



# Life

## A Promise

Nayan Bhowmick

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*Time is the basic unit of measurement. For our convenience we have broken it down to seconds, minutes, hours.....years, decades and so on and so forth.*

The first of January is a day we celebrate the coming of a new year and all the hope, joy and prosperity that it brings along with it. "Life A-Promise" my brainchild is one year old so cheers to everyone who partnered in this journey.

I would like to begin the New Year's edition by expressing my honest gratitude and appreciation to all the learned and respected writers for their valuable contributions over the past twelve months. "Life A-Promise" has been nurtured by a dedicated team, putting in their time and thought into shaping it to be worthy of the reader's time, I take this opportunity to thank them for their tireless striving.

My heart felt Christmas and New Year Greetings to all the readers of "Life A- Promise" and I thank you for giving this endeavour a purpose. I hope 2019 brings peace, joy, progress and prosperity into your lives.

On the 25th of December 10 kilometers away from Jerusalem a child was born. The child was born at a time when ignorance, superstition, greed, hatred and hypocrisy prevailed upon the land. Purity was forgotten and morality was neglected. But this child did not give in to the temptations and corruption. This was no ordinary child but Lord Jesus. He worked a transformation in the lives of the people. He gave a new and a spiritual turn to the lives of man. There came a change upon the land. People started upon a new way of life and a new era dawned for the world.

So every year we celebrate Christmas on the 25th of December to mark the birth of the very personification of divinity - Lord Jesus.

January 1, 1886, Sri Ramakrishna blessed his devotees by saying: "What more shall I say? I bless you all. Be illumined! May you all be spiritually awakened. May all you be spiritually awakened". He wanted to end to all sorrows and sufferings of mankind. Since, then this day has been observed as Kalpataru diwas by the Ramkrishna Math and worldwide Vedanta Societies.

Of late there has been too much distress and unrest in the society. So, on this auspicious day let us all pledge to walk on the path of Sri Ramakrishna and Lord Jesus and do our best to bring in harmony and peace.

“...Heal the world  
Make it a better place  
For you and for me  
And the entire human race...”

- Michael Jackson



*Nayan Bhowmick*

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# WEALTH THAT GROWS AND LASTS FOREVER

## PART 2

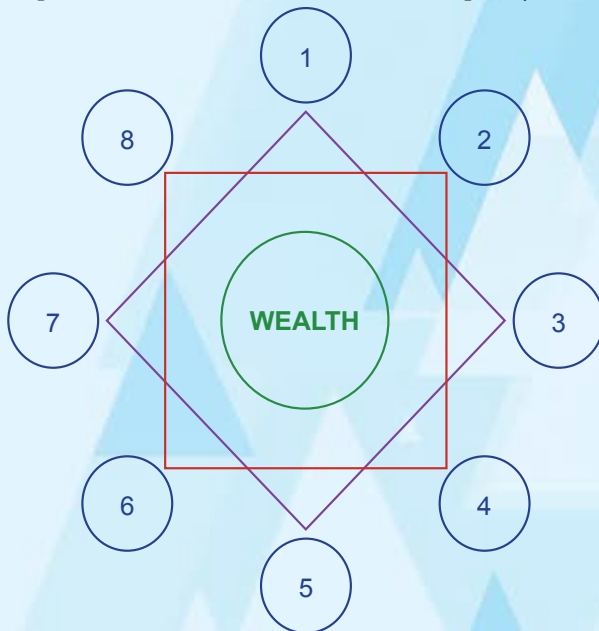


**Gopinath Radhakrishnan**  
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*"Let us encourage our children to save 20% first and then spend the balance of what we give them."*

There are EIGHT fundamental principles that govern the science of wealth management. If we violate these principles, then the result could be one of the two mentioned below:

- 1) wealth that we have acquired will disappear or
- 2) will put us in distress even it is available adequately.



Like the 8 directions in a Compass, these principles help us to navigate in the sea of our life. These principles have evolved over a few centuries and some of these principles are as old as the history of money is (more than 3000 years).

