

CHAPTER 2

STARTING YOUNG



Nanik, age 3, in Karachi.





Nanik was born in Karachi (Pakistan) in 1941 to Kisharam Lekhraj Rupani and Radhabai. The family lived in Tando Adam, a village located about 120 kilometers from Karachi. Karachi was a swiftly developing trading zone and the Rupanis, with trade interests in cotton ginning, were frequent visitors to it.

Uprooted by the India-Pakistan Partition

1947 changed everything. India gained independence from the British and the land was instantly plunged into the throes of the India-Pakistan Partition. In the wake of the Partition and the terror it brought along, the family had to escape to India, leaving their wealth and property behind. “Being only six years old then, I was too small to understand the perils or the significance of the times. I scarcely remember my village,

or the Karachi of that time for that matter. Occasionally, a series of images of my birthplace flit through my mind. Just vague pictures of a house where I lived and the street outside,” Nanik recalls.

The sea offered a safer passage for voyagers than the land, which was witness to scenes of violent horror. So from Karachi, the family sailed on a steamer and arrived in Bombay (now known as Mumbai). They stayed for about four months in the well-known area of Colaba, the southern and relatively stable part of the city. The following months saw them move on to the city of Bangalore, then to Secunderabad, and ultimately back to Bombay. All around them was a situation of shattered tranquility. People whose lives had been turned upside down in the aftermath of the Partition were now forced to start all over again. Those who had been wealthy were reduced to penury overnight. Those who had never owned a piece of property had now moved into palatial houses that they claimed as their own. Joint families became fragmented. The loss of kith and kin had inflicted psychological scars that would take years to heal.

“My father moved to Bombay and started a cloth commission agency located at Masjid Bunder, which was then a growing trading market. It was a business that required a lot of physical effort, while the commission earned was dismally low. Each piece or bale of cloth had to be checked for quality and if a defect was found, he had to negotiate with the supplier. Apart from the marginal returns, there was no reward for greater effort. There was also the investment risk, but my father was a good and honest man who believed in hard work. He carried out his business with total transparency. A God-fearing man, he kept his needs simple and lived a contented life. His faith lay in his *karma*

and he saw no reason to push the stakes higher to become a bigger player in the market. It was enough for him that he earned to keep his wife and his nine children well-fed and happy,” Nanik narrates.

They settled down in a flat in Bombay’s modest suburbs of Kurla. It certainly was not where the upper middle class lived. “Although the neighbourhood was not very impressive, the building we stayed in, Lal Kumar Cottage, was fairly decent and we really had no reason to complain. My father soon got used to this new way of life. He liked the routine. He worked hard to provide for all of us. He was also a disciplinarian, and only when he was out of the house did we brothers and sisters argue, tease, fight... with our patient, calm mother having to intervene at times,” Nanik recalls affectionately.

Early Likes and Dislikes

In 1952, Kisharam decided to buy a flat in Wadala. The family moved into their new abode that was located in a spacious, green, upper middle class environment.

When he lived in Kurla, Nanik had attended the English High School at Dadar, from where he completed his fourth standard. Later, he was enrolled at the Don Bosco School, an institution that prepared him for the wide-ranging influences and experiences that he would later encounter.

“I was never a bright student in the strict sense. I never flunked in class or anything like that, but at the same time, academics were not my strong point. Attending classes or doing homework on time was never on the priority list. We

friends would often sneak out to catch up on movies. I would never take my studies seriously until the week before the examination. Then, I would devote myself to memorizing the answers, and that's how I cleared the papers. That is probably when I realized that focusing strongly on anything could always yield the desired results," Nanik remembers.

Finding innovative ways and means of making money was one thing that he was quite taken up with, even when still in school. "Those were hard days and even young people took up odd jobs to see themselves through school and college. I actually did not have a need to earn my fees, but the prospect of earning was so exciting that I gave it a shot anyway. I would buy small items at cheaper rates in the market of Masjid Bunder and then give them to my school friends to sell at a profit, which we would then share. This was done with great secrecy. No one got wind of our little enterprise, not even our parents. For me, this provided a thrill. I knew then that I was hooked. I simply had to become a successful businessperson." This resolve and flair proved to be extremely useful to him later in life.

