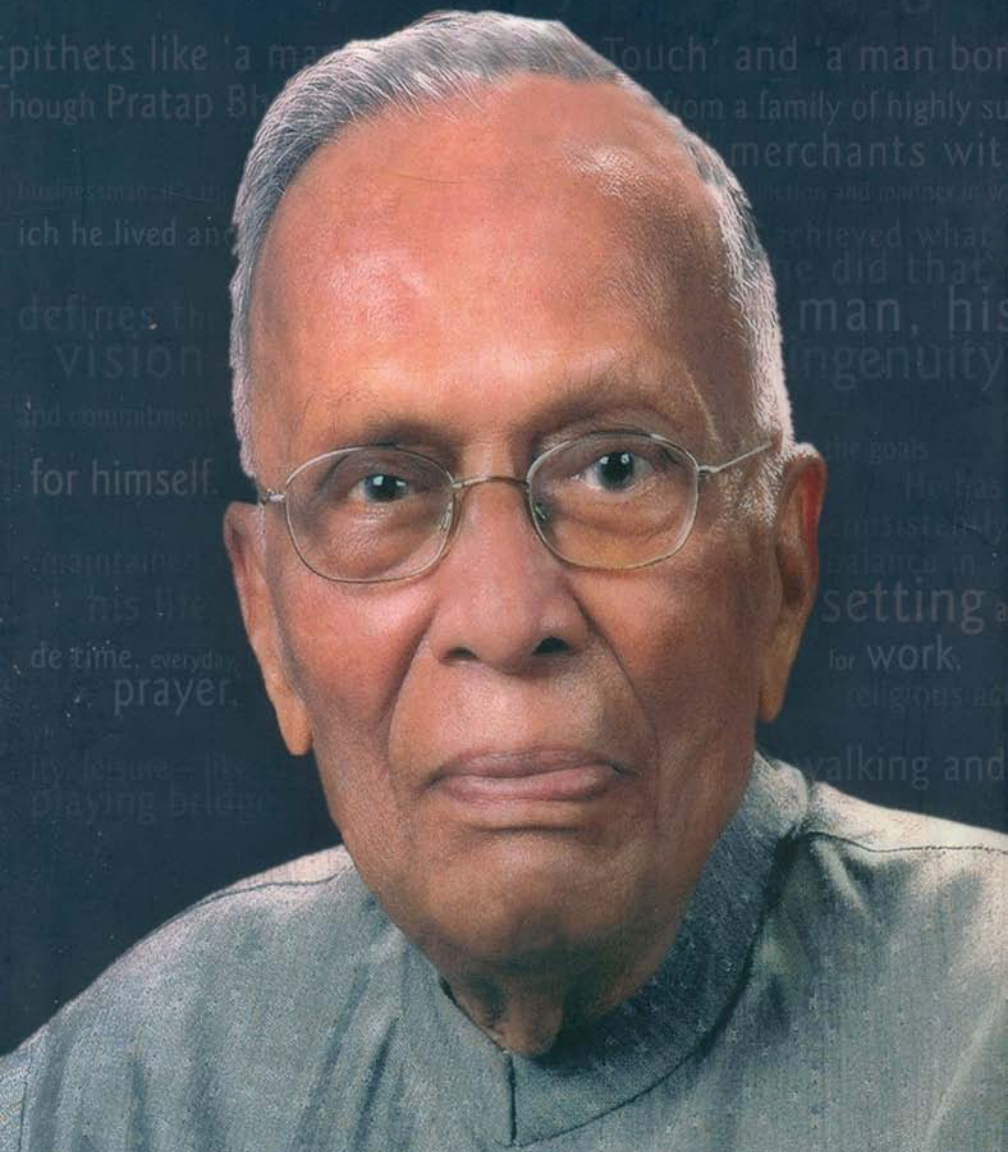


A traditionalist to the core, Pratap Bhogilal didn't break rules. But he broke new ground with his convictions and commitment to the task on hand, to prove the system above the system by reinventing the system. Epithets like 'a man of Touch' and 'a man of vision' though Pratap Bhogilal came from a family of highly successful businessmen, it was his vision and conviction which he lived and defined for himself. He has consistently maintained a balance in his life, setting a prayer, de time, everyday, prayer, walking and



PRATAP BHOGILAL

JOURNEY THROUGH LIFE

DHARINI B ANAND

Dharini is the second daughter of Mr. Pratap Bhogilal. She got the inspiration accidentally from an American gentleman sitting next to her in a plane in USA. The result was that she wanted to write the biography of her father. She began collecting information and requested Mr. Rauf Ahmed to edit the biography. Later on she felt that her father should write an autobiography.

Dharini is married to Bhupendra Anand. She is assisting her husband in their business of manufacturing Cinema Screens. They have a son Ari, daughter-in-law Rachel and grand daughter Geeta who live in USA. Ari is a Professor of Anthropology and Rachel is a practising Lawyer.

JOURNEY THROUGH LIFE

PRATAP BHOGILAL

I hope this finds you in good health and cheer.

I sincerely hope that reading through this book you will realize that life is full of true love, joyousness and happiness and it will enable you to face vicissitudes and challenges which we encounter in day to day life with courage and patience.

Sincerely,

Pratap Bhogilal

Edited by : Rauf Ahmed

Published by : Bhupendra Singh Anand

Digital Production : Point-n-Pixel

Printed by : G. K. Enterprises

This book is not for sale

Dedicated to
BHAGWATI
my beloved Life Partner

Contents

FOREWORD	1
PRELUDE	3
PROLOGUE	7
THE JOURNEY	14
MEMORIES OF ANOTHER DAY	
TRAVELS ABROAD	
IMPRESSIONS	127
EPILOGUE	155

Foreword

I had no intention of writing my autobiography. I am neither a politico nor a socialite nor a top Industrialist/Businessman whose life could possibly interest others. That this fortuitous event occurred is quite accidental and it happened because of an unexpected incident. It was my daughter Dharini's idea to write my biography and that too was accidental. She was travelling with me to USA in one of a series of foreign travels and on one of the internal air flights in USA we were not able to get adjacent seats. She was sitting next to an unknown American gentleman who suggested that she should write about my eventful life which appealed to her.

About this, I think it would be best if I reproduce what Dharini had written about this encounter between her and her American co-passenger on that flight.

During the interval between our sitting in the plane and take off of the plane, she was obviously talking to the American gentleman when I went to look for her before the flight took off. She said that I should sit in her seat and talk to this fine American gentleman. I agreed to her suggestion and sat next to him for about half an hour or so during which we exchanged a lot of our experiences in life and since I was much older than him, I must have talked much more about my life events than he of his. Afterwards, I went back to my seat and Dharini resumed her seat and

enjoyed the company of this fine interesting American.

As mentioned by her in her write up, she worked diligently and took great pains in writing about me and the biography was under print when she one day came to me and said that she would not like to be the author of the book. This shocked me even more because on my asking her the reason for her backing out, she just would not say anything. Thus I gave up the idea of publishing my biography.

However, a number of friends kept on asking me when they will get the copy of my biography, I had to tell them that there is going to be no book about me. However, they were persistent and pressurized me ultimately so much, that I had to very reluctantly agree to their suggestion of converting my biography into an autobiography and hence this book.

You would see, on going through this book that I have been very candid and forthright and many of my family members had even told me not to be so very outspoken. But my nature being what it is, I could not change my stance. May be this may be the reason why dear Dharini did not want to author this book. It is also quite likely that many may also feel hurt about my frankness in writing about many of the incidents in my life and for this I would like to be pardoned and excused, but I would like to assure them that I bear no malice towards any one and in my heart I still think that I am as friendly as I ever was with every one of them.

For most part, this book reproduces whatever was written as a biography except for minor editing to make it an autobiography. I have also left the Prelude as it was originally written by Dharini, my lively and sometimes bullying dear daughter.

I do sincerely hope that this book would be an interesting reading experience for every one who cares to read through this book.

There may be omission and commission for which I am responsible and would like to be excused.



Prelude

It was in May 2004. My father was setting out on one of a series of his travels abroad. He had just about recovered from two major setbacks – my mother’s death followed by a by-pass surgery. That’s when my husband asked me why none of us four children was accompanying him. He said, ‘Your father has four children, how can all of you be so busy and have such commitments that none of you can accompany him for a month?’ I thought over it and decided to accompany my father on that trip.

Simple living and high thinking – My father

During one of the flights, we happened to be sitting apart. After a while my father came up to where I was seated and asked me in his demanding tone, 'Why have you not come to look me up?'

I said, 'You seemed perfectly okay. Anyway, why don't you sit here in my place and talk to this gentleman here? You might find him interesting.' The flight was yet to take off and I had been chatting with the gentleman sitting next to me. My father sat down. Sometimes he lets me bully him over little things!

After some time, when I exchanged seats with him again, the American gentleman, whose name or face I don't remember now, said to me - 'your father is a very interesting man and has travelled extensively. Someone should write about him. He was in Japan just after the Second World War during US occupation.'

His words set me thinking. Yes, why not get a book written on him? After we returned to India a month and a half later, I asked my father if he would like it if I wrote a book on him. He said 'yes' in his usual candid way.

Today I am extremely happy that I embarked on the mission. When I began, I was hoping to collect material on my father and getting someone to put it together. Two attempts proved unsuccessful and, finally, I thought I was the best person to do the job since I know him so closely and well.

There are nuances in personal relationships which may not be easy for others to fathom. My father is very much like his late father – my grandfather. A man of outstanding character, yet seriously misunderstood by the near and the dear ones. Nevertheless, like his father, my father has taken everything in his stride and carried on, pursuing his goals without losing focus or getting into arguments. He believes that explanations are futile where there is no scope for a resolution.

There are many facets to his personality that are awe-inspiring. One was his relationship with his father. The esteem in which he held him was simply admirable. So was his love for him. When his father took ill, he

Let noble thoughts come to us from every side – Rig Veda 1-89-1

nursed him with utmost care, paying meticulous attention to even the smallest detail of his treatment.

Papa has always been humble and self-effacing. He is a man of few words. He speaks very little unless he is drawn out. Once he gets down to talk, he does share a lot. He doesn't like confrontation. In personal matters, if he feels that the divergence of views is too wide, he accepts the differences more readily than most would, even if it might hurt him. He accepts that he may be wrong but his understanding of the situation is based on the principles he stands by. He is one of the few men I have known who would, as a matter of principle, withdraw from an argument for the sake of harmony. I have read somewhere that the body needs harmony to remain healthy. My father's life seems to exemplify it.

He has consistently maintained a balance in his life, setting aside time everyday for work, prayer, religious activity, leisure – like walking and playing bridge – and to connect with the self. Even at the age of 95, before going out to attend a meeting – now mainly those pertaining to religious and social organizations he is involved with – he does his homework diligently.

For me, this book has been an enlightening journey. Though, I must admit, I almost gave up on it at one point, but thankfully didn't. It was revealing to have those who were associated with him and worked with him talk about him and share their experiences. It made me realize that he comes closest to the ideal of a karma yogi as I understand.

By writing about my father Pratap Bhogilal, I am not just paying him a tribute but also to my grandfather, who shaped his individuality, and my great-grandfather, whose deep sense of values my father and my grandfather had imbibed and passed on to the family.

I have divided the book broadly in two parts. One traces the early history of the family leading up to Papa's rise to eminence and his own trek down memory lane, and the other projects how people, who

Greed is the root cause of sin – My grandfather

had been associated with him for long through work or otherwise, saw him.

To understand a person better, it becomes necessary at times to let him talk and express himself and his perspectives. Under 'The Journey', I have led my father down memory lane with pointed questions.

I do hope that the family and friends find some value in this book. I, for one, have understood better where I come from, and am richer for it. I thank the American stranger, who crossed my path by sheer coincidence, for planting the germ of this book in my mind. I also thank all those who readily came forward to recall their association with my father and record their impressions.



DHARINI B ANAND

He most lives who thinks most, feels the noblest, acts the best



Leherchand Uttamchand



Bhogilal Leherchand



Pratap Bhogilal

Prologue

PRATAP BHOGILAL *life and times*

A traditionalist to the core, Pratap Bhogilal didn't break rules. But he broke new ground with his convictions and commitment to the task on hand...to prove that you can rise above the system by reinventing the process...

Epithets like 'a man with a Midas Touch' and 'a man born with a silver spoon in his mouth' are too simplistic to describe what Pratap Bhogilal stood for and achieved as an individual and a businessman. It's the conviction and manner in which he lived life and achieved what he set out to, that define the man, his vision, ingenuity and commitment.

Though Pratap Bhogilal hailed from a family of highly successful diamond merchants with a clientele that spread beyond the Indian shores, his father had envisaged a different role for him. Pratapbhai made his presence felt in more challenging tasks like turning Shree Ram Mills into the most modern, best-run and the most

Eat less and have patience – My grandfather

profitable textile mill in Mumbai in the 1960s as its Managing Director, and then raising Batliboi & Company to a position of pre-eminence in the machine tools and related businesses. Yet, around 1976-77, when textile mills in Mumbai ran into problems in the wake of the widening of the excise differential between the mill cloth and the cloth from the power-loom sector, Pratapbhai was the first to think of moving out of the textile business by selling off the mill he had prided in building up. A die-hard pragmatist, he said, "You can't be emotional in business. You have to see the writing on the wall in good time and act swiftly before circumstances overtake you!" Pragmatism has been the touchstone of his approach to life and business.

In contrast, when Batliboi was on the brink of a collapse due to the liberalisation policy of the Government which hit many businesses, especially the engineering and capital goods business, he didn't panic. Instead, he chose to ride the rough weather bravely. Ignoring all advice to pull back money and drop out of the business, he resorted to several unpopular but realistic measures and turned the company around.

If Pratapbhai had had his way, Batliboi would have been the first to manufacture two-wheelers in India as early as in the 1950s. He had actually purchased a scooter in Japan during his visit to that country in 1948 and shipped it to Mumbai for a feasibility study of manufacturing two-wheelers in India. However, he was too preoccupied with other pressing business commitments at the time to be able to push the process through personally. Bajaj Auto, which had started out by selling imported two-wheelers and three-wheelers in India, hit the streets with their first indigenously manufactured two-wheelers in the '60s.

The Bhogilal legacy can be traced to Ahmedabad, Gujarat, of the late nineteenth century. The family went by the surname of Shah. Pratap Bhogilal's great-grandfather Uttamchand Shah's ancestors used to run a flourishing business in grocery at Madhavpura in the Shahibaug area of Ahmedabad. They were regular suppliers to the British Army Camp located in the vicinity.

Eat like a nobleman, work like a donkey – My grandfather

The family, which owned a large part of Madhavpura at one time, was among the richest in the area and lived in style. The women of the family moved around in palanquins. It is said that when Pratapbhai's great-grandmother stepped out, an attendant would hold an umbrella over her head, which was considered a status symbol in those days. But times changed dramatically. Ahmedabad was inundated by severe floods in the Sabarmati river and Madhavpura was ravaged, as also the family's shop and business. Those were days when insurance facilities were unheard of, and the devastated family moved to Patan, which was once the capital of Gujarat and considered to be a seat of royal glory, and set about starting life all over again from scratch. Around the same time, Uttamchand Shah lost his wife and he married again.

Uttamchand Shah's son Leherchand (Pratapbhai's grandfather), a school drop-out, was dreaming of a career in the army. It sounds incredible that a young bania (one belonging to a merchant community) of those times should have aspired to become a soldier! He was barely 12 when he left his father and step-mother and travelled from Patan to Mumbai with just eight annas (equivalent of today's 50 paise) in his pocket. He had borrowed the money from an uncle.

Those were days of the British Raj and getting into the army involved passing several stringent tests. Leherchand's cherished dream of entering the army died young as he was disqualified because of his short stature. He was very disappointed but not disheartened. Rather than sulking and beating a retreat, he decided to stay put in Mumbai and find his way to a new life. After an initial spell of struggle, he found a job as a domestic help with a rich jeweller on the then princely monthly salary of 15 rupees! His job entailed cleaning the house, running errands for his boss and his family and looking after his children. He had no qualms about doing a menial job. His larger goal was to find a foothold in the city of Mumbai.

It wasn't long before the jeweller took a liking to his young attendant. He was impressed by the boy's diligence, loyalty and forthright nature. Gradually, he began involving him in his business. He trusted him enough to send him to his customers with precious stones. It gave Leherchand an

Do your duty; do not expect any fruits – Gita

opportunity to gain an insight into the diamond business and broaden his horizon. At the same time, it also burdened him with additional responsibilities and apprehensions. Handling diamonds worth lakhs of rupees and moving around with them were beset with enormous risk. Two specific incidents aggravated his fears and eventually changed the course of his life.

Once, the Sheth (the jeweller) had entrusted Leherchand with the task of accompanying a broker to Mahim, a suburb of Mumbai, with expensive diamonds to meet a prospective customer. Those days Mahim used to be a deserted place with barely any habitation. As the negotiations were on, Leherchand sensed something fishy. So, when the broker and the customer went out of the room for a private chat, he quickly gathered the precious stones he had brought with him and jumped out of the window and ran home! On another occasion, he had been sent to Janjira to sell diamonds to the Nawab of the place. On his way back, the boat he was sailing in capsized. Without losing his presence of mind, Leherchand jumped into the water with the diamonds tied around his waist and came home safely.

After the two nerve-racking episodes, Leherchand was convinced that it was not worth being a part of a business that entailed so much risk. It could easily sully his reputation. So he told his boss that thenceforth he would trade in his own diamonds rather than risk his (his master's) diamonds. Taken aback, the Sheth tried to talk his trusted assistant out of his decision. He even offered to make him a partner in his business, but Leherchand politely declined. Becoming a partner of his boss, he felt, might lead to unnecessary misgivings. People around might suspect that he had coerced his boss to make him a partner. Even as he expressed his desire to be on his own, Leherchand assured his master that he would never encroach on his business territory, nor would he ever deal with any of his clients. He also told his master that he would like to continue running errands for him and his family and look after his children. The Sheth, who trusted Leherchand implicitly, appreciated his candour and honesty and agreed to his proposal.

Do not desire and you won't be frustrated

That was the beginning of Leherchand's tryst with the diamond business on his own. For one who had begun from scratch as a domestic help, he had come a long way. It was an incredible story of rags to riches! He had achieved it by the sheer dint of hard work and strength of character. He always thought straight and lived by his convictions.

Leherchand had forayed into the diamond business with the backing of an acquaintance of his, Poonamchand Kotawala. However, the partnership didn't last long. Leherchand didn't approve of Kotawala's approach to business, and decided to dissolve the partnership. The break-up resulted in stocks belonging to Leherchand being locked up by Kotawala. But that didn't deter Leherchand's resolve to move on. He set up his own business in diamonds in the name of his son Bhogilal Leherchand, who had quit studies and joined him in his business. Thanks to the enormous credibility he enjoyed in the market, Leherchand could launch his business with practically no capital. He could acquire diamonds easily on jangad (credit) and sell them. As a matter of principle, he would clear his dues well before the committed date, thus making a positive impression in the market and on his supplier.

Impressed by the father-son duo's business acumen and sense of ethics, a renowned diamond importer from Antwerp, Mr. Mirashi, came forward to back them. He offered to give them diamonds on approval. It wasn't long before the firm of 'Bhogilal Leherchand' became one of the leading dealers in diamonds in India. The reputation of the company spread beyond the shores of India. As their trade in jewellery (jhaveraat) flourished, they were identified as Jhaveris and their surname inevitably changed to 'Jhaveri'!

Even though his own business kept growing by leaps and bounds, Leherchand continued his association with his one-time boss and mentor. He never compromised on his commitment never to poach on his boss's clients. His strength of character and high values gave Leherchand a reputation which helped him and his son Bhogilal make rapid strides in the business.

Forgiveness is the décor of the brave

Pratap Bhogilal has continued to live by the principles instilled in him by his late father, never to speculate on borrowed capital nor accept any obligation, however small, from anyone. His outlook has set him apart from many of today's businessmen. "Today's business," he says, "is all about playing with other people's capital. You make your fortune at someone else's cost. Success seems to depend more on your skill to manoeuvre and manipulate than your ingenuity, business acumen and the capacity to work hard".

Even though modern and well-educated, Pratapbhai has always strived to live by the same Jain traditions and values which his father and grandfather swore by. Discipline, patience, hard work, respect for elders, active participation in community work and committed support for the Jain cause without ever losing sight of the national good have been the bedrock of his life.

He is extremely alert and agile for a man of 95. To keep his 'grey cells active', as he puts it, he plays bridge for at least two hours almost every day in the evenings when he is in Mumbai. He also travels extensively for pleasure and to serve social and religious causes which are dear to his heart. Like his two illustrious ancestors, he is a man of few words, though he can be very frank and forthright when it comes to expressing his views. He has an uncanny ability to judge people. His judgment is seldom wrong.

The Jain nun, Sadhvi Maharaj Mrugavatishtri, who has had a profound influence on him in later years, initiated him into practicing Anekantavada, a Jain treatise which propounds that truth has many facets and that the others' way of looking at things could be as valid as yours. He often quotes his father's dictum, 'Gum khao aur kum khao' meaning 'Swallow your sorrow, eat less'.

Pratapbhai's grandfather, whom he called 'Bha', loved to eat well and be happy. His son Bhogilal, on the other hand, was an ascetic and very stoical. The only luxury he indulged in was to wear gold buttons on his coat (which held the flaps of his coat together like cuff-links). He also wore the best of aromatic itr (perfumes), the best quality dhotis made of the

Keep brightness in the house and darkness outside. Do not show off – My grandfather

finest Egyptian and Indian cotton and drove the best of cars. Pratapbhai too fancied and owned the best of cars. He travelled extensively in India and abroad, but was never ostentatious. Like his father and grandfather, he believes firmly that wealth is to be held like a trust, never to be flaunted or frittered away. However, he never grudged spending freely on education. He saw to it that all his children were educated abroad in the best universities.

– Rauf Ahmed



Friendliness with all, enmity with none – Pujya Chitrabhanuji

The Journey

MEMORIES OF ANOTHER DAY

There was nothing spectacular about my childhood... We lived in a huge joint family... life was harmonious...

I was born on October 25, 1916, in our small two-room home behind my grandfather's (and father's) diamond Pedhi (office) at Jhaveri Bazaar, an old crowded business locality in South Mumbai.

I was my mother's first child. My father had married twice before marrying my mother. His first two wives had died young. The first born of the first wife was Maneklal, who had died as an infant.

I went to Babu Panalal High School located in Pydhonie till I was nine years old.

I remember very little of those days, except that I was a sickly child and my mother used to be very protective of me. By the time I was three years old, we moved to our Andheri bungalow, which was called 'Top Hill Bungalow', built atop a small hillock.

Look at one's own failings and not of others - Pujya Chitrabhanuji

I continued to study at the Babu Panalal High School till I was nine. I would travel by a local train from Andheri to the Marine Lines station in South Mumbai and walk to my school at Pydhonie.

Our new bungalow was quite palatial with four bedrooms with attached bathrooms, a large drawing room and a dining hall. The bungalow was further extended later to add four more bedrooms and more drawing rooms - one was used as a table tennis room and another as a library - and a temple with an attached wash-room. Later on, another wing with three floors, was added to the bungalow. Altogether about 19 rooms were added, where my father's partners - some working with him - stayed in two/three room apartments, viz. Vadikaka, Maneklal Mama (working partners), Popatkaka (partner in pearl business) and Khubchand Mama (who worked in Batliboi's Nagdevi office).

My parents, like my grandfather, were very religious and God-fearing. There were stories about how my grandfather was blessed with a silver coin which was stuck to his head as he bowed at the feet of Kesariya Rishabhdeo Bhagwan idol. Our temple had the best decorations that money could buy. There were beautiful statues of Jain Gods there. Our family took part in all religious festivities in the neighbourhood as well as in the nearby suburbs. I was trained to perform Puja early every morning at the temple. Even though I shifted out of our Andheri bungalow later to an apartment in South Mumbai and didn't have a separate Puja room there, I continued to perform my Puja every morning at a nearby temple for some years. I am 95 now, but I go in the morning for darshan at the temple before going to office and perform Puja at home. Later my wife converted the lobby connected to bedroom as a Puja room.

There were 101 steps to the front door of our Andheri bungalow from the main Ghodbunder Road, now called S.V. (Swami Vivekananda) Road. There was no motorable road to reach our bungalow for about 15 years (We made one later which led right to our doorstep). On the East - the S.V. Road side - right at the bottom of the Estate was a huge garage about 2000 sq. ft. in area which could accommodate 4-6 cars. The driver, Shankar Rao, and his cronies would practice weight lifting there in front

Applaud the virtuous – Pujya Chitrabhanuji

of a large mirror. On the western side, at the foot of the Estate, was a large stable for the cows. It could accommodate about 12 cows besides the living quarters of the Rabari (the cowherd). Beyond that there were no houses at the time but only shrubs, where the cows went to graze. Later on, a huge colony of houses came up there. The stable was demolished after my mother's death.

On the other two sides of our bungalow were bungalows belonging to the Chinai family (on the southern side), who had Chinese silk and other related businesses, and the Chimanlal Jhaveri family (on the northern side), who had a business in pearls and precious stones. The Chinais had a motorable road leading to their bungalow right from the beginning. Whenever needed we could use their road. While our bungalow was being constructed we were living on rent in this bungalow and later Shri Jeevanlal Chinai bought it.

Every morning, the Rabari and later his wife, the Rabaran (the milk maid), would bring cow's milk for our household. They also churned curd to make butter milk. There was a huge pot and the Rabaran would sit on a stool and churn the curd in it with a huge wooden churner. Some families came over regularly for the churned buttermilk. Ghee was made out of butter and used at home, especially for my father's diet. He used to be on a diet of fruits and 1-2 litres of milk every day for almost 65 years of his life till his demise. He ate nuts, fruits and porridge, but rarely anything else. The rest of us loved food and ate normal food. My grandfather was a real connoisseur of food. So we always had good food made at home.

I remember, once in a while, large quantities of ice-cream flavoured with kesar (saffron) were made at home to the delight of all, including the neighbours and the staff. Bapaji was very fond of home-made ice-cream. So it was always made out of cow's milk. He only had cow's milk as it was believed to be easily digestible. There was no buffalo's milk in our house. Bapaji had fixed his diet after consulting a friend of his, Jugatram Vaid, an Ayurvedic physician associated with Zandu Pharmacy. Bapaji was suffering from piles and our family doctor, Dr.G.V.Deshmukh, had suggested surgery. Bapaji was in his early 30s at the time. But the mere mention of surgery put

*If a person has lost his way, stop to show him the way.
If the person ignores it, always keep calm and cool – Pujya Chitrahanuji*

him off as well as my grandfather. Vaid Jugatram advised him to change his diet to milk and fruits if he wished to avoid surgery. Bapaji did that and it worked. So he stuck to the same diet till the end of his life. In contrast, both Bha (my grandfather) and I loved good food! So did the rest of the family.

My father firmly believed that wealth should be treated as a trust, never flaunted or wasted

Bha was a vocal person unlike Bapaji, who spoke only when required. He was more demonstrative too. He was very attached to my mother. There was a lot of kinship, love and harmony in the house in spite of the fact that neither my father nor I were demonstrative. Goodbyes and hellos were never accompanied by hugging and kissing. We followed the Indian way of bowing with folded hands as a mark of respect or touching the feet for blessings. Love was understood and taken for granted, never demonstrated.

There was no exhibitionism or flaunting of wealth. My father firmly believed that wealth should be treated as a trust. He lived by the maxim, 'Work like a donkey, eat like a king'. He also believed that the exterior of one's house should always be sober even if the interior is plush. However, there was no lack of hospitality. Friends and relatives would drop by on and off to live with us. Besides my three brothers and six sisters – five of them were born after we moved into the Andheri bungalow – there were other children too of distant relatives living with us.

My mother's sister, a child widow, lived with us till she died in her 70s. There was also Manikaka, whom we called 'uncle' out of respect even though he was no relative of ours. A diamond broker, he was alone in Mumbai and would often visit my father's office. Bapaji took a liking for him and invited him over to live with us. He would run errands for my mother in the mornings and then take a train to town to attend to his brokerage business. He would shop for mangoes, chestnuts etc in town and put them in Bapaji's car in the evenings. He lived with us for many years. There were other distant relatives too, who were not financially

Seeing people suffering from misery, let your heart bleed and let your eyes be filled with tears with compassion – Pujya Chitrabhadraji

well off, living with us when they needed to, at times for years. Bapaji tried to help them all by giving jobs in his company or offering them a small partnership in one of his businesses. At one point, I remember, we had 22 people living in our bungalow besides the staff.

Bapaji did not have proper formal education. He had dropped out of school in Grade II, which was equivalent to the current seventh standard, to join hands with his father when he decided to embark on his own diamond business around 1896-97. Bapaji was about 12 years old then. However, Bapaji firmly believed in the dictum that 'Education makes a full man.' To his credit, he was always in tune with what was happening around, including political developments. He began learning English rather late, after he started working. But his quest for knowledge continued till the end. He was in his 80s when he began learning to play the violin. Earlier he had learnt classical music and yoga. He passed on this passion for learning not only to us – his children – but to his grandchildren as well. He was keen that all the boys and girls in the family should be well-educated. He wanted us to continue with our quest for knowledge throughout life. It was a rare line of thinking for those times particularly within community like ours.

Bapaji was 95 years old and weak when he asked me to take him to Kottakal in Kerala for the famous oil treatment known as 'Tel Dhara'. The doctors examined him and prescribed the treatment. On the third day he caught a cold. I asked the doctors to stop the treatment immediately, but they wouldn't listen. I had to literally threaten them to stop. We then flew to Coimbatore, where we stayed with one of Batliboi's principals for two days before flying back to Mumbai. On our return, Bapaji wanted to stay at my house at Malabar Hill in South Mumbai. He was suffering from too much pain on the right side of his ribs. After studying the X-ray, the radiologist said it could be cancer of the lungs. Dr. J.K. Mehta, who had been treating Bapaji, felt that at his age Bapaji was not likely to have cancer. However, Dr Praful Desai, whom we consulted, confirmed that it was cancer, but advised against chemotherapy in view of his age. After staying with me for two months, Bapaji wanted to return to his Andheri bungalow.

Compassion is a great virtue

It was for the first time that Bapaji had been so ill. In 1971, he had gone through a surgery for prostate gland and recovered well. The doctors, who attended on him, had observed that he had recovered remarkably fast for his age. However, after the surgery he could not climb the Palitana Hill, where he used to go regularly on pilgrimage. He had to be taken up in a dolly (a contraption like a matt seat which had 2 persons to carry it), which he detested. During his illness, I chose to be by his bedside almost all the time. I hardly went to Shree Ram Mills or Batliboi during those days.

Navratra festival was on around the time Bapaji was ill, and there was a lot of singing and dancing at our neighbours'. I remember, one night I went out to my neighbours' and shouted at them to stop the music and the garba as it was well past midnight. When I returned, I suddenly felt breathless and rushed to my first-floor bedroom. It was my first brush with angina pain.

After being totally confined to bed for almost six months, Bapaji passed away in November 1979. For me it was like a protective umbrella being taken away from over my head.

My father's death... it was like a protective umbrella being taken away from over my head...

I must mention about Shantilal Ghelabhai Jhaveri (whom we called Babubhai), son of one of our business associates, Ghelabhai Jhaveri, who had been living in Antwerp since 1921 (he lived there till 1944). Ghelabhai was sent to Antwerp by Bapaji for purchase of diamonds for our firm in Mumbai. Babubhai had come to live with us when he was a boy. The care and concern with which Bapaji brought up and groomed Babubhai is a remarkable example of how he could rise above personal predilections in discharging a responsibility he had taken upon himself.

*Keep your valuables in safe custody,
lest you tempt somebody and create suspicion – My father*

Ghelakaka's westernised lifestyle conflicted strongly with Bapaji's asceticism. However, that did not come in the way of Bapaji taking full responsibility for bringing up Babubhai along with Ghelakaka's business associate, Mister Kaka, who used to be with Bapaji at the Jhaveri Bazaar pedhi. Bapaji treated Babubhai like his own son, groomed him and taught him the rudiments of the diamond business and when Babubhai was ready for it, inducted him into the business. Everyone used to call Babubhai 'Nano Babu', meaning 'younger Babu'; I was called 'Moto (elder) Babu'. Since I didn't have the time to join Bapaji in his diamond business, he carried on with Babubhai, first in the name of Bhogilal Leherchand and later in the combined names of S.G. Jhaveri & Company and London Star.

