

THE TURNING POINT Education & Career Guide

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Engaging with readers

God has been great. Human being has been gifted with logical thinking. He can think, compile the thoughts, and set those in algorithmic manner. During the technology era of Facebook and Twitter there has been tons of content, expressions, tips, suggestions, ideas, images, greetings, etc. Author has been keen observant to these.

Post completion of educational second phase of life starts. It mainly consists of family and profession. There have been many memories and experiences of different kind, good and bad! It is important to compile and share those. Wise is he who learns from others experiences. Sharing good experiences make other to repeat and improvise; whereas sharing bad experiences may help individual to avoid those. Since cost of bad experiences is huge, author advices to avoid those. Since it is only one life, that too of definite span, it is suggested to have a life which is

- At least well settled so as to reciprocate the routine needs
- Without any compromises
- Full of joy and happiness
- One feels proud of and
- If feasible influencing and impacting positively on human kind

How do we get there?

Foremost steps in following order are:

1. First point is obviously to have an educational career ranking top! Its preparation starts by parents while you are 2-3 years old and taken over by you as you grow! Author always repeats one statement in all his speeches, do not compromise at lesser than the best! Aim for the best and the highest possible educational degree from the best of the educational institute.
2. Secondly to choose the right career, demonstrate your value by way of your skill, knowledge and contribution. Contribution can be observed by way of making a difference, sincerity, positive attitude and hardworking. Build a strong foundation, rest everything falls in place. Have patience, while aiming high. Know yourself well, strengths as well as weaknesses. Keep working to overcome weaknesses. It takes time to realize and act.
3. Thirdly have a wonderful family life, peaceful, happy and joyful. Respect everyone in relationship and friendship. These are like the valuable assets. You need to be very keen observant and analyzer for most of the events, keep checking with self and be calm and have a great patience. There is a reason why other does something in some way! Understanding that is the first step. One should possess ability to agree to disagree. Try to build democratic way of dialogue, exchange of views and respecting those.
4. Lastly its social life. There would be dual faces around, front end and back end would be probably different. Have ability to recognize the same. No need to confront on every point which you think right or wrong. Reverse might be true for the others and universe.

With high level pointers author has compiled thoughts, with a guaranteed usefulness.

All the best.

Dedicated to
My beloved father who lived with highest standards
of values inspiring people for higher education
Late Shri. Pannalalji Lalchandji Rakhecha

My beloved mother who truly redefined love & care
Late Bhikibai Pannalalji Rakhecha

Preface

A person, who is possessed of supreme knowledge controls the senses with concentration & awareness, like spirited steeds controlled by a charioteer. Importance of education was observed from the ancient and historical days all over the world. There used to be Gurukul, the school established by Saints in the forest. One of the three segments of the life, the childhood used to be dedicated for learning, earning knowledge and acquiring the skills so that rest of the life becomes enjoyable and happy not only for oneself but for the living kind. Education helps an individual to be able so as to contribute for the well being of the society across globe.

It is well known that person keeps learning throughout the life, during childhood till old age. Learning based on studying the basic, then acquiring skills and later knowledge. Management of study is a science to be learnt as well as an art to be practiced. Methodology of study varies from individual. Planning for the study also plays extremely important role as well. There is so much to study so priorities and utilization of the time appropriately becomes of vital importance.

It is important to understand own personality, liking and aspirations. It is to know what you would like to do throughout life without frustrating, without bothering about money and without tiring. Out of hundreds of choices it is critical to select the right one, compatible to yourself.

Education is the fundamental right for everyone. Considering this noble principle, several institutes and trusts have been supporting & sponsoring the education for the needy via scholarships & interest free loans. In the era of information technology one can reach to the detailed information however consolidation of such information is extremely useful.

The total configuration of ideals, practices, and conduct is called Dharma (Religion, Virtue or Duty). To live contended life is said to be a challenge. It's a race. Many are struggling to find a rightful solution, how do you handle it? Few say it is complex but who makes it complex? There are few fundamental principles guide to live life peacefully, happy, enjoyable and useful. If one implements those religiously then surely life becomes too simple to live & extremely happy as well

This book is an attempt to share important tips and information for all above. Surely it would be useful guide. I request you to try deeply understanding & implementing the same. Higher education is the base to build wonderful career. Author has sincerely attempted to share his experiences and brief reading related to education, profession and life. One may learn and be wise, either not to repeat if it is a mistake and follow if it is a great tip to make life smoother & happier.