### 8 Governing principles:

- 1) If a person adopts the formula "Income - Expenses = Savings" then he can never become wealthy. The correct formula is "Income - Savings = Expenses."
- 2) Regularity is the key to wealth. (The key to wealth is not the ROI, IRR, CAGR etc)
- 3) Start early and reach safely.
- 4) Gold and greed can never stay together.
- 5) Purpose must decide the choice.
- 6) Financial Pyramid

- 7) Draw the map before you start the journey.
- 8) Professional support helps.

Let me explain the first principle here:

Income - Expenses = Savings is not a correct approach. Ironically, you will find a majority of the people on Earth following this approach and all the while aspiring to become rich and wealthy. This formula does not work in real life.

2000 years before one saint called Thiruvalluvar wrote:

**"Even if the income were to be small in volume, it is not a matter of concern as long as the expenses are contained within the income."**

This means the secret of wealth management is not in income management but the secret lies in outgo management.

Prof. Adam Smith who is considered to be the father of modern economics says

**"Capitals are increased by Parsimony and diminished by prodigality and misconduct. Whenever a person saves from his revenue he adds to his capital"**

All these words of wisdom guides us that we must exercise control over our expenses. These words do not indicate that we must behave like a miser and deprive ourselves of the essentials in order to make wealth, but they only guide us to be sensitive about our expenses and spend on necessities.

We have seen Big companies collapsing when they have not exercised control over their Outgo. We have seen airlines companies which have shut down, not because they are not having enough traffic, but because they have engaged people with high salaries and spent lavishly on themselves. We have seen Entertainment companies which started of with a big bang, with star power backing, collapsing under the burden of debts. The same can happen to individuals and families who do not exercise caution in spending.

How to control expenses?

**The simplest and the surest method is to make limited money available for that. From our income if we save first for our future, even a small money, we are restricting the money available for our current expenditure.**

Spending is for today's man, savings is for the tomorrow's man. Out my earnings i must provide for two people 1) Present Gopinath and 2) Future Gopinath. Future Gopinath should not be left solely at the mercy of Future Gopinath's income.

Let me deal with each of the principles listed above in our magazine in the coming days, please stay connected. ☐





# The Millionaire Genius Within You and How to Release it



For Derek Mills, it all happened in an instant. He was working very late at the office (again) when a security guard walked into the room, saw him standing by his desk, all alone, and said: "What time did you get in this morning?" Derek answered by telling him the unearthly hour he'd arrived. The security guard looked at him meaningfully for a moment and then walked away. In the ten seconds of silence that followed, Derek's whole

life changed. "I was unhappy. I was living a miserable life, was hardly seeing my wife or my children and was working incredibly long hours for a financial institution. My quality of life was very low, and I was struggling to keep my head above water financially. That all changed, right then," says Derek. He devised a way to live, drawn straight from that brief exchange. Derek is clear that life-changing events can occur in seconds, as the title of his book, *The 10 Second Philosophy*®, implies. "Inside each of us there is a knowing – a truth inside of us. Outside of us there are things: friends, jobs, careers, people, the economy and the rest of it. Occasionally we get to a point where something inside of us is activated by something outside of us. We get a vibration, a tingle, something that we respond to. It happens just for a few seconds, but those few seconds are what it's about. It awakens the True Self inside of us. A key message is to pay attention when that happens! And the more you pay attention, the more it happens." Derek did pay attention. He knew he had to do something different in his life. For him, the answer was to apply set Standards, and stick to them." That might mean making sure I spend a minimum amount of time with my family, that I make sure the clients I have in financial services are the ones I want, or that I work fewer hours. I realised I needed to work out what Standards I should have in my life – and start applying them immediately."

## A Critical Observation

For Derek, the idea of Daily Standards cuts straight to the issue. You can spend time imagining a future you really want, but in the end it's way out there ahead of you. Deciding what you will and won't accept on a daily basis, starting now, will have the profoundest effect on your life. Within a few months of that evening with the security guard, Derek started to see his life change. He went through his client list deciding who to keep on and who to get rid of. He was seeing more of his family. There were times when it was hard to do but living up to his own Daily Standards made it very achievable.

See [www.DailyStandards.com](http://www.DailyStandards.com)

Goals don't achieve goals. It is our Daily Standards that determine our success in our goals, or our failure! This is a critical point and something Derek realised and lived by. It made all the difference. Within 3 years Derek Mills was a millionaire. The following year he earned \$1m in just that year.