Around the time of my marriage, Mister Kaka suggested that Bapaji should consider giving my eldest sister Sushila's hand in marriage to Babubhai. Bapaji and Ba thought over the proposal for a while and, just before my marriage, announced Sushilaben's engagement to Babubhai. This did create a controversy as Babubhai was an 'outsider' to Patan. But my father, true to his nature, stood his ground. Soon after my marriage, Sushilaben married Babubhai in Mumbai. They stayed in our Andheri bungalow in the wing we had built during the war as an 'Air Raid Shelter'. They lived there happily for a few years before deciding to move out into their own separate house, which was close by. Bapaji wasn't very happy about the decision, but I managed to persuade him to allow the couple do what they wanted to. Sushilaben still lives in the same apartment in Andheri with her family.

Business in 'cultured' pearls....

My father had forayed into the 'cultured pearl' business quite by accident. Popatlal Bhikhchand (Popatkaka), who had come down from Patan to Mumbai to do business, joined Devchandbhai in his pearl business. At some stage he approached Bapaji for starting a 'cultured pearl' business. Bapaji agreed on condition that they would sell the pearls as 'cultured pearls' and not as 'real' pearls as some other firms were doing. He agreed and the business was launched during 1921-1922. Popatkaka and Nagarkaka (Nagardas) were equal partners with Bapaji in the pearl

*Great nations are never impoverished by private,
though they sometimes are by public prodigality and misconduct – Adam Smith*

business. Bapaji sent Popatkaka and Maneklalmama to Japan in 1926 – Popatkaka on pearl business and Maneklalmama to scout around for agencies in the engineering area for Batliboi. There they met Miki Moto, who was the founder of 'cultured pearl' business and our firm became his agents in India.

I happened to meet the legendary Miki Moto on his island near Kobe when I first went to Japan in 1948. Miki Moto was in his 90s then, an extremely genial, soft-spoken man. He explained to me (through Miura, who was our agent in Japan) how he had come upon the business of growing 'cultured pearls', which are known the world over as 'Miki Moto pearls'. Miki Moto later set up his own office in Mumbai. Our association with Popatkaka and Nagarkaka lasted for several years until Popatkaka started another business with his brother-in-law and retired from New Pearls Agency as the business name was changed a few years before.

Nagarkaka continued with us till he died in 1962. Some years after Nagarkaka's death, Bapaji retired from the business at the request of Nagarkaka's sons.

*Bapaji was a simple, soft-spoken man but was always blunt
in expressing himself*

Bapaji was always well-groomed and proper. He was slim and dressed very elegantly. He wore a white dhoti of the finest Egyptian and Indian cotton produced by Shree Ram Mills. Over his white shirt, he wore a knee-length white or black cotton coat. There were button-holes on both flaps of the coat held together by ordinary buttons which were connected like cuff-links. On special occasions, he would wear gold buttons. He wore a black cap or, sometimes, an embroidered cream-coloured cap. He followed a strictly disciplined lifestyle. Though he was simple, soft-spoken and circumspect in whatever he said, he was always blunt in making his point!

My father could instinctively recognise the character of a person as soon as he walked in. Once it so happened that a very well dressed person

*I am I plus my surroundings, and if I do not preserve the latter,
I do not preserve myself – Jose Ortega y Gasset*

claiming to be from a noble background came to our Diamond Pedhi to purchase diamonds. My father showed him some of the diamond packets. After seeing the diamonds, the person started to leave saying he would come back the next day. My father counted the diamonds in the large packet he had shown him and found one diamond short. So he called the person back and told him bluntly, 'You are a thief, you have taken a diamond,' and slapped him. He asked him to take off his sherwani. As he started taking off his sherwani, a diamond dropped from his sleeve. Without taking any further action, my father allowed him to go. Such was his instinct and courage. My grandfather was aghast when my father slapped the 'customer', but was relieved when he saw the diamond falling out of his sleeve.

I remember, those days many VVIPs would visit our house, including political giants like Mahatma Gandhi, Rajagopalachari and Acharya Kripalani. There were also Sadhus and Sadhvis. Sadhvi Maharaj Mrugavathishri, had come over with her mother, who was also a Sadhvi, and later with her own group of Sadhvis. In the '20s, '30s and the '40s, many Jain Sadhus and Sadhvis (monks and nuns) would come and stay with us on their way to Mumbai. In those days very few Upashrayas (residential accommodation for travelling monks and nuns) were in existence. The Jain Sadhus and Sadhvis, who generally went on padyatra (travelling by foot) from place to place for eight months of the year, would stay at one place for four months during monsoon wherever the Jain community was at hand. Jains monks and nuns don't go on Padyatras during the rainy season to avoid trampling upon the insects that come out in large numbers.

Bapaji kept himself abreast of the happenings in the country, political and economic. He was deeply concerned about the country's welfare. When he sensed that things were going wrong or were likely to, he would send long telegrams to the Prime Minister and other concerned authorities, making suggestions. He never minced words in calling a spade a spade. He told me, Babu, Moglai gai tagare (Moguls used to create new buildings – tagare means the vessel in which you carry the mixture of bricks and mortar), Peshwai nagare (nagare is the drum

Credit Card: A way of saying buy-buy to your money – Jug Saraiya

instrument used in Indian music) and Congress jase pagare (high wages – bureaucracy and politicians).

*I was nine years old when I heard that I had been engaged,
the news took me by surprise*

Two significant things happened to me when I was nine. One, I was sent to a boarding school in Panchgani, and two, I learnt that I was engaged to be married to a girl by the name of Bhagwati. Though there were talks in the house about my being engaged, it was news to me. It took me by total surprise. My grandfather Leherchand was the key figure behind my betrothal. The decision to send me to Panchgani was taken by Bapaji in consultation with his father as usual. Bapaji never did anything without taking his father into confidence and getting his approval.

My father shared a very close relationship with my grandfather. I remember, once my grandfather had gone to Patan for a few days. Around that time my father had got his passport done to go to Antwerp in connection with our diamond business. When my grandfather got to know of it, he developed instant fever and asked my father not to think of going abroad. Without a word my father dropped the idea, and my grandfather's fever subsided instantly! It was as if they shared a deep spiritual bond!

My bride-to-be, Bhagwati, must have been around seven years old at the time when we got engaged. Bha had chosen her for me after matching her horoscope with mine. He was a great believer in destiny and horoscopes. He was delighted to see Bhagwati's horoscope match mine. He had taken an instant liking to her when he met her for the first time and with time, grown very fond of her. He would regularly bring her over to our house in Andheri on weekends from Vile Parle, where she lived with her family. Bhagwati's father, Hemchand Mohanlal Jhaveri, hailed from our home town Patan and like us, he was into the diamond trade. Though they were Jains like us, they were higher in the caste hierarchy. They were Oswals

Economic rationale and political compulsion: do not go hand in hand
– Jagdish Shettigar

and we were Shrimalis. Even though these things did matter a lot in those days, Hemchandbhai was very happy to give his daughter in marriage into the Bhogilal family.

From Vile Parle in the suburbs Hemchandbhai's family later relocated to Malabar Hill in south Mumbai.

The decision to send me to a boarding school in Panchgani had been inspired by my father's and grandfather's desire to ensure that I got the best possible education in a congenial atmosphere. Bapaji also felt that it might improve my vulnerable health. But I was very unhappy about the decision initially. I didn't want to go away from home. My mother, who constantly worried about my poor health, was very unhappy too. I had been a very frail and sickly child from the very beginning. But Bapaji's decision, taken in consultation with Bha, had to be adhered to.

I vividly remember our trip to Panchgani. We had started out with Maneklalmama in our car, a Ford, with Bapaji at the wheel. On the way, at Chowk near Karjat, we met with an accident. Bapaji had dashed the car against a tree. Luckily, nobody was injured. Bapaji looked at his watch and said we could still catch the Poona Mail from Karjat if we found some transport. He put Maneklalmama in charge of the car along with the driver and told them to get it repaired and drive back to Mumbai. We then boarded a truck and got dropped off at Karjat. We were in time to catch the Poona Mail. We spent the night in Pune and took a bus to Panchgani the next morning. There were no luxury buses in those days. The fare from Pune to Panchgani was 1 rupee and 4 annas. It took us three and a half hours to cover the distance. I was still crying when Bapaji left me with the superintendent of the Hindu High School (which was later rechristened as Sanjeevan Vidyalaya) the same evening and left for Mumbai.

Panchgani, a hill station known for its picturesque ambience and salubrious climate, used to be sparsely populated those days and very clean. Its sylvan surroundings were breathtaking, especially the enchanting view of the mountain ranges – the beautiful Western Ghats, the Sahyadri Hills and the Table Land. The Hindu High School was being

The terrible thing about terrorism is that ultimately it destroys those who practice it – Terry Waite

run by the three Pandit brothers. Rao Saheb Kaka Pandit was overall in charge; Keshavrao Pandit was the Headmaster and Baburao Pandit the Superintendent. This English medium school was rated among the best schools in the region!

I was reluctant to go to boarding school... but they turned out to be among the best years of my life

As Ba (my mother) could not come to terms with the thought of me being in a boarding school, Bapaji hired a bungalow for her in Panchgani near my school. She lived there for a year till she was convinced that I was comfortable there. In fact, my health had begun to improve at Panchgani and I was very happy at school. My six years in boarding school, I must admit, were among the happiest in my life. It was a hard life, no doubt, but was very satisfying too. Studies, games and long hours of sleep – I loved them all. I played hockey and cricket, even though I was not really good at either. Nor was I a bright student. But I managed to pass my matriculation in 1932.

The Hindu High School did not have a large enough playground. We were sent to Panchgani's famous Table Land to play (Table Land is a plateau of about 30-50 acres of flat stony mountain-top 300 feet high. It had a sheer drop all the way down). One indelible memory of those days is the outbreak of plague. It led to our school being shifted temporarily to Wai, which was 16 kms away, and we were housed there. While in Panchgani, we went on excursions to nearby places. Some of them were rigorous as we had to sleep on the floor, tormented by leeches. But we took the inconvenience in our stride, enjoying ourselves. During one of those excursions to Kirloskarwadi, I met Laxmanrao Kirloskar, the father of Shantanurao Kirloskar, popularly known as S.L. Kirloskar, the promoter of many engineering industries like Kirloskar Oil, Kirloskar Electric, Kirloskar Cummins and Kirloskar Pneumatic. With Batliboi they jointly promoted Mysore Kirloskar Limited, the well known machine tool company. Those days the Kirloskars were only into making farm implements. My meeting with Laxmanrao resulted in a long relationship with the Kirloskars.

The Lord will provide, but you must give Him some help ~ Hugh Casson

During summer, Bapaji would hire a bungalow at Mahabaleshwar, a hill station about 20 kilometres away from Panchgani, and the whole family would assemble there and have fun. In those days Mahabaleshwar used to be a very quiet and clean place, not congested like now. Every evening, we brothers and sisters would go to the Hindu Gymkhana. The Thackersey and Khatau families along with Hemchand families would assemble there too, and we would have a good time. We would play carom, bridge, table tennis, badminton, tennis and have occasional dance programmes of garba and raas. That apart, summer vacations were not very eventful. I spent one summer in Matheran with the family of my bride-to-be, to get to know one another. They fussed over me a lot.

On one of the trips to Matheran, a ghastly incident took place. I was travelling and got down at Neral where we take the mini train to Matheran. As I was sitting in the last coach of the train from Mumbai to Neral, after I got down, I thought of crossing the railwayline to go to the other side from where the mini train started. Just as I came on the rails on which the train from which I alighted was standing, the Deccan Queen roared through from the other rail, I was deeply shocked and for a moment lost my breath. But thank my stars for this escape from a certain fatal accident.

My first trip to South India

Soon after passing my matriculation, I went on a tour of South India along with Chandrabhai, one of my immediate neighbours at Andheri, who was about my age. We had a fairly long tour visiting many significant places in the South. It was Bapaji's gift to me for passing my matriculation. We visited Bangalore, where we had a Batliboi agent called Ramaiyya, Mysore and the world famous Vrindavan Gardens. We then went to Chennai (then Madras), where my father had his diamond business in the name of Chimanlal Pratapchand with Bhagukaka, Keshavlalmama and one Siddharajbhai as partners. Being a straightforward man of vision, Bapaji was able to set up businesses with many of his friends and relations in Mumbai and other places. In Chennai, I stayed at our office. We then visited Ooty, Madurai (with its grandiose Meenakshi temple), Tiruchirapalli (Trichy) and Rameshwaram in the southernmost tip of India, where we visited the Swami Vivekananda

From woman is man born, inside her he is conceived... From woman originate new generations... Why revile her if women are born great ones of the earth? – Adi Granth

Memorial, which stood in the sea. The tour was a great learning experience for Chandrabhai and me as we were left to fend for ourselves without any restrictions on spending money as long as we did it sensibly. I was very grateful to Bapaji for the thoughtful gift he gave me.

Deccan College was a memorable experience

In 1932 I joined the Deccan College, Pune, and stayed in a hostel. College days were very pleasant and carefree. I remember, one full-moon night as we were boating on a river nearby, some students insisted that I smoke. Though I was reluctant initially, I decided to give it a try for the heck of it. Luckily, I choked on the first puff and never smoked again!

Studies were smooth as I had the benefit of private tuition from Professor E.A. Wodehouse, a cousin of the legendary novelist P.G. Wodehouse. He was the Principal of the Deccan College. He charged Rs. 20 an hour, which was very high by the local standards in those days, but then, Professor Wodehouse's stature was such. Bapaji wanted the best possible education for me. He was keen that I was thorough with the English language and my diction was flawless.

I was never considered a good student in college, but I passed my 'inter' with good marks...

Once a month I would go to Mumbai by the popular train Deccan Queen to spend the weekend with family. Those days Deccan Queen took two hours and 40 minutes one way as against the three-plus hours it takes now. I had purchased a bicycle in Pune, and after college hours and over the weekends, when I was in Pune, I would go cycling with my friends, see movies or Marathi plays. I was impressed by the famous singer Bal Gandharva as an actor. More often than not, he played the heroine's role. Pune used to be famous those days for its educational institutions. I was never considered a bright student at college, but I managed to pass my 'Inter' with fairly good marks.

He who has health has hope, and he who has hope has everything – Arabian Proverb

At Deccan College I met someone with whom I was to share a very close relationship for years to come. He was Mohamed Hussain Hasham Premji. He used to be a day scholar. He came from an illustrious Khoja Muslim family. His father was the Grand Vazir to His Highness Aga Khan. After his father's death, Mohamed Hussain became the Vazir. We vibed very well from the word go, mainly because of the commonness of our outlook on life and the values we cherished. The Premjis' had a family house in Pune. While studying in Pune I would often go there to spend the weekends. Later, whenever I visited Pune I would stay there. With years, Mohamed Hasham and I grew very close and I considered him my best friend. Since we lived by the same principles, there was never any room for discord or misunderstanding. Our friendship lasted through his life and extended beyond. I have continued to be in touch with his illustrious son Azim Premji, who has turned Wipro Limited founded by his father into a multinational entity known the world over. When Mohamed Hussain put up an oil mill at Amlavar, he took a few of us over there and later when he formed a Private Limited Company, called the Western India Vegetable Products Limited he asked me to join as a Director. I continued as a Director for over 40 years till I resigned.

Death of my grandfather

In December 1932, Bha (my grandfather) passed away in Udaipur, where he was a guest of the Maharana. He had gone there to sell diamonds to the Maharana, who had been a valued customer. Bha used to exercise and do yoga every morning. Chhagan, our cook, who usually accompanied Bha, was waiting outside his room with a glass of milk. When Bha did not come out for a long time, he informed the Maharana. Bha had died of a severe heart attack. He was 70. When we got the telegram, I was with my father at our Pedhi at Javeri Bazar. Bapaji left for Udaipur the same evening. The Maharana had kept the diamonds in safe custody till my father's arrival.

Bha was cremated at Udaipur. The death of his father shattered Bapaji. It was as if the biggest source of strength in his life had been snatched away. However, true to character, he was stoic about it, never showed his feelings.

Hypocrisy is the most difficult and nerve-racking vice that any man can pursue; it needs an unceasing vigilance and a rare detachment of spirit – W. Somerset Maugham

On Bapaji's return from Udaipur, a steady stream of friends and relatives dropped by at the Pedhi to condole Bha's death. Most of them, including my father-in-law-to-be, Hemchandbhai, advised Bapaji to induct me into the business to lend him a helping hand. But Bapaji politely turned down the suggestion. He wanted me to first complete my education. Right from the beginning he was clear about one thing: he wanted all his children to be well educated. So I went back to college.

The education-first principle applied to the girls in the family as well. A sister of mine, Vimla, is a Fellow of the Royal College of Surgeons (FRCS), London and another sister Dinbala is a Ph.D in Chemistry from the Glasgow University. My sister Sushila is a BA (BT), Jaylina (now called Jaishri) is MBBS and my sister Raman is a MA.

My first trip to England

During the summer vacation of 1933, Bapaji sent me to England with Professor Wodehouse, who was going for his vacation. We sailed by Lloyd Triestino ship Victoria from Mumbai. My would-be father-in-law Hemchandbhai also sailed with us. He was going to Antwerp. I got off at Naples with Hemchandbhai while Prof. Wodehouse went straight to England. I joined him later in London via Antwerp after seeing Naples and Rome. One of the main reasons for my going to England was to try and get admission into the Cambridge University. However, this did not materialise as I was below 18 years of age. I was 17 years old then and they suggested that I return after a year. But somehow that did not happen.

I made the best of that trip going around London, Rome, Paris, Naples, Antwerp, Hamburg and Vienna. In Paris I stayed with a jeweller, Kalyankaka. Everyday I would go on sight-seeing tours by bus. In all the cities I visited, with the exception of Vienna, Batliboi, the engineering company that Bapaji had bought over, had business connections. Vadikaka, a friend and neighbour, who was also a working partner in Batliboi, looked after our company's business overseas and knew our foreign principals well.

*The greater the number of laws and enactments,
the more thieves and robbers there will be - Lao-tzu*

Hemchandbhai rejoined me in Vienna after finishing his work. He took me one day to meet Vithalbhai Patel (brother of the renowned freedom fighter and national leader Sardar Vallabhbhai Patel), who was ill and recovering in a nursing home. There we met Subhash Chandra Bose. Subhash Bose's spirit of nationalism and his love for the country left a lasting impression on me. Vithalbhai Patel was elected as Speaker of Central Legislative Assembly in Delhi.

I can never forget a small but very embarrassing incident that happened during my stay in England. Professor Wodehouse had taken me one day, to Kent to meet his sister. As we were chatting over lunch at her place, I asked the hostess how old she was. There was instant silence and I sensed that I had committed a faux pas but didn't quite know what. Professor Wodehouse later explained to me that it was not considered discreet and polite to ask a lady her age. "Remember, never ask a lady her age," he told me. That was my introduction to modern etiquette!

We returned to Mumbai in time for the next academic term at college.

A spell of rigorous training...

In 1934 Deccan College closed down and I moved back to Mumbai to join the Elphinstone College. After we took over Shree Ram Mills in 1935 and embarked on the textile business, Bapaji was keen that I should prepare myself to run it. I was then studying for my Master's degree at Bombay University School of Economics and Sociology. Simultaneously, I was also going to VJTI (Victoria Jubilee Technical Institute). Bapaji had arranged for me to study textile engineering under Prof. D.F. Kapadia, who was Head of Textile Department at VJTI. He happened to be a client of Bapaji's in his diamond business. My daily routine became very hectic.

I would leave our Andheri home at 8 am and reach VJTI at 8.30 am. The foreman of the workshop would come early every day to familiarise me with the running of the machines. I would be there till 10.30 am when the regular classes would begin. At 10.30 am I would start for Shree Ram Mills at Lower Parel and be there till 2 pm. Bapaji had ensured that I would

*Our dreams have to be bigger. Our ambitions higher. Our commitment deeper.
And our efforts greater - Dhirubhai Ambani*

have lunch at the Mill by arranging for a cook there, who made delicious food. Bapaji's business associates – the representative from Bajaj and the Menghraj family – also ate there. Bapaji would just have cow's milk and fruits brought from home.

After lunch, I would reach the University by 2.30 pm for my MA studies. C.N. Vakil, the renowned economist was the head of the Economics department and Dr. Thoothy was the professor of Sociology. J.J. Anjaria, a lecturer in the department, was later my private tutor also. All three were good teachers and I enjoyed both the subjects. Later J.J. Anjaria was appointed as Deputy Governor of the Reserve Bank of India.

After college hours, which ended at 4.30 pm, I would go to Batliboi at Forbes Street and sit with Vadikaka at Batliboi. At 6 pm, I would go to the Law College. Actually, there was no formal law college as such at the time. Honorary advocates and solicitors like Petigara (of the well known Solicitors' firm Mulla and Mulla) would come and give lectures on law at the Elphinstone College. I would be finally back home by 8 pm.

I passed my MA in 1938. At the end of the first year, I had given up on law as it required too much of mugging up and I did not have the time for it. However, one year's study of law proved very handy in business, because the mind became attuned to grasping legal nuances. Even today, our Company Secretary at Batliboi sends me the final draft of all legal documents for my comments.

The elaborate training came in handy for me to successfully fight the case filed by the Menghraj family against Bapaji and me for 'minority oppression' after the Managing Agency system was abolished in 1966 and I was named Managing Director of Shree Ram Mills Limited.

I got married at Patan, in our ancestral home... the festivity went on for eight days!

Only strength respects strength – APJ Abdul Kalam

Even though I was engaged in 1925, when I was only nine years old, my marriage to Bhagwati was solemnized 14 years later in February 1939. The event took place at our ancestral home in Patan with a great deal of pomp and splendour as desired by my mother and maternal uncles. The festivities went on for eight days. In the beginning there was some unpleasantness as people from our Mohalla boycotted Bapaji because my sister Susheela had been engaged to be married to a boy from outside Patan. Her fiancé, Babubhai, was from Palanpur. However, when they saw the grandeur of the event and the festivities around it, many of the protesters came around to participate, seeing what they were missing.

As a bridegroom, I broke away from the convention of wearing a pagdi. Instead, I wore a cap. I did not want to come to the ceremony on a horse-back either. After a lot of persuasion, I had to give in and ride a beautiful white horse belonging to Limbu Miya, a well-known horse owner. Many people remember my marriage to this day because of the grandiose celebrations. They tell me that Patan never saw such a grand marriage.

I had been meeting Bhagwati for about three years before our marriage. I used to take her out in my convertible Adler. She was a lively woman, extremely amiable and considerate. We left for our honeymoon to Ceylon (now Sri Lanka) by ship in March 1939, a month after our marriage. We stayed for two days in Colombo at the Galle Face Hotel overlooking the sea. We were looked after in Colombo by my close friend Hasham Premji's office (Premji was into grain business at the time). From Colombo we hired a car and drove around Ceylon, first to Anurathapura, Candy and then to Neuralia, a beautiful hill station, the highest in Ceylon. At Candy, we saw the temple dedicated to the tooth of Buddha. I remember that month as one of the happiest and the most memorable ones in my life. Bhagwati was truly my better half. She was a very genial and understanding lady. As I used to be very busy almost the whole day with my business, I had hardly any time for my wife and children. Bhagwati took it in her stride and brought up our children with diligence, love and affection.

Our eldest daughter Chitra was born in February 1940, Dharini in December 1941 and Darshana in December 1943. Our son Nirmal was

The test of morality of a society is what it does for its children – Dietrich Bonhoeffer

born in May 1949. I was very fond of all my children though I could never demonstrate my feelings for them readily. Bhagwati always felt that I was partial towards our eldest daughter Chitra and pampered her more than our other children, but I did not agree with her. I don't think I ever differentiated between my children. I have always tried to give them the best life I could, never came in the way of their marrying whoever they chose to, defying conventions. They might have found me a bit aloof and distant because I wasn't participating in their upbringing hands-on. I was very busy during their growing up years, and since Bhagwati was handling them extremely well, I didn't see the need to interfere. That didn't mean I was any less concerned about them.

Academic education apart, the rigorous training that Bapaji put me through in my youth and the discipline and values he inculcated in me, stood me in good stead right through my working life. It helped me command the kind of respect I did at work and in my interactions with people socially and as part of my business in different societies and cultures the world over.

Bhagwati enjoyed good health throughout until her knees gave away. Bhagwati had osteo arthritis problem in her early 60s and she first had an operation by Dr. K. T. Dholakia, the famous orthopedic surgeon. However, although the operation was successful, the effect of the operation did not last long and after a few years she again had the same trouble on the same knee and Dr. Dholakia suggested that she should have a knee replacement. As such, the knee replacement operation was done in Bombay Hospital but in those days the technique and the after care was not as good in India as now and the operation though successful, she could not bend her knees to the full extent possible. As such, when the arthritis trouble recurred on the other knee, we decided that it was better to have the operation done in New York by Dr. Ranawat at the special orthopedic hospital in New York. Dr. Ranawat, who I believe was a student of Dr. Dholakia in the earlier days, was the inventor of the knee replacement technique and in fact Dr. Dholakia had adapted that technology from him.

*It is with narrow-necked people as with narrow-necked bottles:
the less they have in them,
the more noise they make in pouring it out.* - Alexander Pope

It had so happened that on my visit to Kapadvanj for the inauguration of the orthopedic dispensary in Menakaki's name, I surprisingly met Vadikaka's grand nephew Pankaj who was raised earlier along with his brother in Andheri but later on his father had shifted to Bombay. As such, I had lost touch with him for a number of years and I could not recognise him because he had a beard. He called me and I came to know that he was living in New York and had a business in New York. When I told him that we were going for Bhagwati's knee operation in New York, he said that he would do everything possible for our stay there. This was also a God sent for us since they met us at the airport, took us to their house before dropping us at the apartment we had booked just next to the orthopedic hospital and they looked after us very well. Pankaj's wife Gyanda used to bring for us every day food that she had cooked in the morning before going to office in the morning. As such, our whole stay in New York became very pleasant and most satisfying and Bhagwati's operation was very successful because she could bend the knee that was operated by Dr. Ranawat fully. Ever since then, my association with Pankaj's family and Gyanda has been continuing.

She loved travelling with me and accompanied me on many of my trips abroad. Her presence helped me in my business. Being genial and friendly by nature she could make friends easily and she socialised with the families of our associates abroad, which was a great help. Though simple otherwise, she was very clothes-conscious. After 64 years of a happy married life, my wife had a serious illness and in 2002 around October, she suffered from a disease called Diverticular. She suffered for almost a year and ultimately passed away. She was the live spirit of the Ladies Group at the Willingdon Sports Club and all her friends have felt her loss.

*Her loss in September 2003 has left a big void in my life,
but thanks to her, my children have been a great source of
comfort to me.*

*When you meet someone better than yourself, turn your thoughts to becoming his equal.
When you meet someone not as good as you are, look within and examine your own self*
- Confucius

October 2003 – I visited London for First Ahimsa Day organised by Institute of Indology in co-operation with WJC in the British Parliament. This was quite successful. I, on behalf of WJC, presented a set of books to the presiding MP – who was the MP of the Opposition Party – and to the Indian High Commission.

However, this was on a very windy night of autumn and I caught a chill and also had fever. I had to arrange to call an Indian doctor at Vardhan's home where I was staying through a telephone call to Dr. Singhvi in India who was treating him when he was the High Commissioner. He advised me to go home and cancel all other visits in Europe. So I returned to Mumbai and was confined to bed for a month. I had called Dr. Sujeet Rajan for consultation for the first time.

After I recovered from cold, a few months later, during my morning walk, I felt uneasy and I was feeling very weak. So the next morning I called both Dr. Atul Nathwani, my cardiologist and Dr. Jamshed Soonawala and after examining me and after taking the cardiogram, they diagnosed that I had a mild heart attack during the night. Dr. Atul Nathwani said that further medication could prolong life but I would have to slow down and also one can never be sure when one might have a sudden attack; however, if I wanted to have my usual active life, I should have by-pass surgery but it was a high risk. I asked him what was meant by high risk, he said it was around 10%. They advised that if I went for surgery I should get it done abroad because of the risk involved and my age. Therefore I decided to have the cardiac surgery done at Cleveland Clinic in USA since I had sent my earlier angiogram and Dr. Nathwani's prescription to the cardiologist there and he had confirmed what Dr. Nathwani had prescribed and I had carried on with medication.

Although Nirmal and rest of the family were against my going to Cleveland, I was insistent and made all preparations for treatment at Cleveland Clinic and even fixed the date of operation being 21st June 2004. When Vasanti (my brother-in-law's wife) came to visit me, after hearing about my heart problem, she insisted that I should visit the Asian Heart Institute and see Dr. Ramakant Panda. Although I was initially reluctant to go there since

*'There are no barriers that cannot be bridged,
except the ones men create in their own minds' – Zen Saying*

I felt I would get confused, ultimately after her persistence, I went and consulted Dr. Panda and after talking to him for about an hour and more and having been highly impressed by him, I finally decided to have the operation done at Asian Heart and I am glad I did that.

Here also I would like to mention that Dr. Panda had warned me about the high risk and that I might have to spend a couple of days more in the ICU and then at the hospital room for a couple of days more than normal. He even charged me on this basis, but since I recovered normally and did not have to spend more days as he had envisaged, the hospital refunded over Rs. 40,000/- to me – quite exceptional in India.

I was so impressed by Dr. Panda, the hospital and its highly professional and efficient treatment and by this gesture of refund, that I asked Dr. Panda whether he wanted any financial help (the hospital then being only around 1½ years old and was making losses). He responded saying help was always welcome. As such I donated to the hospital without any conditions. He accepted the donation, but he also graciously named the library in the hospital in Bhagwati's name and also gave me some equity shares in the hospital and also balance was utilised for the hospital Pediatric Heart Division.

However, in 2007 I had low fever for about a month and our G.P. Dr. Dilip Sampat and our chest physician Dr. Jamshed Soonawala thought it would be better to have a general physician consultant to check me and see whether he could lay hands on any problem. As such, Dr. Ramamurthy was called in and he detected that there was a tumour in the colon. I was advised to do a biopsy and the result was detection of Cancer and that an operation would have to be undertaken. As such, I consulted Dr. Praful Desai and he asked me to get biopsy done at Breach Candy Hospital. However, the biopsy could not be done by Dr. Sharad Shah at Breach Candy Hospital and he closed the biopsy process. Dr. Desai insisted that the operation should be done and though my family members were against it, since I still had low fever. I decided to have the operation at Breach Candy Hospital and in fact reserved a room at the Annexe and I entered the hospital for admission. While Sheela was making the deposit

In a democracy, you believe it or not; in a dictatorship, you believe it or else -
Anonymous

payment, I heard that there was some argument about my room and therefore I felt disgusted and decided to cancel the operation at Breach Candy and come home. Then I consulted Dr. Sujeet Rajan, the chest and lung specialist at Bhatia Hospital. He suggested that I should get the biopsy done by Dr. Vipul Rathod at the Hospital. He did the biopsy and the endoscopy at the same time with ease and the biopsy pieces were sent for testing for malignancy. Dr. Rajan also suggested that I should get operated at Tata Memorial Hospital by Dr. Parul Shukla. As such, I immediately consulted Dr. Shukla and told him that I would not like to have the operation done if there was to be chemotherapy treatment later on. Dr. Shukla assured me that there would not be any necessity of chemotherapy after proper examination although he mentioned that it was a high risk operation. As such, I had this cancer operation done at the Tata Memorial Hospital and the tumour removed in October 2007 and I recovered like a normal person.

Since then I was progressing well carrying out my normal activities, but then in the month of April 2010 I had a pain in the stomach. So, Dr. Rajan decided that I should consult Dr. Anand Nande because it seemed to be hernia. Dr. Nande advised me that I have a hernia problem but as long as the hernia is dormant nothing needs to be done. If at a later stage the hernia pops up, then I should have the operation done. As such, end of October 2010 I again had pain and the hernia had popped up and after a little while it again subsided. On consulting Dr. Nande the next day, he advised that the hernia operation should be undertaken as soon as possible as otherwise later on it might require an emergency surgery. As such, I was admitted to Bombay Hospital and had the operation performed on October 4, 2010. I had a lot of pain after this operation and the doctor advised me to remain at home after being discharged from the hospital for atleast a month from the date of the operation and only then I should resume my normal activities.