I wish you all the best for your education, career and further life.

Nemichand Karnavat

Pune, Dated 2 Oct 2018

Why you MUST be different?

What makes you different? Type of

- Blogs you write
- Books you read
- Car you drive
- Clothes you wear
- Company you keep
- Contribution you make
- Dishes you taste
- Events you attend
- Exercises you exhaust
- Experiences you share
- Family you accompany
- Food you eat
- Freedom you enjoy
- Friends you keep
- Fun you create
- Growth you observe
- Guys you guide
- Habits you follow
- Happiness you bring
- Health you care
- Hobbies you develop
- Home you live
- Joy you share
- Kindness you behave
- Life you enjoy
- Marathon you run
- Movies you watch
- Music you listen
- Painting you draw
- Principles you adhere
- Religion you follow
- Roam you around
- Scent you smell
- Sketches you draw
- Deep you sleep
- Surrounding you walk
- Thoughts you churn
- Time you pass
- Value you possess
- Variety you experience
- Words you speak
- Work you deliver
- Yoga you preach

Unstoppable

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1. Part 1 Education & Career guidance

1.1 Education

Why education?

- To gain Comfort, Confidence, Dignity, Hope and Knowledge.

The benefits of quality education reach far beyond the classroom to help individuals break the intergenerational cycle of poverty. Educated children grow up to earn higher wages, contribute to stronger economies, support healthier and more prosperous families, and make informed decisions essential to democratic institutions.

- End the cycle of poverty – for good

A quality education expands employment opportunities and gives people a chance to earn higher wages, giving people the opportunity to lift themselves out of poverty.

- Develop stronger economies

A quality education is the best assurance for a bright economic future and global stability. Educated citizens build self-sufficient local economies and strong communities – spurring economic growth and offering a lasting and sustainable path out of poverty.

- Promote a healthy world - Education leads to better health outcomes.
- Ensuring Safer Communities Around the World

Also ensuring educational opportunity is an important tool, efforts to defeat global terrorism

Dr.Abdul Kalam quoted “Education gives wings to fly. I have met 15 million youths around the world who want to be unique but the world tries to make you as everybody else, so it is to fight the hardest battle until one arrives at the destination is what makes you unique” -Kalam

High unemployment combined with a growing number of out-of-school youth increases the potential for social and political unrest. Educated citizens are more likely to promote democratic and stable societies through participation in civic institutions, making informed decisions and holding public officials accountable.

1.1.1 Motivation for study

Parents are already busy with their routines. They have outsourced future of children to themselves & tuition teachers. To shape life of individual students we have various stake holders like school, teachers, tuition or classes, their teachers, parents and student. Most of stake holders worry about academic. However it is important to sell dreams to be big, to motivate individual. Let us discuss various aspects.

Aim :-

- To reach the highest degree in field of liking
- To be different than the crowd
- To acquire the unique and differentiating skills
- To earn good money
- To move around the world
- To be a leader, in decision making position
- To contribute to the society
- To be good human, proud of self-esteems

Why :-

- To gain as much knowledge and apply

- To be in the upper class of rich category
- To live life comfortably, deliver responsibilities
- To enjoy life with all luxuries around
- To be in decision making position, not just a one of the followers
- To command a respect within friends & society
- To change the society & lives positive

Current situation:-

- A student might be in most crucial year of the study
- A student has surely ability to be at top, potential to be converted to performance.
- Things are simple to be there, if you have Clear goal, willingness & determination
- A student is trying to be the best among all, need to keep it up!
- Following little guidance would help you to achieve more

How :-

- Get disciplined and concentrate, prepare time table for a daily routine
- Learn understanding the fundamentals
- Prepare daily & weekly plan for study, and execute; study hard and smart
- Plan should cover all subjects
- Revise fortnightly without fail
- Review the status weekly
- Conserve the time as much
- Plan for exercise, entertainment & games along with study

