraja returns Satyavan to life, blessing them both with a life of togetherness. This story emphasizes the power of perseverance to move mountains, taking on even the most formidable forces, such as Death in this case, triumphing over destiny.

What is Destiny? Destiny is the force of our own actions manifesting on the path of our own evolution. While we accept that destiny is predetermined, coming from the force of our past actions and their lingering reactions, we can nonetheless influence its outcome - by the force of our actions in the present, we can interact with the force of our actions from the past, altering the future course of destiny. There are numerous examples in epics, and even in my own life, where I have experienced the power of God's grace, which changed the trajectory of the troubles headed my way, and on other occasions, even sent some more troubles my way to accelerate my karmic cleansing.

In my journey, I have glimpsed the hand of the divine, felt the brush of the sacred upon my soul. Miracles have unfolded before my eyes, reminders of the presence of a higher power guiding our destinies.

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And yet, even in the face of such wonders and elevated experiences, doubts keep creeping in, casting shadows upon the certainty of faith, unable to comprehend the unfathomable depths of creation; the answers remaining elusive.

Perhaps, the answer is two-fold: in the seeking and the yearning, on the one hand, and the other, in the acceptance of the unknown. Perhaps, as we journey through the labyrinth of existence, we must learn to embrace the mystery, expect the chaos, savor the confusion, and laugh in the face of uncertainty.

Life, after all, is a grand adventure, a journey into the unknown. And though we may never unravel the mysteries of creation, though we may never fully comprehend the divine plan, we can still find joy in the journey, and learn to lighten up in the face of tension and tribulation. For in the end, it is the lightness of our being that will transport us through the toughest hours of our seeking and yearning.

I take a moment to explain the words “desire” and “yearning”, as I have used often. The difference between the two is that that desire is mentally driven, and yearning is spiritually fuelled. Yearning is a longing that arises from the depths of the soul, whereas desire originates in the mind. Although both can lead to the same outcomes if directed toward a common goal, their sources distinguish them as distinct concepts.

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As I close the chapters of my book, while my quest remains unending, and my journey continues, I do surely realize one thing - that the mystery of life can only be approached through the mastery of love: mastery over our senses, desires, ego, emotions, and above all the mastery of our ability to seek the answers within and see the oneness all around.

At the same time, not understanding this mystery, not comprehending it all, does not stop us from enjoying it. Like children, we can go around the merry-go-round of life with gleeful hearts and curious minds, in the company of fellow travelers for solace and solidarity, without really having to know how the merry-go-round works; although the engineers like me would like to decipher that before we can embrace the enjoyment. Perhaps, that is my problem. That is why I have taken to the fine arts these days, trying to open up new dimensions of my experience that may fulfil my quest.

Indeed, every day, life brings us new opportunities, new ways to see the world, new lives intertwined with ours, new thoughts that expand our horizons, new passions, and new projects. All of these infuse our existence with fresh ideas and perspectives, offering us new meaning. Creativity flows through us, inspired by the ever-present uncertainty and the simultaneous certainty of life's finality. This paradox is what makes life so endearing, fascinating and charming. As we romance the adventure of life, we can embark on a journey of not just understanding life literally or logically, but embracing it fully and playfully, celebrating all that is

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therein with passion and joy. Lord Krishna's childhood stories regale us likewise, showing the way for lightness and love to lead our life.

In my daily parlance, I refer to this philosophy as “Maje Karo,” meaning, have fun through the ride of life!

Sai Baba would remind us that the waterfall is enjoying itself, as it moves through the rocks and boulders, falling and rising on its path. Else, there would be much monotony!

In its vastness and endlessness, life likewise offers us a canvas of infinite possibilities, asking us to participate in the co-creation of existence, through offering the colors of our life. The universe is not indifferent to us. It is different, at every moment, because of us. Every experience, every vibration, every thought, every act, has its place in the grand scheme of things. We are all part and parcel of this galactic collective experience of creation and transformation. We are ever present, in ever new forms, enjoying the play of life on a cosmic scale, to the same extent that we enjoy life on the earthly plane.

It is only when we are not enjoying our life, either on the cosmic plane or on the earthly plane, do we feel lost and adrift, the “not knowing” overwhelming us with its silence and emptiness.

But it is in this empty space of “not knowing” that we

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can fuel ourselves forward, tapping into the seeking and the yearning once again, onward in our journey toward further “knowing.” From truth to truth to truth...

Therefore, the knowing and not-knowing are to be accepted and embraced as part and parcel of the process of enjoyment, each one being included in the other, as the yin and yang of our journey. When we feel we do not know and are exasperated, we can seek solace in the comfort of our beliefs, keeping our faith in all that we know, enjoying the present for what it is; hanging in there, even if cluelessly. Staying in the present will always show us the next step, taking us above the pain threshold, in creative and resourceful ways. This way, by honouring the present, we stay close to our Shakti, our own divine energy, which is self-healing and self-restoring, so that we can flow again with the “isness” of life, and dance along, making our moves through the changes and choices we seek.

Whenever we are energized and enjoying the dance (ananda or bliss) - just like we lose sense of time when engaged in some activity that we deeply enjoy - in those moments, we step into the knowingness (chit or consciousness) of all that there is (sat or truth). The yearning and seeking gives way to weaving with the wisdom of our Vinayaka within, removing our own obstacles with our innate capacities and courage.

In this way, we push the frontiers of what we know and

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propel ourselves toward what we don't know, carrying both in balance and perspective, without falling into the fear of the emptiness and nothingness, the "don't know." And even if we do fall, we carry the inherent awareness that we can come out of it anytime with the powers and propellers of Truth, Faith and Surrender. And thus, the dance of transformation goes on, with the Nataraja, the consummate dancer that God is.

Just as I am looking for God, God is looking out for me too, and you too, and for all of us. We are all trying to tune in, to find that sweet spot, where we can all hold hands, and be there for one another, in friendship and freedom, without friction and fear - coloring the empty spaces between knowing and not knowing, between fear and faith, with our creativity. All together, we are the truth of everything there is. The web of our wisdom is the net that will hold us all in harmony. Wisdom is the perceptible part of God - our shared language with God, where finally we can understand and talk to each other.

Here is a beautiful display of unity and partnership between enlightenment and experience, as exemplified in this conversation between Ved Vyasa, the embodiment of ever-alive Vedic knowledge, and Vinayaka, the son of Shiva and Shakti, bearer of the divine legacy and ever in remembrance of it.

In this anecdote, when Vinayaka agreed to be the scribe of the grand epic, Mahabharata, he did so on one condition: that Ved Vyasa, the composer of the epic, would need

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to recite the entire story, without a pause. Vyasa agreed, but with a counter-condition, that Vinayaka too had to grasp the full meaning of each sentence, before putting it into writing. This conversation symbolizes the abiding unity of action and awareness, practice and perspective.

Ultimately, the journey of life is a precious pilgrimage - a quest for self-discovery, spiritual evolution, and the enlightenment within. Along with it comes, the saga of endless questioning, grappling with the unknown, and coming to terms with the inherent ambiguity of our existence. Even as the divine flows through us, in abiding oneness and partnership, we are nonetheless bound to encounter a range of experiences, which we know as, failures, challenges, successes, and everything in between. These too are divinely engineered, as part of the design of the “human project.”

All we need to do, during the ups and downs, is to keep the faith and surrender to the flow, holding on to the life-jacket of truth, which will keep us afloat through the ups and downs, and remove the fear of falling off, allowing us to enjoy it all as a joyride.

Before I end, indulge me for a moment in the following exercise to realize the hidden meaning of ups and downs - that there are no ups nor downs.

Imagine, or draw, the ups and downs visually on a piece of paper. Now, look at this drawing of curves or lines

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going up and coming down. Now, see it from both sides, not just one side. What do you see? You will realize that what seems “up” from one side, looks like the down side, when seen from the other side. Likewise, what seems “down” from one side, looks like the up side, when seen from the other side.

If we hold both perspectives together, just as both our eyes are meant to, then we awaken the third eye of unity that sees with an integrated awareness of the down-in-the-up and the up-in-the-down, holding both in balance.

One could also say that there is no up and down in the first place, and that it’s an optical illusion, coming close to the concept of Maya, or that which is not. Yet, even Maya is God, for there is nothing where God is not. Even that “which is not” cannot exist without that “which is”.

Coming back to the ordinary sense of up and down as we know it, we can also see another fundamental truth here: the power of our perspective to shift the upward curve into the downward curve, and the downward curve into the upward curve.

Indeed, we can make the most of our down-moments if we keep our confidence, and conversely, we can make the worst of our up-moments if we become complacent.

Therefore, it is neither the Up, nor the Down, in itself,

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that is either making or breaking our life - our perspective is.

Ultimately, life is about how we experience life. With courage, creativity and confidence, we can reclaim the power of the Vinayaka within, which awakens positive perspectives, empowering our vision to be able to see the hand of God everywhere, all the time.

The powers of Courage, Confidence and Creativity are innate in all, as our Shakti. To exercise our power is the power we need, and we can all build upon this power through three things: practice, practice, practice.

Committed to practice, we can cultivate purity, positivity, peace, patience, perseverance, prayerfulness, playfulness, penitence - verily a pilgrimage of the Ashta-Vinayaka, in the sanctum sanctorum of our hearts.

So, as I bid farewell to this book and to the wild ride of my life, I do so with a sense of acceptance and resignation, knowing that some mysteries may never be solved, and some questions may never be answered. But through it all, I remain steadfast in my belief that whatever the future may hold, I will meet it with courage, resilience, and the realization that life is a beautiful fleeting gift, and we may never experience its marvels again.

Death is not something to be feared. In the Indian tradition, there is an openness to discussing death, recognizing

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that appreciating life requires exploring the phenomenon of death. When seeking truth in life, we must focus on understanding death, as it holds the answers to life's meaning.

As I reflect back on my life, I am filled with gratitude and satisfaction for having lived a full life of happiness and peace, in spite of all the struggles and challenges. I lived life on my own terms, achieved my goals, met caring companions enroute, and above all, found my Guru and God. What more could I ask for in one lifetime?

I have no more desires or wants or any promises to keep. In fact, ever an adventurer, I am ready for my cosmic journey, as it unfolds.

Epilogue

Philanthropy & Service in Action

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As we look toward the future, we envision a profound undertaking that embodies our deepest spiritual aspirations and humanitarian values. I share this vision with humility, seeking God's blessings to guide it toward fruition.

I am forever guided by the principles of Karma Yoga, which teach us to perform our duties without attachment to the outcomes of our actions. This timeless wisdom inspires me to continue striving toward my goals with effort and dedication, knowing that the ultimate results lie beyond our control.

Looking ahead, our vision is to continue building structures - both tangible and intangible - that foster care, concern, peace, and prosperity in society. To prioritize community care, we must first recognize and honour the primary caregivers and nurturers in our society - women.

Women bring unique perspectives, strengths, and talents that enhance our shared humanity with a deeper emphasis on compassion and empathy. Regrettably, a pervasive global conspiracy has sought to disenfranchise and oppress women. Undeterred, we believe in the transformative power of change. In 2025, our global community reaches a significant milestone, surpassing one million members, and we will continue to grow. Our focus has been on education, empowerment, entrepreneurship, and equality. The next frontier is enlightenment – unlocking inner wisdom through unity and oneness.

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In pursuit of this vision, we are committed to creating a multi-faith experiential center on our adjacent 5-acre plot, as a Shiva Shakti Peeth. The centerpiece will be a magnificent 108-foot structure dedicated to Ma Shakti, embodying the divine feminine in her maternal aspect, exuding benevolence, power, and strength. This sacred space will also feature a 108-foot statue of Lord Shiva, embodying the divine masculine, inspiring serenity and tranquility. Shiva and Shakti represent fundamental forces of divinity, in their masculine and feminine aspects, symbolizing the importance of men and women uniting in solidarity and harmony, reflecting these values in our world. The number 108 holds profound spiritual significance in Vedantic philosophy, representing wholeness and fulfilment.