Family...brothers and sisters

I was the eldest of my parents' children. Chaman, who was four years younger to me, was also schooling at Panchgani, but in another boarding

What the country requires is good governance, not a new draconian law – S. Jaipal Reddy

school, St. Joseph's Convent. He returned home for a holiday, developed typhoid and died. He was just 12 years old at that time.

Then came Susheela, who celebrated her 90th birthday recently, followed by Bhagwati, who, by an interesting coincidence, married a person by the name of Pratap – Pratapchand Shah! Though his family belonged to Patan, they were into cloth business in Rajkot. My next sister Raman, MA in English, was also given in marriage outside Patan. Her husband's family was into diamond trade. My brother Arvind, who was younger to me by about 16 years, died young in an air crash in 1950 on his way to Paris. A bomb exploded when the flight he was in took off from Cairo, Egypt.

My sister Vimla went to college in Delhi. After graduation, she went to London to do her FRCS. On her return from the UK she got married, and has been doing a lot of social and charitable work.

My next sister Jallina (Jayshree) is a MBBS from Bombay. She married a man of her own choice outside the Jain community. Her husband, Dr Suresh Store, went on to become a leading chest specialist in Mumbai. He was a talented musician too, who could play the sitar well. Unfortunately, he died young. In fact, Jaylina was first engaged at the age of six. After some time, Bapaji got to know that the boy was suffering from epilepsy and broke her engagement. Now in her late 70's, she works part-time in a doctor's clinic.

My sister Dinbala is a Ph D in Chemistry from Glasgow University, UK. She had an arranged marriage – a late one by Indian standards – outside the Jain community. Her two daughters hold doctorates too.

The youngest was my brother Mahesh. He was the most handsome and intelligent of all. He also chose his own life partner, again a non-Jain. Unfortunately, he died in his early forties.

Debt is the worst poverty – M. G. Lichtwer

*My brother Arvind died under incredible circumstances...
It shattered me...*

Towards the end of August 1950, I was planning to tour Europe with my wife Bhagwati. Arvind, who was studying engineering at Lowell College in Boston, USA, had come down for a holiday. He asked me if he could join us as he had not been to Europe before. I said yes, and got him a ticket on the same TWA flight as Bhagwati and I. Soon after, I happened to read somewhere that during the war Churchill and Eden never travelled together so that, if there were to be a mishap, one of them would be alive. So I thought of flying to London with Bhagwati a day earlier. Arvind was to fly directly to Paris the next day, where our agent Maurice Devilder would receive him and take him to his plush apartment at Arc de Triumph and after showing him round Paris, put him on a night ferry-train to London. Ba (my mother) was upset with the change in schedule. She was unhappy because she felt since Arvind did not speak French, he would be handicapped in Paris. I tried to reason with her saying Devilder would receive him at the airport in Paris and I would be there to receive him at London's Waterloo Station. But Ba did not reconcile. As bad luck would have it, the move proved fatal. In London, as I was coming out of the underground station, Bank, I bought a newspaper and was stunned to read that a Paris-bound TWA aircraft had crashed over Cairo the previous day and all the 55 persons on board had died! I could not bear the thought that Arvind was on that flight! Totally shattered, I rushed back to Grosvenor House on Park Lane, where Bhagwati and I were staying, and rang up Bapaji and asked him if I should rush to Cairo. He said my going to Cairo was of no use as there would be nothing left there. "Complete your work and come back home by ship," he said. "From now on, you won't travel by air." I could never stay at Grosvenor House again.

My mother held me responsible for Arvind's death, although if we had flown by the same TWA flight as per the original plan all three of us would have been dead! She continued to sulk. One day I told Bapaji that I would like to shift out with Bhagwati. Bapaji gave in to my request; and reluctantly, Bhagwati and

Truth crushed to earth shall rise again - Bryant

I moved to Ridge Road on Malabar Hill in South Mumbai. Bapaji and I met everyday, mostly at the Shree Ram Mills office. Over the weekends, Bhagwati and I regularly visited our Andheri home with children.

The story of how I got the flat at Ridge Road is interesting. In the building 26, Ridge Road "Printemps", the ground floor was occupied by Mr. K.M. Munshi, a prominent advocate and a minister in the Congress Ministry. My father-in-law who was a friend of the Chief Minister of the then Bombay (province) Mr. Morarji Desai had approached him and said that why don't you ask Mr. Munshi to vacate the flat on the ground floor since he had three residences, one more at Bharatiya Vidya Bhavan and another one at Worli Sea Face since he wanted it for his daughter. At the time there was Rent Control and the land lord could not ask a tenant to vacate. Morarjibhai said that he could not do so but when Mr. Munshi vacates the flat, he would allot the flat to him for his daughter. At that time, there was requisitioning of vacant premises by the Government when Mr. Munshi vacated the flat in mid 1950. Hemchandbhai again approached Morarjibhai and the latter made a technical point that since the building belonged to Hemchandbhai's brother and he would not allot the flat for his daughter. As such, I was wondering what could be done. Then my father thought of the Minister in charge, Bhausaheb Hiray who hailed from Malegaon. So he said we should ask our Yarn agent at Malegaon Mr. Motilal who would know Hiray quite well. The approach was made and although he could not allot the flat directly, he suggested that I should make some arrangement to share the flat to whom it is being allotted and then since he is a government servant, he would vacate in two or three years either on retirement or transfer and then I could take over the whole flat. The flat was allotted to the Income Tax Commissioner Mr. Raju if I remember right, who was a very nice person and since he and his wife were only two and sometimes his daughter visited, the flat was too big for them. He agreed to give almost half the flat to me and although I offered to pay him the total rent, he refused and only shared the rent with me. Then when he vacated the flat on retirement, I took over the whole flat. Mr. Motilal suggested that I should donate Rs.15,000/- to Mr. Hiray's school in Malegaon, which I did.

It is difficult to wake up someone who is asleep. But it is extra difficult to wake someone who is awake and asleep at the same time – Kanchi Shankaracharya

From this flat on ground floor, I moved on the second floor when the landlords (my wife's cousins – 3 brothers) built three duplex flats in the building around 1965.

My younger brother Mahesh was our parents' last child. He was born in 1938, just a year before my marriage. He was handsome looking among us siblings and a brilliant student. Bapaji sent him to a boarding school – the Scindia School – at Gwalior, which was ranked the third best school after Doon School (Dehra Dun) and Mayo College (Ajmer). He studied there for five years before returning to Mumbai. I got him admission to the prestigious Cathedral School in Mumbai. He fared extremely well there, and then went to Dulwich College in London for his A Levels. Those days Dulwich was considered almost on par with Harrow and Eton. I had accompanied him to the UK by ship in 1954 as Bapaji was still against us flying. Ba travelled with us along with my sister Jailina, who was joining a medical college for her MRCP. We also took our cook Roopchand with us. En route we disembarked at Port Suez, visited Cairo and saw the Pyramids before getting back on the ship at Port Said.

We hired a house in London at Notting Hill gate for Ba. She visited Dulwich a few times to make sure that Mahesh was comfortably settled. Over the weekends, Mahesh and Jailina would visit her in London. By October 1954, when the weather in England began getting colder, Ba decided to return to India. She was by then convinced that Bapaji's decision to send Mahesh to London was the right one. Our cook was allowed to cook on the steamer by special permission.

Later on Mahesh joined Cambridge University. His college – St. Johns – was in the lovely river town of Cambridge. It was also famous for boat racing. After obtaining his BA and MA degrees with distinction, Mahesh went to MIT on a Sloane Scholarship. While he was at Cambridge, he would visit India every two years. Whenever I was abroad I would meet him and take him around on holidays in Europe along with my sisters and daughters.

Leadership is action, not position – Donald H. McGannon

The death of Mahesh, my youngest brother and the brightest among us, was another cruel blow...

Daughters Chitra, Dharini, Darshana....son Nirmal

When Chitra, my eldest daughter, was going to London in early 1957 for studies, accompanied by Bhagwati, they had to go via Cape of Good Hope which was a very tedious route, around South Africa as the Suez Canal had been closed the previous year, 1956. Initially, Chitra cried when she was left alone at Cheltenham. A year later, Dharini, my second daughter, joined her there. By then the Suez Canal had opened. The following year Darshana too went to London. My sisters Dinbala, Vimla and brother Mahesh were still in the UK at the time and they all met often in London.

During that stage, whenever I travelled in Europe, I would take my three daughters, my brother Mahesh and my two sisters, who were studying in England, along with me. My sister Vimla was doing her FRCS in London and Dinbala was studying for her Ph.D in Chemistry at the Glasgow University. During a trip in 1958, we hired a Mercedes 300 and all of us drove to Geneva and Vienna before settling down at a small villa we had hired for three weeks in Hofgastein in Austria, 2-3 kilometres from Badgastein, a famous spa. Quite often during our stay there, we would drive to Salzburg to attend concerts during the music festival.

My father's decision to take over Batliboi had a humane angle to it...

Batliboi and Company had been formed by one Jehangirjee Framji Batliboi in 1893 as a proprietary concern. Bapaji took over Batliboi in 1915 (a year before my birth). Vadikaka, who had initiated the process of take-over by bringing in the proposal, became a working partner in Batliboi

I care less about the gross national product and more about the gross national happiness – Jigme Singye Wangchuk

on a remuneration of Rs.150 a month plus a 3.75 anna share in the profits (16 annas made a rupee). Maneklalmama, one of my maternal uncles, was also brought in as a working partner on a monthly remuneration of Rs.125 plus a 2-anna share in the profits.

Bapaji's decision to embark on a new line of business had a human angle to it besides business prospects. He wanted to create employment opportunities for more people. The diamond business, which he had made a success of, provided limited scope to employ people. As a conscientious citizen, he was keen to create more employment opportunities since he had the means and the capacity to do so.

Sincere and God-fearing as he was, Bapaji adhered to stringent business ethics. His role model was his own father, who had inculcated in him a strong sense of values. He had quit studies at a very young age to help his father (my grandfather) set up the diamond business. He never regretted it. He believed that his ultimate school was at his father's feet, and he religiously followed the standards set by Bha, both in business and personal life.

Batliboi attracted many from Patan...

Maneklalmama's father had a shop in Mulji Jetha market. One day, he came to Bapaji and asked him if he could work for Batliboi. Considering he was a close relative – he was his brother-in-law (my mother's brother) – Bapaji made him a working partner in the company with a 2 anna share as mentioned above. Vadikaka had a 3.75 anna share and Bapaji had the rest. Batliboi was a successful firm with its Main Office at Forbes Street in the Fort area of Mumbai. Later on, a branch office was set up at Nagdevi Street, which dealt mainly in hardware. With time, Batliboi established branches in several important cities like Delhi, Chennai, Bengaluru, Kolkata, Kochi, Ludhiana, Hyderabad, Ahmedabad, Jaipur, Indore and Coimbatore.

As it kept growing, Batliboi attracted many people from our home town Patan. They would land in Mumbai and meet Bapaji and tell him that they were keen to work for his company. Bapaji would readily offer them jobs.

Be the change you want to see in the world – Mahatma Gandhi

Many would join as salesmen and, after working for sometime, would leave and start their own business. We didn't grudge it. Instead, we were happy that those who left Batliboi to start their own business were doing well. Bapaji was happy to see those trained at his companies going places. It served the purpose of his creating more and more opportunities for people. He wanted people to progress and lead a better life.

Bapaji didn't go to Batliboi regularly, he went there once in a while. His normal routine comprised going to Shree Ram Mills everyday and from there to Zaveri Bazar to attend to his diamond business.

Maneklalmama lived in the annexe wing of our Andheri bungalow with his family, like Vadikaka, Popatkaka and Khubchandmama. When Nagarkaka was diagnosed with cancer, Bapaji decided to send Vadikaka with him to Paris for treatment at the famous Madame Curie clinic, as he (Nagarkaka) could not speak English, despite apprehensions that Vadikaka's absence would affect the working of the company. Bapaji felt that Nagarkaka's life was more important. Thanks to the timely treatment (in Paris), Nagarkaka recovered and lived for another 25 years! Maneklalmama resigned from Batliboi after some years and started his own business at Nagdevi Cross Lane. Another maternal uncle of mine, Khubchandmama, also left Batliboi to start his own business.

My father followed stringent business ethics, never compromised on them

Bapaji lived by very high ethical standards. He never hesitated to own up his mistakes. He expected his business associates to do so too. I remember, one day when Bapaji went to the Batliboi office on Forbes Street, Mumbai, he saw Vadikaka in deep thought. Bapaji asked him what the matter was. He said a customer had made full payment without deducting the advance he had paid. Bapaji said, "So? What's there to think about it? Just send the customer a cheque for the excess amount with a regret note." Bapaji never evaded tax, he would pay more than 100%

*Not excellence. Perfection. You aim for perfection, you will attain excellence.
If you aim for excellence, you will go lower - J.R.D. Tata*

taxes during the war, when there was excess profit tax on both, income and wealth tax which were very high. During the war, Batliboi's sales had shot up and there were huge profits.

The Income Tax Department assessed Vadikaka's and Maneklalmama's remuneration as well for excess profit tax for 1943-44. We challenged it on the plea that Vadikaka's and Maneklalmama's share in the profit before tax was their remuneration as employees of the company. We fought the case right up to the Supreme Court, which ruled in Vadikaka's favour. Maneklalmama also benefited by the judgement. Unfortunately, the case dragged on and by the time the verdict came, Vadikaka had passed away! His net earnings during the war years were much more than our family's (because of E.P.T. and wealth tax). Vadikaka had set up a charitable trust.

After his death, his wife Menakaki transferred a large part of their savings to the trust. The trust donated funds to several educational and medical institutions in memory of Vadikaka and Menakaki (after her death), benefiting several natives of Kapadwanj. The trust named after Vadikaka and his wife Menakaki was mainly managed by me. It must be worth about Rs. 1.25 crore by now.

Batliboi's predominant business was Agency business for machinery and equipment of various types apart from the hardware business mainly carried on in our Nagdevi office. Later the Nagdevi building was sold off when we decided to close down the hardware business many years ago.

Prior to World War II (1939-45) Batliboi's business was mainly in imported machine tools, oil engines, imported files etc. Batliboi was agent for Eriksen's Lathes (Germany) and their representative Mr. Phillipsborn used to visit India frequently and he became a very good friend. Wilte oil engines (from USA) was another very good business. Hobbing machines from Barber Colman (USA), Pumps from Kalamazoo (USA), Electroplating materials and equipment from Canning (UK) and some other machine tools from UK. Frederick & O'Meara were our agent in New York. We also did business with Daihatsu engines, pharmaceutical machines from Japan and Mr. Muira was Batliboi's agent in Japan.

The only thing we have to fear is fear itself – Frederick D. Roosevelt

After the war, business connections were made for machine tools from Czechoslovakia, humidification equipment from Ameliorair (France), air pollution equipment (fans) from Germany, knitting machines (Mayer & Cie) from Germany, textile rota spinning machines from Czechoslovakia, Saco Lowell, Draper (textile machines) Barber Colman winding machines, Foxboro control Instrument, Rockwell wood working machines – all from USA. Hydro Power plants from Neyrpic Thermal Power plants and Alsthom, Electric switch gear, CGE and Lafarge for special cement all from France.

After the war, we had engaged Mr. Marty (who had been a war prisoner in India) an ex Skoda man as our General Manager and it was he who was responsible for Batliboi getting into the Power Plant business and it was during his first visit to France that Batliboi contacted Neyrpic in Grenoble (France) that I first met Indru and Chandru Advani. Batliboi had very good business in India for Neyrpic hydro turbines. Later on Alsthom in Paris took over Neyrpic. Hence for almost 20/25 years, I had made a number of visits to France and many a times Neyrpic would give me a car for my business travels to Germany, Switzerland and Czechoslovakia. Indru was for some time their representative in India stationed in our office. Natural consequence was that I and Indru became good friends (since Indru along with Mr. Misson at Neyrpic were frequent visitors to India for marketing and customer contacts. Chandru being in Research was not much in contact). This friendship with Indru and his charming wife Giselle has continued all this while – I often visit them even after retirement from business in Paris and particularly their beautiful home in Lans (Villard de Lans). They are charming hosts.

Indru's friendship brought me in close touch with his father, esteemed Shri T.M. Advani (who established the Jai Hind College in Mumbai after migrating from Karachi after Partition) and his mother. After retirement he became the Vice Chancellor of Kashmir University and we had a very good time with them in Kashmir which I visited with our family. He also was the Vice Chancellor of Bombay University.

All these Agency businesses were developed by me during frequent visits to Europe and USA and a few visits to Japan. During these travels,

We are never deceived; we deceive ourselves – Goethe

Bhagwati accompanied me and this enabled us to be very friendly with many of the representatives of our Principals and collaborators. She being very genial could easily make friends with their spouses. All this while, we were strict vegetarians and teetotallers and non smokers. In fact this was appreciated by almost all our foreign friends.

Trouble at the Kolkata office....

In the late 1960s, when the Communist Party was in power in West Bengal, Batliboi's Calcutta (now Kolkata) office went through a difficult phase. If I remember right, Jyoti Basu was the Chief Minister at the time.

Colonel Eapen (Retired) was the General Manager of Batliboi and Chinubhai Shah the Manager at Kolkata office. Narayan N. Pai was the Finance Manager. There was a pending dispute over wage revision. The labour union had pitched their demands so high that we could not comply with them. So we decided to close down our Kolkata office. We had more than 100 employees on the rolls of Batliboi there. Our labour laws did not allow retrenchment. We worked out the total amount due to each employee as on January 31, including leave pay etc, and mailed the cheques by registered post. After functioning normally during working hours, we were to shut the office by midnight (of January 31) and put up the closure notice. Pai and Chinubhai were to leave Kolkata by car immediately afterwards and catch a flight to Mumbai.

Chinubhai's family had already been sent away to their native place. Somehow, a few members of the staff seemed to have got an inkling of our plan. As soon as the notice was put up and Pai and Shah drove off, some union members saw the notice and followed them in a car. Fortunately for Pai and Chinubhai, as soon as their car passed a railway crossing, the gates were shut, and the two managed to escape. It was God's will. If the Union guys had caught up with the two, the consequences could have been fatal!

The Union members began sending feelers to us for negotiation, but we took a firm stand. We told them in no uncertain terms that unless they

*Ask not what your country can do for you,
Ask what you can do for your country ~ Jug Saraiya*

agreed to our terms, which would involve sizeable retrenchment, we would not be able to restart the office.

Ultimately, after about three weeks, they came around and sought an appointment with us in Mumbai. We agreed on condition that we would meet just two members of our staff who were union members and who had the mandate to decide on the terms. They agreed, and two of their representatives came over to Mumbai and we agreed on the terms of revision of pay scales, allowances and retrenchment, to reduce the number of staff from over 100 to 44. We also gave them a list of the staff members we were agreeable to re-employ. We had already sent by registered A/D details of the dues each of the employees was legitimately entitled to till the day of the closure of the Kolkata office, along with cheques. Batliboi-Kolkata reopened with 44 employees on its rolls as fresh employees. People in Kolkata were amazed that we could shut down our office and then reopen it with a smaller staff. Interestingly, the cutting down on staff had no negative impact on our sales figures. Instead, there was a marked improvement in efficiency and turnover.

The Batliboi factory at Udhna....

The Batliboi factory at Udhna was an offshoot of our machine tool business with Czechoslovakian manufacturers. The Czech manufacturers and we felt that it made business sense for Batliboi to set up a factory locally to manufacture milling machines as well as radial drilling machines with the technical know-how of the Czech manufacturers. We had seen a couple of locations for setting up the factory, but finally decided on buying a large plot of land keeping in mind future expansion. We had deputed R.K. Parikh, the General Manager of Shree Ram Mills, to identify some land near Surat. Eventually, with the help of friends we were able to identify and purchase about 150 acres of land at Udhna, and commence the machine tool business from there. This was sometime in 1960. Later, I approached Rockwell Senior of Rockwell of USA in Pittsburgh and proposed a joint-venture for the manufacture of their machines in India with their technical collaboration. Batliboi already had business connections with Rockwell of USA. We had been agents for their wood-working machines in India.

When the king is unrighteous, who will not be unrighteous? – Somadeva

Rockwell happily agreed to my proposal and it was decided that Rockwell and Batliboi would have a 50:50 joint-venture. The international division of Rockwell identified a manager to oversee the manufacture of the machines in India. A separate shed was built for this factory at our Udhna complex. The joint-venture company entered into an agreement with Batliboi for leasing the land on a long-term basis.

The break up with Rockwell...

Sometime later, when I was in Germany, on the advice of a friend, Phillipsborn of Erikson Machine Tool Company, I met a manufacturer of diesel engines in Hamburg. Batliboi were agents of Erikson in India. During the meeting it occurred to me that it would make business sense to manufacture diesel engines in India as well. I talked to the Rockwells about taking on the project as part of the joint-venture we had with them. Rockwell India which was a joint venture company, had to make an application to the government for a license to manufacture those engines with German collaboration. However, what happened was that Rockwell's representative, who had been nominated by Rockwell's International Division and was running our factory in Udhna, had made an application in the name of Rockwell, with the intention of starting an independent company for manufacturing diesel engines. This was quite contrary to the understanding that I had with Rockwell Sr. But when I approached Rockwell, I was surprised that he did not want to interfere in the decision taken by their International Division since Rockwell's was a big conglomerate. It was unacceptable to me as I thought it was not ethical.

I suggested to the Rockwells that either they buy off Batliboi's share-holding in the joint-venture or sell their share-holding to us. Rockwell chose to buy off our share-holding. They found a new partner for the joint-venture in Rallis India. This ended our connection with the Rockwells. Later the Rockwells parted ways with the Rallis too.

Batliboi had another joint-venture with an Austrian manufacturer, Schoeller Bleckmann, for the manufacture of files. Batliboi had been representing them in India. The manufacturing plant was set up in a

Since wars begin in the minds of men, it is in the minds of men that the defenses of peace must be constructed – From the Preamble of the UNESCO Constitution

separate shed at Udhna. But the venture did not succeed because our manufacturing capacity was low compared to the other manufacturers in India, and we decided to shut it down. We then got into another venture in collaboration with Ameliorair, a French manufacturer, with whom we had been doing business earlier in selling textile humidification equipment. The collaboration agreement with Ameliorair was for five years on royalty. At the end of the five years we decided to go on our own. That was how we started the textile air engineering business with humidification manufacturing equipment required in spinning and other departments to provide controlled humidity. Today, Batliboi Air Engineering division is the largest Indian supplier of such equipment to textile mills in India. The company is also exporting this equipment to countries like Bangladesh, Nigeria and others.

Union confrontation at Udhna

Some time in the 1970s our Udhna Factory was passing through difficult times and we wanted to retrench the staff. It was necessary to retrench the staff and also improve the working of the factory. At that time Mr. George Fernandes was the leader of the union of our factory and the union put unreasonable demands which we could not possibly agree to. As such, the union decided to go on strike and the Udhna factory was on strike, I believe for a couple of months. We did not show any inclination for negotiation because our point of view was that unless they agreed to retrenchment we will not reopen and we cannot go on making losses. Then feelers were sent to me that George Fernandes would like to meet me and discuss this matter. I believe his deputy who was handling the matter at Udhna was one Mr Sharad Rao who was the representative of the union at Udhna. I told the person who had met me seeking an appointment for Mr George Fernandes, that I am quite willing to meet him but I will not discuss any terms with him and until the factory reopens with a commitment by the union that they will agree to retrenchment. After a few days I received a call informing me that Mr Fernandes would like to meet me at my residence and I told him that I was quite willing to meet him at my residence.

It's easier to love humanity as a whole than to love one's neighbour – Eric Hoffer

I invited George Fernandes for breakfast and after breakfast when we sat down together and he started talking about the Udhna strike. I told George that our condition was that I will not talk about the strike, that the union will have to agree to retrenchment and come back to work unconditionally and then only I will talk about the other terms regarding wages and allowances. After 3/4 days of my meeting with him, the workers came back to work unconditionally. We retrenched the staff of about 100 people and the wages revision was also agreed upon on the basis of productivity. The efficiency thereafter improved.

Liberalisation hit Batliboi hard, we had to take some drastic decisions to salvage it...

Batliboi's business suffered heavily after the liberalization process began in 1991, mainly because the government did not initiate follow-up measures. Being predominantly in the capital goods industry, Batliboi suffered greatly in the years that followed and was on the verge of being declared a BIFR company. That's when I and my son Nirmal decided to do whatever it takes to salvage it. We began the herculean task of restructuring it, which required pumping in crores of rupees and taking some hard decisions. We closed down some of the loss-making divisions through VRS (voluntary retirement scheme) and concentrated solely on machine tool and the textile air-engineering business. The total number of staff was brought down from 2,400 at one time to 650. In fact, we had introduced the VRS in 1995 before the others had even thought of it. The cost, though, was enormous since Indian labour laws did not permit retrenchment on normal grounds. Negotiations over VRS with labour Unions meant hard bargaining which was very time-consuming. We had to agree to three month's additional pay (apart from legal half month's pay) for every year's of service. Batliboi being an old company the VRS cost was about Rs.40 crores or more. This cost, though extremely high was worth it. But it paid off eventually and Batliboi not only turned around but once again became a profit-making company which was in a position to think of buying companies abroad as it recently did by buying a Canadian

The wrong sort of people are always in power because they could not be in power if they were not the wrong sort of people – Jon Wynne-Tyson

machine tool manufacturing company called Quickmill Inc. and a French company AESA, which is a successor company of Ameliorair.

Directorship of Bank of India

I was a member of the Advisory Committee of Bank of Baroda (BOB) in 1960. At that time the Bank had just one such committee and it was based in Mumbai. Mr. Tulsidas Kilachand was the Chairman of the Bank and Mr. N. M. Choksi the Managing Director. One day I got a call from the Chairman of Bank of India (BOI), Mr. A.D. Shroff, and I went to see him because of my respect for him. He was a Director on the Board of many Tata companies. He said he would like me to be a Director on the Board of Bank of India. I told him I knew nothing about banking. He said, "It does not matter, since you have good common sense you can learn." He added that I would find the experience useful. I consulted Bapaji. He said I should accept the offer. I became a Director on the Board of Bank of India in 1961 and I resigned from the committee of Bank of Baroda.

The Chairman of Bank of Baroda, Mr. Tulsidas Kilachand, was unhappy with my decision to be a Director on the Board of Bank of India. But I felt that I would be much more effective in the position of a Director on the Board of BOI than as a member of an Advisory Committee. Later, the General Manager of BOB, Mr. Choksey, met me and said, "I am very sorry that you have joined BOI. In fact, I had proposed to the Chairman that he should invite you to be a Director on the Board of BOB, but the chairman did not agree." In any case, we all had to resign from the boards of banks in 1968 when all banks were nationalized by Morarji Desai, who was Finance Minister in Mrs. Indira Gandhi's cabinet. But I must admit that my experience and the exposure to the banking sector proved to be of immense value to me in the future.

When I joined BOI as a Director, Shantibhai Kothari was the bank's Chief Manager in London. I happened to meet him and his wife Taraben at the inauguration of a new branch of the bank in Manchester in 1962, and we became good friends. Taraben was later honoured by the Queen of England with the title of 'Dame' (a female equivalent of Knight) for her work among Indian immigrants from Africa, who had to leave in great

Despair decours man – Mahatma Gandhi

numbers in the '50s and the '60s and settle in England. Being a Director on the Board of Bank of India did help me in my business. We had, at that stage, no cash-credit account/facility at the BOI. Directors were not expected to avail themselves of any facilities from the bank. So we continued our account with Bank of Baroda, and they remained the lead Bankers for both SRM and Batliboi. My experience at BOI made me understand the Banking industry much better for future dealings with banks and financial institutions in the course of my business career.

Bharat Forge Limited

It is interesting how I got associated with Bharat Forge Limited, which is the second largest forging company in the world today and is poised to be the largest in a couple of years. I was a Director of Bank of India (BOI) when Neelkanth Kalyani of Bharat Forge came to see me at the instance of S.L. Kirloskar, who was the Chairman of Bharat Forge. It so happened that Bharat Forge had opened a Letter of Credit (LC) for the purchase of machinery and the shipment got delayed. BOI refused to extend the LC and their General Manager, Kansara, told Kalyani that he was helpless as he was bound by the guidelines of the Reserve Bank. When Kalyani told this to S.L. Kirloskar, he suggested that he consult me. Kalyani, whom I didn't know then, came to me and explained the situation they were in and briefed me on his discussions with Kansara over the Letter of Credit. I felt that the bank must extend the LC and spoke to Kansara about it. In the meantime, the rupee had been devalued by 66 percent and I reasoned that the Bank could not appropriate the difference in the LC amount but could only charge for the period of extension of the LC upto the actual date of shipment. However, Mr. Kansara did not agree. Then I met and explained the situation to the Chairman of the Bank, A.D. Shroff, and he agreed that the Bank should get a special dispensation from the RBI for the extension and charge the normal cost only for the period of extension. Kansara, Kalyani and I met the Exchange Controller at the Reserve Bank of India, Maluste – I think that was his name. He understood the problem and granted permission to extend the LC at a nominal charge. Kalyani was grateful to me for getting the needful done. Besides protecting the interests of a customer, my concern was to ensure

Think of all the beauty still left around you and be happy – Anne Frank

that the Bank's reputation was not sullied. Bharat Forge saved lakhs of rupees in the process.

Later, S.L. Kirloskar and Neelkanth Kalyani invited me to join the Board of Bharat Forge Limited as a Director when their factory was commissioned. I joined without any reservation. Bharat Forge passed through very difficult times. But Kalyani and his son Baba Kalyani managed to lead the company out of the turbulent phase. After Neelkanth's retirement, Baba has continued the good work and with his vision and efforts, taken the company to great heights.

When Bharat Forge floated Automotive Axles Limited, Kalyani wanted me to be on its Board too as a Director, possibly because of my association with Rockwell of USA. He wanted my help to approach Rockwell. I suggested they approach them directly and there would be no hassles. He did, and Rockwell's association with Bharat Forge and Automotive Axles Limited has now completed more than two decades. They are continuing to do very well. After being a Director on their companies for many years, I resigned in 2005.

Foray into textile business...

Around 1935, Madhusudan Mills, which was a part of the Currimbhoy Group of Mills, had gone into liquidation along with all the mills of the group and was taken over by the Amerseys and Sir Purshottam Thakurdas. Bapaji asked the Amerseys for a share, but they could not accommodate him. However, P.N. Mehta, who used to purchase diamonds from Bapaji, was a graduate in textile engineering from Manchester University, and was running a yarn business of his own. He suggested to Bapaji that they buy Crescent Mills, another mill from the Currimbhoy Group. So, Mehta and Bapaji jointly pitched for Crescent Mill and bought it for Rs. 6.25 lakh and spent another Rs. 20 lakh in upgrading it from a 'coarse count' mill to a 'fine count' one and installing a processing unit over a period of nine months. The mill was re-launched under the new name of Shree Ram Mills Limited.

The measure of man is what he does with power - Pittacus of Mytilene

*We built up Shree Ram Mills to a position of pre-eminence
almost from scratch*

Bapaji and Mehta were equal partners in the Managing Agency that ran SRM. Sometime later, Menghraj, Nevandram Bajaj and Dolatram, who were partners in the firm Pokardas Menghraj, approached Bapaji for partnership in Shree Ram Mills. Pokardas Menghraj were into the money-lending business. They were also major dealers in cloth of various mills. Menghraj was a client of Bapaji's in the diamond business. Bapaji wanted time to think over their request and asked them to revert to him after a couple of months. When they did, Bapaji and Mehta agreed to Menghraj's proposal and his partners Nevandram and Dolatram also joined as Directors in SRM with a total 4 - anna share. Bapaji and P.N. Mehta reduced their holdings from 8 annas to 6 annas each. The deal was struck on condition that the firm of Pokardas Menghraj would never deal in the cloth made at Shree Ram Mills.

In the initial stages, Mehta looked after SRM. Bapaji would attend office only casually. He didn't get involved in the day-to-day running of the Mill. His actions had a bearing on the fact that he trusted Mehta implicitly. I was working part-time at Shree Ram Mills those days even as I was learning the textile business at the VJTI. I took a lot of interest in the machinery Mehta was importing for SRM. As I studied deeper, it struck me that the machinery being imported for the mill was not the best available in the market. When I conveyed this to Bapaji, he just waived aside my observation. In fact, he snubbed me saying Mehta was highly experienced in the business and knew more about machinery than I. If Bapaji trusted someone he would do so completely. He was genuinely peeved when I questioned the quality of the machinery being purchased for the mill. Though I was in sync with Bapaji's principle of conducting business in total faith, I could clearly see that there was no transparency in the purchase of machinery at Shree Ram Mills. Luckily, things got exposed in a dramatic manner one day when Mehta was holidaying in our bungalow in Mahabaleshwar!