What :-

- Invest in the best text books & guide, Use available study material like solved answer papers, CD, etc
- Maths – Solve all problems, conserve the note books, learn tables by heart
- Science – Understand the basic fundamentals, Aim for maximum marks in practical
- Science / History / Geography – Prepare notes, learn, read, understand, practice & Write
- Languages - Remember the content, enhance vocabulary, Know the author detail, write their brief in the answers
- Read and Write essays; develop habit of reading NEWS paper in various languages, Learn Grammar, improve vocabulary
- Solve question papers of last years
- Prepare study time table for examination

Need :-

- To get a admission in good college next year, one needs good marks this year
- An admission system is based only on a number, marks you get!
- Only planned & appropriate study gets you to materialize the aims
- Thus need to be focused & determined
- Surely intense spirit & effort are required
- To conserve as much time

- This is a first important step in life moving towards goal, let us not slip
- Just be passionate, and move in the direction, act accordingly...keep mission ignited in your mind...I want to be at the top

Examples :-

Watch several success stories who learned and earned through higher study and good career

- They would have good house, car and wonderful enjoyable life
- They would be working hard and party hard now
- They are worry free now, well respected in society

At the same time watch the struggle one has to earn just 15000 pm if good education & degree is not earned.

If earning is limited

- One can not buy own flat or a car
- One can not afford quality living and life
- One can't afford good education for next generation

Conclusion :-

- Only a way to reach to highest possible career is good education and study
- There is only a way to be there
- You need to be really mad at study
- Just do it, it is simple & possible; Just decide I want to do it! And DO IT!

Tips :-

Basic :-

- Read loudly or as comfortable, Understand the basic & content
- Prepare notes as union set of content
- Understand basic Formulae, mug up by heart
- Solve as many problems & keep the record
- Read & learn the content by heart

Confirm :-

- Write to confirm, read again
- Rehearsal study solving earlier question papers
- Build the confidence

1.1.2 Study & examination

How to study

Following is the proven methodology to study & is highly recommended, in particular for the subjects like Physics, Chemistry, Biology, Mathematics, Accounting, etc. It is suggested to have complete set of study material like text books, reference guides, notes from class and tuition, ideal answer sheets & question set of previous examinations, good quality paper or un-used note book handy. It is also essential to have a fresh mood, peaceful environment, happy & motivated mind, good infrastructure like table-chair, pen, compass, good intensity of light, etc. Now let us begin.

1. Let us define a unit of study. It can be like a paragraph or a topic or a page or a chapter of a book. As suiting to your ability and complexity of the subject, please choose the unit for study.

2. Read the complete content from entire study material. Understand its concept and grasp it fundamentally. At this point you have read content from various study material thus you know the best and whole of the content. This is a union set of the entire content which you have read.
3. Write important points on a good sheet of paper. Also remember formulae by heart. Use rough paper to practice formulae. Conserve these working sheets.
4. Practice by writing the entire content as if you are writing in examination. Check if you could write more than 70% of the entire content. It should be as high as possible. Also check that you have not missed any important point.
5. Practice this till you are satisfied. Then read the entire content once again.
6. Now move on to next unit of study. Thus keep repeating till closure of the chapter.
7. Now solve the exercises or questions or problems given at the end of the chapter. Conserve the note books or sheets by filing those appropriately. While solving problem/exercise/question write the chapter number, problem/exercise/question number correctly so that during study of final examination you will be able to locate those quickly.
8. Try to solve the problem/exercise/question of last question papers. Compare your answer with answer in answer-sheets. Check the possible areas of improvement and practice to follow the best of the standards.

Importance of time and preparing time table

You must have heard that Time is money! It's extremely important to understand the value of the time.

