

CHAPTER 11

MARK OF A MAN



From a shy youth to an accomplished speaker.





Nanik is a man at peace with himself. It is tempting to conclude that this tranquility stems from the material wealth and status that he has acquired. But such a conclusion does not stand the test when one considers the lives of several successful icons who acquired name and fame, at the cost of their personal peace and well-being. From that perspective, it can be asked: What has enabled Nanik to “have his cake and eat it too?”

Some exceptional achievers may operate with two sets of principles — one for use in their professional lives, another reserved for their personal affairs. But this has never been the case with Nanik. There is no conflict between his *business side* and *personal side*. There is simply no divide, no clash of interests, attitudes, behaviour or principles between his public and private persona. He feels: “It is one thing to become a successful businessman, but quite another to be a successful human being. I realized this vital fact from the beginning, thanks to the values imbibed in me by my

wonderful parents. Even while I concentrated on my business, I gave equal attention to balancing them with my family life, as well as my social and spiritual pursuits.”

This chapter throws light on Nanik’s personal qualities because many of his achievements are explained by his convictions, beliefs, practices and tastes, which have shaped his personality over the years.

Nanik is widely respected as a man with a rational outlook and friendly disposition. However, there was a time when, as a youngster, Nanik tended to be brash and quick-tempered, always in a tearing hurry to do things or get things done. He would react impatiently against slowness or inefficiency. But with time, introspection and understanding, he transformed himself into an even-tempered, calm and composed man.

Now, he rarely loses his cool. When someone speaks, he listens patiently and then puts across his opinions in a very reasonable manner. He prefers to keep the windows of his mind open to new ideas, but also has the strength to stand his ground if the situation warrants. He counsels: “Never let pressure influence your decisions, and do not pressure others either. The mighty mango tree and the blade of grass in the same field — how did they both survive the tempest? Each one did so in its own unique way. The former refused to bow to the storm as there was strength in its wood, but the blade of grass survived simply because it was flexible and could bend with the wind. Today, with powerful winds of change sweeping the world, one needs to stand firm so as not to be swept away, but at the same time be willing, flexible and adapt if circumstances demand it.”

Nanik restates for emphasis a fact already illustrated in

the foregoing chapters — to keep trying until one achieves his goal. Nanik has come to believe that there is no problem that does not have a solution. “If you avoid a problem, it will keep cropping up again and again and there will be no end to it. Why not use the brain, which is a unique gift from our Creator! It far surpasses even a supercomputer. It is said that during a lifetime, a human being uses just a tiny percentage of his total intellectual capacity. So you must learn to harness the power of the mind and you are bound to figure out a solution.”

### Family Matters

Nanik and his wife Geeta function as a united team. Life has dealt them its share of pains and troubles, and they have faced these together, based on mutual support and respect.. Nanik likes to share his ideas and plans with his wife. Yet there are times when he does not trouble her with his innermost thoughts because they unnecessarily add to her anxieties. “Many people use their spouses as sounding boards or shoulders to cry upon. Sharing certainly helps lighten the weight of a tragedy or a sorrowful situation, but doing so just for the sake of it and making one’s partner unhappy or insecure is not a good quality. Over the years, the relationship between a husband and wife is that of perfect understanding that need not be conveyed through words alone,” Nanik advises.

Nanik is equally caring of his two daughters, Neeta and Reena. He has always been a friend to them. While being a kind and involved father, he has never over-indulged his daughters. “I have always indicated the practical realities of life to my children — that problems will always crop up

and solutions must be found according to the demands of the situation. That has equipped them to face anything in life.”

Most parents, for the sake of discipline, try to force their own thoughts, attitudes and habits on their children. Nanik has always believed in building an atmosphere of total frankness and honesty in his relationship with his daughters. This, he feels, fosters not only mutual love and respect, but also forms their ethical and moral core.

His daughter Neeta says: “He is always there for us – with his reasoning, his guidance, his advice – but the one thing that really stands out is the fact that he has never ever enforced his will on us. The final decision is always ours. Even at a very young age — during our formative years — our decisions were always respected and when it came to vital family issues, our opinions really mattered. We were always made to feel important and useful.”

Says Reena, Nanik’s younger daughter: “God works through a chosen few, and Dad is definitely one of them. Dad has mentioned several times that he regretted not having pursued his studies. He therefore wanted to make sure that his kids got the best of education. But after having obtained an MBA from the US and working in corporate America for several years, from my own personal experience, I can confidently say that education is not all. A man’s qualities are the most important. Man’s success is not defined by his riches, but by the number of lives that are better off because of him. My dad is a wonderful example of that. The lives that he has touched and continues to touch through Priyadarshni Academy and his business operations are a great measure of his success.”