In addition to the sacred edifices and enchanting environs, we also envision structures of service. Our vision is rooted in the belief that spirituality is best expressed through selfless service and caring for those in need. Sai Baba used to say, “Manav Seva, Madhav Seva,” meaning that serving God’s people is verily serving God.

These acts of service will include establishing a charitable facility, dedicated to serving free meals to those in need, embodying the divine mother’s power as Annapurna, the nourishing force that sustains us. Our initial goal is to provide every day, free meals to 10,000 individuals, serving the underserved sections of our society. We envision expanding this initiative thereafter, aiming to serve 200,000 individuals

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in Delhi, and ultimately, one million across India, driven by our mission: “No person to go hungry.”

In addition to providing free meals, Shiva Shakti Peeth will also offer free medicines, focusing on Ayurvedic herbal remedies and alternative treatments. Our goal is to make Ayurvedic medicines accessible to all, particularly those lacking access to conventional healthcare.

By combining the spiritual sanctuary of the temple with practical initiatives like free meals and free ayurvedic medicines, Shiva Shakti Peeth will become a beacon of hope and compassion in our communities. It will serve as a place of refuge for those in need, offering sustenance for the body, mind and soul.

To support our ambitious endeavor to feed 1 million people a day in India for the long term, we have started a couple of projects for fundraising for our charitable projects, especially for our zero-hunger mission. One is our Amoha Art Galleria, where we collect art from artists worldwide for auctioning these pieces for our zero-hunger mission. Another project we are undertaking is manufacturing electric vehicles, from e-bikes to e-cars, and we hope to take the company to a valuation of \$10 billion, with its proceeds to be donated to our zero-hunger mission.

The other project is a brand of seven-star hotels called The Forestry. This will be a complete forest with a microcli-

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mate that ensures fresh air at all times, irrespective of location, outside or inside the room. It will include all the facilities and amenities that high-end customers want, and, importantly, a seven-star mindset to match the seven-star comforts. We hope that in the next 2-3 years, we will partner with about 200 hotels, which will give us a similarly high valuation, and again, its proceeds to be donated to our zero-hunger mission.

We already have a couple of other brands in health and wellness. One is Bioayurveda, which makes high-end medicinal supplements, organic creams, and massage oils. The other is Bionaturals, which offers a whole range of dry fruits, spices, lentils, etc. Apart from this, we have a project for making biogas and biofertilizers, utilising sugarcane waste.

Through these initiatives, we envision a future where business growth and human values converge to create a more compassionate and sustainable world. By integrating philanthropy into our business model, we aim to demonstrate that business success and societal care are not mutually exclusive, but intertwined.

Entrepreneurship need not be a zero-sum game where one needs to lose for another to win, but can be a win-win game where everyone grows and gains. Moderation is key, and greed needs to be countervailed through community service and care. We believe that through collective action as a global community, we can drive positive change and make a meaningful difference in the lives of others

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Together, as we move forward on our journeys of discovering our own God within, may we all help one another to come into our true nature, empowering each other with the enduring understanding that: Equality is the basis of life, Equanimity its spirit, and Enlightenment its quest.

May we all enjoy this journey of life.

I conclude with a heartfelt “Thanksgiving” to the precious gift of life that we all share, and to the beauty and wonder of life that surrounds us.

Thanksgiving

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Dear God,

By whatever name you may be called,
In whatever form you may worshipped,

We are thankful to you for the magnificent world you have created, for breathing life into us, and for providing for us. Thank you for the water that sustains life. Thank you for the air that enables us to breathe and live. Thank you for the sun that gives us warmth and energy, lighting up our days and the moon that brings coolness and serenity to our nights.

We are thankful for the many rivers, vast oceans and seas, and the little streams where we once made our own little paper boats and set them adrift, watching them float away with dreams and hopes. The sound of flowing water soothes our souls and brings us peace. The vast forests provide a sanctuary for countless creatures and the lovely trees and plants give us food and fruits.

We are grateful for our bodies, for the limbs that allow us to move and explore this world, for the heart that beats tirelessly, pumping life-giving blood through our veins, and for the lungs that enable us to breathe deeply, taking in the fresh air. Thank you for the kidneys that cleanse our blood, the liver that detoxifies, and all the organs that work in harmony to keep us alive and healthy. We appreciate the eyes that let us see the beauty around us, the nose that lets us smell the fragrances of nature, the smile that can light up our faces and

Thanksgiving

bring joy to others, and the tongue that allows us to taste the flavours of the world and to speak, sharing our thoughts and feelings. Thank you for the ability to experience the beauty and wonder of the world, to love and to be loved, to think and to feel, to dream and to aspire.

Thank you for creating this beautiful universe with all its colors and vibrancy. We are in awe of the consciousness that permeates the entire universe, a mysterious and wondrous force that makes everything possible.

Thank you for all these blessings, for the gift of life, and for the ability to appreciate the wonders of your creation. May we always be mindful of your presence and your grace, and may we strive to live in harmony with the world and with each other, cherishing and protecting the precious gifts you have given us.

Thank you for the intricate and delicate balance of nature, for the ecosystems that sustain life, for the interplay of species, each one contributing to the whole. Thank you for the seasons that bring change and renewal, for the spring that awakens life, for the summer that brings growth and abundance, for the autumn that harvests the fruits of our labor, and for the winter that allows for rest and reflection.

Thank you for the beauty of the night sky, for the stars that sparkle like diamonds, for the constellations that tell stories of ancient times, for the galaxies that stretch beyond our

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comprehension, reminding us of the vastness of your creation and our place within it. Thank you for the mysteries of the universe, for the wonders yet to be discovered, for the curiosity and the drive that push us to explore and to seek knowledge.

Thank you for the friends and family who support us, for the communities that provide us with a sense of belonging. Thank you for the joy of companionship, for the laughter and the tears, for the shared experiences that bring us closer together.

Thank you for the moments of stillness and peace, for the times of struggle and growth, for the lessons learned and the wisdom gained. Thank you for the strength to overcome challenges, for the resilience to keep going, for the hope that sustains us in difficult times.

In gratitude and humility, we acknowledge the gift of consciousness, the spark of the divine within each of us.

May we use this gift wisely, to create, to inspire, to uplift, and to bring light into the world. May we always be aware of the interconnectedness of all things, of our responsibility to care for the Earth and all its inhabitants, of the need to live sustainably and to respect the natural world. May we strive to be stewards of your creation, to preserve its beauty and to ensure its bounty for future generations.

Thanksgiving

Thank you, God, for everything, for the seen and the unseen, for the known and the unknown, for the tangible and the intangible. We are eternally grateful for your love, your grace, and your infinite wisdom.

What Others Say

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I am sharing here the kind messages and testimonies of friends and family, staff and colleagues, who have known me over the years. They are all very generously written. While I feel very good reading them and it gladdens my heart to receive so much love and kindness. However, at the same time, I feel humbled and will strive to live up to their expectations. I hope to be even more useful to those I come in contact with and society at large.

My Dear Vinay,

As you celebrate your 75th Birthday and reflect on your incredible journey I am filled with gratitude for the countless memories and the profound bond we share. From our childhood adventures to the times, we supported each other through life's ups and downs you have always been a constant source of joy and strength in my life. Your kindness and wisdom and unwavering support have been a guiding light for me.

On this special milestone I want to wish you All the best in life. May the years ahead be filled with good health happiness and success.

With all my love

Your Loving Sister Usha

What Others Say

Dear Papa,
Happy 75th Birthday!

Today, we celebrate not just another year, but a lifetime of wonderful memories, wisdom, and love. Your 75 years have been filled with incredible experiences and countless lessons that have shaped our family. Your kindness, strength, and unwavering support have been the foundation of our lives.

On this special day, I want you to know how deeply you are loved and appreciated. Thank you for being an amazing father, a guiding light, and a constant source of inspiration. May this year bring you joy, good health, and all the happiness you deserve.

You have been an incredible support after passing of mom. While no one can ever take her place, you have been for me and the family a pillar of strength and comfort. Thank you for the bottom of my heart.

I have learnt so much from you. And I am today what I am cause of mom and you.

Here is to celebrating you and the extraordinary person you are. Happy Birthday, Dad!
With all my love,

Your Son Amit

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Hi dadu! I just wanted to wish you a very Happy birthday. I hope you have the best day ever on your 75th!! I will really miss going on lunches with you every week with Alyna to places for pizza. Those times were really really fun. Thank you for the memories, thank you for help and thank you for always being there for me and everyone else. You really are an amazing dadu. Happy birthday!!!

Alyza, Granddaughter

Vinay Bhaiya has been more than an elder brother to all of us. He has been more like an uncle with tremendous energy, foresight, and an unparalleled drive. Truly a grand patriarch, he gave unconditional love and support to the entire family from Kaithal. Nearly 900+ strong is the lineage of the Fatehka's, as it's known. His penchant for service to society and the social upliftment of women is indeed remarkable. His love to serve Sai Baba is something we all wish for. To sum it up, he is a person with a brilliant mind and a great heart. On this joyous occasion of his 75th birthday, we seek his blessings and wish him a long and healthy life. May God bless him, and he surely has the best wishes from all of us Fatehka's.

Rajiv Rai, Cousin, Chennai

Hmmm.... How does one write about a multifaceted person such as you in a paragraph? Tall task. An adage by a renowned philosopher aptly sums up you (to me), "The wise man belongs to all countries and beings, for the great soul

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belongs to the whole world.”

Nitu Jain, Rakhi Sister, Himachal Pradesh

Growing up, Vinay Mama was the cool uncle we all looked up to. From acing his exams at St. Stephen's in Delhi to conquering the academic world at MIT in the US, he was always the family superhero. When he returned to India, he didn't just sit back and relax. Oh no, he took our grandfather's businesses and turned them into something spectacular. Now at 75, he is still got the energy of a 25-year-old, constantly buzzing with new ideas and ventures. Seeing him thrive at 75 makes me feel like a teenager at 54, thinking I have got at least 25 more years of excitement ahead. Keep rocking and inspiring, Vinay Mama!

Dhruv Agarwala, Nephew, Singapore

The eldest brother in our generation, warm and soft hearted, a man of few words and a “No Nonsense” kind of person. He has set a good example and tradition of maintaining good relations with the entire extended family.

Ritu Gupta, Cousin, Kanpur

You entered my life in September 2023 and very quickly you opened several chapters of the book of my life to write passages (especially in the chapter of Inspiring Leaders and Kindness) and that will remain engraved forever in my life.

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In this book of my life, you wrote a whole chapter on spirituality associated with love for human beings. You are a beacon of light, who has illuminated a beautiful part of my life path in a very short time, and I will never thank you enough for that. May our paths remain aligned. Multitude of blessings.

Caroline Sack Kendem, Friend, Cameroon

I have evidenced in you for the longest time a sanguine and upbeat spirit. A zest to live and share your joys and accomplishments with friends with no expectation of visible reciprocity.... What a way to live... Salute!

Rahul Yadav, Friend and Investment Advisor, Dubai

The first time I met Vinay Rai many years ago, I was impressed by his capacity to listen and observe in silence, which transforms him into a discreet yet powerful presence in the room. He stands out as one man in the midst of a group of women, serving as a beautiful reminder of the need to build balanced structures women-men rather than women-women only. Thanks for enlightening the environments that you stand in, and for standing strong when we need light.

Mar Introini, Friend, Spain

Vinay Rai is an extraordinary entrepreneur who combines his phenomenal business sense with the desire to do good for the society.

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He has an immense ability to make deep and meaningful connections with people that last decades. A true example of a multi-faceted leader, who is able to not just dream big but also implement his dreams.

I have no doubt that he will excel in any venture or activity he decides to choose.

Ashish Bhasin, Friend, Mumbai

Vinay Rai's humility is as profound as his dedication to societal causes. His deep faith in Sai Baba guides his actions and principles, infusing his work with compassion and spiritual insight. This faith has not only shaped his personal journey but also inspired his efforts to uplift others, embodying the values of service and selflessness that Sai Baba espouses.