Ten years on from that epiphany, Derek is hugely successful and is taking the word of his 10-Second Philosophy out to the world. He recently addressed 7,000 delegates at the Million Dollar Round

Table in the US, and when 'The Best You' interviewed him, he was about to take his message to Indonesia. He has upcoming talks in Jakarta, Bali, Jamaica and India. He has starred in two movies, including *Think- The Legacy of Think and Grow Rich*. Based upon the 100 million selling book.

It seems the whole world wants to hear his message. In his "day job" as he calls it, Derek Mills works as a wealth manager, speaker and coach, helping clients to make their wealth, make more wealth, but his tale is far from being the story of "capitalism, red in tooth and claw", and it's his deep spiritual convictions that form his co-operative approach to wealth and happiness. "We are all part of the same creation. The people I work with, everyone. I strongly believe that if we just realised that we are part of the same body, we would treat each other better. You wouldn't do your hand harm, so why would you hurt another person? If we all made that realisation, then we would all learn to support each other. Like a body, when the mind wants water, the hand acts to lift the glass. That's how we should act together."

His spiritual beliefs are also revealed in listening to that voice inside of you, what he calls your True Self. "I believe that we all came to this life for reasons. Inside each of us there are gifts, talents, abilities, intentions and questions. It's inside of us to be got out there for the benefit of the world – so it's vital to find out what your talents are." His story is a fascinating one. It makes you realise that despite all the bad press traditional capitalism has had over the last few years, there are ways to make money ethically and to help others do the same. The vital part is to start to listen to the voice inside, and to recognise that we all share this planet and this life together. It's about being your True Self & sticking to your authentic Daily Standards. Balancing those two elements are the foundations of *The 10-Second Philosophy*®.

"I believe that we all came to this life for reasons. Inside each of us there are gifts, talents, abilities, intentions and questions. It's inside of us to be got out there for the benefit of the world - so it's vital to find out what your talents are"

Derek's unique philosophy, practices and approach have led him to become:

- An Expert in the Movie about the book 'Think and Grow Rich' (the bestselling personal development book of all time)
- A Fellow of the Duke of Edinburgh International Award
- A Fellow of the British American Project (for future leaders)
- A former Advisory Board Member at the Birmingham Symphony Hall
- A featured expert in 'The Keeper of the Keys' Movie (alongside Jack Canfield and John Gray Ph.D.)
- An Award-Winning Film Producer ☐





# 2 WOMEN LEADERS

Nayan Bhowmick

Since time immemorial there has been a gender biased disproportionate distribution of rights, privileges and duties in the society. Recent years have witnessed the rise of movements and monumental court verdicts to acknowledge the fact that there are more than two genders and to accommodate them. Even in these times of change the fight for the equality of the two by and large accepted genders remains in the society. This fight is one that has been fought for a long time and has some more left but over the years there have been a few milestones reached.

One such milestone has been the economic empowerment of women over the past half-decade. It is a milestone greatly cherished as rise of women in a capital driven world has increased the human touch in the profit making industries.

*"Be the change you wish to see in the world"*

Mahatma Gandhi

In this piece, we will learn about two women of modern India who took it upon themselves to bring the change by being the change. They re-defined the idea of women and entrepreneurship. They are not just stories of success to be proud of but also stories of hard-work to be inspired from.

Mallika Srinivasan, the lady who transformed a 80 crore profit generating enterprise into a 9800 crore market leader is the Chairperson and Chief Executive Officer of Tractors and Farm Equipment Ltd(TAFE). She has made the company one of the most profitable tractors companies. She took the company from being an Indian player to the third largest volume player in the world.

Mallika Srinivasan, the Padma Shri awardee has been recognized as one of the most powerful women in India (Fortune 2014). While at home she is the mother of her two children and wife of the Chairman of TVS Motors Sri Venue Srinivasan. She is on the Board of AGCO Corporation- United States, Tata Steel Limited and Tata Global Beverages Limited.

Morning shows the day, Mallika Srinivasan,

a successful business woman today was in her younger days a brilliant student. After completing her graduation in

mathematics she went on to receive the University Gold Medal in Econometrics from University of Madras. She had an abiding interest in ensuring development of education and healthcare in India and has been instrumental in supporting organisations such as the Sankara Nethralaya and the Cancer Hospital in Chennai.