*Earth provides enough to satisfy every man's need,
but not every man's greed – Mahatma Gandhi*

As Mehta was away, Bapaji began going to SRM every morning. On pay-day, it was customary for the chief accountant to go to the RBI accompanied by two peons to bring money – about Rs. 90,000 – to pay salaries and wages to the staff. The accountant and one peon would hold the satchel of currency notes while the other peon would go to collect the coins. Bapaji was in office when the chief accountant, who had gone to the RBI to bring the cash, called to say that somebody had given him something (which made him temporarily unconscious) and run away with the satchel containing Rs. 90,000 which he had just withdrawn. Shocked, Bapaji rushed to the bank. He quickly assessed the situation on the spot and felt instinctively that the accountant's story lacked credibility. He also discovered that the accountant had taken only one guard with him that day instead of the customary two. It didn't take him long to guess that something was amiss. Soon the police arrived and Bapaji asked them to search the accountant thoroughly when he was taken to the police station, the cops during the search found some credit notes in the accountant's pocket drawn in favour of P.N. Mehta & Co. on account of the machinery purchased for Shree Ram Mills. Incidentally, I may mention that the accountant was also the accountant of P.N. Mehta's firm.

The episode disillusioned Bapaji. He was deeply hurt that his trust had been betrayed, and he decided that he could no longer be a partner with Mehta. "Either you take over the mill or I will," he told Mehta. Somehow Mehta didn't think Bapaji could raise the money to buy him off. But Bapaji was sure about what he wanted to do. He met Mehta at solicitor Nadirsha Mulla's office (Mulla & Mulla) for negotiations and a price was fixed for Bapaji to buy over P.N. Mehta's share holding in Shree Ram Mills. He then approached Sohrab Pochkhanawala, the then Chairman and General Manager of Central Bank of India, for a Rs. 20 Lakh credit. At that time there were no stringent guidelines and the Chairman of a bank could decide on the credit limit to be given based on the integrity and credibility of the applicant. Bapaji was granted the credit limit he had sought without any fuss and he bought over Mehta's shares in SRM.

*Give me the liberty to know, to utter and to argue freely according to conscience,
above all liberties - John Milton*

As Managing Director of SRM

After Bapaji took over Shree Ram Mills in 1940, I began taking more interest in its running. We had a competent manager in S.M.Cooper, who had been appointed by P.N.Mehta. After he retired, we appointed Hughes, an Englishman, who was equally competent. With their help we set about modernising Shree Ram Mills, which involved humidification, high-speed spinning, automatic winding and continuous washing and processing. It was not long before Shree Ram Mills was rated among the most modern textile mills in India. We continued to make innovative changes.

The Menghraj Group had a 25 percent share in the Managing Agency that was responsible for running SRM. Pokhardas Menghraj were already among the leading cloth traders in the Mulji Jetha market. We were also associated with the Menghraj family in Bombay Cotton, which was a trading firm for cotton exports and imports. It was handled primarily by Radheshyam Barot. Later, Nevandram Bajaj's son Ishwardas Bajaj also joined the firm. I was managing Shree Ram Mills on behalf of the Managing Agency. The workers and other staff respected and trusted me and extended full support. Though I possessed no degree or diploma in textile engineering my training at VJTI proved invaluable to me in running the mill.

We had to fight a bitter legal battle with the Menghrajs over their unreasonable demands...

After the Managing Agency system was abolished by the government, Narayandas and his brothers made an unreasonable demand viz. that along with me as M.D., one of the brothers should be made also a Managing Director. This would not work as there would be dual control. So, I told Narayandas and his brothers, "Look, our families have had a 40-year association; I suggest that one of us buys out the other and runs the business. If you name a price I have the first option to buy out your share, or let me quote a price and you will have the first option to buy our shares." They said they didn't have

Violence is the weapon of the weak; non-violence that of the strong - Mahatma Gandhi

the money to buy us out. I suggested that since they had a good reputation in the trading business, they could easily raise a loan from any bank. They did not want to do that. I had then offered Rs. 350 for a 100-rupee share, which I thought was a generous offer. But they turned it down. Finally, they filed a case in the Bombay High Court for 'minority oppression'. It was a long-drawn, hard-fought case, perhaps the first of its kind.

We approached eminent counsel Nani Palkhiwala to represent us in the case. Unfortunately, he was too preoccupied at the time, and said he could not devote the necessary time since it would be a long-drawn case. So we engaged Ashoke Sen as the senior advocate to represent us with Fali S. Nariman and two other junior advocates to assist him. S.R. Vakil, who was a partner in the solicitors' firm, Mulla and Mulla, was our solicitor (Vakil later joined the Tatas as a legal advisor). I along with S.R. Vakil and our SRM secretary, B.C. Shah worked hard with Fali Nariman and S.R. Vakil. In any litigation, you must be well prepared with your side of the case. The solicitor and the advocates depend on you for the full facts. It was Fali Nariman who prepared the reply to the petition on Minority Oppression, which, I believe, was vetted by Ashoke Sen.

The case went on for a couple of years in the Bombay High Court. The decision of the single judge (Justice Vimadala, if I remember right) went against us. Many felt that it was a case of misjudgement. We then approached the Appellate Court. The case came up for hearing before Justice Nalin Mody who suggested an out-of-court settlement. We were agreeable. Our solicitor then was Petigara of Mulla & Mulla. Our opponents were represented by Vasantbhai from the firm of Malvi Ranchhod Das. Their solicitor met us in Petigara's office along with the Menghraj brothers. I offered to pay Rs. 250 per share instead of the Rs. 350 which I had offered before they went to court. So, there was no settlement. Justice Nalin Mody opted out of the case as he knew me personally, since we were playing Bridge at Willingdon Club. The case then came up before Justice Tulzapurkar. The opponents' counsel Gordhandas took eight days to present their case. After hearing out the presentation, our counsel Ashoke Sen made some brief remarks and said Fali Nariman would give a detailed

The gross barbarism of civilization has generally destroyed nature and poetry and all that is spiritual – John Muir

reply. Just as Mr. Nariman started to speak the judge advised Gordhandas to settle the matter amicably. Accordingly, Gordhandas advised his clients to come to a settlement. From the questioning and the remarks of the judge, he might have sensed that they might lose the case. The case was settled in the High Court in 45 minutes at Rs. 206 per share, much less than the Rs. 350 we had offered out of court!

It was a difficult case because the Chief Accountant of SRM, who was also the accountant for Bombay Cotton, where both our families were interested, had all the old papers pertaining to important transactions with him, especially the books of 1948, which contained details of all transactions of Bombay Cotton as well as our cotton business in Karachi in the then newly-formed Pakistan.

At that juncture, we had 14,000 bales of cotton belonging to Bombay Cotton lying in the open in the Karachi docks with a bank overdraft against them. Karachi had become an unsafe city in the wake of Partition and the frequent riots. After Gandhiji was shot dead, all our staff of Bombay Cotton in Karachi had returned to Mumbai in a chartered plane leaving behind the 14,000 bales of cotton. When Radheshyam Barot, who was one of our main partners in Bombay Cotton, came to meet Bapaji, he was told to ask the Cotton Manager (of the Karachi office) to fly back immediately to Karachi and arrange to ship all the cotton to any destination in Europe which could be reached by ship. The 14,000 bales were thus shipped out to different destinations like Liverpool, Rotterdam, Hamburg and Genoa. Ironically, soon after, the Government of Pakistan imposed export duty on all cotton shipments from Pakistan! We were fortunate to escape it by shipping out the bales at the right time. It resulted in much higher profits on the cotton bales shipped out. I immediately flew to Paris and then London and sold off all the cotton bales.

We had CC facility in the Mercantile Bank, Karachi, and the entire sale proceeds, including the profits earned on the cotton bales exported, would normally go to that branch. But we didn't want that to happen as it would have made it difficult for us to remit the surplus money, after repaying the bank loan, to Mumbai. So I approached the then Exchange

It is awfully important to know what is and what is not your business – Gertrude Stein

Controller of the RBI, Mr. Jejeebhoy (incidentally, the present Stock Exchange Tower in Mumbai is named after him) along with the Manager of the Mercantile Bank and explained to him the need to keep £15000 out of the surplus money in the London Branch of Mercantile Bank for claims and other expenses if any. The balance was to be remitted by the Mercantile Bank, London, to their Mumbai branch. We were granted the requisite permission on the condition that we rendered proper account of the London Bank receipts and remittances. The documents pertaining to that had been taken away by the accountant who had crossed over to the other side. We had been accused in the court of violating exchange control regulations and amassing wealth in England.

At that time we had only £5,000 in the head office of Mercantile Bank in London (which was later taken over by HSBC). But we had no documents to prove that most of the amount had been remitted to Karachi and the Mumbai branch of the Mercantile Bank on the basis of the written permission granted by the Reserve Bank of India 20 years earlier, in 1948. Our Counsel suggested that we get the documents from the Mercantile Bank. Fortunately, I knew the Manager of the Mercantile Bank well. I explained to him the situation and sought a copy of the RBI letter of 1948. Luck was on our side again. The paper we needed so desperately could be found in the archives of Mercantile Bank. We won the case and the Court's ruling allowing a company to buy back its own shares was a path-breaking one.

*The phenomenal rise of Shree Ram Mills to be the best in
Mumbai... and the sudden decline...*

In the '60s, Shree Ram Mills was considered one of the most efficiently run textile mills in Mumbai. Till about 1966, we were the most profitable textile mill in Mumbai as well.

Shree Ram Mills had several 'firsts' to its credit. It was the first mill to modernise, having begun the process in 1944, and the first to have semi-automatic

Those who create wealth should be shown the greatest respect – Manmohan Singh

winding machines by 1948. SRM was also the first to have an automatic washing plant and the first to convert the spinning section into a high-speed one. We declared 25 percent bonus every year for many years.

Around 1976-77 the situation of textile mills in Mumbai began to deteriorate after government regulations widened the excise differential between the mill cloth and the cloth from the power-loom sector. The situation was further aggravated in 1978 by the prolonged strike called by labour leader Datta Samant. I could sense that it would become increasingly difficult for composite mills like ours to survive in times to come. At that point I suggested to Bapaji that we sell off our mills and get out of the textile business. Bapaji said 'yes' at first and I began negotiating with prospective buyers, and even came to a settlement subject to the approval of the Board, which primarily meant Bapaji. But he changed his mind and said an emphatic 'no'. We were going through very hard times and I was worried that there could be serious default of statutory dues. At that juncture, Mr Joshi of Sholapur Mills approached me to say that S.Kumar's were interested in buying off our mills. After a lot of persuasion, Bapaji agreed, and we arrived at a decision to sell off 55 percent of our share holdings to S.Kumar's, but we were yet to sign an agreement.

Around the same time, Bapaji had approached the Chairman of ICICI Bank, H.T.Parekh, to look for a buyer. He talked to Dhirubhai Ambani of Reliance. I was told about it later. Dhirubhai came to see me in my office at Batliboi. I placed our terms before him. He agreed to them and he sent his Finance Controller to look into all the papers. The process is called 'due diligence'. After that I was surprised to get a letter from Dhirubhai offering fresh terms which were substantially different from what we had agreed upon during our meeting. I politely declined it. Dhirubhai had gone back on the terms he had agreed to initially, in spite of his Finance Controller, who had scrutinised our accounts and assets register minutely, finding everything in order. I called Abhay Kumar Kasliwal of S. Kumar's and fixed a time for signing the agreement we had arrived at before the Dhirubhai episode.

*It is through woman that order is maintained.
Then why call her inferior from whom all great ones are born – Guru Nanak*

*In hindsight, selling Shree Ram Mills to S. Kumar's was an
unwise move*

A day before my signing the deal with S.Kumar's, I got a call from the Executive Director of the Central Bank requesting me to see him. If I remember the name correctly, it was Paramjit Singh. We had two other Bankers – the Bank of Baroda and the UCO Bank – in the consortium, and we had kept them informed about our decision to sell the shares. When I went to see Singh, he told me that Dhirubhai was agreeable to our terms. Since we had committed to S. Kumar's by then, I was not in favour of going back on my word. He suggested that we meet the Chairman of the Bank, P.F. Gutta, and apprise him of the situation.

During our meeting, I told Gutta that since the Central Bank was our lender, I would have to agree if he directed me to sell our shares to Dhirubhai, but it would amount to my going back on my word to S.Kumar's. It would upset me since I valued my word more than money. After some discussion, Gutta agreed with me. So we declined Dhirubhai's offer and signed the deal with S.Kumar's the next day at the residence of Amritlal Jasani, who was my sister's father-in-law. In hindsight, I feel selling our share holding to Dhirubhai might have served the interests of our mill better. But then, it was more important for us to honour our commitment. We didn't want to compromise on our credibility. S. Kumar's wanted me to continue as the MD of SRM on the same terms as before, I agreed.

It wasn't long, however, before I realized that SRM was fast running into arrears of statutory dues. The management was unable to clear the PF and ESI dues in spite of my meeting the respective Commissioners in charge and getting extensions of the deadlines for payment of the dues three or four times. I also realised that S. Kumar's were selling SRM cloth to their own firm at unfair prices and thus SRM was continuing to make losses. Things only got worse with time and I was worried about getting into

*Mothers all want their sons to grow up to be President, but they don't want them to
become politicians in the process – John Fitzgerald Kennedy*

a situation which could hurt the Directors of the company and decided to quit as President and Director of the company. I informed the Banks about my decision. Years later, I read in the newspapers that the labour at Shree Ram Mills Limited had filed a case against the company. But I could not get hold of a copy of the charges filed. The latest Annual Report and Balance Sheet available were three years old. The company had hiked the share capital without our knowledge. Through manipulations our shareholding in the company had been whittled down from ten percent to two percent. Perhaps we erred in our deal with them. It should have been on a different footing altogether. Those days we did not realise the potential value of developing the 72 acres of freehold land in the possession of SRM. At the time of the sale, mill lands were not considered valuable.

S. Kumar's were selling the land belonging to Shree Ram Mills and I found that the declaration regarding the value of the land held by three agreements as reported to the BIFR (Bureau of Industrial Financial Reconstruction) was not in consonance with the agreements that had been actually entered into. Therefore, I consulted ace counsel Fali Nariman on what was to be done in the matter. He said since our share holding had been whittled down to two percent, we could not file a case in the High Court. Instead, if we wrote to the BIFR pointing out this deficiency, he said, S. Kumar's might come on table for negotiation. I asked Nariman to draft a suitable letter and we sent it to AAIFR (Appellate Authority of Industrial and Financial Reconstruction) to whom the case had been transferred by BIFR. After a few weeks I got a reply from the AIFR to make the State Government, the banks, the financial institutions and the Municipal Corporation, which had all given concessions to Shree Ram Mills, as parties to my appeal. When S. Kumar's heard about this they were naturally afraid of the consequences and asked Mr. Amin of the firm Dalal & Shah, the auditors of SRM, to intervene and negotiate for the purchase of our shares. After three months of negotiations we agreed on the price for the balance shares we were holding and closed the matter. I did not want any further legal action which might hurt S. Kumar's. At this time Abhay Kumar Kasliwal was president of FICCI.

Where you find the laws most numerous, there you will find also the greatest injustice -
Arcesilaus

I was against Bombay Textile Research Association being headed by a foreigner when we had local talent...

Bombay Textile Research Association (BTRA) was set up by mill owners and many of my colleagues on the Managing Committee of Bombay Mill Owners' Association wanted to appoint a foreigner to head it when its first Director Dr. Nanjundaiyya retired. I was the President of the association at the time and I did not like the suggestion. My contention was: why look for a foreigner when there is so much talent within our country? There were so many brilliant research scholars and professors. So I approached the head of the department of scientific research in Delhi for help in identifying a suitable candidate. He suggested the name of Professor E.A. Daruwala, who was heading the department of chemical engineering at Bombay University. I met the Vice Chancellor of Bombay University and persuaded him to release Professor Daruwala for BTRA. The original agreement with the University was to lend the professor for a year, but Professor Daruwala stayed on with BTRA for about seven years and did very good work, especially in processing. Later on, when he retired he was taken on as an advisor to BTRA.

Hindustan Polymers...

In 1963, we decided to branch out into the manufacture of styrene and polystyrene, and we put up a plant at Visakhapatnam (Vizag). R.K. Parikh was appointed Director of Hindustan Polymers (HP). Unfortunately, due to several factors like poor evaluation of technical know-how of Universal Oil and some poor management decisions followed by the devaluation of the rupee in 1966, the company ran into rough weather.

After the devaluation of the rupee, I told Bapaji that we should sell off the business and get out forgetting the investment made in the company till then, which was about Rs.15 lakh. Bapaji agreed. However, Kasturbhai Lalbhai, who was the Chairman, insisted that we continue and Bapaji relented. Since Hindustan Polymer was not making any headway, I talked

Opportunity comes but does not linger – Nepali Proverb

to Kasturbhai and requested him to send someone from his plant at Atul for help. After all, they were in the chemical line. Unfortunately, he said it was not possible. I then approached my friend Lala Charat Ram of Delhi Cloth Mills (DCM) to take over the management of Hindustan Polymers. Lalaji sent a team of engineers under the leadership of D.C. Mittal. They had been working in the chemical plant of the DCM-SRM group at Kota in Rajasthan. They tried their best to put Hindustan Polymers on the road to recovery, but due to the one-sided agreements we had gotten into, nothing much could be done.

Finally, I requested Lala Charat Ram, who had long been a good friend, to buy us out at whatever price he decided. He took time to consider the proposal but eventually declined it. I then approached Jagdish Saxena, the Chairman of Bank of India and H.T. Parekh of the ICICI Bank, who had high regard for me, to help us find a buyer. They found Vittal Mallya, who agreed to buy the shares at a huge discount. We had no option but to agree. I requested both Saxena and Parekh to see to it that the agreement for the sale of our holding ensures that the Bank's financial institutions, Shree Ram Mills and Batliboi loans to Hindustan Polymers are treated at par. However, despite their efforts, it didn't happen, resulting in both Shree Ram Mills and Batliboi suffering heavy losses.

WIPRO...

*My long friendship with Mohamed Hasham Premji began in
Deccan College, Pune*

As I have mentioned elsewhere, I met Mohamed Hussain Hasham Premji while I was studying at Deccan College, Pune. We hit it off very well from the beginning. Mohamed Hussain's family was trading in commodities, particularly rice and they had offices in Colombo in Sri Lanka and Saigon in Vietnam. He asked me to join his first industrial venture, the Western India Vegetable Products Limited (now WIPRO) at Amalner as Director when that company was formed as a Private Limited Company. In the early

As soon as we lose the moral basis, we cease to be religious. There is no such thing as religion overriding morality. Man, for instance, cannot be untruthful, cruel or incontinent and claim to have God on his side – Mahatma Gandhi

50s the company was making edible oil. It was my first stint as Director of another company. Mohamed Hussain's wife Gul Bano also had great affection for me. After his death she wanted me to continue as a Director in the company. At the time of Mohamed Hussain's death, his son Azim was studying in the US. He took some time to join the business since he had to complete his studies. During that period, Gul Bano insisted that I should help her in whatever possible way to run the business. After Azim's return to India, I told Gul Bano that I would like to retire as Director so that Azim was free to select Directors of his choice. However, Gul Bano insisted on my continuing as a Director as long as she was around. Finally, a year or so before her demise, I requested Azim to persuade his mother to let me resign. I resigned in 2005 after being on the Board of WIPRO as a Founder Director for several years.

It is great to see the way Azim has taken the company to great heights. WIPRO owes its position and reputation in the IT world to his vision. It had begun as a Private Limited company making vegetable oils, soap and ghee.

Bombay Millowners' Association

The Bombay Millowners' Association (BMA) was among the premier associations in India in the '50s and the '60s in view of the textile industry's pre-eminent position. It was the most prestigious association in Mumbai at the time. I was elected its Chairman from 1960 to 1963. Those were challenging times, especially since a major dispute with the labour union on the ticklish bonus issue had been hanging fire for a while and needed to be resolved on priority.

Negotiations with the Union Leader, Ambekar, had gotten into a deadlock. The Union was demanding Rs. 11 crores by way of bonus for three years as against the Rs. 8.5 crores offered by us. In 1963, I could not attend an urgent managing committee meeting as I had to be in Ahmedabad on some urgent matter that day. When I was having lunch with Kasturbhai Lalbhai, I got a call from Bakhle, the Vice-Chairman of BMA, that the managing committee had decided to refer the bonus dispute to the Chief Minister of Maharashtra, Mr. Y.B. Chavan, for arbitration. I told

He'll bath no jury like a bureaucrat scorned – Milton Friedman

Baklie on the telephone that the decision was a big mistake. He said it was the committee's decision and since he knew the Chief Secretary of Maharashtra, the Chief Minister could be influenced to give a decision in favour of the mills. I told him it would not happen as Mr. Chavan was a politician first. Anyway, since the committee had already sought arbitration, I could do nothing about it.

As I had expected, Chavan held 2-3 meetings, obviously as a formality, and awarded Rs. 10.75 crore as bonus. When I met him, I said, "Sir, why didn't you give the remaining Rs. 25 lakh as well? Why did you displease the union by holding something back?" I conveyed to him frankly that his decision was not at all fair. He appreciated my frankness, but could not undo the damage he had already done. But, we became good friends after that meeting. The episode, however, disappointed me and I resigned as Chairman of the Mill Owners' Association owning moral responsibility for the unjust deal.

Indian Merchants' Chamber

At the instance of Babubhai Chinai, I joined the Committee of the Indian Merchants' Chamber (IMC). Later he started pressing me on taking the Presidentship, but I consistently refused. However, in 1968 I was elected the President after my Vice Presidentship while Rusi Cooper was the President. Again, in 1985 when the elected President Ashok Birla refused to take office, I was approached by Pratapsingh Mathuradas and Pravinchandra Gandhi to take over the Presidentship which I reluctantly agreed. At this time Jaswant Thacker was the Vice President. The really interesting thing that happened was the arrest of S.L. Kirloskar at midnight for alleged Exchange Control violations, during V.P. Singh's government. None of the other Chambers including the Apex Chambers protested against such a midnight arrest of a highly respected industrialist. I took up the matter in the Committee Meeting and IMC strongly protested against this action on the part of the government. Later, during the year, I met the Ambassador of China on a cursory visit to Delhi and he suggested that IMC take a delegation to China. This the Committee approved.

Having a little inflation is like being a little pregnant – Dian Cohen

So a delegation was planned in 1986 by the Indian Merchants' Chamber (IMC) to Korea, China and Japan and since Mr. Jaswant Thacker had taken over from me as President after my term was over, the delegation was led by him and we were about 20 people in the delegation including eight couples. I was accompanied by Bhagwati. The delegation had not only good discussions with various Chambers in all the four countries and with their business and industrial leaders but we had a most enjoyable and interesting time sight seeing and living together as a group. Of course we had a most trying time with food especially in China. While at the business lunches and dinners we had excellent Chinese vegetarian food, at other times in hotels and restaurants it was difficult. We had to be satisfied with bread, butter, yoghurt, rice and boiled vegetable but we made it interesting by adding lomajo – a chilli paste to our meal. Indru Advani also met me at that time in Beijing.

The Willingdon Club, Mumbai

I got into a similar situation at the Willingdon Club, Mumbai, when I was a member of its Managing Committee. For two years I was Chairman of the labour sub-committee. Datta Samant, the famous labour union leader, was negotiating on behalf of the labourers. But I did not accept his demands which I thought were unreasonable. So they went on strike, burnt my effigy in the club premises and held dharna outside my house, but I stayed put. The members of the club supported me strongly and helped me run the club by physically working to keep many activities of the Club going, including sweeping the main premises etc. In the end, the strike had to be withdrawn. We gave the Willingdon Club staff a revised wage package which made them happy.

Sometime later, Jaswant Thacker and Vasant Vaidya, two trustees of the Club, approached me to become Vice Chairman of the Club (the Governor of Maharashtra was always the formal Chairman), but I declined as I had seen too many contradictions in the way the Club was being run. But they persisted with their request assuring me of all support. Finally, I relented. However, when I took over the responsibility and began working, I was terribly disillusioned and disturbed by the anomalies and irregularities in

Free trade is not based on utility but on justice – Edmund Burke

the system. I initiated internal audit to cleanse the system and spent a lot of time on club matters, but it was very tough.

I also discovered corruption in the Club's shop and ultimately the Manager of the shop was found to be the culprit and later I also found the corrupt practices being followed.

Things came to a head when two vacancies in the club's Trust Board caused by the death of two trustees had to be filled. I wanted to know the procedure for filling up those vacancies. Vasant Vaidya and Jaswant Thacker told me that the normal practice was to approach the Governor of Mumbai, who was the formal Chairman of the club. Appointing trustees was his prerogative. He would generally ask us for four or five names in confidence and choose from those. Air Marshall Latif was the Governor at that time. I met him along with Jaswant Thacker and Vasant Vaidya. He asked us to submit four names to choose from. After a lot of deliberation, Vaidya, Thakkar and I chose four names from among the members of the club – two Hindus, a Parsi and a Muslim. When the Governor did not respond for a month, we contacted him again. He then gave us the names of Pratapsinh Vissanji and Pravinchandra Gandhi to be made trustees.

Although the trustees had been appointed through the conventional procedure, some disappointed members of the committee kicked up a row. They asked for all the names submitted to the Governor. I declined to divulge that information. One member remarked that he could not accept my version of the facts and unfortunately both Mr. Thakkar and Mr. Vasant Vaidya remained silent instead of supporting me. The controversy upset me as my integrity was being questioned, and I sent in my resignation. I was already facing opposition to my stand that a member of the club should never be appointed its secretary. My resignation did make the members of the general body unhappy. They wanted to know why I was quitting. Since I had decided to move on, I did not want to go into it.

The foundation of a clever country is its education system – Robert James Lee Hawke

Vallabh Smarak and Jain Sadhvis

When Bapaji was bed-ridden in 1979, he had received a letter from Sadhvi Maharaj Mrugavatiji, requesting him to attend the foundation stone-laying ceremony of the Vallabh Smarak, but we could not go and I had written a letter to Pujya Sadhviji expressing his inability and reason for the same. After Bapaji's death, when I had gone to Delhi, to attend a FICCI meeting, the Manager of Shree Ram Mills, Delhi, Navneet Shah who was a Jain, suggested that I visit Rupnagar Upashraya (a place where Sadhus and Sadhvis stay) and have Sadhvi Mrugavatiji's darshan. Since the FICCI meeting was in the afternoon, I had enough time to visit the Upashraya in the morning. Sadhviji inquired after our family as she knew us all. She had stayed at our Andheri bungalow a few times, once for a month. Bapaji used to visit her whenever she was in Mumbai during chaturmas. She had great regard and respect for Bapaji. After about half an hour I sought her permission to leave and said I would be visiting the temple (about 100 yards from the Upashraya) before going back to my work in Delhi.

There was a huge congregation at the temple. After the darshan I sat there for a while. Sadhvi Maharaj had followed me to the temple. A gentleman by the name of Raj Kumar Jain, whom I had not met before, was sitting next to me. Later, Raj Kumarji and I became quite close friends. There was a Boli (bid) going on. I asked him what the Boli was for. He said it was for the foundation stone of the Jain temple at the Smarak to be laid in May that year. So I took part in the Boli, hoping it might help raise the bid to higher levels. When the bid reached Rs. 75,000, which was mine, I took leave of Sadhvi Maharaj. She told Raj Kumar to stop the Boli and resume it after a month. I told Navneet Shah, not to take part in the Boli as I was not interested, also I would not have liked to take the family to Delhi in May when the weather would be quite oppressive with heat.

When Sadhvi Maharaj did not see me or Navneet Shah at the next bid, she ordered that my last bid of Rs. 75,000 should be accepted and there should be no further bidding. So I had to go to Delhi in May with the whole family to attend the foundation stone-laying ceremony. That was

Ability may get you to the top, but it takes character to keep you there. – Stevie

the beginning of my long association with the Smarak. My interest in the Vallabh Smarak has continued to grow ever since. When the President of the Smarak, Ramlalji died, I was asked to take over as President, but I was reluctant. However, due to pressure from several members of the Smarak as well as Sadhvi Suvrataji, who was the successor to Sadhvi Mrugavatiji, I had to accept.

Pujya Sadhviji had a tremendous influence on my life. All the while before, I was grossly engrossed in business and had no time of thinking about the spirit/Atma (soul). She gradually in a very subtle manner took me on the path of spiritualism and today it is because of her influence and with meditation, pratikraman which has really brought me mental solace and "santabhav" – i.e. equanimity and I hardly get irritated. Therefore, after my wife's demise, I have been taking life as it comes.

Bhogilal Leherchand Institute of Indology

After my father's demise my brother Mahesh and I decided to establish an Institute of Indology where research could be carried out on various religious faiths since my father was interested in comparative religion. During the last months of his illness, my father used to read the Gita to try and understand the similarities between Jainism and the Vedic religion. And he would often call Dr. Upadhaya to help him understand the commonality between Jainism and the Gita. After Bapaji's death, Mahesh and I thought of setting up some institute for research on various aspects of Indian religions and culture. That is how the Bhogilal Leherchand Institute of Indology was set up in Patan.

Since Mahesh was more into religion, I felt he would get involved seriously in the functioning of the Institute. We appointed Dr. V.M. Kulkarni, a Jain scholar, as Resident Director. He lived in our house at Patan and the institute started functioning from another house of ours there. We organised a memorial lecture in Bapaji's name every year and invited renowned scholars to speak. One year, I had invited Dr. Madhuriben Shah, the then Chairperson of the University Grants Commission, to deliver the memorial lecture. During the meeting, I suggested to her

Each day come, bearing its own gifts. Untie the ribbons. – Ruth Ann Schabackker

that the UGC should consider setting up a University in North Gujarat and that Patan would be the right venue for it. She was receptive to the idea and promised to appoint a committee to select the appropriate venue for it. Ramdas Kilachand, who was in Patan at the time, took her to show the Polytechnic there. He also talked to her about setting up a University for North Gujarat in Patan. The UGC appointed a committee to study the proposal. Finally, Patan, which was the karma bhoomi of Acharya Hemchandra, was chosen as the venue for the North Gujarat University. After a few years and after tremendous efforts the name of Acharya Hemchandra was prefixed to the University's name.

Jain Muni Puja Jambuvijayi

It was Dr. V.M. Kulkarni who suggested that we should seek the guidance of the eminent scholar, among Jain Munis, Puja Muni Jambuvijayi, on running the Bhogilal Leherchand Institute. Jambuvijayi had done a lot of work on the Jain Agamas. I was very happy to meet him, and he promised to guide the Institute and suggest the research work to be carried out. He told me he himself had done a lot of research on the Jain Agamas. I told him that BLII would be very happy to publish his works. He liked the idea. BLII has since published a few of his works. Apart from other research publications, I had the opportunity to meet Puja Muni Jambuvijayi two or three times a year in that connection.

Commemoration of my father's interests

After my father's death, I had turned to more social, religious and charitable activities. It occurred to me that commemorating his various interests would be a worthwhile deed. Since he was keenly interested in comparative religion, we established the BLII, first in Patan and then shifted it to Delhi in consultation with Mahattara Sadhvi Mrugavatishtiji. My father took keen interest in dance and music, so we donated to a school for dance and music in Patan named after him. We established an Ayurvedic Hospital in his name at Patan and passed it on to the government of Gujarat to run. My father believed in Ayurveda.

*We can have facts without thinking, but we cannot have thinking without facts. –
John Dewey*

My father was greatly interested in women's education. Therefore we established a Commerce College at the SNDT University in Mumbai in my mother Champaben's name. Later on, the name was changed to Champaben Bhogilal College of Commerce and Science. Along with two leading citizens of Andheri, Jeewanlal Chinai and Sir Mathuradas Vissanji, my father had also set up a girls' school, the Andheri Girls High School. They also established colleges of Arts, Science and Commerce in Andheri, which are run by the Laxmi Charitable Trust in their respective names.

My father had died of cancer. So, in consultation with the famous oncologist Dr. Praful Desai, I donated for a laboratory at the Tata Memorial Hospital for cancer research, with a view to facilitate early diagnosis of cancer. We also donated a cancer ward at the Patan Janata Hospital in the name of my father.