Indu and Sanjiv Gandhi, Friends, Kolkata

I thank the Divine for allowing me to connect with you on the path. I am grateful for the inspirational being you are, who with great wisdom and in a spiritual connection, are illuminating a path for the progress of humanity. I wish that your light continues to reach more corners of the world, convinced that we need more men like you who live the importance of being a great support for women.

Karen Brugés, Friend, Colombia

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All that I can say is that it has been a great association with you and your family who we loved for over forty-five years. I have seen your determination and grit to go through turbulence on multiple fronts with fortitude. God bless you with good health, happiness and togetherness. Keep doing what you are doing on education and healthcare front.

Padma Shri Dr. Siddharth Mehta, Dentist, Delhi

Vinay Bhai, whom I cherish deeply, is the embodiment of generosity and thoughtfulness. His creativity knows no bounds, and his support has been a constant in my life, always standing by me through thick and thin. A genuine person, he approaches everything he does with immense heart and bravery, consistently showing innovative solutions to every challenge. His unwavering loyalty and kind spirit are truly admirable. I wish him all the very best in life, knowing that he will continue to inspire and make a difference in the lives of everyone he touches.

Ritu Beri, Sai Sister and Legendary Fashion Designer, Paris

Sir I met you when I was very young and raw. You have shaped me with real life meaning of trust, integrity and effective leadership along with never ending zeal to think and achieve big and work selflessly. I thank God every day for sending you to my life as a guide, mentor and pillar of strength. For me your word means God's command. If God permits, very soon, at a very big stage I will present, when

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the entire world will hear — a life story lived by me but curated by you for mass impact. None other than you will be responsible for the same and that is what I want to achieve. Only then I would have lived a life meaningful enough after having your presence in my life.

To me, “Sir” stands for a man who can deeply understand your heart and mind without the need for words or listening. He cleanses the souls around him and understands others like an eternal light and energy. He empowers and energizes everything around him selflessly, giving enough space to others to make both right and wrong decisions, much like a father who provides handholding to his child.

Maninder Singh, Friend and Business Partner, Delhi

Some of the beautiful things you do, and some of the beautiful people you meet, are designed by God. One such beautiful person in my life, whom I could not have met without God’s grace, is Shri Vinay Rai. His father, late Shri Kulwant Rai, was the gateway for me to be associated with his illustrious son, Shri Vinay Rai, in the year 1988. At that time, I was new to Delhi and being a devotee of Sri Sathya Sai Baba, I prayed for the Lord to guide and enlighten me regarding the service activities of the organization in Delhi. During one of the finest dreams I have ever had, Sri Sathya Sai Baba appeared in a car, made me sit with Him, and drove toward a destination that I did not know. The car in the dream stopped at a point, and lowering the door glass, Sai Baba pointed His fingers

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outside, where I saw a nameplate embedded on the walls that read “12 Aurangzeb Lane” - the residence where Shri Vinay Rai Ji lived. So, the spiritual association began and since then it continues. Shri Vinay Rai is a man of outstanding enigma, heart full of love, lips with words of compassion, and above all a “Dhanya Prabhu”. His house is filled with Divine vibration and blessings. He knows no boundaries and limits when it comes to serving and giving. The grandeur of Prashanti Nilayam, the Kulwant Hall is a testimony of their generosity and the magnificent temple in Lodhi Road known as the Sri Sathya Sai International Center, is a result of the family’s greatest devotion.

Ravi Subramaniam, Friend and Sai Brother, Delhi

I have known Vinay from the time I came to Delhi as a young bride. Our families were friends but over the years Vinay became a brother to me. He is immensely intelligent & focused. In fact, he is God gifted & God loving, maybe that is why he has been hugely successful in every endeavor of his. Forever generous, he is always ready to help, guide & mentor anyone who comes to him, especially women, who all end up becoming his sisters. You have been gifted with a brilliant mind & a very generous heart. May God bless you always.

Mukta Jain, Friend, Delhi

I am extremely proud and blessed to know Vinay, a colleague whose leadership and humanity have profoundly impacted

What Others Say

those fortunate enough to work with him. In an era where true leadership is often rare, Vinay stands as a beacon of what it means to lead with empathy, vision, and an unwavering commitment to creating a better, more inclusive world.

From the very first day I met Vinay, his empathetic nature was evident. He has an innate ability to understand and connect with people. This empathy is not just a trait but a guiding principle that informs his every decision and action. Vinay's leadership is characterised by a profound respect for the individuality of each person, creating an environment where everyone feels valued and heard.

One of the most inspiring aspects of Vinay's leadership is his dedication to gender parity. In a world where gender inequality remains a significant challenge, Vinay has chosen to champion this cause with unwavering dedication. His efforts to promote gender equality are not merely symbolic but are evident in the tangible changes he has brought about. Through his initiatives, Vinay has ensured that opportunities are equally accessible to all, regardless of gender, fostering a culture of respect and inclusivity.

Vinay's support for new ideas and the creation of opportunities for others to excel is nothing short of extraordinary. He has a remarkable talent for recognising potential and nurturing it, providing the resources and encouragement needed for others to thrive. His belief in the power of collaboration and innovation has led to numerous ground-breaking projects,

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each a testament to his ability to inspire and empower those around him.

His leadership is a powerful reminder of what can be achieved when one leads with empathy, champions equality, and dedicates oneself to the success of others.

It is an honour to know Vinay, a leader who has not only excelled in his own right but has also paved the way for countless others to follow.

Linda Pereira, Friend, Portugal

Vinay is a truly exceptional individual who embodies many virtues desperately needed in our world today. A man of integrity, humility, vision, and wisdom. Vinay shares his life and experiences with all who care to listen, without fear or embellishment. His deep spiritual awareness and genuine love for others make every moment spent with him an opportunity for deeper self-reflection. I am honoured to have had the opportunity to sit with him on a number of occasions, where I asked many questions and received life-changing advice and counsel. His willingness to go to any length to assist others in accomplishing their dreams is a defining trait and the reason I am proud to call him my mentor. His significant investments in the education sector and his strong commitment to empowering marginalised groups in our society are truly inspiring and worthy of commendation. As Sir Isaac Newton once said, “If I have seen further, it is by standing on the shoulders

What Others Say

of giants.” Many, like me, are able to see further because of giants like Vinay Rai.

Daniel Ofosu, Friend and Entrepreneur, Ghana

What do I say about a person who is a genius, an evolved soul, down to earth, tenacious, has the Midas touch, generous and thinks big? Above all Vinay is family.

In 50 years, I have had a Rock whom i could lean on who was always standing by me; selfless, helping, generous and caring toward one and all. From a genius and an evolved Spirit, one learns on another level which is so inspiring and invigorating.

However, he loves to push our buttons, though in jest!
He is enriched our lives and it's been an honour to know him.

Heme Gupta, Sister-in-law, Delhi

Vinay - one of a kind. The first person to offer a hand and be on hand in a crisis. He has always come through for us as a family and is always there for EACH family member. You can count on him in a difficult moment and he always offers to do the hardest job. It's always stimulating to have a conversation with Vinay as he has a clever and original way of looking at every problem. His intelligence shines through as does his heart of hold. I am proud to call Vinay my cousin-brother and have been fortunate to witness and learn from all his outstanding qualities. I look forward to seeing what the

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next decade brings!

Priti Paul Kadiri, Cousin, Morocco

Vinay is my friend. Throughout our lives, we meet many people; some remain acquaintances, but Vinay stands out as a true friend. He is one of the most dedicated feminists I have ever encountered. The women-empowering organizations he and Harbeen promote are touching the lives of thousands of women around the globe. We often say, “Cherchez la femme,” meaning “Look for the woman behind the man.” In Vinay’s case, it’s “Cherchez l’homme” — the man who makes our dreams come true. He is the angel who gives us all wings to fly.

Anat Bernstein-Reich, Friend and Entrepreneur, Israel

Vinay Rai is an organizational wizard, entrepreneurial master and strategic genius. He is capable of putting together large organizations almost overnight. UIs entrepreneurial spirit has driven him to found dozens of new ventures employing thousands of people. As a strategist he moves to restructure industries and outmanoeuvre rival firms. It is only once or twice in a lifetime one meets such a person. Unlike other such people Vinay is generous, literally willing to give you the shirt off his back. Unassuming in nature and appearance, Vinay is a person everyone should get to know.

**Prof. Richard D’Aveni, Friend, Author and among top five
Strategic Thinkers in the World, USA**

What Others Say

I was impressed by Vinay Rai's leadership skills and his ability to promote female leadership through many initiatives. I believe that the possibility of working together to improve the world, to find development pathways for countries that lack them, and above all, to highlight female leadership is something of great impact, and Vinay Rai does it perfectly.

Rosalía Arteaga Serrano, Former President of the Republic of Ecuador

On your 75th birthday may your smile spread positivity as always and with each passing year, may your wisdom and experience get added to your life's book.

Vinay ji, you have always been a source of inspiration and a pillar of strength to me. Thank you for being an amazing and a humble leader. I truly appreciate the wealth of knowledge, guidance and learnings to bring active and positive changes in my life. My highest respect and gratitude and privilege to be appointed as heading the world's largest women's movement for the welfare, wealth, wellbeing of ALL through global friendship and women's leadership. The motivating anecdotes and tips I have learnt from you are going to be etched in my mind for a long time to come.

Manjula Jain, Friend, Kolkatta

Vinay, you didn't sign up as my mentor, but I see you as one. You have been an incredible guide and inspiration to

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me. Your infectious passion for work has reignited my own spark, even after my retirement. Your unwavering confidence has taught me to approach life's challenges with courage and poise. Your visionary leadership is a rare gem in today's world. Thank you, Vinay, for being a shining example to all ages. Your impact on my life and thousands of others is immeasurable.

Raminder Kaur, Mother-in-law, Delhi

“Learn, Earn and Return” is what Vinay Rai embodies in his life both as a visionary businessman as well as an inspirational philanthropist. He shows exemplary leadership about how complex problems often have simple solutions, how small can once be big, and how perseverance is key. Although things might be hard, never give up. His surname is who he is: a ray of sunshine to everyone he meets.

**Marguerite Soeteman-Reijnen, Friend and Global Leader,
Netherlands**

Sir has taught me that to be a successful leader of global stature, we need a lot more than just business acumen. We need a unique blend of inclusive leadership and vision-driven decision-making. And I have seen all these qualities in Mr. Vinay Rai.

His proclivity for team-based approach has influenced my working style too.

What Others Say

By giving freedom of decision making and work, Mr Rai nurtures creativity in people around him. His empathy is infectious. Mentorship and empowering people are his forte.

He taught me to collaborate, lead a team through empathy and work effectively with people from diverse backgrounds.

I would like to especially mention the education sector, where he saw the biggest opportunities for change and contributed to shaping the future.

His vision of education for India, which he proposed in 2002 with the establishment of Rai University is now a part of National Education Policy, like choice-based credit system, flexibility, multidisciplinary approach, life skills and mentorship programs.

Prof (Dr) Savita Sengar, Vice Chancellor, Jharkhand Rai University, Ranchi, India

Vinay is not only a great mentor with an exceptional eye for talent, but he also stays up with societal trends. In the short time I have known him, he has recognized abilities and potential in me that others have overlooked, offering invaluable encouragement and guidance. His mentorship is consistently relevant, forward-thinking, insightful, and empowering. It is a privilege to benefit from his wisdom and support, which makes a significant impact on my personal and professional growth.

Nyla Khan, Friend, Scotland

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Vinay Bhaiya is an extraordinary individual who embodies unwavering strength and courage. He is a shining example of determination and resilience, achieving greatness through his unrelenting efforts. His unyielding spirit and steadfast approach to challenges make him a true powerhouse. Yet, beneath his tough exterior lies a soft and compassionate heart, always willing to lend a helping hand.

As a guide, mentor, and brother, Vinay Bhaiya has been a constant source of inspiration and support in my life. His guidance has helped shape me into the person I am today, and his unwavering belief in me has instilled a sense of confidence and purpose. His mentorship has not only helped me navigate life's challenges but has also taught me the value of perseverance and the importance of staying true to oneself. I am forever grateful for his presence in my life.