Learning is a never ending process but the hunger to learn not just by experience but by re-entering the academic system years into her marriage was a brave decision that Mallika Srinivasan took to understand the dynamics of the profit-making world better. She requested Wharton School of Business to defer the admission process, so she could tend to her newborn before perusing her ambitions and her application was accepted.

*"Therefore, in 1984, accompanied my nine-month-old daughter and my wholly supportive mother and with the strong backing and encouragement of my husband I travelled to the US to acquire that degree from Wharton."*- Mallika Srinivasan. She Graduated from Wharton School of Business and was ranked among its top 125 most successful alumni.

Her sister too occupied a top management position and today her daughter Lakshmi and her son, Sudarshan play vital roles in the management teams of several companies and hold key responsibilities.

*"Ours is a household that has equal faith in both genders and believes strongly in a women's ability to lead with courage. That's why I say, success at work is much too limited a parameter to measure a woman's value; she has the power to change the destiny of an enteric*







family.” - Mallika Srinivasan. According to her there are three Ds to success: discipline, determination and the power of discrimination.

Mrs Mallika Srinivasan is a successful leader always displaying a strong sense of fair-play and equality. Her father gave her a security net and an opportunity to build a business, sustaining with solid values. Her husband, on the other hand helped her fly by encouraging her to take risks and remain intrepid.

Mrs Mallika Srinivasan was awarded the Business thought leader of the year 2012 by NDTV Profit Business Leadership awards. Padma Shri for trade and industry in 2014, the most powerful women in Indian Business- Hall of Fame, among BBC 100 Power Women 2016 and Honorary Doctorate of Science from Tamil Nadu Agricultural University.

*“Two roads diverged in a wood, and I – I took the one less travelled by and that has made all the difference.”*

Robert Frost

These immortal lines of American poet sum up the long eventful tryst with biotechnology of the second woman we will know more about in this piece. A tryst that started when she went to Australia to train as a brew master, a vocation unexplored by Indian and more so by women worldwide.

Kiran Mazumder Shaw is an Indian billionaire entrepreneur. She is the founder, Chairman and Managing Director of Biocon Limited, one of the leading biotechnology companies. Named among the most powerful people in the world by Forbes in 2014, she also became the first Indian to be awarded the prestigious Othomer Gold medal by the Chemical Heritage Foundation for her contribution to the field of biotechnology. Her most cherished awards are the two prestigious civilian awards, the Padma Shri (1989) and the Padma Bhushan (2015).

Kiran Mazumder Shaw studied biology and zoology. After graduating from Bangalore University in Zoology, she went to Federation University in Australia to study malting and brewing.

1974 was the year Kiran Mazumder Shaw the world took notice of her and she announced her arrival by not only entering the brewing class as the first female student but coming out as the best of the lot and then going on to earn the degree of master brewer in 1975.

*“When I returned my country as its first women brew master, intent to on pursuing a career as a brewer, I found that the industry in India was a male bastion where I was unwelcomed.” -KMS*

The biggest risk is not taking any risk, and at a very young age of twenty five KMS started Biocon with no business experience behind

her and limited financial resources.

In the 1970s, entrepreneurship was an unusual career choice for women, and biotechnology was unheard of as an industry sector.

KMS became a billionaire in 1970 not by the financial worth of the industry she started but in terms of the idea that she had and the courage she showed to start a business in a male dominated society and that too in a sector that no-one was familiar with.

*“Fuelled more by drive and vision than by business enterprise, I approached the venture with the single minded aim of succeeding.”*

She was inspired by her father, Rasendra Mazumder who was managing director and master brewer for India’s largest brewery, United Breweries. She understood the importance of meritocracy and vices of entitlement from her father. In his words “Money is not the currency with which you buy favours, but the currency with which you make a difference to society.”

The next decade witnessed the rise of KMS and her global acceptance as a credible player in the bio-technology market. By 1990, Biocon was already a leading exporter of enzymes from India. Biocon’s mission than became distinctly different from what it had been when the company was founded- from wanting to ‘green the world’ through eco-friendly enzymes technologies, the company wanted to ‘heal the world’ by developing affordable life-saving drugs for patients across the globe.