To realise the value of Time of

- 1 Year – Ask a student who has failed in examination
- 1 Month – Ask a mother who has delivered premature baby in 8th month
- 1 Week – Ask an editor who has to publish a weekly magazine
- 1 Day – Ask a daily wage earner heading family of eight & feed them on daily basis
- 1 Hour – Ask a lover who is waiting to meet
- 1 Minute – Ask a person who has missed a train by just a minute
- 1 Second – Ask a person who has survived an accident just by a second alert
- 1 milli-Second – Ask a runner who won the Gold medal by a milli-second

Time waits for no one, treasure every moment you have, conserve & utilise every second. If you do not respect your time, who will? Please remember that time once elapsed, never comes back again. There lies an importance of disciplined life. Discipline comes from planning various activities for every day and every hour of the day and executing those as planned. The best way is to prepare a time table and follow religiously. There are two kind of time table. A. during school day & B. during holiday

Let us prepare time table studying the sample time table as below for a day of school. Feel free to modify start – end time of any activity as needed at your convenience, liking and habit. E.g. few of you may want to start study during early hours of a day say at 4:0 am so sleeping during 10:0 pm to 4:0 am or few may want to study till little late say till 2:0 am so modify sleeping hours at your convenience.

Sample time table during school / college day

Time table of various activities during School / College				
#	Time slot	Hours	Preferred topic	Remark
1	12:00:00 AM - 6:00 am	6 hours	Sound Sleep	Rest

2	6:00 am - 7:00 am	1.0 hour	Exercise, Morning walk, Yoga, Meditation, Get ready (Bath, Breakfast)	Feel Fresh
3	7:00 am - 2:00 pm	7 hours	School / College	
4	2:00 pm - 3:00 pm	1.0 hours	Lunch, TV, Friends, Chat, Internet, etc	
5	3:00 pm - 6:0 pm	3 hours	Study	
6	6:0 pm to 6:30 pm	30 min	Indoor-Outdoor Games	Entertainment
7	6:30 pm - 9:30 pm	3 hours	Tuition / Study	
8	9:30 pm - 10:30 pm	1.0 hour	Dinner, TV, Friend, Chat, etc	Relaxation
9	10:30 pm to 12:0 am	1.5 hours	Study	

Now let us make changes if it is a holiday. We have a great opportunity to study for longer hours. It is important to catch up study at home with school / tuition classes at least by week-end.

Sample time table for holiday

Time table of various activities during holiday				
#	Time slot	Hours	Preferred topic	Remark
1	12:00 AM - 6:00 am	6 hours	Sound Sleep	Rest
2	6:00 am - 7:00 am	1.0 hour	Exercise, Morning walk, Yoga, Meditation, Get ready (Bath, Breakfast)	
3	7:00 am - 10:30 am	3.5 hours	Study	
4	10:30 - 11:00 am	30 min	News Paper, discussions with friends, etc	
5	11:00 am - 2:0 pm	3 hours	Study	
6	2:00 pm - 3:0 pm	1.0 hours	Lunch, TV, Friends, Chat, Internet, Group discussions, problem solving, etc	
7	3:00 pm - 6:0 pm	3 hours	Study	
8	6:0 pm to 6:30 pm	30 min	Indoor-Outdoor Games	Entertainment
9	6:30 pm - 9:30 pm	3 hours	Study	
10	9:30 pm - 10:30 pm	1.0 hour	Dinner, TV, Friend, Chat, etc	Relaxation
11	10:30 pm to 12:0 am	1.5 hours	Study	

You are suggested to discuss with close friends, teachers and parents. Seek their views & feedback and finalise it. Once it is final, take prints of these time table and clip at the study desk. Seek help from parents to follow as closely. Please modify little bit if needed but be determined to follow it strictly.

Remember your determination will make you different!

Also it is proved that if you help solving queries for your friends, you will be more hands-on and clear about the subject and content. So utilize free time to help your friends

What is career?

An occupation undertaken for a significant period of a person's life and with opportunities for progress. Career describes an individuals' journey through learning, work and other aspects of life. It is also termed as a course or progress through life or a distinct portion of life, learning and the working aspects of an individuals life

Career is to describe an occupation or a profession that usually involves special training or formal education, and is considered to be a person's lifework. A career is the sum total of paid and unpaid work, learning and life roles you undertake throughout your life.

The following definitions are important to an understanding of 'career' as a concept.