Ruchi Tulshan, Cousin, Delhi

Dear Vinay Mama, on this remarkable milestone, we should celebrate not just the years you have lived, but the wisdom, love and joy you have brought to the family. Your journey has been an inspiration to all of us. One of your best qualities is your kind and generous heart, which has touched so many lives. You have been a pioneer in different fields and have always found ways to think out of the box.

Vrinda Tulshan Bhel, Niece, Delhi

What Others Say

My father was Mr. Vinay Rai's driver and worked with him till the time my father retired at the age of 58 years. My father used to tell me that Mr. Rai cared for everyone that worked for him. There are many incidents of Mr. Rai's kind heartedness however the one such incident that stands out is of the times when my father approached Mr Rai for a loan to build a house as we never had a house and were staying in rented premises. Managing a large family on a driver's salary of ₹ 4000/- per month was tough at that time.

When Mr Rai came to know of this, he not only gave a place to my family to stay but also gave a loan of ₹ 10 lakhs to my father for building a house. Mr Rai told him that there was no need for my father to return the loan. He told my father to treat the amount of ₹ 10 lakhs as a gift. We continued to occupy the house even after my father retired and do so till today.

After my father passed away this year, Mr. Rai has made provision of a monthly pension for my mother, and we continue to occupy the house. When I finished college, Mr Rai gave me a job. In today's world, people generally take care of their employees till the latter are in service. However, Mr Rai, a true philanthropist, takes care even though one has ceased rendering service.

My father after retirement suffered from depression as he had no work to do. The Doctor informed us that for his mental health and consequently his physical health it was important to keep him physically occupied. Since my father had retired

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and was of frail physical health any type of job was not possible. However, when Mr. Rai came to know about his condition, he immediately instructed his staff to suitably employ my father.

This kind gesture of his brought the smile back on my father's face who felt useful and happy and his health improved drastically. There are many stories about Mr Rai's generosity and the pages will fall short.

**Bhagirathi Sharma, Employee and Daughter of Late Govind,
Delhi**

Vinay is a titan.

He approached his work with a visionary mindset. His achievements were not just for personal gain but also contributions that advanced his career. Yet, despite his professional successes, he remains humble, always recognising his peers' collaborative efforts. He spends much of his time and energy meeting with others, teaching, mentoring, listening, and encouraging.

He is reluctant to advise others even when asked unless he is sure they really want it because he is honest and does not mince words.

One of Vinay's most remarkable qualities is his unwavering integrity and determination. He is a man of profound human-

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ity. He has an innate ability to connect with people from all walks of life.

He listens, he cares, and he acts.

His generosity is not limited to material contributions; he gives his time, wisdom, and, most importantly, his heart!

Ouided Bouchamaoui, Nobel Peace Laureate 2015, Tunisia

An admirable quality in an educationist is to notice and bring out the best in the student. For years, in the midst of large family charities, I was doing insignificant social work. Whenever we met, Vinay would enquire about it. In 2022 he honoured me with a Doctorate in Philosophy. This recognition propelled me to carry on the charity work of my husband (now late) SG Rajgarhia with much greater dedication and enthusiasm. Thank you, Vinay, for giving me the necessary push.

Usha Rajgarhia, Friend, Delhi

Mr. Vinay Rai is a person of great heart, humble and generously committed to promote the empowerment of women, considering this empowerment as a great tool to change the lives of women, their families, communities and their countries at large.

For me it was indeed a great honour and privilege to have

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known Mr. Rai through my involvement at the G100. Getting to know such a person of dignity has been a great asset to us all, to our generation, and to our countries.

Dr. Nigest Haile, Global Trade Expert, Ethiopia

Knowing Vinay Rai has been a true privilege, as he is a man of profound wisdom and extraordinary talents. As a creative entrepreneur, he passionately dedicates himself to empowering women and communities. His valuable role as a mentor is marked by his ability to think alongside you and challenge you to continuously evolve. Vinay is the great, silent force behind numerous initiatives that drive individuals and society forward in their development. With a wealth of experience and countless wise life lessons, he inspires everyone fortunate enough to encounter him. His exceptional ability to motivate and his deep insights make him a true guide and beacon of inspiration. Vinay's unwavering dedication and creative spirit leave an indelible impact on many lives, exemplifying the essence of leadership and visionary thinking.

Vinay always approaches situations with a positive mindset, refusing to allow negativity to take hold. He consistently offers surprising insights and initiatives, challenging others in a selfless manner. This positivity and innovative thinking not only uplift those around him but also pave the way for meaningful and lasting change.

Karen Duys, Friend, Netherlands

What Others Say

Vinay Rai is a successful businessman, a philanthropist and a loving and supportive husband. A true He for She champion, he is always seen accompanying his wife to her events and has been a source of strength and stability for her. Vinay Rai is known for his generosity and his significant contributions to charitable causes. His philanthropic efforts have focused on a variety of causes, including education, healthcare, gender equality and entrepreneurship. His resilience, courage and unwavering commitment to improve the wellbeing of humankind by preventing and solving social problems for a better world, especially through education, have made him a symbol of hope and inspiration to millions worldwide including myself.

The influence of Vinay Rai has had a profound effect on shaping my personal values and objectives in business and philanthropy, inter-alia by teaching me to have much better purpose and direction in life. In other words, I was inspired to identify and pursue my passions with determination and enthusiasm by his passion and commitment in dedicating his life to his cause, for the better of everyone, not just himself.

Datini Hartini, Businesswoman and Philanthropist, Malaysia

Vinay Rai is a highly accomplished professional with a remarkable track record in both industry and spiritual devotion. With an extensive history of business success, Vinay has demonstrated an unparalleled ability to achieve his goals and expand his empire. His driving force is a relentless pursuit

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of growth and wealth acquisition, which he approaches with unwavering determination and strategic acumen.

Beyond his business endeavors, Vinay is also deeply devoted to the spiritual teachings of Sathya Sai Baba. His ardent dedication to his guru exemplifies his commitment to his beliefs, which also makes him a decisive and driven professional. His unique blend of business prowess and spiritual devotion is what makes him a distinguished figure in both realms.

Dr. Milan-Devi LaBrey, Friend and Sai Devotee, USA

Vinay Rai is widely recognized for his profound commitment to women's empowerment across the globe. His genuine kindness shines through in every initiative he supports, as he tirelessly advocates for gender equality. He doesn't just speak about the importance of empowering women; he actively works to create opportunities and provide support, embodying the principles he champions. Everybody who meets him can feel how true he is to himself, with his actions consistently reflecting his heartfelt dedication to making a tangible difference in the lives of women everywhere. I am so glad to know him, and have learned so much from him. He is truly an inspiration.

Dr. Diah Yusuf, Entrepreneur, Indonesia

In the tapestry of my entrepreneurial journey, Sir Vinay Rai stands as a pillar of unwavering support and belief. He was

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the first person in my life who said “You are born to do business” a dream I lived since childhood. When the seeds of my business were mere inkling, it was Vinay ji’s steadfast faith in my potential that transformed those inklings into a flourishing enterprise. His confidence in me provided the strength and courage to take bold steps, venture into uncharted territories, and pursue my dreams with relentless determination. From those initial days of uncertainty to the milestones we celebrate today, Vinay sir’s guidance and support have been the bedrock of my success. Over the last 50 years, his own entrepreneurial journey has been marked by visionary leadership, resilience, and remarkable achievements, serving as an inspiring beacon for many, including myself. On his 75th birthday, I reflect with deep gratitude on the profound impact his mentorship has had on my life, knowing that without his encouragement, my story might have remained unwritten.

Thank you so much sir for becoming my “Angel”. Yes, I truly believe now that miracles do take place.

Upwards and onwards!

Meenakshi Dabral, Entrepreneur, Singapore

We have been close friends from our MIT days from 1969 onwards. That was many years ago! We progressed in life in different directions, but we have always maintained affection and communication.

Vinay, you have lived life in a non-traditional way and have

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initiated so many different business ventures. And I still do not understand how you did & what you did. Your personal life has also taken many turns but you have always been strong and cheerful. I admire how you went through and are still going through your life with your head held high. We remain good friends all through our separate journeys.

Dhruv Khaitan, MIT roommate, India

Vinay Rai sir is our strength. Just like a tree that has strong roots and remains unfazed in strong winds and storms, he stands there for everyone in each and every situation, being firm on his decisions and values whilst setting an example. Just like a tree stands providing shade and care, he is always there helping everyone, giving his guidance and solving their problems. For everyone around him, he is the strength and the power that supports and secures, and pushes all of us to do and be our best.

“When no one believed, he did”

When everyone was trying to pull me down and everything was out of my control, he was there as my support and strength. He made me believe everything was alright and that I had the power to handle everything. Like a candle, he brightens everyone’s paths and enlightens everyone with his precious guidance and values.

He resolves everyone’s problems with no effort at all. His

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generosity, benevolence, and compassionate nature make him worthy of all the respect he gets. His mere presence is a blessing for us all. The person that I am today, including everything that I have achieved and all that I will, is all because of him. It is because of his support and guidance that today my daughter can actually follow her dream to be a doctor. All of this wouldn't have been possible without him.

I will forever be grateful.

Pammi Singh, Employee, Delhi

To me, Vinay Rai is an extraordinary man. Beyond being a brilliant entrepreneur and a great philanthropist, he is an exceptional mentor. I am always amazed by his willingness to share his time, his role as a wonderful husband and family man, and his protective nature toward millions of women. I am certain that hundreds of us feel inspired, respected, and supported in his presence by a man who is protective, kind, and virtuous.

Vinay, I deeply admire you and I am immensely grateful for your patience in sharing your wisdom with those like me, who have needed explanations at least three times to understand a concept. You have always done so with immense kindness and willingness, aiming to create positive benefits for our environment, our economy, our relationships, and primarily to help us avoid mistakes and improve solutions based on your vast experience.

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Your life is a clear confirmation that nobility comes from the soul, and you possess it in abundance. You have made me feel it every time I have had the opportunity to speak with you.

I am infinitely grateful for the pleasure of knowing you, and my prayer is that we can continue celebrating you for many more years, with a long, healthy, and loving life, filled with blessings.

Adriana Basulto, Entrepreneur, Mexico

I have known you, Vinay Rai, for more than four decades, and during this time, I have always seen you as an elder brother—philosophical, creative, and passionate about what you do and think. Whenever I needed to talk or seek your advice, you were always available, cooperative, and helpful, making things look so easy. I won't forget that. You have a knack for overcoming challenges and keeping your eyes on the target. A true visionary!

If Sugam and I were to sum up what we think of you, we would say that you are a person who never says “never,” is always ready to move forward, and always sees opportunities where others might struggle. You are a decision-maker who walks the talk.

On this special occasion of your 75th birthday, we pray that God grants you good health and happiness. May you continue to shine light on the lives of all the people around you.

What Others Say

Happy Birthday once again.

Sugam and Niharika (Goni), Relatives, Delhi

Working alongside Mr. Vinay Rai for the past three decades has been a journey marked by profound learning and growth. His leadership has not only shaped our organization but has also profoundly influenced my professional trajectory.

From the outset, he impressed me with his unwavering commitment to excellence and his visionary approach to leadership. His ability to navigate challenges with grace and foresight has been a cornerstone of my and our team's success. I recall numerous instances where his strategic insights have steered us through complex projects, turning potential obstacles into opportunities for innovation.

Beyond his strategic acumen, Mr. Rai has fostered a workplace culture rooted in trust, respect, and collaboration. His open-door policy and willingness to listen have made everyone feel valued and empowered. His inclusive approach has not only strengthened our team dynamics but has also fostered a sense of belonging and camaraderie among colleagues.

Personally, I have benefited immensely from Mr. Rai's mentorship and guidance. His encouragement to think creatively and embrace challenges has expanded my professional horizons. Moreover, his integrity and dedication to ethical standards have set a benchmark for leadership excellence that I

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aspire to emulate throughout my career.

As Mr. Rai embarks on documenting his remarkable journey in his autobiography, I am honoured to reflect on our shared experiences. His leadership has left an indelible mark on me and our organization, shaping not just our achievements but also our collective ethos. I am confident that his autobiography will inspire future generations with the same wisdom and vision that have guided me over the past 27 years.