Biocon launched its cancer research programme in 2002 to deliver affordable health care access to cancer patients. She established the 1400- bed Mazumder-Shaw Cancer centre in Bangalore in 2009 with the vision of delivering affordable and high quality cancer care to patients. *“I believe the real leaders are those who spot opportunities where others see challenges. True leaders can also come from any walk of life- they are visionaries with a sense of purpose, who preserve and have a passion for change.” - Kiran Mazumder Shaw.*

She believes that starting a family should not be a deterrent to women’s career goals. “There is no reason for a woman not to get back to her work environment after maternity leave.”

She is on the 2011 Financial Times’ 50 women in business list. She was voted Global Indian of the year by Pharma Leaders Magazine in 2012.

These two women have helped bring a transformation in the society by building empires that not only changed lives but also thought process. They helped transform “woman in business!!” to “businesswoman.”, by deciding to lead and not follow. The stories of these two women are thought-provoking and inspirational. They are amongst India’s most successful businesswomen, who have become global leaders not by doing something different but doing the same thing differently than the conventional framework of society. □







# Inclusive Education, the myth

**Dr. Ananya S Guha**  
Regional Director  
IGNOU  
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There is a lot of hype about inclusive education. Education in its lexicon automatically appropriates inclusion. In other words at least as per Indian laws everyone has a Right to Education. The polemics of the word “inclusive” coupled with its interpretive nature is precisely because of non inclusion, because of non affordability and things like capitation fees which has earned several times the stricture of the Apex Court. Inclusive education also means opportunities, access to education, for those who live in seclusion and live in disadvantaged social and economic conditions. However the telling paradox is that education is becoming also more and more exclusive. Otherwise how do we explain the ubiquitous cut off marks ranging from 97-99 to get admission in colleges in the country, especially in the capital city where everyone tends to make a bee line for? Or with privatisation of education the money factor impounds on the quality, and this intersection makes it difficult to draw the distinction as to which the emphasis is on : money or the elusive ‘quality’.

Propos of the fact that education must be inherently flexible in terms of access is a point of ambiguity. It cannot because schools and colleges have limited openings or seats. And why is this so? Because they say the student teacher ratio must be contained. True. But the ratio is still on the very high side especially in government schools. The flawed part of it is that education in our country is systemically flawed. The learning by rote androgogy or pedagogy still continues unabashedly. Of course today we have the internet, but the ‘cut ‘ and ‘paste’ formula still works with élan both among students and teachers! Added to it is the ghost of teacher absenteeism.

If we are to look at the flexibility perspective of education, we are thinking of a complexity factors: the continuity of it, alternating between work and study, lifelong education, education for women, working people, education for those challenged due to reasons beyond their control or their parents and continuing education- a steady flow of the precepts of learning from childhood to adulthood unimpeded by trauma of failing, getting degrees and an interested or even a ‘disinterested ‘ pursuit of learning for its own sake and for pleasure.

It is precisely here that Distance and Open learning can play a pivotal role in shaping education, giving it the much needed dynamism, flexibility and continuity in a steady and unabated flow. Moreover it gives chance to the learner to come back to studies after a break for whatever reasons. It addresses the problem of ‘ drop outs’

and one time failure by giving maximum time to complete courses and programmes. It introduces flexible concepts like associate degree and credit transfer thereby opening up dialogue with other universities for inter student mobility. It is no wonder then that Distance and Open education in India free of myopic restrictions has become very popular with its intake of students accounting for almost twenty five per cent of the takers in Higher Education. Moreover it subverts a degree bias and places certification and diplomas on a common platform, not meant to be comparable with higher degrees, but standing on their own right as professional or vocational short term academic programmes.

However in recent years the glitches and the stumbling blocks are many. The University Grants Commission which is now the apex body for assessing Distance Education insists on a review every two to three years, imposes restrictions on introducing new courses and monitors dual body institutions saying that these universities cannot introduce courses in Distance Education other than what they offer in their respective institutions. This is not only duplication

but a gross embargo on innovation. Moreover again under its aegis the NCTE, AICTE, Nursing Council of India, the Dental Council are imposing all kinds of restrictions to Open Universities to initiate professional programmes by means of partnerships and alliances. The collaborative nuances of education are undermined and stifled. Access and flexibility are becoming myths and Indian Education is slowly going back to its heydays of backwardness, learning by rote and procuring degrees by the do or die maxim.