Neeta adds: “My father gave me the greatest gift of all when he introduced me to my husband Sunil. He was convinced that he is the right guy for me and as always, he is absolutely right. He is a very good judge of people. If he has faith in someone, he will stand by him — no matter what — in times both good and bad. Today when I see him playing with my daughter Gehna, I re-live my entire childhood. I can see him teaching her the same values that he has instilled in me.”

Gehna appears to be a chip of the old block and has already imbibed her grandfather’s staunch values. Like her grandfather, Gehna is a strict vegetarian, even when the influence of friends and family has been otherwise. At this young age, she knows the benefit of exercise, particularly yoga, and practices it a little herself. She is a true nature lover and her tastes are as unassuming as her grandfather’s.

Nanik marvels: “My granddaughter is seven years old and displays so much intelligence that I wonder how bright future generations are going to be. Our role is that of advisors and our duty is to give them proper guidance and education. The rest is left to them.”

Due to paucity of time, Nanik is not always accessible and cannot interact frequently with extended family members due to business engagements or social activities. So Geeta has to maintain the larger family relationships, but he is always present whenever the occasion demands it. Till today, Geeta plays the role of a messenger between people and her husband, whenever they require his help.

## Simple and Healthy Living

For a person who has so much wealth at his command, Nanik leads a simple life. He has learned to value the power of money because he understands how difficult it is to earn it. “Never disrespect *Lakshmi*, the goddess of wealth, otherwise she will disappear,” is his sage advice. Many people have asked Nanik how he performs the tough balancing act between work, family, social welfare activities and spiritual interests. Nanik’s sense of stability and contentment comes from the fact that his needs are limited. He avoids expensive clothes, fancy restaurants and does not travel to foreign countries without reason.

Nanik’s social calendar is usually full and he has to sometimes attend two to three engagements in a single evening. But he always dines at home before attending any party, as he does not like to eat outside. He is a vegetarian and is perfectly content with the simple rice, lentils and curd that his wife prepares, along with some fruit. Being a teetotaler, there is no question of joining the drinking circuit. “Even when I was on my own in Ghana, my young colleagues and friends would ask me to join them for drinks, but somehow I found it quite a waste of time. I mean, is there any sense in getting drunk for fun?” His eyes gleam as he admits, “Ah, but I have a sweet tooth and indulge in desserts at all social get-togethers.”

Nanik has always given health and fitness high priority in his life. He begins each day early, and goes for a brisk walk and a little jog in Priyadarshni Park, situated next to his residence at Napean Sea Road. He does so in the company of friends, which makes the exercise all the more refreshing



and enjoyable. After his morning walk, he does *pranayam*<sup>1</sup> for 20 minutes, followed by *yoga* for half an hour. He has been accustomed to this health routine for decades now, and faithfully adheres to it even when he travels abroad. He makes sure he does his exercise, even if it is on a treadmill in a hotel gymnasium.

He says: “I have heard of people who work so long and hard that they have no time even to sit down and enjoy a meal. What an unfortunate state of affairs! I fervently believe that good health is the greatest wealth that one can possess, which is especially true in the stressful and high paced times we live in. People say that they wish to slog while time and opportunity allow them to and they toil day in and day out. In doing so, they willfully ignore the physical needs of their body. The stress that they accumulate in their quest can cost them their health later on in life. And no amount of gold or fortune can bring back health, once lost. Even medical science, in spite of its best advances, cannot restore or replace the marvelous designs of the human body.

“So, you owe it to yourself to make time and maintain good health. After all, you can be an asset and do good to yourself, to your neighbours and your community only if you are able-bodied and healthy. Ill-health can be a burden, not only on you, but also on your family. And who enjoys carrying burdens? You have to keep all of this in mind even more so as your body ages.”

Nanik also looks forward to visiting his bungalow at Khandala regularly on weekends. He takes refreshing walks and enjoys being one with nature in the green and tranquil

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1. Pranayam is a part of yoga. It is a set of simple breathing exercises that can cure most ailments of the mind and body.

surroundings. “Recently, my wife and I went to Amsterdam for a vacation. We had planned to stay there for 15 days, and even though Amsterdam was very pleasant, we returned home within a week!” he laughs. “Even when I am in Mumbai, the moment I go back home, it becomes a sort of vacation for me because our flat has a view of the sea from three sides. It is so relaxing to simply sit on a chair by the window and look out. At night, when the sounds of the city die down, one can hear the sweet music of the Arabian Sea!”