On the religious side, Mr. Rai has immense love for his Guru Shree Sathya Sai Baba. Mr. Rai is very kind hearted for the poor and needy people of all caste and creed in the society. He has decided to donate grocery for both the canteens being run by Shree Sathya Sai Baba Ashram, feeding thousands of needy people every day.

Last but not least, he always lives in the present and never looks back. He has always taught us how to rectify our mistakes and try to do better in every field of life. Mr. Rai never encourages us to come with complaints. Instead, he encourages us to come with options to solve the issues.

I wish him all the very best for the launch of his autobiography.

Srinivas Sharma, Employee, Delhi

What Others Say

I am very grateful for the opportunity to read and work on Vinay Sir's autobiography. He made the right decision to publish his biography on his birthday because people should know the value of a person like him—his qualities, determination, and lifelong journey. In today's world, it is crucial to have people like him. In this era of Kalyug, finding individuals with character and integrity like his has become very difficult.

During this time, I have come to know him more deeply and holistically as a person of exceptional character. One particular vision of his mentioned in the book—feeding 10,000 people daily—touched my heart, especially considering that our country ranks severely on the World Hunger Index.

I would also like to share a personal experience: One day, when I was on my way to the office on a bike with my father, we met with an accident. My father suffered minor injuries, but I was seriously injured. My father was rushing from one hospital to another, unsure of how to handle the situation. At that time, Vinay Sir came forward, recommended Apollo Hospital as the best option based on his experience, and supported me wholeheartedly. If he hadn't been there, I don't know what would have happened to me. I always remember Vinay Sir's blessings, which helped me through such difficult times.

Thank you, Sir, from the bottom of my heart.
Later, while working on this book, I discovered various stories about his generosity and empathy. That is why I can con-

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fidently say that he is a man of exceptional character.

Ritu Singh, Employee, Delhi

Renu and I are delighted to send our good wishes to you on your 75th Birthday from the UK.

This is a momentous occasion, making a remarkable milestone in your life. We celebrate not only 75 years of your remarkable life but also the profound impact you have had on society with your outstanding work.

Your new book is a testament to your relentless pursuit of knowledge, your passion for sharing insights, and your commitment to inspiring others. We look forward to reading about your inspirational life journey full of wisdom, sacrifices, and your pursuit of promoting education.

As we gather to launch this latest contribution to literature, we are reminded of the countless lives you have touched, the minds you have shaped, and the hearts you have moved. Your words have always carried the power to enlighten, to challenge, and to transform, and this book is no exception.

We honour you today not just as an author, but as a visionary, a mentor, and a cherished friend. May this new book reach far and wide, continuing your legacy of education and inspiration for generations to come.

Lord Rami Ranger CBE, Distinguished Leader, UK

What Others Say

It is through God's Grace that I have been able to work under Vinay Rai sir, especially at a juncture where I had been out of the office for a 5-year break. Sir had been extremely helpful in making the transition smooth. From the time I have worked under sir, he has been patient and generous in correcting as and when needed.

Sir is a punctual man with a generous heart and has shown care for one and all and takes an active part in making us feel like family and dealing with problems, especially in providing solutions. He is quick witted and often an overwhelming problem, once presented to him is solved within a short time, as he is able to see the crux of the problem and share guidance.

Sir's caring nature especially shines in personal interactions and in events hosted for collaboration and forwarding empowerment of women. Despite being busy, he always makes it a point to ask how we are doing, and if we are enjoying the event or if there is any problem. Such interaction is always a highlight of my day and wills me to do better.

He is truly someone who's hard to come by in life and I am grateful to be working under him.

Sir, wishing you Good Health, Long life and success in all your endeavors, as you are reaching another important milestone in life.

Solly Joseph, Employee, Delhi

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Vinay Rai and I have known each other for over 35 years. What can I say about Vinay, who has been an incredible friend, an anchor, and a brother. It has been an absolute pleasure and privilege to know him.

Over these years, our bond has been strengthened through our collaborative efforts in numerous social service projects for the Sri Sathya Sai Sewa Organization. My respect for him has grown immensely, as he has always stood by me whenever I needed him. He is not just a great friend but has become like a close family member, supporting me through thick and thin. His immense love for Bhagawan Sri Sathya Sai Baba and his generous heart in contributing to service and charitable projects that have benefitted lakhs of people are truly inspiring.

After my retirement, I had the privilege of working alongside Vinay, where I gained profound insights into his exceptional leadership and vision, which have established him as a leader par excellence.

I am immensely fortunate to have Vinay Rai as an integral part of my life as both a friend and a brother. I wish him all the best for his book and a healthy, happy, and long life.

Birbal Jawa, Sai Devotee, Delhi

I have had the wonderful opportunity of knowing Shri Vinay Rai for over two decades as a dear friend and an extraordi-

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narly gifted human being. I greatly admire him for his stellar personal and professional qualities. He is a distinguished entrepreneur and philanthropist, best known as the founder of Rai University in Jharkhand. Through his visionary leadership and commitment to social causes, Vinay Rai has left an indelible mark on both the educational landscape and various social sectors in India.

It all started years ago when I was serving as the Chief Minister of Jharkhand. Shri Vinay Rai came to see me. He was exploring the possibility of setting up a private university in the State and wanted to discuss with me the feasibility of that project. I was impressed with his vision and mission. He wanted to spearhead a social movement in Jharkhand through imparting education to socio-economically disadvantaged classes of society and create assets of human resources equipped with knowledge and skills to serve the country. I accepted and gave him an enthusiastic go-ahead. Soon after Rai University was set up in 2012, I saw his large-heartedness at first hand when he gladly agreed to admit free of cost, nearly 600 tribal boys and girls from Saraikela-Kharsawan and Chaibasa districts in its various technical disciplines and provided them hostel and free food for a period ranging from 4 to 6 years. That is real commitment! I was deeply touched by his extraordinary gesture and my respect for him grew manifold overnight.

On other several occasions when I participated in his philanthropic and other meetings I was deeply struck with his

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streak of nationalistic devotion and love for the country. Hobnobbing with the literati and glitterati of the world that occasionally even included Nobel laureates and the like, he always wore the love for Mother India on his sleeve with pride and honour. It's palpable to the naked eye. A proud son, a true ambassador of India, championing its glorious past and its promising ongoing journey of growth and prosperity at the world stage.

Shri Rai's philanthropy is not limited to education. His initiatives in social welfare encompass various areas, including women's empowerment, rural development, and disaster relief. Shri Rai is actively involved in elevating women leaders from India to global platforms through reputed international women organizations like the All-Ladies League (ALL) and the Women Economic Forum (WEF). He is the real force behind these entities but he is self-effacing and always likes to stand in the background. That is the mark of a person who is secure and confident.

He also champions the cause of agriculture and environment through the promotion of organic farming and forestry. He undertakes the onerous task of experimenting with several varieties of plants and seeds for different soil samples before coming up with the optimal mix for yield and soil health. He is silently leading a revolution of some sort in that regard.

It is nearly impossible to encase and bind Shri Vinay Rai's gigantic personality in the form of words and prose. There is

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so much more to him than meets the eye. Shri Rai's journey from a successful businessman to a renowned philanthropist and educationist is a testament to his vision, dedication, and compassion. His philanthropic endeavors have touched numerous lives, making a lasting impact on various sectors and communities. Shri Rai's legacy continues to inspire us and sets an example worth emulating - how to lead a life of high ethical values dedicated to the service of the nation and the society at large.

I wish him good luck and God speed.

**Arjun Munda, Former Cabinet Minister & Chief Minister of
Jharkhand, India**

When I first met you in Jakarta, I perceived you as distant and unreachable. However, after several engaging discussions, I discovered a person of remarkable depth and resilience, reminiscent of Santiago in 'The Alchemist' by Paulo Coelho, who seeks purpose in life. Your journey is a testament to courage and perseverance, as you navigate challenges with grace and determination. As the dedicated founder of G100 Denim, you actively promote gender equality, reflecting your commitment to creating a more inclusive society. Your dedication to sharing your narrative not only inspires but also empowers others, offering profound insights into life's trials and triumphs.

On this special day, 26 August, I wish you a birthday filled

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with joy and reflection. May the coming year bring you new adventures and opportunities to continue your impactful journey. Your wisdom and leadership are a true gift to those around you.

Rinawati Prihatiningsih, Entrepreneur, Indonesia

I consider Sir Vinay Rai to be one of the world's greatest allies for women and a godfather for women's empowerment, through the incredible work and support he offers as a mentor and advisor to some of the world's most active and influential communities for women in India and globally. Observing how he stays behind the scenes supporting so many wonderful initiatives for women, along with the insights, wisdom, perspective and guidance he offers to help women grow economically and socially, I have come to appreciate his strategic contributions.

Sir Vinay Rai is a true visionary leader and innovator. His exceptional expertise combined with his passion for excellence, has made a significant impact on the lives of many. His unique combination of intelligence, creativity and compassion makes him a standout leader who will leave a lasting legacy that we can all be inspired by.

Alex Okoroji, Founder, The BRAG Media Company, Nigeria

I first met Mr. Vinay Rai in the early seventies when he had just returned from the US, after completing his Masters in en-

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gineering at MIT and Business Management Studies at Harvard School of Business. We met at Usha Rectifiers factory, as he had recently joined his family business. He came across as an extremely well-informed and ambitious individual, who wanted to take his family business to greater heights by introducing modern and latest manufacturing technologies. I was instantly drawn to his strong personality, and so began our long and wonderful association.

He believed in modern Physics and the benefits it could deliver. Over the next years and decades, I saw him transform the business. To achieve his goals, he put together a team of experts and to build a conglomerate in steel making, electronics, hospitality and telecom, reality, renewable energy and others.

His speed of execution was fantastic; I saw complex steel plants getting commissioned within a period of 11 to 14 months. The electronics company was expanded through the acquisition of an East German company during the period of the German unification, and started making silicon diodes and chips in collaboration with Samsung. In the Hospitality sector he built affordable resorts in hills and other popular tourist destinations like Goa.

I found in him more a passionate entrepreneur and a visionary than a regular run-of-the-mill businessman, and someone full of self-confidence.

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Not only that, he was very compassionate toward his 100,000 employees and always thought of their welfare. In later years, in the face of difficult times and crises due to unfavourable marketing condition and closure of businesses and during tax and other litigations, he remained calm and composed. He never lost his patience. He believed in “moving forward”. People used to wonder how Vinay could do all this, that too with such passion and zeal.

Vinay Rai diversified the group activities in the field of education. He setup state of art and modern, school business, 45 primary and secondary schools in addition to five Universities, pan India.

Besides being a leading entrepreneur and businessman, he is a great philanthropist.

He established and contributed to charitable institutions. The Rai University Ahmedabad was established and become operational within less than one year. 300 school-topper students from economically weaker families were identified. They were provided with free education, free boarding and lodging and out of pocket expenses.

Mr Vinay Rai is a noble man. His heart is full of love and compassion. He believes in staying “happy” in whatever environment one is in, and working for wellbeing of others as part of one’s own happiness. He is a family-oriented person in spite of the turmoil in the family.

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I have personally taken a lot of inspiration from him, especially to have no fear and to work to the best of my capability. The reason of his success is that whatever he envisions and plans, he does to the best of his abilities, keeping welfare of others in mind.

SK Bansal, Chartered Accountant, Friend, Delhi

Having known you Vinay since college is a pride and blessing for me. I have found you a very compassionate, honest, reliable and caring person, full of kindness and bounty of support to those in need, with immense respect for others. May the Almighty bless you with a long and happy life.

Dr. Hari Singh, Classmate, Delhi University

Mr. Vinay Rai is a person of vision, ideas, and courage with the ability to implement them. I will give 2 examples of his visionary approach. In the year, 1998, the mobile ongoing call cost was Rs. 24 per minute. Mr. Rai, while he was associated with a telecom company namely Koshika Telecom Ltd., suggested the said company to reduce the call charges to Rs.2.75/ min against Rs. 24. He revolutionised the entire industry and it was only thereafter that the mobile call costs dropped drastically.