My brother-in-law Dr. Suresh Store, who was a chest specialist, had died at an early age. So I thought it would be a good idea to set up a 'chest unit' in one of the hospitals which caters for the middle class. We established it at the Sushrusha Hospital in a Mumbai suburb in the name of my late daughter-in-law Anuradha. A library was named after my wife by Dr. Panda at the Asian Heart Institute. I had had my heart bypass surgery done at the same hospital.

It has been my normal practice to say two shlokas just as I get up in the morning and before going to bed at night:

*Khamemi Savva Jeeve, Savve Jeeva Khamantu Me
Mitti Me Savva Bhuyesu, Veram Mazza Na Kenai*
which means:

'I beg forgiveness of all living beings, may all living beings forgive me;
I have friendship with all living beings, enmity with none'

*Shivamastu Sarva Jagatah, Parhitnirata Bhavantu Bhoot Ganaha
Doshaha Prayantu Nasham, Sarvatra Sukhi Bhavatu Lokaha*

Trust, but verify. Don't be afraid to see what you see. - Ronald Regan

meaning:

'May the entire universe attain bliss
May all beings be oriented to the well being of others
May all negative thoughts be destroyed
Let everyone be happy everywhere'

I think it has helped me considerably in my life and moulded my mental attitude. I uttered these shlokas in my mind when I was being taken into the operation theatre for my bypass surgery, which, according to my cardiac surgeon, Dr. Ramakant Panda, was a high risk operation. He felt I might have to be in the ICU for a couple of days after the surgery and continue to be hospitalised for a while. However, I recovered normally and did not have to stay in the hospital as long as expected.

My father had been keen that people should become self reliant like many, who had come down from the native place to Mumbai to make a career for themselves, had become. Most of them had stayed at our Pedhi in Jhaveri Bazar in the initial stages. So I decided to set up a Swalamban Kendra at our native place Patan in the area called Kanasa na Pado, where we used to once live. It is run by the Kanasa Charitable Trust, which employs women for preparing food items as well as textile articles, which it arranges to market. The venture has been highly successful in providing employment to a large number of women in Patan and the women earn Rs. 3000/- or more per month.

Realising the need for good education, particularly in the English medium, which is more or less a global language in today's globalised world, I decided to establish an English Medium School in Patan in the name of my late wife – Bhagwati International Public School – in the CBSE stream and it has been affiliated to Baccalaureate as well. I also donated an Information Technology Lab to the SNDT University in Bhagwati's name.

The North Gujarat Education Society

Acharya Hemchandra Suri was a versatile Acharya whose contribution in the spheres of life, religion, social issues and politics during the reign of kings

To choose doubt as a philosophy of life is akin to choosing immobility as a means of transportation. - Yann Martel

Siddhraj and Kumarpal was considered phenomenal. He is credited with Gujarat's culture as it prevails today. Patan was said to be a very flourishing city in those days and was the capital of that part of Western India.

North Gujarat Education Society was conceived by Bapaji and C.J. Shah of Patan. Today the Society has become a huge complex thanks to the efforts of many donors, especially those from Patan now settled in Mumbai. It has colleges for arts, science, law, commerce, bio-chemistry, bio-technology and teachers' training and management. Recently, an international English medium public school was started there. It is extraordinary that so many natives of Patan, who are now settled in Mumbai, should continue to feel so strongly for their ancestral city! This is an educational complex in an area of 35 acres and has around 10,000 students in the complex.

Reconnecting with Sanjeevan Vidyalaya

Sanjeevan Vidyalaya, which used to be called Hindu High School earlier when I was a boarder there, had been started by the Pandit brothers: KRV Pandit (Keshakaka), M.V. Pandit (Rao Saheb, the Principal) and Babukaka (superintendent of the hostel). Around 1960, Rao Saheb asked me to join the school's Board of trustees and I agreed. From 1960 to 2000, the school developed and expanded considerably. The laboratories, the playgrounds, the school and hostel buildings were expanded and a swimming pool was built. Funds for all these came by way of donations, loans and fees.

After being associated with the school for 40 years, I resigned in 2000, but I continue to visit it at least once a year when I go to Mahabaleshwar.

Sanjeevan Vidyalaya Trust had been going through a bad patch after I resigned as a Trustee in 2000. In late September 2009, two of the Trustees and the Chairman of the Sanjeevan Vidyalaya Trust requested me to look into the functioning of the Institution which I agreed to do as a labour of love, on the condition that they would accept all my recommendations regarding the functioning to which they agreed. As such, after three days

The worst vice of the fanatic is his sincerity. – Oscar Wilde

of intense investigation and interviewing all the principals, matrons, co-ordinators, supervisors, mess in charge, maintenance people, students – both boys and girls, administrator, resident trustees etc., I made a number of recommendations for improving the functioning of the School and I am happy to state that the Board of Trustees of Sanjeevan Vidyalaya have accepted my recommendations and agreed to implement the same. Unfortunately the Trustees who had approached me and the Chairman who had agreed to my looking into school affairs did not like my report and they ultimately resigned.

Mahavir Jain Vidyalaya

The brain child of our great forward looking Acharya Shri Vijay Vallabh Suriji, it has now about 11 hostels – 7 for boys and 4 for girls. My association with Mahavir Jain Vidyalaya (MJV) started in 1980 when I was appointed a Trustee in the vacancy caused by my father's sad demise in end November 1979. I believe at its first meeting that I attended, the proposal for confirmation of sale of the land at Pune where MJV had a boy's hostel – over 2 acres of surplus land. The sale price was Rs.18 Lacs. I opposed the sale and the then Hon. Secretary Mr. J. R. Shañ then went back to the purchaser and asked him to raise the price – once to Rs. 20 Lacs and again to Rs. 32 Lacs. I still opposed and I said the land shall not be sold. I asked who the purchaser was and when I got the name, I called Mr. Chandrakant Shah, a builder and the purchaser and told him that land will not be sold and he should agree to cancellation. I could ask him since I had earlier sold to him part of our Andheri property. He said that this cannot be done as he had already given about Rs. 7 Lacs to the authorities as grease money to obtain the NOC. I said MJV or I will pay the amount to him but he must cancel. He cancelled the contract and now, I believe the land is worth around Rs.350 crores.

Later on I thought that there was no transparency in the transfer of tenancy rights of tenants in Devkaran Mansion at Princess Street and I, along with some other members decided to fight the ensuing election for the Managing Committee who appoints the Office Bearers. It would not have been possible unless the election rules were changed. As such,

Doing it the hard way is always easier in the long run. – Murphy's Law

we went to court and even though the court was in vacation during the Christmas holidays, we got the Vacation Judge to agree to change the election rules. The result then of the election was that none of the members of the coterie of the existing Committee were elected and a totally new Committee of 22 members was elected. Many members of the new Committee wanted me to be the President of the Vidyalaya but I refused since I felt it would not be proper since the election was fought under my leadership.

Ultimately it was agreed that Shri Dipchandbhai Gardi be appointed and I agreed to be Vice President apart from being a Trustee.

After a few years, I resigned from the Vidyalaya and withdrew completely because of serious differences with the President and sent in my letter of resignation giving reasons for it and also assuring the President that I will not take any further part in MJV in order not to embarrass him.

World Jain Confederation

World Jain Confederation (WJC) was the brain child of Dr. L.M. Singhvi, Mr. C.N. Sanghavi and myself. This was with a view to bring all the Jain sects together and work towards peace and harmony in the world.

World Jain Confederation was inaugurated in Mumbai in the year 2001 on the occasion of 2600th birth anniversary of Bhagawan Mahavir by our then Prime Minister Shri Atal Bihari Vajpayee in Mumbai. Its aim is to spread the message of Ahimsa, Anekant and Aparigraha. India has taken the lead in propagating the concept of Vasudev Kutumbkam and Sarve Janah Sukhina Bhavantu. In this context, it is worth remembering Virchand Raghavji Gandhi who presented the concept of true religion, as propounded by Indian spiritual leaders and the culture of tolerance prevailing in India at the first Parliament of World Religions held in Chicago, USA in 1893.

To honour the life and works of Virchand Raghavji Gandhi, WJC of which I have been the Chairman of the Board of Trustees requested the

Only a brilliant ruler or a wise general who can use the highly intelligent for espionage is sure of great success. ~ Sun Tzu (The Art of War)

government to issue a postal stamp and First Day Cover commemorating Virchand Raghavji Gandhi and the postal stamp and First Day Cover were released at a function on 8th November 2009 under the aegis of Pujya Gani Shri Nayapadmasagarji Maharaj. Four of his books were also released at the function.

World Jain Confederation holds interfaith seminars and has been propagating Bhagwan Mahavir's message.

World Jain Confederation is sponsoring a Business School on the lines of ISB (Indian School of Business, Hyderabad) but its courses will be intertwined with spiritualism, morals and ethics. It is a project which might cost Rs. 200 to Rs. 250 crores. The idea is to bring out leaders in future so that business and administration can be run by people with morals and ethics compared to the present inefficient and corrupt administration and unethical business practices.

World Conference of Religions for Peace

I was introduced to the World Conference of Religions for Peace (WCRP) which has headquarters in New York by my friend Arvind Vora of New York. I was invited by WCRP to attend the 8th World Assembly in Kyoto in 2006 and they appointed me on their Board of International Trustees. As such, I had occasion to meet many religious leaders of different countries while attending the meetings of WCRP. WCRP has affiliated to it 70 such Councils in different countries. Incidentally Arvind Vora and his charming wife Ila and I have been good friends for the last 15 years.

It was also thought desirable that we should establish "All India Council of Religions for Peace" (AICRP) and this was formed in November 2008. AICRP has started work for projects which will benefit people, especially young boys and girls to think of spiritualism and morals and think broadly about religious faiths and also inculcate in them the idea of service to humanity – a sure way of getting over fundamentalism. I think this is the necessity to combat the forces of fundamentalism and terrorism working so devastatingly in the world. The Council is at present

Bombs do not choose. They will hit everything. – Nikita Khrushchev

headed by Rev. Archbishop Vincent M. Concessao of Delhi and the other Trustees apart from myself are Shahi Imam Mufti Mukarram Ahmed of Fatehpuri, Mr. A.K. Merchant, Mrs. Aruna Oswal, Mr. Dadi Mistry, Mr. Ezekiel Malekar, Mr. Sompal Shastri and Mr. Sanjay Jain.

There was a meeting of world Religious Leaders in November 2011 in Morocco. I had planned to attend the same but could not due to ill health.

Veerayatan – Acharya Chandanaji

I came in much closer contact with Pujya Acharyashri Chandanaji when Veerayatan had a meeting at Anand Valley Resort to which I was specially requested to attend. There I met her family – she came from near around this place and her father was a doctor (very generous hearted) in this area. I met her mother on her 90th birthday, her brother Dr. Ram and his wife, Anand – her nephew and Monica. I was so impressed by Acharyashri in all possible ways that I increased my contacts with her. She asked me to come to Rajgir and it so happened that there was a Foundation stone laying ceremony of the Jain temple at the hands of Mr. Rasiklal Dhariwal's daughter Jahnvi. She asked me to join her in this ceremony.

When Aamby Valley house was almost ready, I requested her to come to Aamby Valley for a stay of a couple of days and requested her to come to the house and bless it. She did and in all humility I gave a donation without any conditions and as an anonymous donor.

In 2010, there was a celebration of her 75th Birthday at Rajgir and I also went there. The celebration was so dignified but without any pomp. There was an eye camp and also the opening of the Teacher's Training College at Pavapuri at the time. She told me to visit Jakhania and see how educational facilities have developed there. Pujya Sadhvi Shilapiji again invited me to Jakhania and so I visited Jakhania in February 2011 after about seven years and I was amazed to see the development of the whole complex in around 100 acres with Girls' and Boys' Hostels, Pharmacy College, Business management, Visitors' quarters, an extensive dining

Our core corporate assets walk out every evening...tired. It is our duty to make sure they return...energetic and enthusiastic the next morning. – N R Narayana Murthy

hall, medical Scanning Centre and the new Engineering College of over 300,000 sq.ft. Building with five streams - Civil, Mechanical, Electronics & Communication, I.T. and Chemical along with staff residential and new hostel facilities coming up. It is expected to get a deemed University status. The desert region of earlier Kutch has been transformed into a beautiful, vibrant and prosperous region - perhaps the richest in Gujarat.

It is amazing how money flows to Veerayatan without any specific appeal.

The inauguration of the Engineering College is planned in the last days of February 2012 and for this purpose a meeting was held in May 2011 and I was appointed the Core Committee Chairman against my wishes and it was also decided that for the function we should not have any politician as Chief Guest but we should have businessmen/industrialist as Chief Guest. I asked at the meeting what is the total amount - mostly after 2001 - it was in hundreds of crores and the market cap could be around 4000 crores according to one of our Chartered Accountant members. So I suggested the name of Mr. Ratan Tata and all unanimously approved and I suggested we should invite as many of such eminent business persons - men and women as Special Invitees. My intention is that Veerayatan should be taken on a global level because I do not think there is any NGO in the world comparable to Veerayatan and that it should not be only a Jain organisation. This suggestion was also approved.

To my approach to Mr. Ratan Tata I received a positive response, but not as a Chief Guest but he said he would come and agreed to also speak on the occasion. His suggestion was that I should invite Mr. Narayana N.R. Murthy of Infosys to be the Chief Guest.

The inauguration planned for February 2012 has been postponed to late December 2012 or early January 2013 because of unseasonal heavy rains and extremely cold weather which delayed the completion of work.

My meeting with Acharyashri took place quite a few years ago after World Jain Confederation had been established and I went to meet

There are no devils in Hell, they are all here. - William Shakespeare

her to offer my vandana and invite her to be a Patron of World Jain Confederation. I was happy at her agreeing to my request. I was tremendously impressed with her humility and her concern for all life – human, animal and plant. Her work in Kutch in the aftermath of the devastating earthquake in Gujarat, where she and her sadhvis were amongst the first to rush to help the bereaved families has been exemplary. They provided medical help and she and her group of sadhvis did tremendous work for alleviating the sufferings of the people of Kutch after the 2001 earthquake and put up schools in tents and hutments to educate the children affected by this tragedy without any distinction of caste or creed.

A few years ago, in 2004 Pujya Acharyashri had invited me to the inaugural function of a school at Jhakania near Bhuj. I was amazed to see the school building there which was hi-tech and environmental friendly. The function was a grand success but I was particularly impressed by a 5-year-old Muslim boy (whose family was affected by the earthquake) giving a fine short speech in Hindi before a crowd of about 2000 people. Pujya Acharyashri has been regarded as savior and highly respected for her dedication to such nation building work.

Veerayatan has done similar work in Bihar for the last four decades and more – putting up schools, colleges and hospitals. She is loved and respected by all, and in Bihar she is known as 'Mataji'.

Veerayatan believes in looking ahead and in the next five years projects worth around Rs. 500 crores are planned and beyond five years, projects for schools around many of our Tirth dhams and backward localities are in the conceptual stage. It is our desire to take Veerayatan at a global level.

I am really gratified at my association with Veerayatan and her influence has made me more service oriented.

Aamby Valley

In 2005 I had an occasion to visit Aamby Valley and I was so charmed

The tragedy of America is that it has put a man on the moon, but doesn't know why. – Norman Mailer

by the Aamby Valley city project that I decided to buy a plot there and build a Spanish type villa. So a deal with Aamby Valley Commercial Corporation was done and Aamby Valley was to build a villa on a half acre plot and complete the same within two years. The civil construction of the villa has taken a long time and has taken an even longer time to finish and even upto August 2010 the villa was not ready because of the leakages in the villa. As such, it appears to me that ultimately I will have to ask our contractor to do the finishing job and do the water proofing again and hope that the villa would be ready by June 2012.

AICRP

All India Council of Religions for Peace (AICRP) has started to work for projects which will benefit people especially young boys and girls to think of spiritualism and morals so that they think broadmindedly about different religious faiths and also inculcate in them the ideal of service to humanity – a sure way of getting over fundamentalism. One such project was held recently at the Jesus and Mary School, Delhi under the joint auspices of All India Council of Religions for Peace and the Delhi Catholic Archdiocese in commemoration of Mother Teresa's Birth Centenary to inculcate among the young boys and girls the ideal of service and how service not only helps the others but elevates one's own mind. Several religious leaders of different religions/faiths viz. Ms. Farida Vahedi (Bahai Faith), Ms. Sadia Dehlvi (Islam), Ms. Sadhvi Sadhana (Jainism), Rev. Lama Daboom Tulku (Buddhism), Archbishop Vincent M. Concessao (Christianity), Swami Shantaatmananda (Hinduism) and Dr. Mohinder Singh (Sikhism) participated and the function was a great success. It is also contemplated that AICRP adopts one Municipal School (which is neglected by the Municipal authorities) and bring it to a level of excellent functioning to start with.

In October 2010, there was a meeting of the International Board of Trustees of World Conference of Religions for Peace (WCRP) and the meeting was hosted by the White House. I had been requested by

You must not worry whether the desired results follows from your action or not, so long your motive is pure, your means correct. – Mahatma Gandhi

Dr. Vendley, Secretary General of WCRP to attend the meeting. Since this International Board of Trustees' meeting was being held after a long time and since this meeting was also to consider the venue of the next World Assembly of Religions for Peace, I attended the meeting which was a day long meeting.



Social science affirms that a woman's place in society marks the level of civilization. --
Elizabeth Cady Stanton

The Journey

TRAVELS ABROAD

I went abroad for the first time in 1933. As I had mentioned earlier, it was a three-month vacation along with Professor E.A. Wodehouse, who was the Principal of the Deccan College, where I was studying and also my private tutor. One of the reasons for the trip was to explore the possibility of my getting admitted into the Cambridge University. Unfortunately it didn't happen as I was underage at 17.

Later, 1946 onwards, I made a number of business trips abroad, visiting Europe, USA, Japan, China, Philippines, Korea and several other countries.

The first of these business trips was in 1946, after the war, and it was very difficult to get passage by sea or by air. I wanted to take my wife along, but my mother turned down the suggestion. I flew from Karachi with a stopover in Cairo overnight to London. At that time England was in a very bad state devastated by World War II. Food and other essential items were in short supply. It was really tough for vegetarians. There were not many Indian restaurants and those that were there were not good enough. I had to obtain rations for extra milk and sugar. I met Vadilal Parekh (Vadikaka), who had gone earlier, in London. And through our agent there, we met K.C. Sethia and his family and became very close. Our family relationship has lasted till today. By then, at my request, Bapaji had sent Bhagwati to London. On her way there was a stopover at Cairo for the night. In the Shepherd's Hotel, where she had stayed, she got scared of the tall hefty Habshi waiters and locked herself in till the morning! Mrs. Parekh (Menakaki) had also come down to London earlier.

The concept of त्याग or renunciation of high rank has been considered a high moral principle in India throughout the ages -- The Sunday Times

After visiting our principals in England, we travelled to Czechoslovakia at the invitation of Mr. Heyrbick, who had been a Prisoner of War in India earlier. He had asked Vadikaka to come to Czechoslovakia for striking a business relationship with machine tool makers. Czechoslovakia was one of the best countries in Europe at that juncture. It had suffered the least damage and there was no rationing there.

In Czechoslovakia

Prague had suffered some damage during the war, but not very significant. It is a very beautiful city. We stayed for about three weeks in Czechoslovakia. Food posed fewer problems in Prague than in London. On the business front, we were able to bring all the machine tool manufacturers together and form a consortium, which appointed Batliboi as its agent in India. Mr. Heyrbick continued to be our business representative in Czechoslovakia and the consortium agreed to pay him a commission. For Batliboi, this business with Czechoslovakia initiated in 1946 was of great importance. It was very extensive and has continued up to now.

From Czechoslovakia we came back to London and Vadikaka and Menakaki went back to India and Bhagwati and I went to the USA. It was very difficult to get any transport either by sea or by air to the USA. American troops were returning after the war. With great difficulty our agent in London, Muller & Phipps, through their travel agent Wakefield managed two air tickets for us to New York. The flight to New York had two stops, at Shannon (in Ireland) and New Foundland. New York had limited hotel accommodation even in those days and one was not allowed to stay in one hotel for more than five days. For vegetarians, the only food available was bread, butter, cheese, salads, fruit and vegetable. Fortunately, my father-in-law, Hemchandbhai, had a friend there. He had given an introduction to a gentleman by the name of Magan Dave, who did business in emeralds and other coloured stones at Fifth Avenue. The Daves were very hospitable. We also had Frederick and O'Meara, who acted as agents for Batliboi. There was just one well-known Indian restaurant in New York called 'Rajah', which was run by a Parsi gentleman. We ate there quite often. Through our agents, I made appointments with our various principals in Buffalo, Kalamazzo, Chicago,

Rid thyself of ego and perform service. Then alone shalt thou attain honour – Guru Nanak

Milwaukee, Rockford, Illinois and Kansas City and met them. They were surprised that a young man like me was travelling on company business, but all were very cordial.

While flying from London to New York, we did not realize how cold USA would be during the month of November. It was freezing. The first thing I did on landing was to go to Saks at Fifth Avenue and buy a woollen overcoat for my wife. We were in Chicago on Christmas Eve, staying at Stevens Hotel facing the lake. We planned to visit an Ice Show by the famous ice skater Helen Hays in the evening. No sooner had we stepped out of the hotel and walked to the curb to hail a taxi than our ears were frozen! The cold outside was biting. So early next day I went out and bought ear-muffs.

Bhagwati was scared to stay at Stevens Hotel after hearing that there had been a murder at the adjoining Palmerston Hotel where Al Capone was staying. She was even scared to move about alone in the streets. That night (Christmas Eve), there was a heavy snowfall, apparently one of the highest – quite a few feet. We had to postpone our scheduled trip from Chicago to Milwaukee as the transport system had come to a standstill. Cars and other vehicles and even Rail lines were completely covered with snow. We had to wait for a couple of days before we could go to Milwaukee, from where we were to go to Rockford, which was quite an experience in itself. Since there was no train connection available, we had to take a Greyhound bus at night from Milwaukee and arrive early in the morning at Rockford. We had not made any hotel reservation, so we went straight to the Barber Colman office. They were surprised to see us there. We freshened up and spent the rest of the day there before catching a train at night for Kansas City.

Batliloi did business with Barber Colman in hobbing machines. When I saw, for the first time, the Barber Colman semi automatic winding machine, I felt it would be very suitable for India. However, Barber Colman would not sell us the machines. Then I told them that I would send them yarn from our Shree Ram Mills and if the yarn was suitable for processing on their machines, they could send me two machines. Thus I placed a provisional order for two machines. Things worked, and the machines were installed in Shree Ram Mills and Barber Colman appointed Batliloi as their agents

*Man has lost the capacity to foresee and to forestall.
He will end by destroying the earth – Albert Schweitzer*

in India. Batliboi had sent their engineers to be trained at Barber Colman. The machines became very popular in India and Batliboi sold about 350 to 400 machines.

My trip to the USA was very fruitful too. While leaving, I asked Frederick to book two brand new Cadillac cars with General Motors, a sedan and a seven-seater. The sedan arrived after a year or so. It cost me Rs.13,000 inclusive of duty. I think the import duty then was 10 percent and the rate of exchange was Rs. 4 to a dollar. The seven-seater cost around Rs.31,000. It was the first car to have electrical winding for the glass windows.

Trip to Europe in 1948

In 1948 from Jan/March, as I mentioned earlier I had to go to Europe, after the cotton bales were shipped out of Karachi.

Later in June, I went again to Europe on our normal business and again in November I went to Japan. On the way I had a stopover in Shanghai which had just emerged from war and at that time Chiang Kai Seik was the Prime Minister. Shanghai was badly battered during the war and was in a comparatively bad state. I have already mentioned earlier my account of the visit to Japan.

I went abroad several times after that. In 1948, when I was in Europe, Mr. Heyrbick asked me not to go to Czechoslovakia because the government had changed and the communists had taken over. However, this did not affect our business since the machine tool group was taken over by an organisation called Strojimport. The 1948 trip was critical. The Bombay Cotton Export Import Company had a branch in Karachi, and because of the riots following the Partition of India, 14,000 bales of our cotton were lying open in Karachi. They were shipped out urgently. So I had to meet our cotton agents in Paris, Hamburg, Milan and Liverpool to sell off our stock that was shipped out of Karachi. A day after we had shipped our cotton stock out, the government of Pakistan imposed export duty on cotton. We escaped it by a whisker. The trip also brought me in contact with a cotton supplier Mr. Ben Lassin through our agent in Paris, Maurice Devildere,

Willful waste brings useful want – Thomas Fuller

who happened to be Ben Lassin's agent as well in France for Egyptian and Sudanese cotton. It helped us strike a deal to import Egyptian and Sudanese cotton to India. Our links with Lassin in Alexandria and later on in Paris and Geneva continued for a long time, and Bombay Cotton had a flourishing business with his firm.

In 1948 while in Europe, Bhagwati asked me to buy her a crocodile-leather purse. I asked our agent Maurice Devildere to take me to a shop to buy a crocodile-leather purse. He took me to the famous but the most expensive shop, Hermes. I remember, I bought an exquisite purse which cost £48. It was a gift Bhagwati cherished and used for a long time.

In Japan, 1948

In the winter of 1948 I visited Japan by air via Shanghai on business, on behalf of Bombay Cotton as well as Batliboi. Japan was under American occupation then. Again, being a vegetarian made it extremely difficult for me to get a proper meal. The Americans had canned food, and I had to get extra ration for milk, sugar and cheese. I stayed in Japan for about three months. They were severely cold winter months. Hotel accommodation was rare and there was no central heating. Sometimes I would stay in Japanese inns and have 'sigrees' in my blanket to keep myself warm. The extreme cold affected my health. I was down for a week with fever, but fortunately survived.

Since Batliboi had business connections in Japan at that time for some machinery, we had an agent called Miura. He had suggested that representatives of Batliboi should visit Japan and meet them to discuss further expansion of business. When I was leaving for Japan, Miura requested me to carry some clothes for his daughters. He looked after me very well in Japan. He would regularly move about with me because of the language problem I faced. Besides being an agent, he would also act as my interpreter. One weekend, he asked me over to his home in Kobe. We went there by train from Osaka. On the way from the station to his home, I could see some vegetables in the market. I asked Miura to buy some and took them along to his house. Since I had carried Indian

Nonsense is good only because common sense is so limited – George Santayana

masalas, I taught Mrs Miura how to make vegetable cutlets and other vegetarian stuff. I left the masalas for her. Every weekend, Miura would bring food for me if I could not go to his house. Apart from sightseeing, we were able to strike useful business deals not only for Batliboi but also for Bombay Cotton and established a fruitful relationship with C.I.TOH & Co.

In fact I arranged to have a Daihatsu scooter sent to India with a view to start manufacturing in India. However, Batliboi's manager did nothing regarding having it approved by the Transport Department and ultimately it rusted and became scrap.

In the USA, 1952

In 1952 I went to Europe and the USA again. I had to go to California because Bombay Cotton was involved in a dispute with California Cotton Cooperative over the quality of cotton supplied by them. After sorting out the dispute with California Cotton Cooperative, I went to see another of our cotton suppliers in Montgomery in the State of Alabama. There was severe apartheid in Alabama which was the home of the Ku Klux Klan, the notorious white organization which practiced extreme apartheid. I had a taste of what the non-whites were suffering in the USA, especially in the South, when I was not allowed to go through the entry gate and the exit gate reserved for the Whites. Although I had a first class ticket, I was not allowed to travel in the first class coach. Instead, I was made to sit with the Blacks. However, our friends in Montgomery were very cordial and hospitable. Their families showed no trace of apartheid.

Another similar experience we had in Greenville in South Carolina. Dayton Rubber's representative had reserved for us at Hotel Peabody and he was supposed to meet us at the railway station. He was not at the station when we arrived so I told Bhagwati since we know the name of the hotel he had reserved, let us take a cab to the hotel. When we presented ourselves at the reception, seeing us, the receptionist said that we did not have a reservation. Soon the Dayton gentleman arrived and told the reception

We did the devil's work – Robert Oppenheimer, Director of the First Nuclear Test

that he had confirmation of the reservation, but to no avail. The hotel manager was called in but also said, sorry, no reservation. As such, we had to leave and went to another hotel.

During that trip I spent a month travelling extensively around the USA – North, West, South and East. It was the year of the Presidential election in the US, when General Eisenhower was contesting. While travelling in taxis, I would talk to the drivers about the election and tell them that General Eisenhower would win. I was watching the results on TV with the Daves in New York. At 4 am, Dave said, "Let's go to Times Square and see the fun when the results are declared." And we did. I got back from Times Square to my hotel room at about 5 am. I had to board the ship (I think it was SS Queen Elizabeth) which was to depart for Southampton at 12 noon. Before that I had a couple of appointments. It was quite a hectic tour. In the US I had spent 19 of my 31 nights in trains. I was so dead tired that as soon as I got on board the ship, I had my lunch and went to sleep. I slept for almost 22 hours at a stretch. The steward woke me up at tea time. I asked him to leave the tea on the table and went back to sleep. I woke up at about 10am the next morning, had my breakfast, had a massage and went for a swim to freshen up.

In UK & Europe, 1954

In 1954, I accompanied Ba (my mother), sister Jailina and brother Mahesh to UK to admit Mahesh at Dulwich College and Jailina to a medical college for MRCP. Later, my sister Vimla also came to London for her FRCS. We had taken our cook with us on that trip since Ba was planning to stay there for 3-4 months till she was satisfied that Mahesh was well-settled at Dulwich. En route, we had a stopover at Marseilles on way to Southampton. During the stopover, Batliboi's principals, La Farge, had sent their representatives to meet us at the steamer and take us around for the day. A very funny incident occurred when we were having lunch with them in one of the restaurants. While I ordered vegetarian food for us, our French friends ordered non-vegetarian food, which included lobster, a popular dish in Marseilles. When the food arrived, Ba was outraged by the sight of the lobster. She insisted that we shift to another table. I told her it would be very rude to do so and requested her to sit at the end of the table

Statistics are like a bikini.

What they reveal is suggestive, but what they conceal is vital – Aaron Levenstein

and promised to ensure that she was not in any way affected. Ba had never seen a lobster before. She was naturally horrified.

In 1955 I was on one of my routine trips to Europe and the USA with Bhagwati, when a nerve wrecking incident took place. We were sailing from Le Havre (in north-western France) to New York on the French Ocean Liner, SS Ile de France, which was considered one of the largest and most beautifully decorated luxury ships on the Atlantic Run at the time. It weighed around 55,000 tons. Just 18 hours out of New York, we hit a typhoon and the waves came right up to the top deck and we could barely see even 100 feet ahead at midday. It became so dark and the ship was rolling and pitching so heavily that most of the passengers took ill. Terrified, Bhagwati told me that we would not see the land again. I pacified her, "Whatever is ordained will happen, so why worry?"

There were just a few of us – I think, about 20-25 – in the restaurant for dinner that night, and it was very difficult to eat as the crockery and cutlery were flying all over. We had a hard time keeping them in place. After dinner, we went to the first class lounge and the mood was very depressing. Suddenly, Maurice Chevalier, the famous French actor-singer, appeared in the lounge and to divert our attention and enthuse us, began singing. He sang for about 45 minutes. It was quite a treat besides being a great gesture on his part. Eventually, we did reach New York though 22 hours late. The ship had to skirt the tornado to avoid the central point.

In 1956 I sent Chitra to England with my wife to join the ladies' college at Cheltenham. Since my father did not allow them to fly, they had to sail around the Cape of Good Hope – the Suez Canal had been closed – in a Polish ship called MS Batory, which was not very good. It took them almost a month to reach London. Later, Darshana and Dharini also joined Chitra in England.

In 1958 when Bhagwati and I were in Europe on business, we took our daughters – Chitra, Dharini and brother Mahesh and sister Vimla and Dini on a holiday to Hofgastein in Austria, which is three kilometers away from the famous health resort Bad Gastein. We had hired a villa there. It was a memorable holiday, especially since we could attend the music festival

*You are as young as your faith, as old as your doubt;
as young as your self-confidence, as old as your fear – General Douglas MacArthur*

at Salzburg, about 30 kms from Hofgastein, quite a few times. From Bad Gastein, we went for a drive to Yugoslavia and could see the difference between the standard of living in Austria and Yugoslavia.

We also had a routine business trip to USA. On the ship across the Atlantic we saw Greta Garbo, the famous and one of the most charming Hollywood actresses boarding the ship. However, we did not see her later. She was quite reclusive.