- A JOB is a paid position requiring a group of specific attributes and skills that enable a person to perform tasks in an organisation either part-time or full-time for a short or long duration.
- An OCCUPATION is defined as a group of similar jobs found in different industries or organisations.
- A CAREER is the sequence and variety of occupations (paid and unpaid) which one undertakes throughout a lifetime. More broadly, 'career ' includes life roles, leisure activities, learning and work.
- CAREER DEVELOPMENT is the process of managing life, learning and work over the lifespan.
- CAREER GUIDANCE is an inclusive term that has been used to describe a range of interventions including career education and counselling, that help people to move from a general understanding of life and work to a specific understanding of the realistic life, learning and work options that are open to them. Career guidance is often thought to incorporate career information, career education and career counselling

Importance of education

1. Allows you to get a higher paying job, which allows you to be more financially secure.
2. Teaches you how to handle responsibility.
3. Gives you the necessary tools to think for yourself and back up your arguments.
4. Exposes you to more of your peers allowing you to see and experience diversity and different points of view.
5. Helps you realize your potential, which allows you to empower yourself to do more than you thought you could do before.
6. In the process of getting an education, you make new friends, and these friendships could last a lifetime.
7. Gives you a better, more developed understanding of the world and current events.
8. Opens up the possibility of more job opportunities.
9. Allows you to learn the mistakes of those who came before you, so that you do not repeat the same mistakes.
10. Learn time management skills and getting things done on time.
11. Discipline in life
12. Develop social skills for interacting with people you do not normally interact with.
13. Teaches you organizational skills which will one day come in handy.
14. Teaches developing passion to change the lives of living being positively

Teacher's section

Following topics like understanding volume of study & calculating availability of the time are the best determined by the teachers. Most of the data generally remains the same like various books, note books, their pages, problems in each chapter, etc. Also no. of days for the school and holidays are better

known to the teachers. Thus it is suggested that teachers to prepare the base data and handover to the students. Also following tables to be prepared using Microsoft product – Excel.

How to understand volume of study

Now a day there is a flood of study material like text books, guides from various publications, notes given by tuition classes, etc. It is important to understand the volume of study and to calculate how much average time would be needed to study entire syllabus in planned manner.

Let us try to calculate total volume of study and on an average how much time would be required.

Assume that

- Average time required to study a page in hours = 15 minutes (0.25 hours)
- Average time required to solve a problem in hours = 12 minutes (0.2 hours)

Sample table indicating how to calculate time required for study & problem solving*

#	Subject	No. of Pages				Hrs required for pages	No. of problems				Hrs required for problem	Total hrs required
		Guide	Book	Tuition	Total		Guide	Book	Tuition	Total		
1	Math-I	180	240	200	620	155	300	200	250	750	150	305
2	Math- II	160	220	180	560	112	260	180	190	630	126	238
3	Phy – I											
4	Phy – II											
Total hours required for study and problem solving in Hours												543

Prepare a table listing the subjects, no of pages & problems in each book like text book, guide, tuition note, etc. Add up no of pages and problems and multiply by unit time. Thus you will get no of hours needed to study the total pages and to solve the problems per subject. Sum up the time needed for studying all the subjects to know the entire time requirement.

* - Please note that above is sample calculation. Each student needs to fill-in the complete details and determine total time required for study & problem solving. It depends on his or her aptitude, knowledge and subject complexity & varies from student to student.

How to calculate availability of time for the student

It is good to know for the teachers and student how many hours are available for studying at home for the entire duration of the academic year. Let us assume

- No of hours available for self study when school is there – 8 hours per day
- No of hours available for self study when school/ college has holiday – 14 hours per day

Availability of the total hours available for student in a year for self study

Availability of the total hours for study							
#	Month	Days with college	Days during holidays	Total days	Hours during college days	Hours during holidays	Total Hours available
1	Jun to Nov	129	51	180	1,029	771	1,800
2	Dec to Feb	4	86	90	32	1,290	1,322
							3,122

Prepare a table listing all the months, and no. of days with & without college. Multiply the days & no. of study hours per day to calculate no of total hours available. Thus from above Tables, teachers & students will be able to judge if there is sufficient time available for the study. This will help to plan the study matching to the hours available.

Please note that above tables are sample and each student needs to prepare these tables. Students are requested to seek guidance from parents and teachers for accurate calculation and allocation of time to each subject.

Tracking the completion of study

Appeal to parents – It is a special request to all parents to offer quality time and useful guidance and encouraging to the child for study. Following table suggests how to track the completion of study by the student & understand the status periodically. If there is lag, kindly guide without pressuring to catch up the portion of study. This is to be tracked from the beginning for every week or at least fortnightly.