Speaking of music, he enjoys *ghazals*, classical music and film songs. However, he is no longer a film enthusiast. Geeta, on the other hand, enjoys movies, so Nanik encourages her to go and see films with friends or relatives. He loves to listen to the news, partly because he likes to keep abreast of world developments, and partly since he has friends in many countries across the world.

An avid traveler at one time, today he would rather let others in his team travel around the globe to look after business interests. He travels only when he has to attend important events. However, when it comes to his choice of good destinations, Nanik would still prefer to go to the United States rather than any other country. “It is beautiful, well planned and there is a lot of friendliness there. People are casual, they have a zest for life and they also work hard. The US is also economical since it offers a wide range of facilities at reasonable prices. It is as good for the budget traveler as for the one who is looking for five star luxuries. And somehow, I really enjoy my morning walks when I am in America.”

Finally, it is his ability to share that has provided him great inner satisfaction. “I would rather give to charity than

indulge in vanities or spend on myself. I have never been extravagant just for the sake of getting noticed. The joy of extending support to someone who is in urgent need, is something that simply cannot be matched by money, palatial houses, or big fancy cars,” he emphasizes.

### Formal Education — Prerequisite to Success?

There are some strong convictions in Nanik’s heart when he speaks on the subject of education. Ever more so than before, the world places great importance on formal education. Holding a desirable degree opens up doors of opportunity, whereas the same doors are shut for those who do not hold them. Yet many of the latter are youngsters who are intelligent, talented and efficient in every way. So should such formal education, or the lack of it, be the determining mark of individual worth?

“It’s a sorry picture!” Nanik laments. “In India today, we put too great an emphasis on degrees and diplomas. Some of India’s most illustrious sons came from simple backgrounds and had little by way of university education. Names of such stalwarts that readily come to mind are the late Ghanshyam Das Birla and the late Dhirubhai Ambani — the stories of their lives are so illuminating and inspiring! Looking beyond the borders of our own country, we find shining examples like Bill Gates and Michael Dell. In spite of not having degrees or doctorates, look at the way each one of them has carved out colossal business empires that have benefited millions.

“Even those who showed little academic promise went

on to prove themselves, in spite of being written off by others,” Nanik continues with gusto. “Thomas Alva Edison, who patented over a thousand inventions including the light bulb, was told by his teachers that ‘he would never make a success of anything.’ James Watt whose invention of the steam engine started the Industrial Revolution was labeled ‘dull and inept’ by his teachers. Albert Einstein’s performance in high school was quite disappointing.

“My decision to leave college education and go to West Africa for a job was highly displeasing to my family. My father did not appreciate or realize that I was driven by a desire to earn money and supplement the family income. Completing formal education was low on my list of priorities. Dropping out of college cast a long shadow of disfavour, both at home and on my career. During my interview with the Bhojsons, I was made to feel inadequate, even guilty. The interviewer behaved as if he was doing me a favour by giving me work in the company, that too at the lowest wage. I was constantly reminded that others who were graduates were always the preferred and better lot. Sometimes I felt that no matter how much I toiled, my chances would remain crippled.

“I grew frustrated that my good qualities and hard work were not recognized because I did not hold a degree. My leaving Bhojsons and returning to India, though by my own choice, wasn’t exactly a hero’s homecoming either. Because I yearned to help my family financially, I soon immersed myself into our power loom business in Bhiwandi, as well as in my own ventures, many of which experienced turbulence. My family had written me off as a dreamer of the unachievable. They wondered aloud if I would ever be able to support myself, let alone support a family. It was

disappointing to be constantly compared to others who had completed their college education, acquired degrees and were on the threshold of promising careers.

“It is not at all my intention to boast, but for the sake of countless young students who are under mounting pressure from their parents and teachers to excel academically, I must emphatically make this point: My classmates who were toppers, the sort I used to admire for their academic brilliance and achievements, the darlings of the teachers, the prize winners in elocution contests, the winners in school debates — where are they today? And I, the kind of student who would ‘wake up’ just a couple of months before the final exams and study with the sole intention of getting promoted to the next class —,” Nanik pauses suddenly and gestures enquiringly, and the answer to his unuttered question is obvious. He has indeed outshone many of his contemporaries in several aspects of life.