Tour of Europe and the USA, 1961

In 1961 I took special permission from the Cathedral School, Mumbai, for my son Nirmal to return to classes two months after the vacation got over, so that he could accompany Bhagwati and me on a tour of Europe and the USA. Since we were sailing by ship, the trip took almost four months. Nirmal thoroughly enjoyed the entire tour, which covered various places where we had our businesses, and the weekend holidays. One remarkable outcome of that long tour was a sudden change in Nirmal's attitude to studies. He seemed to suddenly realise the value of education. His grades in class improved dramatically after his return from the tour. He shot into the top five in his class, whereas earlier he used to be a back-bencher! In Rockford, we saw the Vice President of Barber Colman driving around in a convertible Lincoln. Nirmal got so enamoured of the car that he suggested that we buy one like that!

When our three girls were studying in England, I had arranged for them to visit USA during their summer holidays. Our business friends in USA looked after them very well. In fact the Rockwells in Pittsburg treated them as if they were Indian princesses and arranged for them to go around the Niagara Falls in Buffalo in their helicopter. That trip was a real treat for the girls.

One summer, when I was in Europe with Bhagwati on business, we took the three girls and Nirmal to the Land of the Midnight Sun and Norwegian Fjords. It was a fascinating experience cruising through Norwegian Fjords, the Northern most city in Sweden, where the sun kept shining till about 4 am!

I like the dreams of the future better than the history of the past – Thomas Jefferson

Around the world by ship

In 1964, we went on a round-the-world trip by sea. Since I was not flying, for almost 18 years from 1950 to 1968, I would either travel by trains or drive. From Rockford, I sent my wife and Darshana to Las Vegas promising to join them the next day. In Las Vegas, they all went out for shopping at around 11 am to find all shops shut! In Las Vegas people 'live' at night! The city comes alive only after nightfall. From there we drove down to San Francisco. On the way, a cop stopped me for over-speeding. I was just following the car in front. Though the cop caught me, he let the other car go. Normally, he would have noted down my address and driving license number and sent me a notice. But I told him honestly that I was a visitor and would be leaving the city soon hoping he would let me off, but he didn't. Though it was a Sunday, he took me to the next village and called the Sheriff, who came to the office and fined me 35 dollars. I ended up wasting two hours by being honest! My daughter Darshana decided to fly back to London from there to resume her studies while we went ahead with our tour.

We took the ship President Lines from San Francisco to Hawaii, where we had a stopover, and then sailed to Yokohama in Japan. We had another stopover at Taipei in Taiwan. I still remember the lunch we had had at a restaurant belonging to Madame Chiang Kai Sek (Chiang Kai Sek was the President of Taiwan at the time). It was the finest Chinese vegetarian meal I've ever had. From Taipei we went to Saigon in Vietnam where a civil war was on, and then to Singapore, where I got a message from my son Nirmal requesting us not to return to Mumbai as scheduled as he was busy with his Matriculation exam. He suggested that we stop over in Colombo and take a train to Mumbai. We took a boat from Colombo to Rameshwaram, where our car was waiting for us. We drove to Periyar Lake, Periyar Sanctuary, Kochi and Chennai before returning to Mumbai.

In 1962 I had gone alone to the US on a hurried business mission. I had to contact our collaborators at our Hindustan Polymer factory in Vizag. We had made R.K. Parikh, General Manager, Shree Ram Mills, the Executive Director of Hindustan Polymers. He had arranged for a collaboration with Distillers Limited in the UK for manufacturing polystyrene, and with Universal Oil

The only thing necessary for the triumph of evil is for good men to do nothing –
Edmund Burke

in Des Plaines in Illinois, USA, for styrene. I also had a meeting with the Commonwealth Development Finance Corporation (CDFC) in London. On the ship across the Atlantic on the way to New York, I met Helena Rubinstein, the famous Beautician.

As I was keen to visit a styrene manufacturing plant, Universal Oil arranged for me to visit one in Odessa, Texas. They sent one of their executives with me on a train. We arrived at Odessa in the morning. That same evening we were to take a train to Greenville via Knoxville. Odessa, which is in the middle of a desert, was unbearably hot, the temperature rising to 130-140° F. I was exhausted just going through the plant in about an hour. We heaved a sigh of relief on reaching an air-conditioned restaurant for lunch. We took a train to Knoxville in the afternoon, from where we had to take another train to Greenville. Though we were expected to reach Knoxville by 6 pm, our train was late. Just as we were entering Knoxville station, we saw the connecting train to Greenville leaving. Since I had appointments the next morning at Greenville and my companion from Universal Oil had to fly back to Chicago, we hired a car to make it fast, and my American friend drove. On the way there was heavy rain and we lost our way. Instead of the expected three hours, we took six hours and reached Greenville at 1 am. My friend took a flight to Chicago at 7 am.

Alone in Europe, 1965

In 1965, I made a trip to Europe alone. The ship docked at Massina in Sicily in the morning and I had to take a train from there to reach Vienna via Rome. The purser of the ship advised me not to take my bags to the city – I had planned on a sightseeing tour of the city – instead pick them up before the ship departed in the evening and go straight to the railway station. He warned that there were too many pick pockets on the prow!

I picked up my bags in the evening and went straight to the railway station. Just as I was boarding the coach, I could feel somebody pressing my hips. As I turned to check, I realised that my wallet was gone! I looked around and saw a man running along the train on the platform. Dumping my bags in the corridor of the coach, I ran after him. As soon as he saw me, he boarded

*Politics is perhaps the only profession
for which no preparation is thought necessary – Robert Louis Stevenson*

the next coach at the far end and I hopped in from the near end. Seeing me in the same coach he panicked and threw my purse in the corridor and ran away. I was so relieved to get my purse back. I had all my money and travellers' cheques in it. I had only 1000 lira (equivalent of less than one pound sterling) on me. Imagine my plight if I hadn't got my wallet back!

After the Suez Canal was closed in 1966, I stopped going abroad. While I was sailing by sea, I would drive around a lot by car in Europe and USA. In Europe, we would spend the weekends at castles in Germany and Austria and Chateaux in France. We also travelled to the south of France and the south of Spain. Instead of staying in big cities like Nice, we would opt to stay in villages near the sea or in the mountains. They were so picturesque and refreshing.

All my trips to Europe, the USA and Japan were highly successful from the business point of view and extremely enjoyable too. Bhagwati and I visited Japan again in 1960, 1964, 1970, 1974 and 1987. In 1970 we saw the Olympic Games and were privileged to watch India win the gold medal in hockey. Between 1950 and 1968 I always went to Europe and the USA by sea. I used to visit the US every two or three years and England practically every year.

In 1970 I went to Malaysia, Singapore, Philippines and Japan. It was a business tour particularly undertaken with a view to export SRM textiles. However there was not much success in this respect. In Japan, I renewed our business contacts. One new contact was made with Daikin.

1972 – Bhagwati and I went to Japan on business and the main purpose was to persuade Daikin to collaborate with us in the manufacture of Daikin airconditioning and refrigerating equipment. They promised to think over but later on there was no response.

In Japan, Kobe, we used to stay with Popatbhai and Manjula – the son-in-law and daughter of Nagarkaka. Nagarkaka had originally sent him for our pearls business of Sea Pearls Trading Agency, but later he had taken over the business and the house. Whenever I was in Kobe overnight, we used to stay with them.

Faced with what is right, to leave it undone shows a lack of courage – Confucius

From Tokyo, we took a trans Siberian flight to Moscow. We had started some business with Russia. In Moscow, the hotel accommodation was not so very First Class and it was difficult for food since not many vegetables were available.

From there we went to St. Petersburg which was much better. There the Museum was wonderful and so also the Czar's Palace.

From there to Poland, Warsaw and then to Germany to meet Hegenscheidt and then Prague and then to London. It was a rather long trip.

I believe it was in 1974, on our way to Europe we had to stop over in Tehran, Iran. It was at the invitation of Indru Advani and Giselle who had been stationed there as Alstom representative. We had a very interesting visit and found Iran to be quite modern and lively. Indru took us to a couple of places in Iran and I remember our visiting the city famous for its almonds.

Later there were routine visits to Europe in 1974, in 1976 to Europe and USA, 1978, 1980 to Japan, 1982 to Europe and USA, 1984 to Europe and USA.

1986 – I have already mentioned about the IMC delegation to Korea, China and Japan. From Japan, Bhagwati and I flew to USA.

1988 – I have already mentioned about the trip to USA for Bhagwati's knee joint replacement.

Later on my visits became less frequent.

1992 – We again went to Europe and USA. Unfortunately because of Batliboi's other pre-occupations some of our agencies were not being properly attended and lost many of these agencies. One of them was Schoeller Bleckmann's steel business. Mr. Unni was the Head of this business for this agency. This agency was lost by Batliboi because our top level executives were not visiting our foreign principals frequently, as I used to do. I visited Vienna for this purpose to revive our contacts, but it was too late. Moreover,

Calamity is the test of integrity – Samuel Richardson

the Head of the International Division Mr. Eder – a good friend of Batliboi having retired and a new man had taken over. Unni was appointed their representative in India, he having resigned from the Company.

1996 – We visited Europe and United States just for social visits. In USA we used to stay with Gyanda and Abhay Parekh. While in England, Taraben and Shantibhai invited us to stay with them in their Chateau near Toulouse. It was an enjoyable stay but it was very hot weather, around 44°C.

In 2000 from London I went to San Francisco to attend the Jaina Convention. Dr. and Mrs. Singhvi were on board the plane to San Francisco and he was presiding over the Convention. Mr. C.N. Sanghvi was also at the Convention and there we met old MJV students and they were persuaded to join MJV Alumni Association.

In 2001 while I was in New York staying with Gyanda in Queens, I happened to meet Arvind Vora to talk about the World Jain Confederation and inviting Jaina to join it. He was happy at this since he was actively involved in Multi faith work in Long Island. He made us visit Long Island and arranged a meeting there. I visited Chicago, San Francisco, Los Angeles to meet Jain friends there who were active in Jaina. Jaina became a member but very few Jains from Jaina became individual members.

I also happened to attend Inter Faith meeting in New Jersey where I heard Shilapiji speaking and she was quite passionate in her speech and very eloquent. I was deeply impressed.

While in Europe at the invitation of Indru we spent a few days at his beautiful Barn converted into house at Lans in France. Both Giselle and Indru were very hospitable and we greatly enjoyed our stay.

In 2002 Bhagwati and I visited England and USA. However, while in New York she became ill and we had to return to Mumbai. She was diagnosed to have diverticulum –proved to be incurable. She bravely suffered this illness for almost a year but she got weaker and weaker and ultimately succumbed to the disease in late September 2003.

Power is the ultimate aphrodisiac - Henry Kissinger

After my cardiac surgery, I went again to London, France and USA in 2005. Again Indru invited me to Lans and so I spent a few days. It was during my visit to USA when I was staying with Arvindbhai and Ilaben Vora at Long Island that Arvind introduced me to Dr. William Vendley, Secretary General of World Conference of Religions for Peace (WCRP). We discussed inter faith matters and he said he would like me to attend the World Assembly that was being held in Kyoto next year and that he would send an invitation. Mr. Paul Sherbow of WCRP had met me in Mumbai and talked about inter faith work 2/3 years ago but there was no contact although later I learnt they had formed an India Council of Religions for Peace.

When I received the invitation, I requested Dr. Vendley to invite Smt Aruna Oswal who was working with us at WJC and also Sadhvi Shilapji who could very well speak at the Women's Forum at the Assembly.

So in 2006, after visiting USA – staying with Gyanda at Elkton, Maryland and Minal and Bharatbhai in St. Louis, I flew to Osaka and went to Kyoto to attend the Assembly. The Assembly was a grand success and after my return I got an invitation to join the WCRP International Board of Trustees and I accepted. I spent a couple of days in Kobe with Popatbhai and family who were very hospitable. I also met Miura's son-in-law, Takashi and his wife Masako, her sister Kuniko (both daughters of Mr. Kanji Miura) and her husband. It was a nice reunion with the Miura family although Mr. Kanji Miura and his wife had died earlier.

In 2009 I had visited USA for a meeting as mentioned elsewhere of the WCRP at the White House to meet the officials of the State Department acquainting them with the work of WCRP.

In 2010 I took a cruise with Malti to Antarctica and also visited Brazil and Argentina and Sun City near Johannesburg in South Africa.

In 2011 I took a cruise to the Arctic where we experienced four days without seeing night while cruising the Arctic Circle and at a stopover in North Capp, the northern most habitable town. After the cruise

Where large sums of money are concerned, it is advisable to trust nobody.
– Agatha Christie

I visited Indru Advani at Lans in France. To revive old memories we went to Graz, Vienna and Brussels and had a week's pleasant stay in London.

After returning, unfortunately I accidentally bumped against a wall and had an injury to the ribs which confined me to bed for almost four weeks. Fortunately, there was no fracture and I had to bear this agony with courage and fortitude.

In December 2011 Sheela and Nirmal thought of celebrating my birthday with a family get-together in Mahableshwar during the Christmas vacation so that Ari and his family and Vardhan and his family could participate. It was a wonderful get-together and every one enjoyed it thoroughly. There was a feeling of brotherhood with all and certainly this will enable the family members to bring in a better way a closeness of the family.

Every one said that we should have such a gathering often and I think next year we should plan another get-together.

However, during this period another problem arose regarding the heart and since I was feeling continuously weak, I consulted Dr. Sujeet Rajan and he suggested that it would be better if we consult a cardiologist again. We consulted a cardiologist and he suggested that I needed valve replacement. However, on consulting another specialist cardiologist, he suggested that medication can help in my particular condition and so we decided to go by his advice and the medication that he prescribed has certainly helped.

Family get together in Tuscany - Italy

I think it was in the year 1999 that I wanted to have a get together of all the family members on a holiday in Italy so that family members from England, America could also join in this get together. As such, we hired for a week a chateau with 9 bedrooms and bathrooms and a swimming pool in Tuscany, Northern Italy. It was a wonderful holiday since Vardhan, Ari, Rachel came for that week. In fact Tulsi, who was engaged to Vardhan also came. The remarkable thing that happened was that she came at midnight and the

You must not lend any money to anybody unless they don't need it. – Ogden Nash

next morning as I was finishing my prayers and was about to go out for a walk, Tulsi walked in and touched my feet. I was surprised and then I realized that she must be Tulsi. I was very impressed by this gesture and then we both went out for a walk together since the other members of the family were not yet awake and so I came to know her a little more closely than I would have otherwise.

One of Nirmal's Italian friends came with a few of her colleagues and gave us a musical program one night. Although we had an Italian cook coming daily, since there were a number of ladies we had a very good mixture of Italian as well as Indian food. I think this was one of the most beautiful get-togethers that all of us have enjoyed. There were in all eighteen of us together.

Cruises

During these 18 years of sea travel, I had a number of Atlantic crossings - I believe 6 crossing to and fro - i.e. 12 crossings on luxury liners, only between Southampton / Calais and New York and met many famous people on board.

I resumed travelling by air from 1968 onwards. I told Bapaji in 1968 that since I had not travelled for almost 3 years our business was suffering and air travel was not risky any more than travel by car - even less than car. I would take a flight to Europe. He said nothing and I took his silence as his consent.

Caribbean Cruise

During 1950s and 1960s, we had many Atlantic Crossings, including around the World Trip by sea, they were not cruises for leisure. We had other cruises with friends. The first holiday cruise we took was in the Caribbean with myself and Bhagwati only from Miami, Florida, touching a few islands. It was a week's cruise. This was very enjoyable and especially the food was excellent. Thus we took a liking for leisure cruises. In Miami we were looked after by Nirmala Madon's son and his wife who were very hospitable and very respectful to us. Nirmala Madon has been a friend of ours for a number of years. She was also associated with the Vallabh Smarak. She was

The object of education is to prepare the young to educate themselves throughout their lives. - Robert Martnard

working in the Labour Ministry in the Government of India and has retired from there and so also her husband and are living in Delhi. Nirmalaben wanted to have an eye operation as her eyes were not treated properly by the doctors in Delhi so she had asked me what to do. I had advised her to come to Mumbai and consult Dr. Kulin Kothari of the Bombay Eye Clinic. His treatment was successful partially but the damage earlier done was so much that she could not get 100% sight back but she was very grateful to me for having arranged this treatment with Dr. Kulin Kothari.

Alaska Cruise

Subsequently, a few of us i.e. four couples – myself & Bhagwati, Mr. Manubhai Bhakta & Ramilaben, Mr. Shantikumar Dalal & Hansaben, Mr. Nalinbhai Vissanji & Nirmalaben and Mr. V.B. Haribhakti went on a tour to Calgary mountains and cruise from Vancouver to Alaska. This was a very enjoyable tour and the Calgary mountains and Banff area are very scenic. We took the Princess Line boat from Vancouver to Alaska. This was most enjoyable. We even took a helicopter ride to see the fjords.

Princess Line has excellent service, food is excellent, state rooms and suites are excellent and scenery in the Alaska Bay is really wonderful. However, unfortunately Mr Nalin Vissanji took ill and I had to arrange for him to be transported to the hospital on the Canadian border town. Princess Line doctor whom we consulted said that he had to be transported to the main land hospital, so it was arranged that he would disembark on a barge and a helicopter from there would take him to the hospital at the nearest Canadian town. So both Mr & Mrs Vissanji left the boat. Nalin Vissanji was met at the hospital by one of his relatives living in USA and after the treatment in the hospital he went and spent a few days with him before returning. The rest of us proceeded to our destination in Alaska and from there we took a three day tour of Alaska and then returned to India.

Cruises Australia-New Zealand and the Mediterranean

The next year we planned a tour to Indonesia, Bali and a 14 day cruise from Sydney to Auckland in New Zealand. We had to go about the whole of the island of New Zealand and at the southern tip we came near Antarctica. We visited a few towns in New Zealand and really we were impressed by

Freedom is nothing else but a chance to be better. – Albert Camu

the progress made and also New Zealand had very beautiful scenery. New Zealand is mainly agricultural and therefore it is comparatively pollution free. On the way to Sydney we stopped at Bali in Indonesia where we spent three days and on the return from Auckland we stopped at Singapore for a couple of days before returning to India. In the year 2001, i.e. two years prior to Bhagwati's demise we had a cruise in the Mediterranean with only six of us viz. myself, Bhagwati, Nirmal, Sheela, Kabir and Maya which was very relaxing and I am sure this would have enabled us to know each other better.

In 2003 in the month of January we had planned a cruise in South America i.e. from Santiago, Chile to Buenos Aires in Argentina going round the Cape Horn and also going along Antarctica. However, because of the illness of Bhagwati the tour was abandoned.

Antartic Cruise

It was only in February 2010 that I undertook a cruise of the Antarctica and land tour of Brazil and Argentina with Malti – my cousin. The Iguassu Falls were wonderful – one of the seven wonders of the world. Bariloche in Argentina happens to be one of the most beautiful places in the world. We undertook a 3 day Amazon River Cruise from Manaus in Brazil – there fortunately we met five NRI Gujarati couples and we had a very good time on board the little ship.

On the Celebrity cruise to Antarctica we met about 20 people – all Gujaratis from Mumbai and we had a very good time on the ship. In Antarctica we were fortunate to have bright sunny weather and it was wonderful to see the scenery in Antarctica and particularly in Paradise Bay and also see penguins, whales, sea lions etc. On the way back, we spent two days in Johannesburg and Sun City and we had a wonderful time with Naidoo's and Sal and Rishi. They are wonderful people.



*If you don't know where you are going, you will probably
end up somewhere else. – Laurance J Peter*



*Seth Leherchand Uttamchand
(1862 - 1932) Pratap Bhogilal's
paternal grandfather*

Pratap Bhogilal lived by the principles followed by his grandfather and father. They impacted his life in a big way. When his father died he said, "It is like a protective umbrella being taken away from my head."

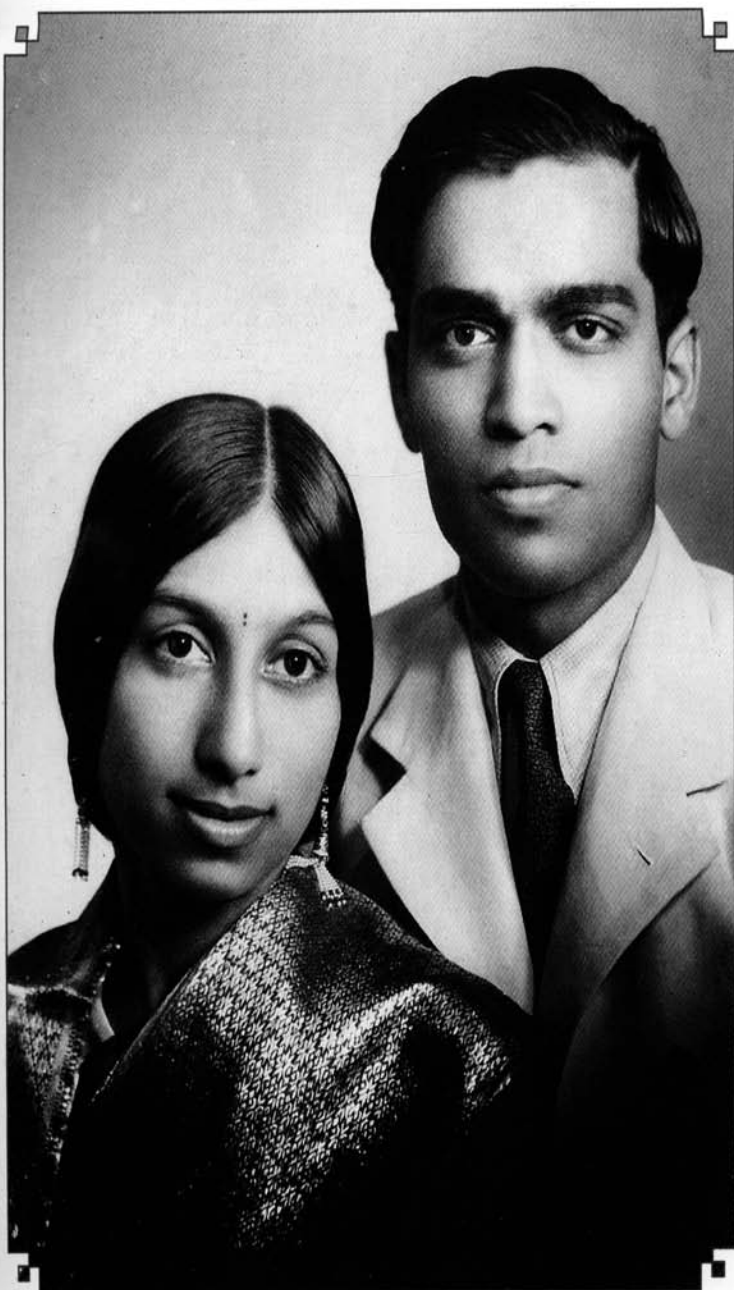


His father - Bhogilal Leherchand (1884-1979)



Family house in Patan





Pratap Bhogilal with Bhagwati



An early picture of Pratap Bhogilal with wife Bhagwati



The couple during a visit to Japan, outside a railway station in Tokyo



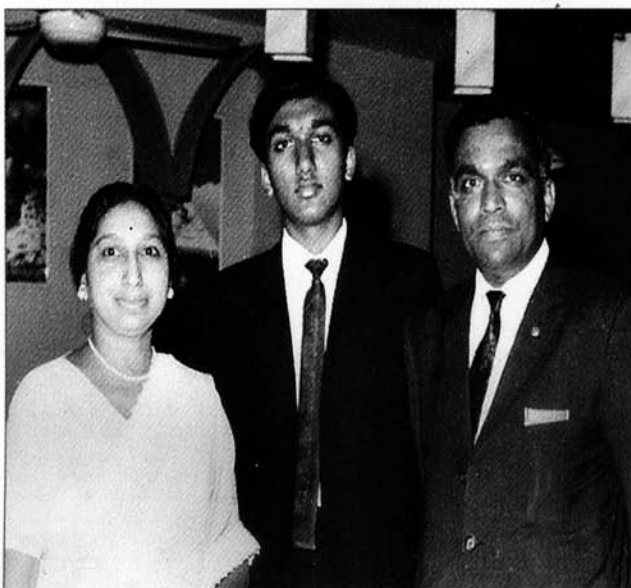
In Cairo, Egypt



Performing pooja



With wife and children



Bhagwati and Pratap Bhogilal with son Nirmal on the eve of his going abroad for studies



Pratap Bhogilal



Shree Ram Mills



With officials and staff of Shree Ram Mills



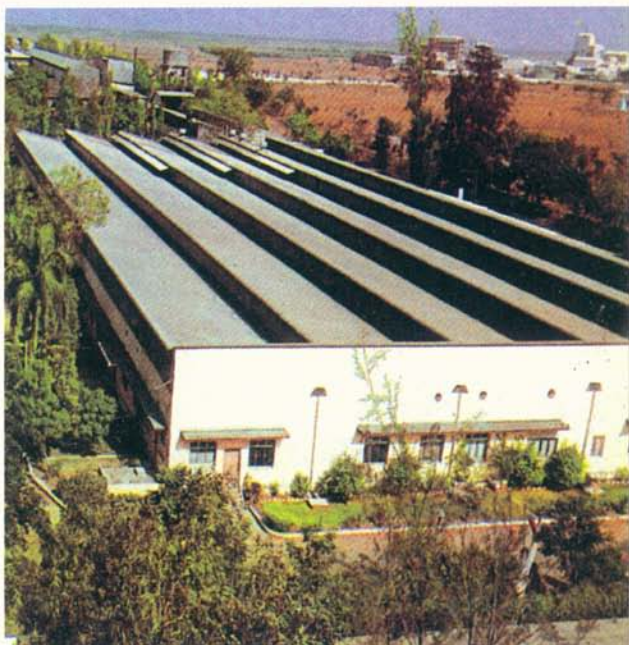
Shree Ram Mills



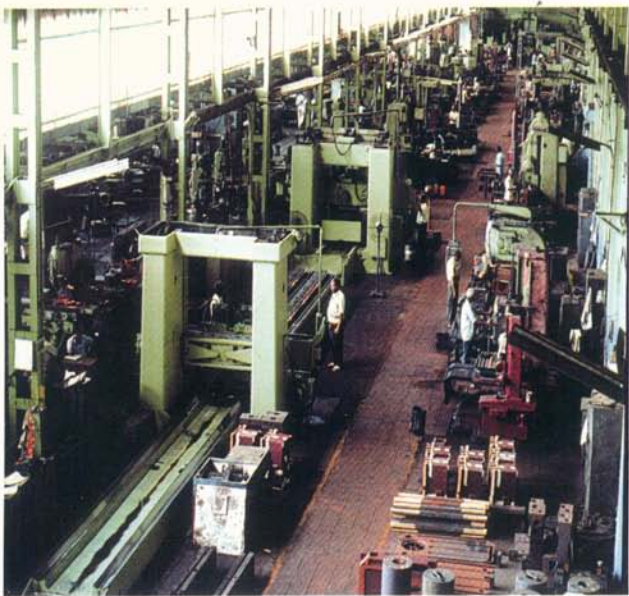




A family picture taken in the late '80s: Standing (from left) daughter Chitra, her husband Ashok Kumar, daughter Darshana, son-in-law Bupinder Singh Anand (Dharini's husband), daughter Dharini, grandson Ari (Dharini's son) and son Nirmal. Seated (from left) grand-daughter Nandita (Chitra's daughter), wife Bhagwati, grand-daughter Maya (Nirmal's daughter), late Annie (Nirmal's first wife) and grandson Kabir (Nirmal's son)



Batliboi's manufacturing facility at Udhna



Batliboi's shop floor



At Bombay Chamber of Commerce and Industry meeting



At EU Chambers of Commerce, Industry meeting



With Bhagwati at Nirmal's wedding to Sheela. Also in the picture is Darshana



At the time of grandson (Dharini's son) Ari's marriage to Rachel in Arizona - USA



With wife Bhagwati celebrating their golden wedding anniversary



With Bhagwati and grand-daughter Maya



With son Nirmal



Pratap Bhogilal with grandchildren Maya (Nirmal's daughter), Tushar (Darshana's son), Kabir (Nirmal's son) and Vardhan (Chitra's son)



With grandson Ari (Dharini's son), his wife Rachel and daughter



With Dr. Karan Singh at Bhogilal Leherchand Memorial lecture



With noted jurist Nani Palkhivala



Being honoured by Vilasrao Deshmukh, then Chief Minister of Maharashtra, at the 100th anniversary celebrations of Indian Merchant's Chamber



At the World Jain Confederation, with Dr. L.M. Singhvi, Shreyans Shah and Pravin Shah



Bhogilal with a friend during a cruise with Shantikumar Dalal



At Vardhan's wedding reception



With Maya, Nirmal, Bhagwati, Sheela and Kabir



At Kabir and Farah's wedding reception



At WCRP meeting at White House, Washington DC

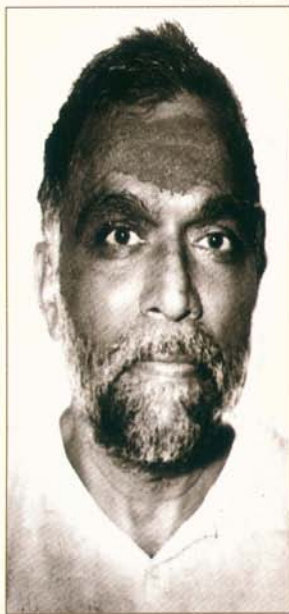


Family get-together at Mahabaleshwar in December 2011.





Pratap Bhogilal at different stages in his life



Impressions

WHAT THEY SAID...

Different people respond differently to Pratap Bhogilal. Their understanding of the man and the businessman in him differed, but those who have known him closely over a period of time have one thing to say about him: that whatever he has done has been in pursuit of what he believed in and stood for. And if he didn't agree with a certain point of view, he would always agree to disagree without stretching the argument. He believed in harmony.

Here, some prominent individuals from different walks of life, who were associated with him over decades as friends, colleagues, associates or subordinates at different stages in his career spanning more than seven decades, share their impressions of and experiences with Pratap Bhogilal....some professional, some personal...

Mr. Ramesh Bajaj

Ramesh Bajaj is a Director on the Board of Batliboi Impex.

"Almost every morning something about the Bhogilal family crops up in Ramesh's conversations with his mother. So much so that I feel as if I were there when what they are discussing happened, although it was much before my marriage to Ramesh," says Ramesh Bajaj's wife Mala.

Ramesh recalls, "Once Pratapbhai had come to the combing section where I was training. The noise of the machine next to where we were standing was so loud that we had to literally shout to be heard. At one point he paused and said something to the supervisor, Ashok. Later Ashok told me that Pratapbhai had conveyed to him that the machine we were standing

*True peace is not merely the absence of tension;
it is the presence of justice – Martin Luther King Jr.*

next to, had a defective bearing. Ashok asked me if I thought there was something wrong with the machine. I said 'no'. In fact, neither of us could hear anything out of the ordinary. But we did get the machine checked and discovered that a bearing had, in fact, worn out. He was that sharp even about the working of machines!

"Bapaji (Pratapbhai's father Bhogilal Leherchand) used to sit in the big hall on the first floor of Shree Ram Mills, where all the clerical staff sat. It was not air-conditioned. He sat facing the staff, and you could barely see him in his low chair. If you ever entered whistling, he would catch you. However, Pratapbhai, who was the Managing Director, sat in a large air-conditioned office.

"Bapaji used to distribute two silver one-rupee coins to all those who attended the Laxmi Puja during Diwali, which used to be held at their office in Zaveri Bazaar. Pratapbhai and his son Nirmal have continued the tradition, except that now they distribute five-rupee coins. I have been a regular at their annual puja.

"Among Sindhis, when a child is born, a venerable elder is invited to hold the child. When my son Aneesh was born, my father invited Bapaji to hold him at this special ceremony. Bapaji had been like a Godfather to my father, and I treat Pratapbhai as an elder brother.

"I remember meeting Pratapbhai after he had put Batliboi back on track. He didn't let it to go the BIFR way. He had invested a lot of money to achieve it. Most businessmen in his situation would have withdrawn money instead of pumping in more. His approach showed his character. He was never afraid of going against the tide to accomplish what he wanted to.