Mr. Rai believes in doing charity. I observed that while doing charity, he believes in the principle that when you are given by your left hand, your right hand should not know about it.

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His new book shows his ideas and further that he has studied all the major religions to understand the concept of God in their holy scriptures. I wish him all the best.

Shakeel Ahmed, Advocate, Supreme Court, India

Vinay is a man of great moral character and intellect and spirituality and kindness and generosity and love for his friends and humankind. I met him in 1970 at university in Cambridge and we have been close friends ever since. He has been there for me and my family steadfastly in good times and challenging times, with wisdom and compassion. I could not ask for a better human being, and friend.

Sally Arsove, MIT friend, USA

My memories of babbu mama (Vinay Rai) are that he was always the person I went to for advice and help. He has been Mr. Dependable for me. I am amazed at his passion to continuously explore new business ideas and his relentless energy, which doesn't seem to have diminished even at 75.

Happy birthday to a young 75-year-old!

Ravi Pittie, Nephew, Pune

I have known Vinay for the last decade. Without a doubt, I can say he is one of the kindest, calmest and most generous people I have ever met. I consider him family- he is like a

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second father to me. Although distance-wise, we are half a world apart, I have always been able to count on him and lean on him for advice and support. He is truly a blessing from the heavens above. The world needs more Vinays!

Amy Shenstone, Daughter of Sally Arsove, USA

On your 75th Birthday my words do not do justice for one whom I hold in such high esteem. Vinayji, you are truly one of a kind-the best kind ever. No matter how you felt, your motto in life has always been-Get up, show up, and never give up.

You deserve the best because you have stood out from all the rest. You are your own unique personality. For you, simplicity is the ultimate sophistication. There are no fences to limit the flow of your thoughts. The goodness of your mind directs toward positivity and peace. There is no better motivator than you. Your creativity and vision drive everyone around you to chase their ambitions.

You are the text book definition of a real friend-complete with loyalty.

Vinayji, you are a friend like no other. Celebrate your success we are proud of your accomplishments.

Neena Malhotra, Friend, USA

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Vinay Rai has been a profound source of inspiration in my life. His unwavering support for diversity, women's empowerment, and human rights has taught me invaluable lessons. I deeply admire his philanthropic spirit and commitment to creating a better world. His steadfast support for women empowerment is a shining example of how collaboration and mutual respect can drive significant change. Vinay Rai's life underscores his dedication to social causes, including education, equality, diversity, and inclusion. Through his actions, he has demonstrated that true leadership involves advocating for others and creating opportunities for empowerment and growth. Personally, he has shown me that without the support of visionary male leaders, the journey toward a more inclusive and equitable world would be far more challenging. His example has reinforced my belief in the power of unity and the importance of supporting one another in our collective efforts to make a difference.

Patricia Gonzalez, Friend, Mexico

Vinay Rai: a mentor to all whose lives he has touched....and there are countless. He works with a restless passion and a never say no spirit, to accomplish goals he has set. I had the good fortune of working closely with him not only as an architect for many years, but foraying in unknown areas, encouraged by him, trying very hard to realize his dreams into reality. "Think out of the box." he would say, "and there is no need to restrict yourself to your core competency!"

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A very tough task master with relentless energy no one can match. Very often unreal in his expectations, yet they mystically got transformed into reality. There was always the hand of a Supreme Power. A man with the largest heart- caring and concerned, he lives to paint on the largest canvas.

Think with your heart, but work with your mind is my learning from him. This could seem dichotomous, but somewhere this philosophy is strict and reins your emotions to practicality. Wishing him the best in health today and always.

Dr. Rupa Raje Gupta, Architect and Friend, Delhi

Vinay Rai ji is an adorable lion-hearted man with a vision and commitment for women empowerment due to which he is loved by more than a million women across the globe.

I love the way he supports and cares for all selflessly and tirelessly standing on his toes to make sure that their mission is smooth sailing.

There is so much to learn from him, silently giving so much more than words can express.

Such human beings are not born every day and being a part of his journey has been a gift for me. A legendary human being

Mamta Fomra, Friend, Madurai

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Meeting Vinay a few years ago quickly revealed his incredible sense of human kindness. He is an amazingly generous man who lives with a deep trust in life, not just to get by, but to thrive. His approach to life has been a significant inspiration to me and to those around him. Every conversation with him is a lesson in love, resilience, and positivity.

I deeply admire his unconditional support and efforts in promoting equality, sisterhood, and women empowerment. I eagerly anticipate reading his autobiography and sharing it with many others who I am sure will appreciate it as much as I do.

Michelle Ferrari, Friend, Mexico

Destiny has to be believed when a door suddenly opens, and there is a familiar face, from way back in the past. It was my grace to have come back in touch with Mr. Vinay, after exactly a decade. And much to my disbelief, he has not slowed down. His undying source of energy is his zest for life and his commitment toward his work.

His superpower was always his ability to inspire. To do more, be more and constantly move ahead. Over the years, I think I heard him say many things, but some stayed- Move, you are not a tree.

Keep doing, don't let anything deter you. And my favorite- - "problem kya hai?"

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And it left me wondering- haan, where is the issue. Nowhere, really.

He is a philanthropist, philosopher, a larger-than-life person, naturally invested in people around him. Constantly in support of all endeavors he has elevated uncountable lives. Having unsurmountable belief in fellow humans, his kindness has touched many hearts in this life. The world needs more of his visionary plans, far reaching ideas and a spirit to bring positivity to everyone. Wishing him immense successes with deepest Gratitude today and always.

Asawari Salvan, Artist, Gurugram

I met Vinay as a business partner- someone who negotiated hard, demanded more and challenged the status quo. Having always enjoyed a challenge, I met his persistence head on and what started out to be a heated conversation, ended up in laughter.

As I grew to know him, I realized that beyond that tough exterior is a very compassionate and giving person. He has always been someone who came up with ideas on the spur, encouraged everyone around him to get uncomfortable - to take on more, ask for more and do more. It is this attitude of his that makes so many of us look up to him as a guide; a guide with whom you can negotiate, fight back and refuse to budge - but one who will nevertheless watch your back. Thank you, Vinay, for always holding the mirror to me and your persistence!

Kanika Hasrat, Friend, Delhi

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I met Vinay for the first time in 1966, when we had just enrolled in the B.Sc. Physics (Hons) course. He appeared to be a less than confident young man from Delhi Public School and maybe I too looked the same. Over the past six decades, we have remained in touch though our interactions have been hostage to his preoccupations and my busy schedules. Even then, we have been able to catch up periodically.

I have always marvelled at Vinay's capacity for multitasking. He has multifarious interests - from Sai Baba, spiritualism and Vedantic learning to chocolates, hospitality and writing books. Sometimes I think Vinay spread himself too thin on the ground to do full justice to his various talents.

When I look back now - when both of us are on the better side of 75 - it has not been a bad journey. May the rest of it be as enjoyable. I wish Vinay all the best!

K C Verma, Class of 1969-Physics Hons, St. Stephen's College

Vinay ji is truly remarkable person and has led a glorious life of love, and adventure. I have known Vinay ji for 36 years and witnessed most of his up and down.

Throughout his journey he touched countless hearts, built a legacy of kindness, and inspired us all with their wisdom, courage, and generosity. (Not always in that order)

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Seventy-five years of life have given Vinay ji a unique perspective, and we are so grateful for the stories, lessons, and memories he has shared with us.

May his life continue to be a shining example of what it means to live a full, happy, and glorious life.

Amit Goel, Newspaper Owner and Friend

My acquaintance with Vinay ji began during a Women Economic Forum at the Taj in Delhi. Residing then in London, I was apprehensive about traveling to Delhi, a city I didn't know then. Little did I know, Delhi would soon become my second home.

Vinay ji welcomed me with a warmth and kindness that transcended any formal conference requirement. This initial encounter set the stage for a heartfelt journey, and I have since become a regular participant of the Women Economic Forum events worldwide.

Vinay ji's hospitality is a testament to his exceptional character and spirit of service. I fondly remember a delightful lunch at his home, where Vinay ji took great delight in introducing me to a variety of dishes and a special tomato chutney, which he thoughtfully also packed for my sister and me. Each visit to his home was a cherished experience, filled with love, warmth, and thoughtful gifts that spoke volumes beyond material value. Vinay ji's role as a guardian to many is

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matched only by his remarkable positivity, swift responses, and boundless enthusiasm for business. His encouragement has always inspired me, and his new business ideas have always been ahead of time.

During the pandemic, when my sister and I found ourselves stranded in Delhi, Vinay Ji's care and support were invaluable. I was also fortunate to attend his wedding to Harbeen, a celebration marked by profound love and emotion. Vinay ji's larger-than-life presence and genuine warmth make it a true honour to know him.

As I write this, Bangladesh is undergoing turbulent times. Vinay ji was among the first to reach out, offering his gracious hospitality in Delhi should we need to relocate. His support during such challenging moments underscores the depth of his compassion and generosity.

I eagerly anticipate reading his book and am deeply grateful for the opportunity to be a part of his journey. Thank you, Vinay ji, for your boundless warmth, recognition, and affection.

Barrister Fatemaa Waariithah Ahsan, Friend, Bangladesh

Vinay Rai's book is a profound exploration of spirituality and self-discovery. Through personal experiences, philosophical insights, and reflections on existence, Rai guides readers to uncover the divine within. More than a life story, it's a universal invitation to explore the deeper meanings of life and

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our interconnectedness with the cosmos. An essential read for anyone seeking truth and inner peace.

Neerja Birla, Founder & Chairperson, Aditya Birla Education Trust, India

“THE BOSS”... That is how I saved Mr. Rai’s number on my phone ever since I came into contact with him in 2002. That reference to him did not just come from the fact that he was indeed the super boss in my journey with Rai Foundation. Instead, it was more his persona... exuding a quiet confidence, decisive, relentless and absolutely honest in his dealings with everyone around him. You always knew where you stood with him - good, bad or ugly.

However, there are two things about him that have stood out most for me. The first being his quick decision-making ability. He somehow always knows if an idea will work or not. I can fill reams of pages of the times that I stood before his massive, mahogany-colored desk at our Mathura Road office and rattled off a ‘maybe’ solution to a problem we were facing. Even the smallest idea would immediately excite him, prompting him to get up from his chair and start pacing his expansive office... You could literally see his mind racing, calculating the odds and ticking off possible ways forward. Within minutes what had appeared to me as a half-baked idea would be turned into a solid, winnable solution. And that is always been his special brand of genius... Turning every idea into a winning proposition, and then relentlessly encouraging

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us to pursue the idea with all we had.

What I learnt from Mr. Rai was to dream big, start small and turn every stone to make your dream a reality. It's a lesson that I put into effect every day in my life.

The other thing that stands out is his unabashed generosity. He was and remains generous to a fault. And mind you, the generosity is not about handouts. It's about the mental and emotional support he unhesitatingly gives. I can never forget how he has always been there for me at every stage of my life. Be it a personal problem, a professional one, happiness, sadness. I know that I have his full support. Even if we have not spoken for months altogether, he is that father figure who's always giving me mental strength to deal with anything life throws at me.

I wish I was the only lucky one though. But I know first-hand that his generosity comes from a giving heart soaked with love for all humanity.

The little selfless acts of kindness, the life discipline he embodies, the spiritual nuggets inspired by Sai Baba, all combine to make him who he is... The Real Boss of Life!

Aditi Prasad, Friend, Delhi

Vinay Rai, as he gracefully steps into his 75th year, continues to be a beacon of compassion, selflessness, and vision-

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ary leadership. His efforts to preserve India's rich cultural heritage, coupled with his innovative approach to applied research for rural areas, have brought tangible improvements to countless lives. His life's work has been deeply rooted as well in the empowerment of rural women, ensuring they have access to education, healthcare, and opportunities for self-reliance. Vinay has tirelessly championed women's leadership through initiatives like the Women's Economic Forum and numerous other organizations that highlight and support women's roles in leadership and economic development. His efforts have uplifted countless women, helping them to realize their potential and contribute to their communities. As he celebrates this milestone of 75 years, his dedication to the 'five Es'—Educating, Enlightening, Enriching, Empowering, and Enabling—continues to inspire generations. Vinay Rai stands as a living testament to the great impact that a life devoted to service can have on society, shaping a brighter, more equitable future for all.