So in this context what is inclusiveness? It is the rounded appeal of education which is cardinal. Inclusion would mean accommodation of education for all, which is a catchword and still remains mythical. Inclusion will mean related entry norms, extension of the classroom in terms of pedagogy introducing innovative standards like reflexive technology, internet and free and open source software by means of which students can glean information for knowledge transference. Teachers must use both in the synchronous and asynchronous modes; the mobile phone and the internet to keep in touch with students. E Learning must be appropriately used in terms of teaching, use of the skype, google/ yahoo groups and social networking sites will not only bring traditional effects to education, while reducing ‘ distances ‘ and breaking barriers of isolation. □





# Deductions: Quick Summary

Every Person wants to SAVE TAXES..!! Isn't it..? But how could anyone do that?? How and where to Invest? What is the most tax efficient investment? Pretty much Confused. Right..?? These are some of the very common questions which can easily be seen floating around. To achieve that purpose we need to understand the concept of TAX DEDUCTIONS. Tax Deductions are the reduction in your overall tax liability when you invest in some of the specified investments. So, today we are gonna have a quick summary of the entire deductions. So, Let's understand them:

1. Deduction u/s 80C [Most Popular Deduction]
  - Eligible Assessee: Individual & HUF
  - Deduction for: Various Type of INVESTMENTS. Some of the most common investments are as follows:-
    - Payments made Toward Life Insurance Premium (for Self, Spouse, and Children)
    - Payments made towards Provident Fund with a Lock in Period - 15 years
    - Equity Linked Saving Scheme (ELSS) with a min. lock-in period of 3 years
    - Payment made towards the Principal amount of Housing Loan
    - Having a Fixed Deposit/Deposit in Post Office (Now IPPB) with a min. lock-in of 5 Years
    - Amount Deposited in Sukanya Samridhi Account
    - National Saving Certificate
    - Purchasing Bonds of NABARD.
  - Max. Deduction: Rs. 1,50,000/-
2. Deduction u/s 80CCC:
  - Eligible Assessee: Individual Only.
  - Deduction for: Premium Paid for Annuity Plan of LIC or Any other Insurer.
  - Max. Deduction: Rs. 1,50,000 (combined with 80C)
3. Deduction u/s 80CCD:
  - There is a further classification of this particular Section.
  - Section 80CCD(1)
    - Eligible Assessee: Individual Only (whether Employed or Not).
    - Deduction for: Payment towards the NPS Pension Account.
    - Max. Deduction: 10% of Salary (Basic+DA only) /20% of GTI (in case of Self Employed) [but deduction allowed in combination with 80C]
  - Section 80CCD(1B)
    - Eligible Assessee: Individual Only (whether Employed or Not).
    - Deduction For: Payment toward the NPS Account made by the Employee/Self Employed person can be diverted to this section when 80CCD(1) limit has exhausted
    - Max. Deduction: Rs. 50,000 – THIS IS AN ADDITIONAL

- DEDUCTION i.e. allowed without combining with 80C.
  - Section 80CCD(2)
    - Eligible Assessee: Individual Only (must be Employed)
    - Deduction For: Employer contribution towards the NPS account of Employee.
    - Max. Deduction: 10% of Salary (Basic+DA only) – THIS IS AN ADDITIONAL DEDUCTION i.e. allowed without combining with 80C
- 4. Deduction u/s 80D:
  - Eligible Assessee: Individual & HUF
  - Deduction For: Amount paid for Medical Insurance Premium / Medical Expenditure / Preventive Health Check.
- 5. Deduction u/s 80E:
  - Eligible Assessee: Individual Only.
  - Deduction For: Interest on Loan for Higher Education paid during the relevant previous year.
  - Max. Deduction: 100% Interest amount
- 6. Deduction u/s 80EE:
  - Eligible Assessee: Individual only (and only when he is purchasing First home ever)
  - Deduction For: Payment of Interest on Housing Loan which has been taken for the First Home Purchase.
  - Max. Deduction: Rs. 50,000
  - But deduction would be allowed subject to following conditions:
    - Value of Property to be purchased should be Max. 50 Lakhs.
    - Value of Loan taken should be Max. 35 Lakhs.
    - The Loan must have been taken between 01 April 2016 to 31st March 2017.
- 7. Deduction u/s 80TTA:
  - Eligible Assessee: Individual & HUF
  - Deduction For: Interest on Savings Account (not on FD/RD)
  - Max. Deduction: Rs. 10,000/-
- 8. Deduction u/s 80TTB:
  - Eligible Assessee: Individual (Senior Citizen) Only
  - Deduction For: Interest on Any Account (including FD/RD)
  - Max. Deduction: Rs. 50,000/-
- 9. Deduction u/s 80U:
  - Eligible Assessee: Individual (Resident) only
  - Deduction For: Flat Deduction even without any expense incurred.
  - Max. Deduction: Fixed Deduction of Rs. 75,000 (if Disability is 40% or More) / Rs. 1,25,000 (If Disability is 80% or more). And here we go..!! Now you are all set to save some good amount of tax and make some good investments as well. ☐