Tracking the progress of study for various subjects

#	Subject	No. of lessons	No. of Pages	school-status	Studied lessons	Studied Pages	% Completed study	% Balance Study
1	English	31	109	55%	15	52	48%	52%
2	Marathi	22	68	64%	11	34	50%	50%
3	Hindi	27	90	93%	15	45	50%	50%
4	Math- 1	11	55	91%	7	40	73%	27%
5	Math -2	8	48	88%	6	36	75%	25%
6	Sci -1	12	60	92%	9	45	75%	25%
7	Sci- 2	12	48	100%	9	36	75%	25%
8	Histrory	11	33	82%	6	18	55%	45%
9	Geography	12	36	58%	8	24	67%	33%
10	EVS	11	33	18%	4	12	36%	64%

Planning of study for examination

You have put in sincere efforts and studied well throughout the year. Now examination dates are declared. Let us prepare a schedule of study for examination. We will plan for four revisions. They may take help of their parents. This time table allows you to revise at least 4 times.

Let us use Microsoft Excel to prepare a schedule as below.

Planning for study for examination

		Month																											
		Study from examination point of views																				Revision				Exam days			
#	Subject	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
1	Subject-1																												
2	Subject-2																												
3	Subject-3																												
4	Subject-4																												

You can plan this once examination dates are declared.

Tips while preparing for examination :-

- Study examination time table, note the dates carefully.
- Do not make mistake while noting down the time table
- Prepare study time table & discuss with parents and friends

Let us assume there are four subjects and their examination starts on 25th of a month. You need to start planning for a day of study and subject.

Procedure to prepare a schedule

1. In the column “subject”, mention various subjects in reverse order of examination. i.e. examination of last subject enter as # 1, and so on.
2. Prepare a calendar marking the dates from today till last date of examination mentioning the dates in each cell (e.g. from 1st till 28th in above calendar)
3. Mark the subject wise examination calendar at the end of calendar
4. Mark in exactly reverse manner & assign one day to each subject for the revision, starting from just one day prior to first paper in reverse manner thus forming a “V” curve.
5. Then assign 3 to 6 days for each subject based on volume & complexity of the subject, how much you already have studied, etc in reverse manner.
6. Mark one day out of these 3 – 6 days for a revision and other study (studying answer sheets, earlier question set, etc)
7. Check if the first day of planning is earlier than today. In that case you have to reduce no. of days allocated to each subject.
8. Check if the first day of planning is later than today, then you have to assign few more days to couple of subjects.
9. Please include practical examination and at least 1-2 days for study for the same.

Check how many revisions you are doing :-

1. First revision while you have completed first round of study
2. 2nd revision & question paper solving is when you have completed study at stretch in round 1
3. Third revision is before examination starts
4. Fourth revision is one day before paper after returning from the examination of paper till you go for this paper.
5. Glance revision before sitting for a examination. However relax at the last moment since students by now must have learnt a lot.

Precautions

1. Note that you have noted the examination time table accurately. Recheck yourself and verify from your friend.
2. You have sound sleep during examination. Keep cool & happy mood, learn to control the thoughts.
3. Do not think about performance in past examination, just concentrate the paper on next day
4. Do not discourage friends with unwanted discussions like status of your study, how hard is the subject you are feeling, which mistakes you made in earlier examination, how does future looks like, etc

5. If any of the friend discouraging you, please request your friend firmly not to do so. If he or she continues to do so, convey to stop talking with you.
6. Please make a check list and verify before starting from home like Identity card, Good quality of pen, pencil, erase, compass box, relevant books & note books, wallet, etc
7. Offer smile and wish the best to friends. Ease out tension at last moment.
8. Relax before exam for at least 10 -15 minutes. Have confidence in your own abilities & hard work. You have studied so well, nothing will stop you to perform the best. Do not worry.