Sadhvi Bhagawati Saraswati, Spiritual Leader, Parmarth Niketan, Rishikesh

Vinay your valuable personality is inspirational to me, from the day I met you. Your neat and nourishing deep roots of genuinity and wisdom show me your pure human side. You are a truly remarkable gentleman and friend. You are remembered in my life with love and respect. Thank you for being in my life path.

Carla Horta, Friend, Netherlands

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Vinay, wishing you a very happy birthday! May all your dreams come true. Just mentioning what I think of you - it's very difficult to sum up a person's character in one paragraph, but I can say you have lived life on your own terms, even if it hurt someone. And the good part is that you have given up so much material wealth because you are not attached to it. You have the ability and the confidence to make it again. You and Sadhana have been a caring brother and sister-in-law. I am glad you are content in life. You have worked very hard and you should enjoy every moment of your life. Stay happy, healthy, and blessed. Lots of love, your sister, Benu.

Benu Gupta, Sai Sister

Sri Vinay Rai ji, I have known for over two decades as a friend, philosopher and guide to me. There are different perspectives one can see him with but I can say that the perception one gathers and the real person are two different beings. I best describe him like a coconut which is hard to crack from outside but very sweet and tender from within. As an Industrialist and a Business Leader, I consider that he was ahead of times in establishing many successful businesses and perhaps has been penalised because market wasn't matured enough by then. He had lined up all successful and diverse businesses much ahead of his times. I have seen him to be a great decision maker and very fast. I haven't come across any other person in my career yet having Global Corporate experience with major Fortune top 10 companies and experience over three decades who

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is as quick and as smart as him in decision making. He once told me that Sai Nemani I want my Leaders to fail and make few wrong decisions, I don't hire a person who tries to be always right in making decisions which eventually means he is either perfect which cannot be or he is not taking enough decisions. Converting those good starts to sustainable business has been one area of concern with him. Had that been achieved he would have been in different league today alongside late Sri Dhirubhai, Rahul Bajaj etc. I have seen a genius in Sri Vinay Rai because anything you talk he has very good and thorough understanding of that line of business or industry. I sometimes feel his energy, passion and intensity is so high that only very few could match that speed and walk along at his space. He is too gifted and often one cannot keep his interest binded to only certain verticals and hence he would frequently diversify or start many new businesses without consolidating the relatively older ones. As a person he is very kind, caring and generous. Many are scared to reach out to me but I enjoyed very special relationship with him and his family wherein he knows that whatever I say or do or advice is for his benefit and I am genuine about it. That lead to even me talking about few hard decisions and called for its review. He may not yield at that time but he reviews it and takes decisions and implements that. Sri Vinay Rai is a very practical person and a karma yogi. Spiritual he is blessed and ardent devotee of Bhagwan Sri Sathya Sai Baba and that was his inner strength. I have not seen a person who is very strong and anchors like a strong rock even during very adversities. He has often faced all ad-

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versities with a smile and that's a very big personality trait that's so rare. He is fearless and such a thing is possible only if he is spiritually attached to Bhagwan Sri Sathya Sai Baba, whose famous line was "why fear when I am there or near". Overall there is a lot that I learnt from him through his experience, he has been a spectacle for me to go through and see through and learn from his experience. I have been very very close to him for very long even at times we are not in great regular touch we start our relationship from the same very point where we left it last time. Sri Vinay Rai has a great heart and he gives the comfort and respect and he is very good in spotting talent, though people have exploited his trust many times. I end this foreword with great remembrance and memories of my long association with him and his family and but for his association that I instilled a great level of confidence in me and have tremendous learning and perspective of life. I wish Sri Vinay Rai ji who has been like a fatherly figure for me a very good health, happiness, joy and prosperity and success in everything that he does and for all his future pursuits. I know he is one person that will never retire. May Bhagwan Sri Sathya Sai Baba bless him till eternity.

Sathya Sai Nemani, Astrologer and Friend, India

As the initial letter of his name, V, I see Vinay as an inverted V, a pyramid, a mountain readily offering his back for others to climb on. Like an elephant, he is a gentle giant, a benevolent powerhouse, imbued with an intelligence that has an-

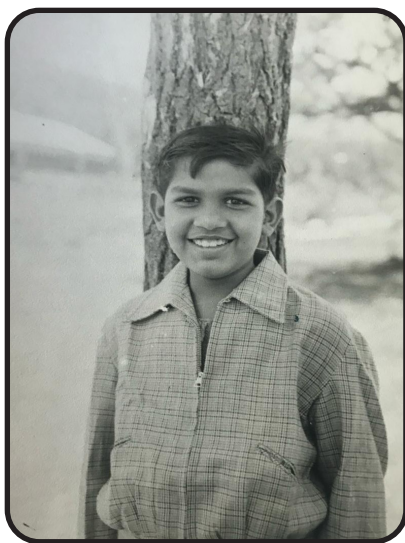
What Others Say

swers for everything. A one-man university, a walking encyclopaedia, he has an uncanny ability to see the future and fast forward his actions accordingly with speed and sensibility. I have never seen him go wrong on business matters. Personal matters are another story. That is where the loving support of his family and loved ones gets some role to play in an otherwise perfect saga of success and self-reliance. Unfettered by doubts and unfazed by circumstances, Vinay offers his unwavering support and unreserved affection to one and all. His selfless ability to give of himself so deeply and completely, treating all as his kith and kin, is truly divine. He inspires me with the sheer beauty of his heart, the bravery of his spirit, and the brilliance of his mind. I remain in deep awe and admiration of his strength, leadership and nerves of steel. I think his incarnation is the coming together of many masters over many lives. He is our gift from God. I feel fortunate to have witnessed his journey that is inextricably tied to my own.

Dr. Harbeen Arora Rai, Soulmate and Wife, Delhi

Pictures

VINAYAKA An Intriguing Autobiography



My Childhood Pic

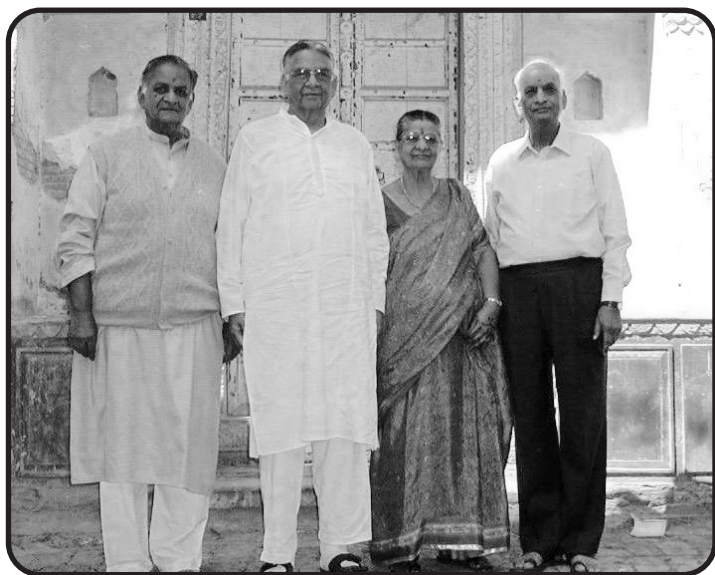


Holiday in Kodaikanal with my Family

Pictures

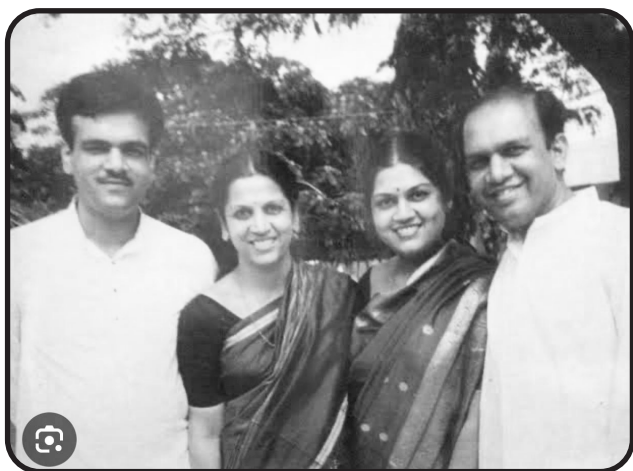


**My Marriage photo in 1974
(Me & Sadhana with Family)**

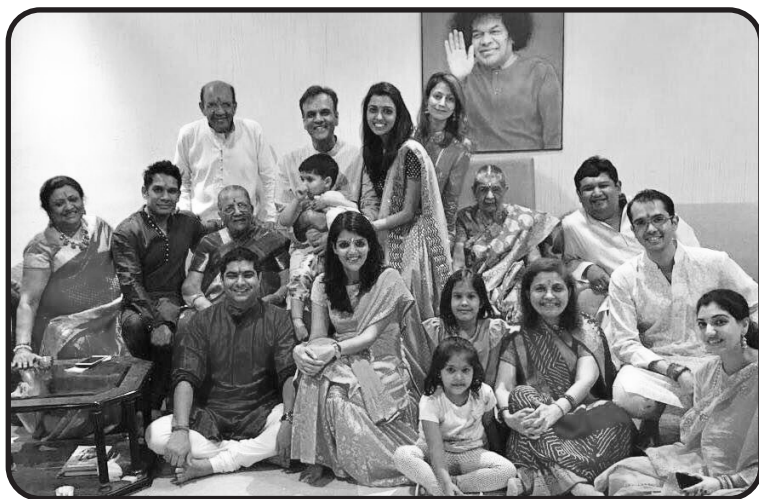


**My father with his siblings at our ancestral home
in Kaithal**

VINAYAKA An Intriguing Autobiography



Me, my Brother and My Sisters (Usha & Rita)



**Good times with Family, October 2020
(A month before Sadhana passed away)**

Pictures

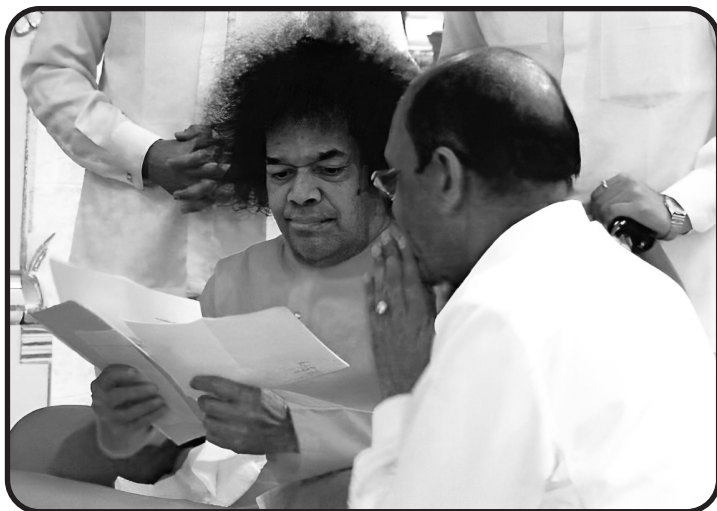


My Children and Grandchildren

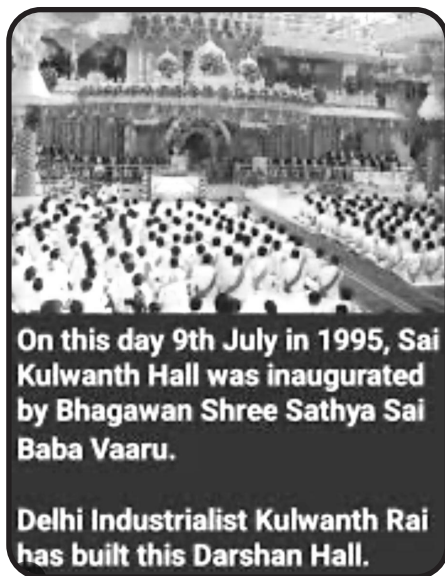


**Swami Ji with my father, then PM AB Vajpayee,
Dy PM LK Adwani, Murli Manohar Joshi at the opening
of Sai International Center in 1997, built by our Family**

VINAYAKA An Intriguing Autobiography



Blessings from Bhagawan Shree Sathya Sai Baba



**On this day 9th July in 1995, Sai
Kulwanth Hall was inaugurated
by Bhagawan Shree Sathya Sai
Baba Vaaru.**

**Delhi Industrialist Kulwanth Rai
has built this Darshan Hall.**

**On July 9th, 1995, Bhagawan Shree Sathya Sai Baba
inaugurated Sai Kulwant Hall, named after my
Father Kulwant Rai**

Glossary

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Adi Shankaracharya: Adi Shankaracharya, was an influential Indian philosopher and theologian who is widely regarded as one of the most important figures in the development of Hindu thought.