## TIME AND DISTANCE

One fine morning I suddenly noticed that my son Ayan is very much annoyed with himself and getting impatient. I asked him what's the matter? He replied it's a math problem from time and distance chapter. Then he showed me the math if a person runs at the speed of 14km/hour to catch a bus running at the speed of 10km/hour and he catches the bus after 9 seconds, how far was the bus from the person when he started running?"

I told Ayan that just calm down! Let's find the answer together. And we found the answer immediately. But the question led me to a greater question that we are facing in our everyday life. In many occasions we fail to catch the bus because each bus is not running at the speed of 10km/hour and each one of us is not generating a speed greater than that of the bus everytime. It also depends on the type of the bus that one wants to board on, the distance of the journey one wants to cover. One cannot board into an airbus while it is on the move. One may opt for different modes of travel for long distance and short distance journeys. The preparation of these travels too would be different.

For example, if a student wants to achieve excellence in her/his field of study and doesn't indulge herself/himself for the level of activity required to achieve her/his goal, she/he is supposed to miss the bus. The reason behind it she/he still thinks that with the same activity level that she/he put into her/his earlier classes (lower standards) would be sufficient to achieve success in the higher classes.

Is she/he doing the right thing?

Is she/he going in the right direction?

Is she/he planning to catch or miss the bus?

Should she/he curse the system or she/he should change her/his level of activities and habits?

In fact, she/he believes that she/he would make it up by overnight study for few days prior to the examinations. Actually, all of us want to achieve our desired and aspirational level of outcome without changing our activities and habits.

A major reason to miss the bus is **the fear of failure**- very often we don't try to catch the bus because of fear of failure. In the back of our mind we think that if we miss the bus then the people would laugh at us. This fear of failure is the greatest obstacle in our personal and professional life. The only and obvious outcome of this escaping attitude is missing the bus. The best way to overcome the fear of failure is to confront it head on.

**Living in the comfort zone factor**- majority of us opt to stay in our comfort zone only. All of us have our own level of comfort zone for our behaviour and activity. But at the same time, in terms of our achievement we always try to go beyond our present level to our desired level and aspirational level.

Samir Kumar Sarkar  
Development Officer  
LIC of India, Dhanbad

Achievement level



Activity level



If we super impose the slides one on another, it will appear like this



Hence, it is clear that to get desired result we have to get ourselves out from our comfort zone. And **to reach aspirational level, terrific efforts are required to overcome the terrifying challenges.**

The good news is that we can overcome these hurdles with the help of positive attitude and practising few simple disciplines. If we look at the big picture of success we will surely find that failures are the part and parcel of the success.

In cricket, on average, how many balls a bowler bowls to take a wicket?

In football, on average, how many attempts a player makes to score a goal?

On both the above examples, what's the success percentage? Many a times one wicket or one goal becomes the decider of the match.

Successful people always put their focus on activities. They know the maxim that by concentrating on disciplined activities one day or other they will get their desired outcome.

So, when we put our body, mind and time in our activity in greater level we create a chance for better outcome, but when we put our body, mind, time passionately with intrinsic and never give up attitude and follow our dream tirelessly the success becomes inevitable. □