Either student or parent should do SWOT analysis of the student

Strengths :-

- Having dreams & Willingness
- Determination & Readiness
- Ready to put in efforts
- Understand the importance
- Availability of the resources
- Good friends & guides
- Good college & tuitions
- Understand time management
- Understand planning for study & examination

Weakness :-

- Weak fundamentals
- Wasting time, not serious conserving time
- Gets pressurized
- Not focused / sometime loose concentration
- Friends misguiding & discouraging
- Not strong mentally & gets easily influenced
- Not disciplined & does not follow time table
- Fearful & less confident
- Weak in prioritizing
- Does not get along with guides or teachers

Opportunity :-

- To get admission in good college
- Good college helps seeking good education
- Good education helps getting good career
- Good career meaning everything good

Threat :-

- Might not get admission in good college & or in desired branch
- Thus bad beginning of critical stage
- Ruining a career
- Lower confidence & self-esteem
- Continuous under pressure

- Huge donation might be required

Student need to understand that he or she needs to be

- Dreamer
- Easy but not casual, do not carry burden but serious
- Mature, It is important
- Confident & methodical
- Motivated & keeping positive attitude
- Manager my self
- Clear & master of fundamental knowledge of science & mathematics of earlier standards

Do's :-

- Have a big dreams
- Understand educational system, admission processes & path
- Analyse what is going right & wrong
- To remain positive & motivated and alert
- Plan for effective time management
- Plan for study effectively
- To prepare time table for daily study
- Plan for indoor-outdoor games and exercise
- Minimise the use of mobile, TV, Computers & chatting/ meetings with unwanted friends
- Understand the impact of getting less marks

Don't :-

- Too much use of TV, mobile and computers
- Games, SMS, Calls, Songs, too much of entertainment utilise the precise time
- It is an addiction & disturbs the study, resulting ruining of career
- To avoid wastage of time
- Not to be in company of discouraging friends
- Not to have casual attitude

To do list for Parents :-

- To teach/revisit basics of Std VIII, IX, X & XI, check if child knows tables by heart and has a command on vocabulary. If not, take appropriate steps.
- To check/track the home work & assignments
- To understand status of study, review & guide
- To help in planning the entire study
- To help in managing time, preparing time table
- To encourage & motivate for higher study
- To provide them sufficient resources tuitions, books, stationary & your time & guidance
- To share weaknesses objectively , suggest how to overcome & observe improvements
- To discourage wasting time, using too much mobile, TV, Computer, chat, etc

Preparing for Study & Examination

Students understand :-

Studying the fundamentals gains me knowledge

- SSC & HSC are crucial years opening the doors of my career & the technical world ahead
- This is a time to learn as much & acquire knowledge
- Clear goal & determination help to realise their dreams; they need to study hard & planned way
- They can not & should not just do it at last moment
- Tuition is just for guidance, They need to study myself
- They understand the importance of time management
- Wasting time is a crime, They MUST not waste time
- Conserve as much time, Plan to utilize it precisely

Methodology :-

- Read the complete content & understand fundamentally
- Select Unit (Page, Para, Topic)
- Do imp. points & formulae by heart
- Practice by writing on paper
- Read once again & confirm
- Solve all problems & preserve notes
- Study ideal answer papers
- Solve the question paper of earlier years & compare with answer sheets

Check how many revisions you are doing :-

1. First revision while you have completed first round of study
2. 2nd revision & question paper solving is when you have completed study at stretch in round 1
3. Third revision is before examination starts
4. Fourth revision is one day before paper after returning from the examination of paper till you go for this paper.
5. Glance revision before sitting for a examination. However relax at the last moment since students by now must have learnt a lot.

Tips while preparing for examination

- Study examination time table, note the dates carefully.
- Do not make mistake while noting down the time table
- Prepare study time table & discuss with parents and friends

1.1.3 Brief overview of higher education

Section – 1 - Heart to heart...sharing important points encouraging higher education

What are qualities needed

- Having dreams & Willingness
- Determination & Readiness
- Ready to put in efforts
- Understand time management
- Understand planning for study, examination, preparation
- Understand the importance of career & its management
- Availability of the resources
- Good friends & guides

- Good college & university

Difficulties

Mostly following are the difficulties one faces while considering higher education. Subsequent paragraphs will address to overcome most of these.