Nanik resumes, emphasizing his point: “Parents and teachers should not pressure children to excel in exams, as if securing rank and percentage were the only criteria for excellence. Why compare one child to another? Or one student to another? Why run down or demean a child just because he may be different in some way? Instead, they should investigate the child’s interests, his aptitude, and accordingly prod him to develop his talents. Each child is gifted, and if moulded properly, can excel in his own special way. *That* would be success. This is my message for the educational system in India: It needs reforming on the lines of our ancient *gurukuls* where teachers used to pay individual attention to each student, find out his strengths and accordingly encourage him to bloom.”

## The Power of Networking

As mentioned earlier, Nanik always lays great emphasis on building good relationships with people. He says: “Volumes have been written on the subject of networking in our times. For me, networking has never been a concept to be learned from books; rather, it exists in me as an inherent need to reach out to people. I have always worked towards meeting this need. It is said that no man can exist as an island. Even before a child is born, he is linked to his mother. After his birth, he establishes links with his father, grandparents and siblings. Later on, he expands this circle to include friends and acquaintances whom he learns to trust and love. It is a lifelong process and does not stop till the day we draw our last breath.

“I have never viewed people as objects to be exploited. Every human is basically good, worthy of our respect, dignity and fairness. Each one of us is endowed with skills and talents that we can use for the benefit of others. In turn, daily we have opportunities to interact with several new people around us, and we can benefit from their strengths. When I interact with people, I try to focus on their good qualities, and learn from them. It does not matter if the person is influential or a so-called ordinary one — we are all created equal. Dealing with others in the light of such principles is both advantageous and satisfying; I find that it brings out the best in them too — they warm up. As a result, today I have built up a large circle of friends and well-wishers, which is truly a blessing.

“To keep building on a network, one must first learn how to rid oneself of traits or qualities that may prevent him from doing so. The first one I have already stated: You

should accord dignity and respect to all. To gain a friend, you must become one first. Another obstacle that can get in the way of one's networking is his feelings of incompetence. I have seldom been shy or introverted in life. Still I have had, as a youth, my own share of feeling inadequate, especially when I was in the presence of strong personalities. Such feelings only became stronger after I left college. Self-doubt gnawed at me on numerous occasions when I was obliged to speak in front of a large and knowledgeable audience. It was quite terrifying at times!" Nanik exclaims, rather amused as old memories stir in his mind.

Today, of course, no such doubt lingers in him. Even when he is called on stage to present his views on issues not directly related to his fields of expertise, he is able to hold his audience. He is a fast learner. "It does not take me long to understand the topic and form my own perspective. I never blindly go by what others say."

Nanik worked at building his network of friends and well-wishers quite early in life. He fondly remembers his political involvement, particularly those of the Congress party, after he completed school. Even as a teenager, he gave his best with all his heart — whether it was participating in rallies, or a time consuming activity like the making of placards and banners, and later, accompanying ministers and potential political heavyweights. His years in the Junior Chamber also proved invaluable in building a treasury of friendships.

True, many people are quick to forget acts of kindness, but this has never deterred Nanik. "If you do something for people, maybe 90% of them will forget it, but the 10% who do remember will give you rewards — more than you can

count. This is not only in terms of money but also by way of access to other channels and a lot of other things. For instance, a number of ministers, whom I have been with through their good and bad times, are only a phone call away for me. I can go and visit them any time I want,” he explains.

Nanik is of the firm opinion that there is no need to distinguish between friends and professional acquaintances or categorize them into two divisions. He regards everyone as a friend because he only looks at the good points in other people. Despite his contacts in the political world, he has never tried to run for political office. There was a time when he wanted to join politics, but he realized it would leave him with little time for other activities, and so he decided against it. Moreover, one does not always have to hold political office in order to do good for the community.

“For example, the task of developing Mumbai and getting political parties interested in the project is something that I have been able to do better as a mere citizen. Since I have friends from different political parties, this stance enables me to voice matters of public concern with all of them, and press for a solution in a more effective way,” he explains.

Nanik believes that working for the betterment of society and its people has spin-offs in ways more than one. Not only does it make the individual a better person, one who is more qualified to handle the responsibilities that come in later life, but also helps him develop a skill for networking. “And this,” points out Nanik, “was a tool that was very useful in all my business ventures.”