"A year after my father's death in 1994, I went to Switzerland to meet some of his old connections in the cotton business. One of them, Mr Cartrelo, mentioned to me that when he had visited India many years ago, he had attended a Diwali Puja at the Bhogilals' Zaveri Bazar shop and received two one-rupee coins from Bapaji as part of the ritual. He had been carrying those coins in his wallet for years as a good luck charm

*Education is the most powerful weapon
which you can use to change the world - Nelson Mandela*

until he misplaced them recently. On my return from Europe, when I went to attend the Diwali Puja at a new office of the Bhogilal family at Jogeshwari, I mentioned to Pratapbhai about Mr. Cartrelo. He promptly picked up two coins and gave them to me with a request to send them to Mr. Cartrelo. I sent the coins and he acknowledged them with a thank-you note for Pratapbhai.

Ramesh Bajaj is a son of Ishwardas Bajaj, a close associate of both Pratap Bhogilal and his father. The Bajajs' association with the Bhogilal family is more than 75 years old. They were partners in the Managing Agency that ran Shree Ram Mills and Bombay Cotton.

Mr. Bhupinder Singh Anand

Anand is son-in-law of Pratap Bhogilal, married to his second daughter Dharini

On the value of access to a truly objective, solution-oriented mind:

One day, a few years ago, I casually remarked to the nurse, Elizabeth, who was attending to Pratapbhai while he was convalescing after his heart surgery, that I had been reluctantly and entirely unwillingly influenced significantly by her patient's 'demanding thinking' over the years. To PB's curious 'how?', I explained that I had discovered over the years that it always paid to listen to him talk and that his advice to anyone on any issue that did not involve himself could always be followed without any fear that it would commit the one seeking advice to an unfavourable path. PB's immediate retort was a justifiably incredulous, "But you've never followed my advice!"

"Not 'so,'" I replied and explained that soon after my marriage, I had disciplined myself to listen to him when he talked after he had observed, when I had consulted him on a controversial letter I intended to write, that in one sentence one can make only one mistake but in three sentences one can make three. Needless to say, the letter was lengthy and its consequences were disastrous for me!

The reason, I explained further, why I never seemed to heed his advice was not because I did not recognize his advice as sound, but, as I had remarked to him years ago, not being PB, I never knew how to follow the path he

Take destiny in your hands – Sadhguru Jaggi Vasudev

indicated – a path that appeared so obviously natural to him that he could not conceive that another individual might find it difficult to follow!

Being a self-sufficient man of few words, PB seemed unaware of the occasional need for verbal explanations and reassurances that prepare a person psychologically for facing, rather than avoiding, at critical points, even life's mundane challenges.

On understanding the difference between creating an income and creating wealth:

I had lived most of my formative years in the midst of a North Indian Punjabi culture that celebrates the creation, enjoyment and protection of income – as a result of one's personal endeavours – as a laudable aim in itself.

It was through PB that I was curiously exposed, for the first time, to a culture that views one's endeavours and the income created by it, merely as a means to an end – the creation, enjoyment and protection of wealth based on one's good fortune!

The incident itself was trivial and happened when I was newly married and did not know PB much. He was giving me a lift from our Napean Sea residence to my Charni Road office on his way to Batliboi. On the way he asked Harilal, the driver, to stop the car for a moment at the chemist's at the Warden Road junction, and, as I was sitting on the kerb side, handed me a prescription for some tablets. I got out of the car, bought the strip of tablets for a rupee and some change and handed it to him and thought no more about it.

The following week, my wife Dharini and I were at PB's Ridge Road residence for a Sunday lunch. As we were into the usual post-lunch small talk – which PB never participated in – he reappeared from his room and placed some money next to me – Re 1 and a few paise! I looked at him and asked, "What is this for?" He replied, "You paid for my medicine that day." I was completely taken aback and instinctively demurred, since, in the culture that I had been brought up, it would be a mark of disrespect to an elder to accept such a trivial sum you had spent, especially days after the event. I simply said, "I can't take this".

You cannot shake hands with a clenched fist – Indira Gandhi

It was then that PB gave me a two-minute lecture, the longest that I had heard him speak in one go till then, on the importance of balancing one's personal accounts meticulously, preferably at the end of each day. It was a lesson he had learnt from his father, Bapaji.

He also remarked – admonishingly – that it was a lesson that my generation needed to learn. He stressed that wealth is a trust that one has to administer responsibly and that accounting is a must even for the smallest of transaction, even though you may give large amounts in charity. *Hisab Kodi ka Bakshish Lakh ki.*

Of course, I had often heard – and superciliously dismissed – similar-sounding moralistic sermons from many of my elders since it was obvious that they were intended to be precisely that – moralistic and sermonizing – and that no one really believed that they were intended to have anything more than idealistic value. But coming from someone who sincerely believed in them – which was obvious from PB's demeanour – the advice sounded so weird to me that I remained staring at him as one would look at someone who is temporarily unbalanced. I was all of 30 then! And did really believe then that I was talking to a man entirely out of touch with the real world!

Of course, I quietly pocketed the money, despite the discomfort. However, even though I could not relate at all to his short lecture, I wasn't able to dismiss it as lightly as I had wanted to. I had this feeling that there was something of significance in that exchange that I was missing.

It was many years later that I began to recognize that PB's two-minute talk had given me my first insight into a genuine sevadari mind – something that Punjabis instinctively value – and that his talk had helped me appreciate the difference between creating an income and creating wealth.

It helped me place in better perspectives concepts that lay at the heart of Guru Nanak's teaching, "Nam japo (draw strength from prayer/humility),

*Most true happiness comes from one's inner life,
from the disposition of the mind and soul – William L. Shirer*

kirat karo (work sincerely/selflessly), vand chhako (wealth is to be shared/held in trust)", which had been monotonously drilled by our elders into our conscious in childhood.

On commitment to oneself:

When I was diagnosed for cancer of the stomach and had to undergo chemotherapy, my doctors had laid down certain guidelines for food and medication. I also had complications in my teeth and some chest problems, mainly due to personal neglect over the years, and my physician categorically warned that I could no longer afford to ignore them after the weakening effects of chemotherapy. So there was a lot to follow by way of medication, diet etc.

I had observed over the years PB being uncompromisingly meticulous about the smallest of his health requirements. It helped me weave the medical advice into a regimented routine and commit myself to it permanently. This helped me in the treatment and I could sustain my strength and continue with my regular work life.

On service to one's parents:

Another trivial incident that left an indelible mark on me was PB's unusual – and what then seemed inexplicable – commitment to serving his father.

I remember, Bapaji had walked into PB's Ridge Road residence on a hot summer afternoon just as some of us were standing at the door, about to leave. He was feeling the heat and sat down on a chair at the entrance and asked for water. I think, it was Chitra or maybe Dharini, who said, "I'll get it." PB instantly said, "No, I'll get it," in that familiar tone of his that brooks no argument. He immediately went and brought a glass of water and handed it to his father.

I appreciated the significance of the lesson in that incident registered in my sub-conscious, many years later, when my father occasionally indicated, in subtle ways, that he was more comfortable depending on me for his minor personal needs!

All looks yellow to the jaundiced eye – Alexander Pope

Mr. Noshir Soonawalla

Chairman, Tata Investments

I knew PB as a Director on the Board of Tata Investments. He was on the Board long before I joined. As such, I can only talk of my observations during the meetings of the Tata Investments Board.

The role of the Board of Directors, i.e. the non-executive Directors, is to ask the right questions. As I observed, PB had a very good feel for figures. He could spot things from the accounts and ask the right questions and zero in on the problems. He was very knowledgeable about the stock market and had a shrewd grasp of things.

He was a very practical man and made practical suggestions drawn from knowledge and experience. He always looked at things with the shareholders' interests in mind. Their interests, he felt, should be of paramount importance. I felt PB's business experience and the trials he had faced gave him the insights.

When the new rules for retirement age were introduced in the Tata Group, which was a first in Indian industry, he fully supported it. I remember telephoning him when he was ill and hospitalised. He said, "Do tell me when you want me to step down." It showed his character. I was very touched by it.

Mr. Azim Premji

Chairman, WIPRO Limited

I worked with PB for many years on the Board of Wipro Limited. During Board meetings he spoke very little, but whenever he did, he made very sharp points. He could be very incisive. Outside the Board meetings he attended I had limited interaction with him. Nevertheless, I'd like to point out a few things I observed:

Pratapbhai believed in secularism and was extremely passionate about it. I remember vividly how hurt he was by the communal incidents that had occurred in Mumbai and Gujarat. Many people express these things, but I have rarely seen the depth of commitment to secularism, sincerity and the

*The more the state 'plans' the more difficult planning becomes for the individual -
Friedrich Hayek*

willingness to act that I saw in him. It has left a deep impression on me. He had deep regard for my father and I remember my father often observing that Pratapbhai was his truest friend. He stood by my father whenever my father took a stand against the government; he stood by him when he was in disfavour with the government. Whenever someone needed his help, Pratapbhai immediately made time for it.

Azim Premji is the son of late Mohamed Hussain Hasham Premji, the founder of WIPRO. Pratap Bhogilal, who had known Premji Sr. from his college days in Pune, held him in high esteem. He considered him his best friend.

Ms. Minnie Munshi

Pratap Bhogilal's personal secretary of many years

Dual personality of Shri Pratap Bhogilal: He had the strength to face multiple problems simultaneously with a stoic approach. He would always practice the principle of three 'A's: Accept, Adjust and Achieve.

He has a strong cerebral capacity to think, grasp and retain.

He is a multi-faceted personality with varied interests besides business and professional commitments. He is interested in:

- socio-economic matters – anything that would involve his people and his country would be on his priority list. He would work for it with the same zeal as his business. Would make suggestions for concrete action.
- religious and cultural matters. They were of great importance to him and covered a good part of his work schedule.
- extra-curricular activities, like getting involved in committees, associations, chambers and boards etc. and contributing towards their smooth and efficient functioning, even taking on additional responsibilities. Never a rubber-stamp chairman or member.

The flip side:

- Speed was his strong characteristic – in his movement, thinking,

The more I give away, the more comes back – Ken Blanchard

speech or action. The positive side was overshadowed at times by the negative one. He expected the same standards from others that he set for himself, which, of course, was next to impossible, and resulted in impatience, intolerance, frustration, exasperation and shouting. He wanted everything 'yesterday' as the Americans would say. This did create a feeling of fear and awe, although, with the passage of time, the realization dawned that his bark was greater than his bite! Furthermore, his uncontrollable speed at times led to misinterpretations, though, after the initial resistance to suggestions, he would invariably give a second thought and give in to the changes suggested.

- Restlessness for change: Change was essential to his basic nature, be it in individuals, programmes or environment. He would put things in practice irrespective of the consequences. Made no bones about it, and took quick action to change, to do something different and, hopefully, better.

Mrs. Aruna Oswal

A prominent social worker

Pratapbhai has been a truly versatile person. If you meet him once, you can never forget him. Though I have known him for the last 25 years, it was during the last five years, when I began working with him on WCRP, that I actually got to understand him. He came across as a man committed to strong principles. He inspired and motivated me to be associated with WCRP.

I have been into social work for nearly two decades. For quite sometime, Pratapbhai kept telling me that with my experience in India and abroad, I should take over the presidentship of the Vallabh Smarak Board. But I could not, my hands were full with other activities to be able to do full justice to the task. Finally, in 2006, I told him I was ready for the job. He was very happy and conveyed my decision to Raj Kumar Jain and others in the Smarak Board. It was decided that my name would be proposed for the presidentship of the Board at the following meeting. However, by the next meeting, Jain had changed his mind and promoted some other person from the South to take over as president. PB protested strongly, "Since

To rule is easy, to govern difficult ~ Johann W Goethe

we had all agreed on the candidate, how can you suddenly change?" Raj Kumar, however, didn't relent. Since his group had the majority, he said, the choice would be theirs. PB bluntly told him off and his coterie. Vallabh Vijay Smarak established in memory of Jain Acharya Vallabh Vijay Suri, he said, had become N.K.Jain Smarak (after Raj Kumar's family company, Enkay Jain Rubbers).

PB's philosophy of life is in-depth and he is a real living legend, who has understood the spirit of living and his responsibility towards society. He is focused and straight forward. His art of communication touches the heart. My husband, Abhay, and I are extremely fond of this 95 year old young man, and salute his Devotion, Determination and Dedication.

Mrs. Aruna Oswal is the wife of well known industrialist and philanthropist Abhay Kumar Oswal. She is an active social worker.

Mr. Manubhai Bhakta

Senior Partner, Kanga and Company, a leading law firm in Mumbai

I first met Pratap Bhogilal at the Indian Merchants Chamber (IMC), when Dr. Rusi Cooper was its president. He was the vice-president.

In 1980 we – Kanga and Company – became solicitors to Batliboi after Tanubhai Desai, who had been their solicitor, took ill and quit. I was also on the Board of Batliboi for 10 years from 1980.

Sometime in the early '80s, IMC had organised a trip to China. My wife Ramila and I were on that trip, so were Pratapbhai and his wife Bhagwatiben. We became good friends during the tour. I remember, in the Beijing Hotel, PB surprised us by going into the kitchen and organizing vegetable cutlets for dinner, not just for the four of us but all the vegetarians in the group. It was amazing how he communicated with the Chinese chef who didn't know the English language and Pratapbhai didn't understand Chinese. He also found out the name of a red pepper preparation called Lomazo and asked for it in whichever restaurant we went to in China.

*Bureaucracy defends the status quo long past the time
when the quo has lost its status – Laurence J. Peter*

As I discovered during our association, PB was a perfectionist to the core and expected perfection in others as well. He was a stickler for punctuality. I am very punctual too, but he always beat me to it by two minutes. PB was a meticulous organiser as I observed during the many trips we had been on together. After China, he organised a cruise to Alaska and then to Australia and New Zealand. I could spare as much time as he, but I could never organise tours like he did. He would do it all. Even at the age of 95, I am told, he is planning a cruise to South America and Antarctica! Just amazing.

PB was a pillar of IMC and a great contributor. IMC is one of the most respected business organizations in India and being its President means ready access to the corridors of power in New Delhi.

In 1985, IMC was in a very deep crisis with two factions vying for its control (I would not like to mention names). Dhirubhai Ambani generally did not take much interest in matters pertaining to any association. I went to him and in negotiations with the rival factions, PB was chosen to head IMC as President, as only he was acceptable to both the factions. Thus a crisis was averted. PB is the only person in the history of IMC to become President twice.

I was associated with PB in another matter where his intervention led to settlement between two antagonists in some personal matter. I observed, time and again, that he was very blunt in his speech, never tolerated nonsense even from high quarters. Thankfully, knowing his principles, people did not take it amiss. At work he was thorough. He always did his homework, studied relevant papers and worked out his questions before coming to meetings, and knew what answers to expect. PB held his father in high esteem and often talked about him with great respect. Both he and Bhagwatiben were always very affectionate towards my wife Ramila and me. Even though he had brothers, PB always treated me like his brother.

Wealth is the ability to fully experience life – Thoreau

Mr. Vijay Kirloskar

Chairman and Managing Director, Kirloskar Electricals Limited

My grandfather had started the Kirloskar Group, first with farm implements and then machine tools, with suggestion from Batliboi during the Second World War. Pratap Bhogilal had studied at the Hindu High School, Panchgani (later called Sanjeevan Vidyalaya) with my father and uncles Ravi, Prabhakar and Chandrakant Kirloskar. The two families have had a good relationship since the 1930s, maybe even before. Since Batliboi went public, there has always been a Kirloskar on its Board.

My father died prematurely when I was young, so I joined business at an early age. I have been on the Board of Batliboi for 15 years. The board meetings of Batliboi were always extraordinary, very special. The deliberations were always well-prepared and professional. Pratapbhai has a phenomenal memory. He would ask a number of questions, not to criticise but to make people think. These would be on machine tools, textile machines, foundry and, of course, finance, which was the key.

Whenever Pratapbhai was in Bangalore, I tried to organize a bridge game for him as he loved playing bridge. My father had a particular name for Pratapbhai, which I have forgotten. At the Batliboi AGMs, there used to be a lady shareholder, Mrs. Maheshwari, who always read out poems specially composed for Pratapbhai, and he would feel very shy.

Dr. Neelkanth Rao Kalyani

Promoter of Bharat Forge Limited

Pratapbhai is the most sincere and honest man I have met. You don't find such sincerity easily. Once he accepts you as a friend, it's for keeps, he will remain your friend forever. He will never let you down. He is a very loving person who enjoyed good company and fellowship. He has been very supportive of us. I always went to him when I needed advice. Heeding to his advice has always benefited me.

Dr. Kalyani and his family have had business relations with Pratap Bhogilal since 1961. He is mostly housebound these days due to ill health.

Being entirely honest with oneself is a good exercise – Sigmund Freud

Dr. Phalnikar

Former Chairman and Managing Director of Mysore Kirloskar Limited

Pratapbhai was a workaholic by nature. His only recreation was a game of bridge. We would always arrange for it for him in the evenings after the Board meetings whenever he visited Harihar in Karnataka, where I was based.

He had deep affection for the Kirloskar family and greatly respected their engineering skills. Once he told N.K. Gurjar, Chairman of the Kirloskar group of companies and brother-in-law of S.L.Kirloskar, "We are not so good in the engineering department at our Udhna plant, why don't you help us improve." It was amazing coming from a person of his stature. He had no hesitation in admitting to the weakness in his company and seeking assistance. Gurjar was open to Pratapbhai's request and formed a committee of four persons – Gune from Kirloskar Brothers, N.K. Joshi, Jayant Gurjar (son of N.K.Gurjar and a partner of the Kirloskars and S.L.Kirloskar's maternal uncle) and I set up a new joint-venture company between the Kirloskars and Batliboi. And Shyam Kirloskar, who was with Kirloskar-Mysore, was deputed to the Udhna factory of Batliboi. Those were days of Licence Raj, and Batliboi had the necessary licenses for radial drilling machines and milling machines. However, things didn't work out and Shyam Kirloskar moved to Kirloskar Oil Engines.

Pratapbhai commanded great loyalty from his staff and the company enjoyed a great reputation under him. There was one Kanubhai Shah, who used to do PR work for Batliboi. He had migrated to the United States with his wife. I knew him because, when I was in Mumbai on some work with Batliboi, he had been deputed to look after me. When I met him in Los Angeles, USA, he told me of an incident. When he had gone to an American company for an interview, he was asked where he had worked in India. He said, at Batliboi. He was then asked, "For how long?" When he said 20 years, the instant response was, "You are hired". They then asked him if he had a wife. When he said, yes, they told him, "She's also hired"! At Batliboi, Branch Managers retired after long service, such was their relationship with the company and Pratapbhai.

The world is his who does his job with compassion -- Tiruvalluvar

PB was very concerned about his brother Mahesh because he was unsettled in spite of being given the best of opportunities. He tended to lose interest in whatever he was doing. One day PB told me, "Since Mahesh's wife is from Ahmedabad, which is fairly close to our Udhna factory, I am thinking of sending him there. But he would need some training." I straightway told him he could send him to train at the Mysore Kirloskar factory at Harihar, and that he could be there as long as he wished to."

I found Mahesh extremely intelligent and smart. We made all arrangements for his special Jain diet and early eating. But he always appeared very disturbed. He was introverted, did not make a single friend, never came to the club where we had a swimming pool and facilities for various games. I invited him many times to my house, but he chose to be a recluse. After about three months he said he had learnt what he wanted to and left. A short time after that he passed away. PB wanted to help his brother in every possible way but seemed helpless.

After I retired in 1999, I moved to Dharwar and stayed with my family at our farm house. PB made it a point to visit us whenever he came down to Bangalore or Hubli for his meetings. He would insist on staying with us but my wife discouraged him because she felt that our place would not be comfortable enough for him. But we always made arrangements for him to play bridge, which he loved. PB loved tennis as well, he enjoyed watching Wimbledon.

Mrs. Shashi Thakkar

Secretary, Sanjeevan Vidyalaya, Pratap Bhogilal's alma mater

Whenever I try to sum up Pratap Bhogilal as a man, three adjectives spring to mind: Efficient, Intelligent, Approachable.

I met Pratap Bhogilal for the first time in Panchgani when I was told by the then Principal-Secretary of Sanjeevan Vidyalaya, late Sharad Pandit, to show him around the newly developed eight-acre playground. When we reached there, Pratapbhai asked me two questions instinctively: One, "Did we have to cut any trees to make this?" Two, "How much has this cost?" Those

Money is terrible a master but an excellent servant – P.T. Barnum

questions have remained with me as beacons right through my tenure as an administrator at Sanjeewan Vidyalaya. If you analyse, they were cost-related questions, one relating to what it cost the environment and the other to how much it cost the school. After that, I never stopped asking myself those two questions before every action of mine at the school.

Though 'born with a silver spoon in his mouth' as the saying goes, Pratapbhai is a very simple man. He never showed off his wealth and status. There were no airs about him. His approach was never slimy. He was so transparent that you could easily make out what he liked and what he did not. At the board meetings of the Sanjeewan Vidyalaya Trust, he would ask the right questions and express himself objectively.

In 2002, after I had completed my term with Sanjeewan, he telephoned me one day and came over to see me at my house and asked for 'sabudana khichdi', a typical Maharashtrian dish which he liked. I was overwhelmed. He asked me, "Why are you sitting idle? With your experience, you can be a good consultant. Education needs good consultants". I showed him a proposal I had worked on. He appreciated it and spontaneously offered to help me. It was typical of him.

Another time, he surprised me by taking me to attend a conference of Jain International Foundation and giving me an opportunity to address the gathering on the role of resident schools.

Since 2002 he has been coming to Mahabaleshwar every year and almost always visits Sanjeewan Vidyalaya. He would call me without fail and invite us to enjoy his hospitality at his beautiful heritage house here. Even after so many decades, his fondness and concern for his alma mater has not diminished.

Shri Narendra Prakash Jain Motilal Banarasidass

A leading publisher of books on Indology, New Delhi

Pratap Bhogilal is a committed philanthropist interested in the development of the Jain religion and the philosophy behind it. He is also a keen student of Jain history, religion, philosophy, culture, literature

Bad officials are elected by good citizens who do not vote – George Jean Nathan

and art. He has been initiating literary/academic and social events to help the cause of Jainism. As founder-chairman of the World Jain Confederation (WJC), he has been instrumental in arranging international religious meetings under its banner. Today, even at 95, his enthusiasm is extraordinary.

PB has been the Chairman of Atma Vallabh Smarak Shikshan Nidhi for several years. He was the Chairman of Bhogilal Leherchand Institute of Indology (BLII), Delhi, situated in Vallabh Smarak, from its inception. His contribution to this Institute was phenomenal. He was involved actively in each and every activity of the Institute and attended almost all the meetings during his tenure. Though he resigned as head of these bodies recently due to the age factor, he has been in touch with various scholars on Jainology and Indology and got them to involve in writing and editing books on Jainism published by the Bhogilal Leherchand Institute. He has also been involved in several national and international seminars which BLII organized during his regime.

It is because of him that Sadhvi Suvratashri Maharaj and her disciples could arrange and catalogue over 20,000 manuscripts lying in the BLII. It was due to his pursuance that Amrit Bhai Bhojak, a well-known Peliographer, was in BLII to update the information in the catalogues of the manuscripts. It has been his wish that BLII should have a separate building to house an international institute on Jainology. He has also established a Chair of Religious Studies in memory of his late father Shri Bhogilal Leherchand in BLII. Thanks to his efforts BLII could get recognition and affiliation with North Gujarat University in Patan.

Pratapbhai is meticulous in whatever he does. He has an uncanny ability to judge people. He is seldom wrong in his judgment of people irrespective of who the person is or what class he belongs to.

Dr. Shanti G Patel

A former Member of Parliament and an ex- Mayor of Mumbai

I have known Pratapbhai for several years, from the time I contested election

Cæsar's wife must be above suspicion – Ancient Roman Proverb

to the Bombay Municipal Corporation in the 1950s. My constituency, C Ward, encompassed Kalbadevi, Princess Street, Marine Lines, Patan Jain Mandal etc. There were many Jains in that area and I had many friends among them. I came to know Pratapbhai through Patan Jain Mandal. Pratapbhai is a business man with a philanthropic bent of mind. He has regularly contributed to charity as a duty as Vinoba Bhave had propagated, not for reward or name. I always respected his approach. A significant lesson I learnt from him was 'to speak to the point'. Pratapbhai always spoke to the point, never wasted time in arguments. He was very practical. I got to interact with him when he became a trustee of the Bombay Port Trust as a representative of the industry. He was nominated by the then Bombay Millowner's Association. I was a trustee from the employees' side.

Pratapbhai and I don't meet very often, but whenever we do, it is a pleasure being with him. I always invite him to my annual Paunk (tender light- green millet) parties. I get freshly harvested Paunk from Gujarat. He thoroughly enjoys these parties. I am proud of the fact that years have not diminished his regard for me.

Dr. Shanti Patel, who hails from Kheda Jilla in Gujarat, got involved with the Mumbai dock workers in 1944 and had been a Trustee of Mumbai Port Trust, J.N.Port Trust and President of National Union of Seafarers of India. He has been a prominent social worker as well.

Mr. Sharad Patil

Secretary General, Employers' Federation of India

I got to know Mr Pratap Bhogilal when I was with the Employers' Federation of India (EFI). I had joined the organization after a long stint with the Standard Chartered Bank, where I had been a Director in charge of Human Resources for the whole of India.

Actually, I had heard about Mr. Bhogilal long before I could meet him. An uncle of mine by the name of Mr. V.G. Patil, who had begun his career as an unskilled worker in Calico Mills, had risen to be the Spinning Master at Pratapbhai's Shree Ram Mills. He used to speak very highly about him.

Giving food is very good charity, however giving knowledge and education is even better. This is because food gives you temporary satisfaction, while knowledge gives life long satisfaction.

Mr. Bhogilal used to be present at every meeting of EFI even when they were held in Chennai. I remember going to his office on a number of occasions, when he was not the President of EFI, with the incumbent to get his perspectives on important matters and even seek his advice, especially in the election of the President of EFI and the nomination of representatives to the ILO. Because of his vast experience and knowledge as a captain of business and industry he was, and is, highly respected, admired and trusted.

Mr. Bhogilal had been a representative of EFI to the International Labour Organisation (ILO). The Employers' Federation of India is affiliated to the ILO, which was established in 1919. The ILO is three-pronged. It has on it representatives of employers, employees and the government, and it looks into critical issues pertaining to different countries and tries to come to a consensus on issues in view of the larger societal interests. EFI has about 200 members, comprising individual companies, various chambers of commerce, associations of various industries, banks etc. Its main job is to champion the cause of the employer, extend various services of use to employers, like keeping them informed about various government decisions, legislations and judicial pronouncements and circulate the feedback we get.

Mr. Tamhane

Secretary, The Millowners' Association, Mumbai

Mr. Pratap Bhogilal held the reins of the Millowners' Association, Mumbai, in the years 1961 and 1962, which were among the most tumultuous years for the Indian economy threatened as it was by the Indo-Chinese border conflict.

Many sectors of the economy were faced with an acute shortage of raw material leading to adverse impact on the rate of growth in industrial production. Sterling balances had fallen to lower levels and export earnings had recorded a modest increase. The problem confronting the nation was how to raise the finances to meet the defence needs while ensuring that the core factors in the Five Year Plan were not adversely affected.

*True education sows the seeds of simplicity and culture and
thus a beacon for further progress – Sardar Vallabhbhai Patel*

It became the responsibility of Mr. Pratap Bhogilal to convince the cotton textile mill industry of Mumbai to generously respond to the appeal made by the Government for maximum assistance to face the national emergency. With his persuasive and convincing style, he was able to collect a substantial contribution of Rs. 65 lakh from the mill industry in Mumbai.

The domestic production of cotton during those years was woefully inadequate. Those were days when the Government used to fix minimum and maximum prices of cotton. The Millowners' Association, Mumbai, under the chairmanship of Mr. Bhogilal insisted that in the best interests of the farmer, the mill industry and the consumer, higher returns on cotton should be secured through better yields per hectare. In the years that followed, proper emphasis was laid on the improvement in the productivity of cotton, which increased from 104 kg in 1961 and 1962, to 555 kg as at present.

Thus, Mr. Bhogilal has left an indelible mark on the mill industry in the country.

Ms. Kiran Nanda

Director, Indian Merchants' Chamber - ERTF

Mr. Pratap Bhogilal was President of Indian Merchants' Chamber twice, in 1968 and again in 1985, which is a rare honour in itself.

I have known Mr. Bhogilal for over two decades. I had met him much before joining the IMC. Over the years I have come to respect him as a person of integrity, intellect and rational thinking. Different presidents of IMC have had different strengths. Some might have had sound knowledge of economics, while some others might not have had a thorough knowledge of economics but made up for it with their business experience and the ability to get the best out of the staff at IMC. Mr. Bhogilal was exceptional. Besides these attributes, he had a wider perspective on the Nation's economy and was bold in his thinking and initiatives. The recommendations he had made forty years ago for the Nation's progress show his foresight and vision, as some of them are being implemented now!

True education is helpful in weaning away society from going into bad ways and brings it to the right path - Sardar Vallabhbhai Patel

Mr. Bhogilal has been proactive in his thinking and approach as was evident at every managing committee meeting of IMC when he was at the helm. Some of the crucial recommendations sent to the Government during his tenure as President of IMC are still being referred to.

I am not sure if Mr. Bhogilal is an economist by training, but I can say with confidence that he is one of the best think-tank for applied economic research. He is also a meticulous planner as I realised when he arranged an important meeting recently (when he is in his 90s) of Mrs. Shirley Strum Kenny, President, State University of New York and Stony Brook on 'Globalization of Education: Building Bridges between Academic and Business Communities', at the IMC.

Mr. S. Divakara

Director - General, Forum of Free Enterprise

I joined the Forum of Free Enterprise in 1979. From its inception in 1956, M.R. Pai was the Secretary, and was responsible to a great extent for the novel and innovative work the Forum has accomplished over the years. He told me once that in the early days of the Forum Pratap Bhogilal had called him one day to convey his appreciation of the work the Forum was doing and said that he would be sending a cheque by way of his contribution. When Pai met Mr. Bhogilal, he told him about the camp the Forum would be organizing with the money he had contributed. Mr. Bhogilal liked the idea and, I think, even attended the camp along with his sisters. I believe, even in those days, which was 50 years ago, his sisters were highly educated. One of them was a Ph D in Chemistry and another an FRCS from England. Not many women were so educated at the time.

PB was very pleased with the quality of the trainers at the camp, especially Murli Mehta. He kept sending Rs. 50,000 every year for the training camp held mainly for students on subjects pertaining to management. The camps are more than just lectures, they are interactive as well. Now that PB is 95 and not so active, his son Nirmal Bhogilal is on the Council and has been continuing his father's work.

Never delay doing good

We now hold 50 camps all over India every year and approach colleges to get their students to participate. We also have a one-week camp every year at Deolali for students coming from all over India. Once I overshot the budget by Rs. 17,000 and was in a fix. I talked to M.R. Pai. He advised me to talk about it directly to PB as he was funding the training. I met PB and apologized to him for the budgetary deficit and explained the reason. His response surprised me: "Why should you be sorry?" he asked. "It is an investment for the future of our country." He was always pragmatic and thought big!

He would attend our annual youth camps often along with the eminent lawyer, Nani Palkhivala, and would talk to the students on a one-to-one basis. However, these days he only attends for a short time due to advanced age.

When M.R. Pai was being treated for cancer at the Shushrusha Hospital, PB was very concerned as he had never heard of a hospital by that name located in a Mumbai suburb. He was not satisfied till he had found out through his own inquiries that the hospital was indeed a very good one and Mr Pai was being taken care of well.

Forum of Free Enterprise is a non-political, neutral organization which aims at educating the public on economic affairs.

Mr. Arvindbhai Jivabhai

Director of Poona Fine Chemicals and Prabhav Chemicals.

Though I had been hearing about Pratapbhai for years, I actually got to know him intimately only around the time his father died, about 25-30 years ago. His father Sheth Bhogilal Leherchand had been a good friend of my father's. When I started my chemical business, I went to meet Sheth Bhogilal at his Shree Ram Mills. He welcomed me as the son of his old friend. I told him I wanted to sell my chemicals to his mill. He called his purchase officer and introduced me to him. He said, "This is Arvindbhai, the son of my good friend Jeevabhai, buy goods from him, but ensure that the quality and price are right." He was always direct and uncomplicated. He was always very supportive of me because of my father's friendship with him.

