AAM ADMI-KHAS KAHANI - SENSEX KI ZUBANI

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Every person's life goes through ups & downs like sensex. My life too underwent through tumulus curves. How I survived-thrived & excelled with determination, grit and positive attitude, is briefly summed up in anecdotal chronology in the following paragraphs.

I start my life keeping Happiness Sensex at "50,000"-born in 1940, in Pakistan, with silver spoon in my mouth- with facilities, entourage and privileges available to Zamindars in the British Colonial Era. Horse riding, milk bath, going to school in horse carriage were some of the perks enjoyed by us. Those were the days of Independence struggle.

Partition changed it all. Indian rural population was asked to move to cities--cities were divided in two parts--Hindustan & Pakistan. All Hindus were advised to leave Pakistan earliest, by any means. People could travel by train/Buses/caravan – whatever for free. We boarded a train but had to get down as my eldest sister refused to come along without my brother-in- law who had not yet arrived from village. As luck would have it that train was slaughtered before it could reach India. We finally came to India in Caravan; I was 7-walked 90 Miles with two night halts. Caravan journey was hazardous facing hostility from local population along the route. At one place they polluted the water by throwing a carcass of buffalo in the pond –the only source for drinking water. We reached refugee Camp at Kurukshetra. Family realised there was no money in the kitty. To supplement income, I joined my cousin to sell homemade sweets on railway platform.

1947- In those horrific days, forced by circumstances and distress, my father started a grocery shop. On the pavement of that shop I used to sell sugar @ 12 Paise(doanni) a seer(0.93 Kg). The shop was not success and the financial condition of the house became worse. Mother asked me and my elder sister to collect cow dung, which was converted into fire cakes-half of which was sold and the other half was consumed for cooking. There were no water taps. We used to fetch water daily from a community well/hand pump. I passed Matriculation / FSc & came to Delhi in for my graduation.

At the age of 17 I resolved to earn and study. With my qualification and no experience I got a job of a Typist/clerk with handsome pay package of Rs.70/=PM. I used to start from house on a cycle, with Tiffin on my cycle carrier, reaching office at 8 AM-working up to 6 PM. Then rushing to evening Camp College for my classes, reaching home around 10 PM- take dinner and then study in dim light of lantern ,slept in the open roof. I was married at 21 in 1961.

The zeal to excel, to do something extra-ordinary kept my enthusiasm always high. One of my seniors suggested to try my luck in a British company called "Gestetner". It was just unimaginable for a village boy with no exposure to English language or formal dressing, to dream of getting into 100% British company? I believe my enthusiasm/excitement and the fire in my belly to do something extraordinary was infectious enough to see me IN. That was miracle. Joining "Gestetner" was sort of reserved for children of bureaucrats/forces. I had to prove myself worthy. I learnt fast at every step, survived by sheer dint of my hard/sincere/honest work and rose up the ladder as the youngest leader at every level of managerial position.

In a very short time I became the Top Performer in the company. I have to my credit "sales record" unbroken till I left the company (1284% in 4 months against 400%). I was rewarded adequately by quick promotions, prizes, awards, posting abroad, world tour and a prestigious car at that time Maruti Esteem VX in 1996. I retired in 2000 as the Vice President of the company after enjoying working for 36 years. During the years I became President of Spastic Society, Noida & joined Air Force Golf Club.

In this long journey my happiness sensex graph had huge volatility. In 1967, at 27, I was operated twice (bronchiectasis)-one lung lobe removed. In 1980, at 40, I had Meniere's syndrome-resulting into loss of hearing from right ear. In 1990, at 50, I lost my life partner in a tragic car accident and that too at the time when all my four children – 3 daughters and one son –were unmarried. The only redeeming factor was that by then my first daughter had become an Engineer, the other 2 finished Medical college and a brilliant son (thanks to my wife for her unflinching faith/desire/efforts to see them what they became). In 1997, at 57, lost almost everything in a deal & had to sell my house to keep up my personal standing in the society/market. In 2007, at 67, had hemorrhage in my left eye resulting into loss of straight vision from my left eye.

Message: What I wish to share with fellow members is that with all the upheaval I never lost faith in-my life and my children. Never ever gave up. Life was not easy but it was worth fighting. After retirement in 2000, I started as a Financial Planner, became Million Dollar RT Member (MDRT) in the very first year and was nominated as the Financial Advisor in the year 2009. Along with my son started a company in 2008, Openfutures.in providing total financial solution (Shares-Arbitrage-MF-Bonds-Insurance). We are one of the top 10 NSE brokers in the country in Arbitrage.

I am grateful to the Almighty for his countless blessings........... my happiness sensex is crossing 50,000. Looking forward to when I will be 75-80 playing my regular round of Golf, playing with my grand/great grand children and enjoying my Rummy/drink in DGC + my usual social work.