## Spiritual Plane

“Even since I was little, my parents took me to the Wadala Krishna Temple regularly. Since then, I have formed a very close bond with Lord Krishna. I still remember the joy and peace I felt when I heard the sweet sound of *bhajans* sung at the Temple — even today *bhajans* are a source of comfort and inspiration to me.” Drawn to spiritual activities since childhood, Nanik has found this bond and influence growing stronger over the years. He has never lost faith in Lord Krishna even during the most turbulent periods of his life. Nanik feels he shares a special rapport with the deity.

“Life without God can be compared to a rudderless ship drifting aimlessly in a big ocean. Spirituality helps you discover and overcome weaknesses, to know and use your strengths. Human beings often become confused and disoriented when faced with critical situations because of lack of faith. People often point out that I am always calm and unruffled. I tell them that it is all because of my habit of prayer. Thank the Lord for every small thing. Pray to the Lord to keep others happy too. This creates a lot of goodwill and it reflects upon your intellectual and physical presence and well-being.”

Though Nanik is a deeply spiritual man, he is a rationalist in practice and there is no doubt in his mind that spirituality only enhances one’s aptitude to excel at work, rather than hinder it. Growth at the professional as well as personal level needs a certain detachment from routine affairs of the world. “My house in Khandala provides the perfect setting to think in peace. Introspection is crucial if you want to remain in charge of whatever you are doing instead of being trapped in a flow of events and happenings

that are unfolding on their own. We ourselves have to decide what is right and wrong. This comes out of our inherent values and code of ethics.”

Nanik believes that whatever has to happen shall happen. Life is but a combination of happiness and sorrow: There is no way we can escape this *chakra* (wheel). What one can do is to make oneself strong enough to bear burdens. Nanik feels that one has to believe in God and the fact that whatever happens has a reason behind it, even if this reason is not visible. God is the owner of everything. He can take back whatever He likes any time He wants. Acceptance of this reality makes it easier to face life with its ups and downs.

Nanik keeps away from palmistry, astrology and superstitions. He believes it is important to concentrate on the present and to do one's *karma* without worrying too much about the future. But he also adds with a broad grin: “Let me tell you an interesting thing. Every good thing that has happened in my life has been on a Friday, whether it is the buying of property, closing a major business deal or events in my personal life such as the birth of my first child. That is why I have automatically started planning important things for Fridays. I think it brings me good luck.”

Nanik is extremely fond of Sant Kabir's *dobas*, which have always fascinated him, and from which he has drawn much inspiration. For him, they sum up his approach to life and his attitude.

He recites:

*Jaati na poochho saadhu ki,  
Pooch lejiye gyaan;  
Mol karo talwar ka,  
Pada rehen do myaan.*

Do not inquire the caste or creed of a saint, but rather, the immense knowledge he possesses. Evaluate a sword by its sharpness, not by its sheath.

*Aisi baani boliye,  
Mun ka aapa kholiye;  
Auran ko sheetal kare,  
Aapni sheetal hoye.*

Speak in a manner that imparts peace and tranquility to the mind, freeing it from pride and arrogance. Your speech should calm and pacify, not only all who listen to you, but also yourself.

*Marg chalte jo gire,  
Tako naahi dosh;  
Keh Kabir baitha rabe,  
Ta sir karde kosh.*

Do not blame the person who walks on a road and stumbles. Kabir says that he is admirable compared to the one who simply sits and beats his head, complaining about his life.

*Bura jo dekhne mein chala,  
Bura na milya koye;  
Jo dil kholiye apna,  
Mujhsa bura na koye.*

I set out to search for a bad person, but could find none. Upon introspection, I found there was no dearth of faults and imperfections within me.

Success is Our Birthright

*Nindak niyare raakhiye,  
Aangan kuti chavaye;  
Bin paani saabun bina,  
Nirmal kare subhaye.*

Keep your critic close to you. Give him shelter in your courtyard. His close presence will serve as a safeguard for you against committing mistakes. You will achieve purity (freedom from folly) without the aid of soap and water.

*Hari se tu jani het kar,  
Kar harijan se het;  
Maal muluk Hari det hai,  
Harijan Hari hi det.*

If you want to reach God, the best way is to love His people – the poor, oppressed and the needy. God can give you wealth, fame and other luxuries, but the *harijans* (people of God) can give you God himself.

*Sabaj mile so doodh sama,  
Maange mile so paani;  
Keh Kabir woh rakt sama,  
Ja mein ainchatani*

If you get something worthwhile without asking, it is like milk; if you have to ask for it, it is like water; if you have to grumble and beg for it, it is like blood.