With the extinction of the flame of thought, conduct becomes blind - Vinoba Bhave

Sheth Bhogilal was a very unassuming man. He would never mind doing what would probably be considered 'menial work' for a man of his position and stature – a highly reputed diamond merchant of Mumbai and the owner of the renowned Shree Ram Mills. Pratapbhai has imbibed his father's qualities – outspokenness, courage and simplicity. After his father's death, he took over the work of the various social and business associations of the Jain community of Patan. He will never back your cause just because you go and supplicate with him. He needs to be convinced about it. If he likes a cause, he will go out of his way to support it.

Pratapbhai is old to me, but even at 95 he shows the same enthusiasm and drive he showed in his youth. He does whatever he does wholeheartedly. In his career, he never believed in reaching a certain position and resting on his laurels. Instead, he will continue to strive to do better.

I had gone to see him when he was at the Jaslok Hospital for a heart problem and again when he underwent a by-pass surgery at the Asian Hospital. He spoke little, but listened to my detailed reports carefully. He is always very alert and pushes to get things done correctly.

I remember, Patan had suffered heavy damage during the Kutch earthquake. Pratapbhai was chairman of the committee formed by the Patan Co-Operative Bank to look into the aftermath of the devastation and help the affected. We had decided to rebuild the school at Wadhwa, a village near Patan. I had visited the place when the construction work was on and noticed that the contractor, who had been entrusted with the job, had not built a proper foundation. I rang up Pratapbhai and informed him about it. He said that work should be stopped immediately and the structure dismantled. His brief was, "It is better to face a loss than accept substandard work." Today, the Wadhwa School has one of the finest buildings ever made in the Patan area.

Pratapbhai is a Jewel of Patan.

Think of the poor, uneducated, the downtrodden so much so that your heart begins to stop beating, your brain goes in circles and you think I am going mad. Then you fall at the feet of the Divine Being and there you will get strength, help and immense power.

Ms. Abhilasha Singhvi

Founder and Executive Trustee, Manav Seva Sannidhi which holds camps every year for free limb replacement in Gujarat and the rest of the country.

I sat in deep reflection trying to express my thoughts on Pratap Bhogilal, whom I fondly call 'Mota Mama'. It is always difficult to write about those who have been living legends. Pratapbhai truly lives up to his name 'Pratap' in the valorous, inspiring life he has led.

A rare and exceptional human being, his zest for life and living compel us not to count the years in his life but the life in his years. His life has been a saga of enterprise and achievement, of goodness, good deeds and goodwill spread over decades.

It is not that I have had too many interactions or lengthy meetings with Pratapbhai, but that is precisely why I value and cherish the meetings I've had with him. He impacted me in the brief moments spent with him with his sense of discipline, be it in his Spartan food habits, his exercise regime or the unfailing regularity and devotion in performing his puja every day. So also his belief in the gift of life and that it should be used as a means to benefit others, and his unflinching faith in religion as an anchor in his life. What touched me most of all was his ability to fearlessly stand by his convictions and the rare courage to stand beside another and provide strength by his presence.

My father, late Dr. L.M. Singhvi and Pratapbhai shared an abiding mutually reciprocal relationship for many years, based on deep respect and common values fostered by the numerous platforms of education, religion and philanthropy they had shared.

Despite his busy schedule, Pratapbhai came to Ahmedabad to bless me at one of my Artificial Limbs and Polio Calipers camps, which I have been conducting for the last 20 years for the poorest of the poor. He sat for quite a while and watched me and my patients perform garba (a traditional Gujarati dance form), and later sent me a letter of deep appreciation for my dedicated involvement in this humanitarian venture.

Pride goes before destruction and a haughty spirit before a fall – Bible Pro: 16:18

I consider Pratapbhai to be truly wealthy not because he has wealth but because of his phenomenal capacity to generate wealth and give it for good causes. He is rich not because of his material possessions, but because he is driven by a higher, larger cause. There is coherence and meaning in his life. Unlike many others in his league, who consider themselves affluent but lead a shallow, hypocritical existence, he epitomizes the following maxim:

Mat rījho upar ki dhikhai par

Yeh toh sone ka varkh laga hai mitti ki mithai par

Pratapbhai is an antithesis of the usual 'rich' man. His life has been a celebration and his biography is indeed a celebration of his many-splendoured life. I would not consider him to be *vayovriddh*, but as one symbolizing *vrudhhi* (increase) in good deeds, in goodwill and good karma.

Ms. Abhilasha Singhvi, a recipient of the Rajasthan Ratnakar Award, was ranked among '100 Eminent Personalities of Gujarat' by the leading newspaper Dainik Bhaskar. She was also adjudged 'Woman of Substance 2009'. She is the daughter of late Dr. L.M. Singhvi, a former Indian High Commissioner in the UK.

Mrs. Hansaben Dalal

Former president of the Ladies Wing of Indian Merchant Chamber

I have great admiration for Pratapbhai. We travelled together on an IMC delegation to China, which he had initiated as President of IMC in 1985. We then went on cruises together to Japan, Alaska and Australia. Though he was the oldest member of our group, he took the lead in everything, from planning sight-seeing to organising hard-to-get vegetarian food. He would be up at 5.30 a.m. While we made the excuse of the 'late night', Pratapbhai would say his prayers and finish his morning walk before we were up, even though he had slept at the same time as us.

I worked under his presidentship on various fund-raising projects. When the Maid of Cotton used to come from the USA, his Shree Ram Mills participated in the fashion shows. I was struck by the fact that he wanted his daughters to get involved, and both Chitra and Dharini used to be very active.

God resists the proud and gives His Grace to the humble -- St. James

Mrs. Brinda Khatau

Member of Council, National Centre for Performing Arts

The first word that comes to mind while describing Pratapbhai is: FEARLESS. He reminds me of the famous Shakespearean quote from Julius Caesar, 'If it be aught toward the general good, put honour in one eye and death in the other, I will look upon both indifferently'. I can only admire someone who can live with this credo in today's day and age where honour is a forgotten word.

Pratapbhai's zest for life, his travels around the world, his ability to give up positions to younger people in a gracious manner, his tenacity when he takes up any matter are all examples of his sterling character and moral upbringing. He is the quintessential 'khandani' man.

Padmashree Dr. Kumarpal Desai

The word Yoga connotes 'connection', and a person in his life time connects with a variety of fields and people. I have had long association with Shri Pratapbhai and have known him as Jivanyogi, Karmayogi and Dharmayogi. In these three fields-life, action and duty – he has distinguished himself and carved out a niche for himself with a distinct identity.

At the ripe age of ninety-five he has lived life to the fullest. When I cast a glance at his journey through life, I am reminded of his father Bhogilalbhai and his grand-father Leherchandbhai from whom Pratapbhai inherited a rich legacy of values and traditions. Every family has its own ethos and Pratapbhai assimilated it into his being.

His father had studied up to Std. VII and had to take to business but all through his life, he was wedded to education. It was his conviction that education only can lead to integrated personality. Pratapbhai also realised the value of education and he had a bright career as a student and subsequently groomed his son and daughters academically.

He also inherited business acumen from his father who was a self-dependent man. He was averse to borrowing money in business and

*When Pride comes, then comes disgrace, but with humility comes wisdom – Bible
Pro.17.2.*

would not like to take any loan for the same. Pratapbhai too believed in that philosophy and ran his business ventures accordingly. He relied on his business acumen to earn and continued to expand his business. This philosophy may not find favour today with those who want to thrive on the capital of other people.

His attitude to life has always fascinated me. There are people who always think of some position or status or exercising authority, but Pratapbhai was an exception. In many a function, it was he who controlled the reins but he always remained behind the scene. He was a perfectionist of a sort who would not rest till the task is accomplished and would reply instantly to the message sent to him by a letter or an e-mail. Such people are rare today in organization and industries. Committed to the work at hand, he was full of zest for life. He symbolized the message of Bhagwan Mahavir that never waste a moment and never fall prey to indolence.

As a Karma Yogi, he brought about the transformation of Shree Ram Mills as its Managing Director by introducing modern machinery and effecting certain reforms. During the 60s, the mill earned handsome profits. Then in 1978 the mill was sold off and he concentrated on machine tools and ancillary industries.

As the bank's Director and a renowned cotton merchant, he developed intimate relations with industrial houses. He earned reputation as one who always protected the interest of the shareholders and the labour class and he also acted as a trouble shooter. He had deep knowledge about the nation's economic problems. The remedies suggested by his father with foresightedness 60 years ago are still valid.

As a Dharma Yogi, he inherited from his father a value system and enterprising spirit. He traveled extensively but simplicity was a virtue with him. He was associated with many religious trusts and contributed his mite in ample measure. He would put forth his views politely but firmly, but never displayed anger or prejudice. He was fond of playing bridge and learnt Sanskrit and scriptures later in his life. He used to play on the violin and the harmonium.

Good man speaks little but is quick in taking actions

He owed a great deal to his father and his guru. Sadhvishri Mrugavati enlightened him about true religion and he often remembers what he had learnt from her. At the behest of Pujya Mrugavatiji he relocated with generous donation, the Bhogilal Laherchand Institute from Patan to Delhi's Vallabh Smarak, and also gifted a rich library too. Similarly he suggested that the new building of Gujarat Vishwakosh Trust be named as 'Sadhvi Mrugavati-Bhagwati Vishwakosh Bhavan' and thus repaid the debt he owed by way of tribute.

He followed in his life the concept of trusteeship and today at the ripe age of ninety-five, he lives a very austere life and does whatever he can for religious deeds. Education is at the core of his heart and donates generously to educational institutions. He lives life fully at ninety-five and every moment of his life is spent usefully. How beautiful his life is!

Real temple is one where there is love and salute for the parents

Pujya Acharya Chandanaji

एक ऐसा व्यक्तित्व जिसने समग्रता से जीवन जीया है, ऐसा सर्वप्रीय नाम श्री प्रताप भोगीलाल है !

चाहे औद्योगिक क्षेत्र रहा हो या राष्ट्रिय और सामाजिक अथवा धार्मिक हर क्षेत्र में उन्होंने प्रेमपूर्ण सहयोग देकर कीर्तिमान कायम किए हैं। उन्होंने अनगिनत मित्र बनाए हैं। यह उनके जीवन की सबसे बड़ी सफलता का प्रमाण है।

आज इस जीवन के शिखर पर होते हुए भी वही उत्साह, वही कार्य करने की उमंग देखने वाला उनके इस भाव को देखकर आश्चर्यचकित ही नहीं किन्तु अपने जीवन की निष्क्रियता को छोड़कर सक्रिय जीवन जीने की प्रेरणा प्राप्त कर लेता है।

ज्ञातयु यशस्वी जीवन का शिखर वे आसानी से तय कर सकेंगे ऐसा विश्वास रखने हुए अपने लिए ऐसी सुन्दर आनन्दपूर्ण जीवन जीने की प्रेरणा मोटा भाई से प्राप्त के सकें, प्रभु से प्रार्थना है।

वीरायतन के सेवा कार्यों में हमेशा उनका अप्रतिम योगदान रहा है। अतएव इस शुभ अवसर पर समस्त वीरायतन परिवार उनके लिए शुभकामनाएं प्रेषित कर रहा है।

अंतस् आशीर्वाद के साथ,

आचार्य चन्द्रनाजी

Epilogue

FROM SADHVI SUVRATASHRIJI

'A remarkable aspect of Pratapbhai's individuality is, even in adverse circumstances, when somebody has taken him for a ride or stabbed him in the back, he is able to take it in his stride and attribute the adversity to his own karma!'

We first came in contact with Sheth Shri Bhogilal Leherchand Jhaveri (Bapaji) in 1966 in Mumbai when he had come to Godiji Temple's Upashraya. His simplicity belied the big Sethia that he was. As per Pujya Mrugavatishriji's instructions we would note down the names and addresses of unknown visitors who came for Maharaj's audience. That's how we got to know who he was. As usual, there was a huge congregation waiting to meet Pujya Mrugavatishriji that day and Bapaji had to wait for long. But he didn't grudge it. His demeanour was calm and serene.

Apparently, his reverence for Maharaj was such that he did not feel offended by the wait. When Pujya Mrugavatishriji apologised to him for the delay, he politely told her that it did not matter. "After all, you have so many devotees to look after," he said. We were impressed by his attitude. Bapaji invited Pujya Maharajshri to his bungalow at Andheri to give a lecture. We spent the whole day there and were surprised to learn that at the age of 80-plus he was studying Sanskrit and the tenets of Jainism from a Pandit. He also loved music and could play the harmonium as well as the violin. Even those he had learnt very late in life. His devotion, attachment to dharma and his loving nature were impressive. He was

In Manav Mandir resides love and compassion

straightforward like a little boy, very simple, humble and a thorough gentleman. Bapaji had tremendous regard for Pujya Mrugavatishtri and would say, "My house is the house of Vijay Vallabh Suri and it is always open to you." The Upashraya above the garage, he said, was a very quiet and convenient place for learning and meditation. The historian, Sadhu Shrimad Vijay Indra Suri, had stayed there for a long time. Although Bapaji's thoughts were reformist, his life was overwhelming dharma.

Sometime later, Bapaji along with some members of Atmanand Jain Sabha, came to request Pujya Shilvatishtri Maharaj, Pujya Mrugavatishtri and the others to spend the chaturmas at the Byculla Jain Temple. The trustees of Byculla Jain Temple, particularly Bapaji, organised Pujya Mrugavatishtri's public lectures at various places in Mumbai city and the suburbs. It gave us an opportunity to meet members of the Jain community in various Upashrayas between Thane and Mumbai.

During our stay in Mumbai, we visited Bapaji's bungalow many times. Once, on our way to Versova, a suburb of Mumbai, we spent a day there. When we started out to Versova to Shadilalji's house (Shadilalji was the Sheriff of Mumbai then), Bapaji walked with us all the way. Pujya Mrugavatishtri always regarded Bapaji as an invaluable jewel of the Jain community. On his part, Bapaji had tremendous respect and regard for Mrugavatishtri. She saw him as a father figure to her and all of us.

Pratapbhai represents all the great attributes of his late father, Bapaji. Not only is he born rich but with all the good qualities of the head and the heart. He has sustained the legacy of Bapaji and even enhanced it. We first met him at Bapaji's Andheri bungalow when Bapaji had sent him to bow before Pujya Mrugavatishtri. When we were observing Chatur Mas at Byculla, the last wish of Pujya Guruvallabh was that our Jain brethren should have adequate residential accommodation. In Mumbai, people are able to get food but not a home. Since Bapaji empathised with the hardships of people coming to Mumbai from outside, having experienced them himself, he made available his Pedhi (shop) at Jhaveri Bazar as a temporary residence for many of the Jain brethren coming to Mumbai till they settled down. In fact, he had even made a vow to

*Non violence, truth, holiness, freedom from envy,
compassion and forgiveness is the dharma of all. – Kautilya*

give up milk and sweets until residential arrangements were made for the Jain brethren coming from outside. During chaturmas (the four rainy months), a project for Jain Nagar was announced in the benign presence of Pujya Mrugavatishtiji, fulfilling the last wish of Pujya Guruvallabh.

Pratapbhai represents all the great attributes of his late father, Bapaji... He has sustained the legacy of Bhogilalbhai and his grandfather and I would say even enhanced it

Years later, when the project for Vallabh Smarak was underway in Delhi, Pujya Mrugavatishtiji had written a letter to Pratapbhai condoling the demise of Bapaji. When Pratapbhai came to Delhi for the first time after his father's death, he came to Roop Nagar, where we were staying at the time, to pay respects to Pujya Maharaj Mrugavatishtiji and thank her for her condolence letter. Thereafter, whenever he visited Delhi he would come over for Pujya Mrugavatishtiji's darshan. He even met us when we were moving about in Haryana and Punjab – at Ambala, Chandigarh, Ludhiana, Jullunder and smaller towns in the interior. The affection of good people is like a gold chain and remains permanent.

We met Pratapbhai more often as his interest in the Vallabh Smarak temple grew. He shifted the Bhogilal Leherchand Institute from Patan to Delhi Smarak at the suggestion of Pujya Mrugavatishtiji. He also gave his huge library to the Bhogilal Leherchand Institute of Indology, Delhi, besides donating lakhs of rupees.

After the death of Lala Ratanchandji Jain, who was the President of the Smarak, the Jain Sangh in Delhi requested Pratapbhai to take over as Chairman. But he declined on the plea that he would not be able to do full justice to the job as he was based in Mumbai. However, following persistent requests from the Jain Sangh, he finally agreed to be the Chairman of the Smarak. During his chairmanship, the Smarak as well as the Bhogilal Leherchand Institute progressed a lot. Every year, during the summer vacation, there used to be a summer school of Prakrit

In prosperity our friends know us, in adversity we know our friends. – Kautilya

studies. Scholars and professors from various states would attend this school to enhance their knowledge of Prakrit, which enabled them to study the Jain Agamas well. All the invitees were provided with free boarding and lodging. At the end of the school session, exams were held and prizes and certificates given. Pratapbhai usually came from Mumbai either for the inauguration or the valedictory function of the Summer School.

The Institute held several workshops and seminars. In fact, there were two international seminars where foreign scholars actively participated along with Indian scholars. It has brought out several publications and there have been regular research work going on. All manuscripts of the Jain Shastras in the BLII library have been computerized. Pratapbhai took keen interest in this work, and encouraged the others to do more work. As a chairman, he devoted a lot of his time, money and service to the Smarak.

Even though Pratapbhai has spent his life in comfort, he has remained a simple, humble man. He abhors exhibitionism of any kind...

Pratapbhai has been closely associated in various capacity with Mahavir Jain Vidyalaya, Atmanand Jain College, Ambala, Vishwakosh, Ahmedabad, Vijay Vallabh Hospital at Vadodara, Tata Cancer Hospital Mumbai, Bhogilal Leherchand Institute of Indology, Vijay Vallabh Smarak, Delhi, Hastinapur Tirth and Ashtapad Tirth and Pujya Mahattara Mrugavati Education Foundation besides his various business organisations. He is forever concerned about natural calamities and, whenever there is a need, he goes out of his way to help. He is very particular about acknowledging the good deeds of others. Whenever he came to meet Shri Mrugavatishriji in different cities, he would be invited for meals at Jain friends'. He would go back to Mumbai and promptly write a letter of thanks to his hosts.

Catch the trade winds in your sails, Explore, Dream, Discover. – Mark Twain

Traits like going out of the way to do good to others is part of his legacy. His determination to stay focussed on whatever task he undertakes is admirable. His devotion to work, his commitment, industriousness, self-confidence and his 'Work is Worship' attitude are an example and inspiration to young people. Even at the age of 95, he is self-reliant and does things himself wherever he can.

Even though he has travelled widely in India and abroad and lived life in comfort, he has remained a simple, humble man. He abhors exhibitionism of any kind. He doesn't drink or smoke. He is very particular about time, follows Bhagwan Mahavir's advice to his disciples not to waste time ever. His punctuality is worth emulating. Thanks to his controlled, sensible lifestyle his mind and body function admirably even at 95. His sense of ethics and adherence to truth give him tremendous credibility. A remarkable aspect of his individuality is, even in adverse circumstances, when somebody has taken him for a ride or stabbed him in the back, he is able to take it in his stride and attribute the adversity to his own karma! And even regret that his adversary is unnecessarily attracting bad karma. It is difficult to find a man like Pratapbhai even among saints!

(Translated from Gujarati)



Dear God,

Let me be free from anger, ego, attachment and greed

Let my eyes always see the glow of friendliness

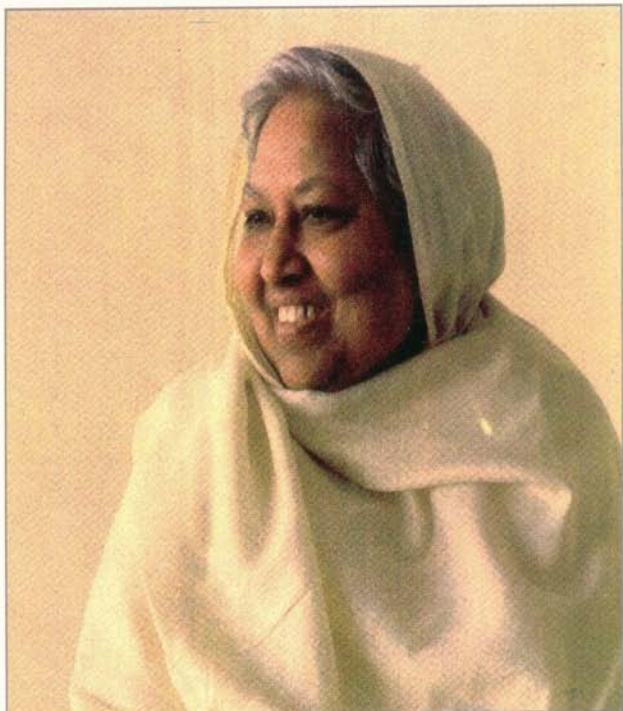
Let my face always have the smile of appreciation of goodness

Let my heart be filled with the nectar of compassion

Let my heart always have the feeling of deference towards others

Contentment is the ultimate happiness

Insanity in individuals is something rare – but in groups, parties, nations and epochs it is the rule. – Friedrich Nietzsche



Puja Sadhvi Mrugavathshriji



Puja Mahattara Sadhvi Mrugavathshriji and her disciples



Puja Acharya Chandanaji



Puja Acharya Chandanaji and her Sadhvi group



Late Muni Shri Jambuvijayaji

Simple living and high thinking - My father

Let noble thoughts come to us from every side - Rig Veda 1-89-1

Greed is the root cause of sin - My grandfather

He most lives who thinks most, feels the noblest, acts the best

Eat less and have patience - My grandfather

Eat like a nobleman, work like a donkey - My grandfather

Do your duty; do not expect any fruits - Gita

Do not desire and you won't be frustrated

Forgiveness is the dear of the brave

Keep brightness in the house and darkness outside. Do not show off - My grandfather

Friendliness with all, enmity with none - Pujya Chitrabhanuji

Look at one's own failings and not of others - Pujya Chitrabhanuji

Applaud the virtuous - Pujya Chitrabhanuji

If a person has lost his way, stop to show him the way. If the person ignores it, always keep calm and cool - Pujya Chitrabhanuji

Seeing people suffering from misery, let your heart bleed and let your eyes be filled with tears with compassion - Pujya Chitrabhanuji

Compassion is a great virtue

Keep your valuables in safe custody, lest you tempt somebody and create suspicion - My father

Great nations are never impoverished by private, though they sometimes are by public prodigality and misconduct - Adam Smith

I am I plus my surroundings, and if I do not preserve the latter, I do not preserve myself - Jose Ortega y Gasset

Credit Card: A way of saying buy-buy to your money - Jug Suraiya

Economic rationale and political compulsions do not go hand in hand - Jagdish Shettigar

The terrible thing about terrorism is that ultimately it destroys those who practice it - Terry Waite

The Lord will provide, but you must give Him some help - Hugh Casson

From woman is man born, inside her he is conceived... From woman originate new generation... Why recoil her of whom are born great ones of the earth? - Adi Granth

He who has health has hope, and he who has hope has everything - Arabian Proverb

Hypocrisy is the most difficult and nerve-racking vice that any man can pursue: it needs an unceasing vigilance and a rare detachment of spirit - W. Somerset Maugham

The greater the number of laws and enactments, the more thieves and robbers there will be - Lao-tzu

Our dreams have to be bigger. Our ambitions higher. Our commitment deeper. And our efforts greater - Dhirendra Ambani

Only strength respects strength - APJ Abdul Kalam

The test of morality of a society is what it does for its children - Dietrich Bonhoeffer

It is with narrow-souled people as with narrow-necked bottles: the less they have in them, the more noise they make in pouring it out - Alexander Pope

When you meet someone better than yourself, turn your thoughts to becoming his equal. When you meet someone not as good as you are, look within and examine your own self - Confucius

There are no barriers that cannot be bridged, except the ones men create in their own minds - Zen Saying

In a democracy, you believe it or not; in a dictatorship, you believe it or else - Anonymous

What the country requires is good governance, not a new draconian law - S. Jaipal Reddy

Debt is the worst poverty - M. G. Lichtner

Truth crushed to earth shall rise again - Bryant

It is difficult to wake up someone who is asleep. But it is extra difficult to wake someone who is awake and asleep at the same time - Kanchu Shankaracharya

Leadership is action, not position - Donald H. McGannon

I care less about the gross national product and more about the gross national happiness - Jigme Singye Wangchuk

Be the change you want to see in the world - Mahatma Gandhi

Not excellence. Perfection. You aim for perfection, you will attain excellence. If you aim for excellence, you will go further - J.R.D. Tata

The only thing we have to fear is fear itself - Frederick D. Roosevelt

We are never deceived; we deceive ourselves - Goethe

Ask not what your country can do for you. Ask what you can do for your country - Jug Suraiya

When the king is unrighteous, who will not be unrighteous? - Somadeva

Since wars begin in the minds of men, it is in the minds of men that the defenses of peace must be constructed - From the Preamble of the UNESCO Constitution

It's easier to love humanity as a whole than to love one's neighbour - Eric Hoffer

The wrong sort of people are always in power because they would not be in power if they were not the wrong sort of people – Jon Wynne-Tyson

Despair detours man – Mahatma Gandhi

Think of all the beauty still left around you and be happy – Anne Frank

The measure of man is what he does with power – Pittacus of Mytilene

Earth provides enough to satisfy every man's need, but not every man's greed – Mahatma Gandhi

Give me the liberty to know, to utter and to argue freely according to conscience, above all liberties – John Milton

Violence is the weapon of the weak; non-violence that of the strong – Mahatma Gandhi

The gross heathenism of civilization has generally destroyed nature and poetry and all that is spiritual – John Muir

It is awfully important to know what is and what is not your business – Gertrude Stein

Those who create wealth should be shown the greatest respect – Mannohan Singh

It is through woman that order is maintained. Then why call her inferior from whom all great ones are born – Guru Nanak

Mothers all want their sons to grow up to be President, but they don't want them to become politicians in the process – John Fitzgerald Kennedy

Where you find the lazes most numerous, there you will find also the greatest injustice – Arcesilaus

Opportunity comes but does not linger – Nepali Proverb

As soon as we lose the moral basis, we cease to be religious. There is no such thing as religion overruling morality. Man, for instance, cannot be untruthful, cruel or incontinent and claim to have God on his side – Mahatma Gandhi

Hell hath no fury like a bureaucrat scorned – Milton Friedman

Having a little inflation is like being a little pregnant – Dian Cohen

Free trade is not based on utility but on justice – Edmund Burke

The foundation of a clever country is its education system – Robert James Lee Hawke

Ability may get you to the top; but it takes character to keep you there. – Stevie

Each day comes bearing its own gifts. Untie the ribbons. – Ruth Ann Schabacjacket

We can have facts without thinking, but we cannot have thinking without facts. – John Dewey

Trust, but verify. Don't be afraid to see what you see. – Ronald Regan

To choose doubt as a philosophy of life is akin to choosing immobility as a means of transportation. – Yama Martel

The worst vice of the fanatic is his sincerity. – Oscar Wilde

Doing it the hard way is always easier in the long run. – Murphy's Law

Only a brilliant ruler or a wise general who can use the highly intelligent for espionage is sure of great success. – Sun Tzu (The Art of War)

Bambi do not chase. They will hit everything. – Nikita Khrushchev

Our core corporate assets walk out every evening...tired. It is our duty to make sure they return... energetic and enthusiastic the next morning. – N. R. Narayana Murthy

There are no devils in Hell, they are all here. – William Shakespeare

The tragedy of America is that it has put a man on the moon, but doesn't know why. – Norman Mailer

You must not worry whether the desired results follow from your action or not, so long your motive is pure, your means correct. – Mahatma Gandhi

Social science affirms that a woman's place in society marks the level of civilization. – Elizabeth Cady Stanton

The concept of tyaga or renunciation of high rank has been considered a high moral principle in India throughout the ages – The Sunday Times

Rid thyself of ego and perform service. Then alone shalt thou attain bonum – Guru Nanak

Man has lost the capacity to foresee and to forestall. He will end by destroying the earth – Albert Schweitzer

Willful waste brings wasteful want – Thomas Fuller

Nonsense is good only because common sense is so limited – George Santayana

We did the devil's work – Robert Oppenheimer, Director of the First Nuclear Test

Statistics are like a bikini. What they reveal is suggestive, but what they conceal is vital – Aaron Levenstein

You are as young as your faith, as old as your doubts; as young as your self-confidence, as old as your fear – General Douglas MacArthur

I like the dreams of the future better than the history of the past – Thomas Jefferson

The only thing necessary for the triumph of evil is for good men to do nothing – Edmund Burke

Politics is perhaps the only profession for which no preparation is thought necessary – Robert Louis Stevenson

Faced with what is right, to leave it undone shows a lack of courage – Confucius

Calamity is the test of integrity – Samuel Richardson

Poison is the ultimate aphrodisiac – Henry Kissinger

Where large numbers are so concerned, it is advisable to trust nobody. – Agatha Christie

You must not hand over money to anybody unless they don't need it. – Ogden Nash

The object of education is to prepare the young to educate themselves throughout their lives. – Robert Marriam

Freedom is nothing else, not a chance to be better. – Albert Camus

If you don't know where you are going, you will probably end up somewhere else. – Laurence J. Peter

True peace is not merely the absence of tension; it is the presence of justice. – Martin Luther King Jr.

Education is the most powerful weapon which you can use to change the world. – Nelson Mandela

Take destiny in your hands. – Sadhguru Jaggi Vasudev

You cannot shake hands with a clenched fist. – Indira Gandhi

Most true happiness comes from one's inner life, from the disposition of the mind and soul. – William L. Shirer

All looks yellow to the jaundiced eye. – Alexander Pope

The more the state plans the more difficult planning becomes for the individual. – Friedrich Hayek

The more I give away, the more comes back. – Ken Blanchard

To rule is easy, to govern difficult. – Johann W. Goethe

Bureaucracy defends the status quo long past the time when the quo has lost its status. – Laurence J. Peter

Wealth is the ability to fully experience life. – Thoreau

Being entirely honest with oneself is a good exercise. – Sigmund Freud

The world is his who does his job with compassion. – Tiruvalluvar

Money is terrible master but an excellent servant. – P.T. Barnum

Bad officials are elected by good citizens who do not vote. – George Jem Nathan

Cesar's wife must be above suspicion. – Ancient Roman Proverb

Giving food is very good charity, however giving knowledge and education is even better. This is because food gives you temporary satisfaction, while knowledge gives life long satisfaction.

True education sows the seeds of simplicity and culture and thus a beacon for further progress. – Sardar Vallabhbhai Patel

True education is helpful in weaning away society from going into bad ways and brings it to the right path. – Sardar Vallabhbhai Patel

Never delay doing good

With the extinction of the flame of thought, conduct becomes blind – Vinoba Bhave

Think of the poor, uneducated, the downtrodden so much so that your heart begins to stop beating, your brain goes in circles and you think I am going mad. Then you fall at the feet of the Divine Being and there you will get strength, help and immense power.

Pride goes before destruction and a haughty spirit before a fall – Bible Pro: 16:18

God resists the proud and gives His Grace to the humble – St. James

When Pride comes, then comes disgrace, but with humility comes wisdom – Bible Pro.17.2.

Good man speaks little but is quick in taking actions

Real temple is one where there is love and volue for the parents

In Monas Mandir resides love and compassion

*Non violence, truth, heliness, freedom from eney, compassion and forgiveness is the dharma of all.
– Kautilya*

In prosperity our friends know us, in adversity we know our friends. – Kautilya

Catch the trade winds in your sails, Explore. Dream. Discover. – Mark Twain

*Invanity in individuals is something rare – but in groups, parties, nations and epochs it is the rule.
– Friedrich Nietzsche*

RAUF AHMED

In a career spanning nearly four decades as a media professional, Rauf Ahmed has made his mark in both mainstream print and television media. He has been associated with leading media groups like the Times of India, the Indian Express and Zee Network. He was editor of publications like Saturday Times, Filmfare, Screen and Zee Premiere. He was also Chief of Bureau, the Asian Age, Mumbai.

Non-violence is the greatest force at the disposal of mankind. It is mightier than the mightiest weapon of destruction devised by the ingenuity of man. – Mahatma Gandhi

We must break the escalating cycle of violence. The ultimate weakness of violence is that it is a descending spiral, begetting the very thing it seeks to destroy. Darkness cannot drive out darkness. Only light can do that. Hate cannot drive out hate. Only love can do that. – Martin Luther

If you want peace you don't talk to your friends. You talk to your enemies. – Moshe Dayan