Aditya Birla: Aditya Birla was an Indian industrialist and the founder of the Aditya Birla Group, a multinational conglomerate with interests in various industries including cement, metals, textiles, carbon black, telecom, and financial services.

Arjuna: Arjuna is a key figure in the Indian epic Mahabharata and is known as a skilled warrior and the third of the Pandava brothers.

Aurangzeb Lane: Aurangzeb Lane is a historic street located in Delhi, India. The lane has now been named Dr APJ Abdul Kalam Lane.

Ayurveda: Originating over 3,000 years ago in India, Ayurveda is a holistic system of medicine integrating physical, mental, and spiritual practices for well-being. It signifies a focus on restoring balance in body, mind, and spirit

Brahma: Brahma is a prominent deity in Hinduism, known as the creator of the universe and a member of the Trimurti, the triad of major Hindu gods, which also includes Vishnu and Shiva.

Brahman: Brahman is a key concept in Hindu philosophy and refers to the ultimate, unchanging reality that transcends the material universe. It is often described as the source of all existence, consciousness, and bliss, serving as the foundation for all things.

Buddha: Buddha, a title rather than a personal name, is derived from the Sanskrit word “Buddha,” meaning “awakened one” or “enlightened one.” In the context of Buddhism, it is commonly used to refer to Siddhartha Gautama, who is revered as the historical Buddha.

CBI: The Central Bureau of Investigation (CBI) is the premier inves-

Glossary

tigating agency of India. It serves as a national-level agency with the ability to investigate a wide range of criminal cases.

Darshan: Darshan is a term from Hindu philosophy that refers to the act of seeing or beholding a deity, guru, or sacred object as part of a religious ritual or spiritual practice.

Dharma Yudh: Dharma Yudh refers to a righteous war or battle fought in adherence to one's dharma or duty. It is a concept that highlights the significance of standing up for justice, truth, and righteousness even in the face of conflict or war.

Dhirubhai Ambani: Dhirubhai Ambani was an Indian business tycoon and industrialist who founded Reliance Industries Limited. He was the driving force behind the growth and success of Reliance Industries.

General Electric (GE): General Electric (GE) is a multinational conglomerate recognized for its broad spectrum of offerings spanning aviation, healthcare, renewable energy, finance, and more.

Goddess Sita: Goddess Sita is a prominent figure in Hindu mythology, revered as the wife of Lord Rama, an incarnation of the god Vishnu.

Guru Bhagawan Sri Sathya Sai Baba: Bhagawan Sri Sathya Sai Baba, born as Sathyanarayana Raju on November 23, 1926, was an Indian guru, philanthropist, and spiritual leader.

IDBI: IDBI stands for Industrial Development Bank of India. It is a leading public sector bank in India that primarily focuses on providing financial services to industrial sectors and companies.

IFCI: IFCI stands for Industrial Finance Corporation of India. It is a

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specialized financial institution in India that provides long-term financial assistance to various industrial projects.

Kaikeyi: She is a character from the ancient Indian epic, the Ramayana. She was one of the Queens of King Dasharatha of Ayodhya and the mother of Prince Bharata.

Kali Yuga: In Hindu mythology, Kali Yuga is the final of the four stages, or ages, in the spiritual evolution of the world. Kali Yuga is considered the age of darkness, vice, and spiritual decline.

Kalki Avatar: In Hindu mythology, Kalki Avatar is the prophesied tenth and final incarnation of Lord Vishnu, who is expected to appear in the future to end the current age of darkness and destruction and usher in a new era of righteousness and peace.

Kapil Dev: Kapil Dev is a legendary Indian cricketer and a former captain of the Indian national team. Born on January 6, 1959, in India, Kapil Dev is widely regarded as one of the greatest all-rounders in cricket history.

Karma Yogi: A Karma Yogi is someone who dedicates their actions and work to the divine without attachment to the results, seeking spiritual growth and self-realization through selfless service and the performance of duty.

King Dasharatha: King Dasharatha is a revered figure from the ancient Indian epic, the Ramayana. He was the illustrious ruler of Ayodhya and the father of Lord Rama

Lanka: In the ancient Indian epic Ramayana, Lanka is the kingdom of the demon king Ravana. It is described as a magnificent and opulent city located on the island of Lanka, which is believed to be present-day Sri Lanka.

Glossary

Larsen & Toubro: Larsen & Toubro, commonly known as L&T, is an Indian multinational conglomerate operating in various sectors such as engineering, construction, manufacturing, technology, and financial services.

Lord Krishna: Lord Krishna is a prominent deity in Hinduism, widely revered as the eighth avatar of the god Vishnu.

Lord Moses: Moses is revered as a significant prophet and leader who played a central role in the liberation of the Israelites from slavery in ancient Egypt, as depicted in the Hebrew Bible, or the Old Testament.

Lord Rama: Lord Rama, also referred to as Ramachandra, is a revered deity in Hinduism and a central figure in the ancient Indian epic, the Ramayana. He is believed to be the seventh incarnation of the god Vishnu.

Lord Shiva: Lord Shiva, also known as Mahadeva, is a principal deity in Hinduism and is considered one of the three main aspects of the Supreme Being, along with Brahma and Vishnu.

Ma Shakti: “Ma Shakti” is a term commonly used in Hinduism to refer to the divine feminine energy or power, often personified as a goddess. In Hindu mythology and spiritual beliefs, Shakti is considered the primordial cosmic energy that is responsible for creation, preservation, and destruction.

Mahabharata: The “Mahabharata” is an ancient Indian epic that is considered one of the longest and most important pieces of literature in the world. It is attributed to the sage Vyasa and is written in Sanskrit.

Mahavir: Lord Mahavira is regarded as the founder of Jainism and

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is revered for his teachings on non-violence (ahimsa), self-discipline, and the pursuit of spiritual enlightenment.

Mens et Manus: The motto of the Massachusetts Institute of Technology (MIT) is indeed “Mens et Manus,” which is Latin for “Mind and Hand.” This motto reflects the institution’s emphasis on both intellectual curiosity and practical problem-solving skills. The phrase “Mens” refers to the mind and intellectual pursuits, while “Manus” refers to the hands and the application of knowledge to create something tangible.

Nirvana: In the context of Buddhism, “Nirvana” refers to the ultimate spiritual goal and the state of liberation from the cycle of birth, death, and rebirth (samsara).

Prana: In Hindu mythology, “prana” is a Sanskrit term that refers to the vital life force or energy that permeates all living beings and sustains life. It is believed to be the fundamental force that animates the body and mind.

Prema Sai: Prema Sai Baba is considered the third incarnation, forming a trilogy with Shirdi Sai Baba and Sathya Sai Baba. Sathya Sai Baba has indicated that Prema Sai will carry out a divine mission to achieve peace, tranquillity, and spirituality, taking mankind and India to a golden period during the last half of the 21st century.

Puttaparthi: It is a municipality and district headquarters of Sri Sathya Sai district of the Indian state of Andhra Pradesh. It is primarily known as the birthplace and spiritual headquarters of the famous Indian guru Swami Sri Sathya Sai Baba.

Radha: In Hindu mythology, Radha is a significant figure known for her love and devotion to Lord Krishna. She is celebrated as the supreme goddess and is considered to be an incarnation of Goddess Lakshmi, the consort of Lord Vishnu.

Glossary

Ramayana: The Ramayana is one of the most significant and ancient epics in Indian mythology and literature. Composed by the sage Valmiki, it narrates the life and adventures of Lord Rama.

Ravana: Ravana plays a significant antagonistic role in Hindu mythology, the Ramayana. He is portrayed as a formidable demon king with ten heads and twenty arms, who rules the kingdom of Lanka.

Sai Baba: Sai Baba, also known as Shirdi Sai Baba, was a revered Indian spiritual master who is worshipped by millions of people around the world. He is considered a saint or a fakir and is often seen as a manifestation of divine power.

Sai Kulwant Hall: Sai Kulwant Hall is a white domed multi colored building which is located in Puttaparthi. It is a two storied sanctum and is a much sought-after religious place for the devotees in ashram.

Samadhi: In Hinduism, the term “samadhi” refers to a profound state of intense concentration, meditation, and absorption, leading to a heightened level of spiritual consciousness and self-realization.

SAT: The SAT (Scholastic Aptitude Test) is a standardized test widely used for college admissions in the United States. The exam is designed to assess a student’s readiness for college by evaluating their critical thinking, problem-solving, and reasoning skills.

Shakti Peeth: The Shakti Peethas are holy places of worship dedicated to Sati or Shakti. These are significant shrines and pilgrimage destinations that have been blessed with the presence of Shakti.

Six Senses Fort Barwara: Six Senses Fort Barwara is a luxurious wellness retreat located in the serene landscape of Todi, Rajasthan, India. This 17th-century fort-turned-hotel offers 24 villa-style rooms and suites, each exuding elegance and comfort.

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The Bhagavad Gita: It is a Hindu scripture that has been widely revered and studied for centuries. The text explores themes of spirituality, morality, and self-realization, offering practical guidance on how to live a purposeful and meaningful life.

UTI: Unit Trust of India (UTI) is a statutory private sector investment body. The primary objective of this institution was to channel corporate investments through encouraging productive community savings.

Uttar Pradesh: Uttar Pradesh is a state located in the northern part of India. The state capital is Lucknow, and the largest city is Kanpur.

Vedantic philosophy: Vedantic philosophy refers to the philosophical traditions that are based on the Vedas, which are ancient scriptures of India. The philosophy emphasizes self-realization, the pursuit of knowledge, and the recognition of the unity of all existence.

Vedas: The Vedas are a large body of religious texts originating in ancient India. They contain hymns, prayers, rituals, and philosophical teachings that are central to the Hindu faith.

Vedic: The term “Vedic” typically refers to the ancient scriptures of India known as the Vedas. These are some of the oldest texts of Hinduism, and they are considered to contain a vast reservoir of knowledge encompassing a wide range of subjects, including rituals, philosophy, cosmology, and more.

Yudh: “Yudh” is a Sanskrit term meaning “war” or “battle” in Hindu mythology and ancient Indian literature. It represents a conflict or struggle, where heroes and warriors engage in battles against adversaries to uphold righteousness or protect their kingdoms.



**The Family Legacy Continues:
Onward to Generation Four**

Alyza & Alyna Rai

**My granddaughters preparing to
take over the reins.**

We are blessed.

Industrialist

AUTHOR

ENTREPRENEUR

SPIRITUAL SEEKER

Visionary

Pioneer

PHILANTHROPIST

*Educationist
a deep thinker*

**A RADICAL
REFORMER**

*An Everlasting
Friend*

- Author of "Think India: The Rise of the World's Next Superpower and What it Means for Every American."
- An alumnus of Massachusetts Institute of Technology (MIT), from the class of '70 and '72 for bachelor's and master's respectively.
- Cross-transfer student at Harvard Business School (HBS). His academic excellence earned him membership in two prestigious honorary societies for engineers: Eta Kappa Nu and Sigma Xi.
- Holds a BSc in Physics from the University of Delhi.
- Now committed to helping talent thrive across the world in diverse spheres through the Rai Foundation Annual Awards (RAIFAA).