There were many incidents and situations that helped structure Nanik's thinking and perspective. The most important of the influences was the Krishna Temple close to his house in Wadala. Coincidentally, there was a Krishna Temple near his home in Bangalore too, and in many ways this has had a lasting spiritual effect on him. "Lord Krishna became an integral part of my living. This affection was not born out of a sense of religious duty. Although my mother was very religious-minded, she never forced her beliefs on us. I was drawn to Krishna on my own accord. I liked going to the temple. I found there a lagoon of inner peace that

provided me with a lot of clarity in thinking and action,” he reveals.

Nanik also found time to get into the social activity circuit. Prakash Mahadkar, one of his closest friends from school days, recalls that Nanik was full of the volunteer spirit in the scouts and guides program, as well as in the Gyan Mandir temple activities, even as a child. Mahadkar recalls asking him how he managed to get funds for his charitable activities, and Nanik’s answer reflected his unshakeable faith and optimism: “Good acts always attract money from some source or the other. There is no bank greater than the one owned by God.”

Sushil Sain, who was Nanik’s schoolmate at Don Bosco High School and who in later years became a close business associate, points out that Nanik always helped people: “He does not keep track of these favours, nor expects anything in return. While many people would try to leverage such favours and also see to it that their good acts were displayed to the world, this has never been Nanik’s way.”

Nanik’s fascination for social work and politics at such a young age was an unusual trait, one that consistently remained a part of his life and activities. He never liked to be idle. The best thing, according to him, is to mix with others. His outgoing nature drew him closer to political activities. Even during his school days, he became closely associated with the Congress. His guru was Sanktha Prasad Upadhyaya, who was the local corporator. Considering the many activities he had begun to participate in, Nanik was made the President of the Wadala Block Congress Committee. During this time, he met and worked with many leading politicians: like Babubhai Chinai, K. K. Shah, S. K. Patil and R. D. Bhandare, to name a few.

Nanik campaigned door-to-door and never tired of meeting people, explaining to them the agendas of the local leaders. Consequently, the reservations he had earlier about speaking in public started to diminish. He was highly enthusiastic, always wanting to do something new, something socially connected or relevant to the demand of the hour.

Going Against the Grain

All these activities certainly did not meet with his father's approval. While Kisharam himself had been very fond of such activities when he was in Karachi, the Partition had changed him. "After what he went through during Partition, he looked upon my involvement with politics and social events as avoidable and unnecessary. He preferred that we live a peaceful and simple life. He also thought that I was neglecting my studies and would spoil my future through such engagements," Nanik reasons.

His mother Radhabai, however, had no objections. Although she often advised her eldest son to slow down, she did not really interfere in any way. "I think she was too caught up with the task of bringing up nine children. That apart, she was of a very calm temperament and often acted like a buffer between my father and me. I could confide in my mother about anything. When it came to my father, all of us maintained a respectful distance, not only because he was disciplined, but also because he held firm views on a number of things. He was quite a taskmaster. He would get us down on our knees to do hard work instead of just indulging in building castles in the air," he says.

One thing that Kisharam was very keen on was that his

children be well educated. However, while the other kids measured up to his demands, Nanik displayed no academic inclination or promise. Kisharam even hired tutors to help his son with studies. But Nanik's young mind kept drifting to things like how to make money, how to help others and a host of things that were not even remotely connected to studies.

It was with great difficulty that Nanik finally made his way through the first year of National College. Graduation, however, was another story altogether. He explains what happened: "Soon after I started going to college, I decided to speak to my father about venturing into new business areas. To my great disappointment, he flatly refused because he did not like the idea of taking risks, in keeping with his conservative business nature. He could not understand my concept of being adventurous. Also, one has to keep in mind that it was a different climate for doing business during those years when the country was still finding its feet. One could not avail loan from a bank to start a new business. Entrepreneurship was a difficult proposition and one had to be very sure of the returns." The way his father envisioned it, his four sons would soon join the established family business.

"But that was not to be," Nanik smiles.

Watching his father work so hard for such small profit margins, Nanik made up his mind that he would do things differently. "I felt that if one works more, he should get more. I saw no challenge or scope for growth in my father's business. It was a routine, mundane job. The business was always at the mercy of fluctuations in the market. Even when there was a windfall, the profit did not go to my father. He got the same commission percentage. This did not make

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any sense to me. I knew that even if he forced me to join him, I would not be happy. At that time it made better sense to take up a nine-to-five job and earn a fixed salary. Doing so would enable me to save up some capital before venturing out into the world of business on my own,” he says.

In spite of opposition from his father, Nanik bid farewell to college education. The year was 1960. His quest for wider horizons was on.