- Mental resistance
- Lack of readiness
- Lack of information
- Inconsistent information
- Financial worry

Consideration of higher education

Be global

- Adopt cross culture, keep fundamentals intact
- Aim for the highest possible education
- Seek admission for the best college/ university

Seek the best

- Manage routine, circumstances, finance
- Learn concept, fundamentally & innovatively
- Get connected well, keep healthy relationships

Deliver the best & be proud

- Study on latest technologies (White paper)
- Participating in college events
- Execute activities within legal framework

Critical steps

- Self assessment - Know the abilities & interest – Assess the abilities & watch the interest
- Career exploration, decide which is the highest degree in the field compatible to the career you would like to do
- Entire Pathway planning is essential
- Start early - Talk about various career choices, at least 1 – 2 years before
- Understand the changing realities of work
- Learn to explore all destinations - within country & overseas OR science, technology, engineering , management OR school – college – employment
- Investigate the specifics of the career choices
- Remember strong deeply rooted desire is the starting point of all the achievements!

Choose consultant / mentor as advisor

- Put everything on paper: your goals, vision, what you want to do & why
- Seek a Mentor : ask your seniors, friends, family, cousins, and professors for advice
- Seek guidance about plan

Decision making

Authors has focused mainly on management & technical fields, students have obviously many options to chose the field of their liking & passion. Below is only the methodology & how one thinks while making a decision.A Master's or Bachelor's or PhD degree from USA or any other overseas university will be a

launch pad offering exciting career opportunities. It offers you following courses. Student needs to think clearly solving a algorithm of various questions and arriving at the conclusion for each of the questions like

1. Graduation – India or overseas? Why? BS – 4 Years (after 12th / HSC in India)
2. To graduation be technical course or management? Why?
3. To consider post graduation or job opportunity? Why?
4. To consider university for post graduation in India or Overseas? Why?
5. To consider post graduation be technical course or management? Why?
 - a. MS – 18 to 21 months in technology after Bachelors degree
 - b. MBA – 2 Years course in management like Marketing, HR, Finance, etc

To decide...

- To decide do you want to opt for higher education
- To decide which branch and why?
- To decide which country and why?
- To discuss with parents, teachers and friends and conclude

USA tops for higher education

- 168 universities out of world's top 500, 17 of which are in the top 20
- The United Nations assigned an Education Index of 99.9 to the United States, ranking it number 1 in world
- USA Universities are the best for Masters, PhD & other higher education Programs
- It is the world's ethnically & socially diverse nations & worlds no 1 democratic country
- Graduating from an accredited American school & being exposed to the rigors of the American education system is an investment for future
- It is a combination of public and private entities
- Public education is the responsibility of state & local governments, not the federal government.
- Public universities receive part of their funding from the state governments.
- Alumni donations and other sources also contribute large amounts of funding to both
- Tuition at USA private universities is generally much higher than at public universities.
- Good chances of scholarships, Teaching Assistance, Research Assistantships and Part time jobs for Masters Students

Why consider USA for higher education

- Innovative & quality educational systems
 - Application and case study-driven curriculum
 - Excellent teaching quality & learning experience
 - Prepares you to take hands-on challenges
 - Increasing focus on soft skills, interpersonal skills (team building, leadership ,etc)
 - Excellent class dynamics, course structure, professors help
- Good job opportunities after MS or MBA in US
- Huge exposure to world class knowledge & international environment
- Study with international students
- USA education system recognized globally

- Research oriented education & applications
- Valuable support to students
- Grants for invention / research by major companies or government
- The largest economic engine of the world
- Get to observe
 - Innovative financial products
 - Sophisticated marketing methods & systems

Why higher education in USA

- Offers a platform for excellent career growth
- Innovative educational systems & programs
- Diverse academic world & educational resource
- Excellent infrastructure, good life style
- Wonderful academic support from professors
- Fullest exploitation of student's strengths, potential and abilities
- Possible funding, scholarship
- Possibility of earning while learning, reasonably well paid part time job like lab assistant
- Simple processes & decision making
- Excellent effective transparent communication
- Excellence and innovation
- Best students, faculty, staff
- Interdisciplinary environment
- Leading-edge facilities, services
- Industry and community collaboration
- Global engagement
- Optimal technology transfer

What you get

- To get invaluable higher education
- To grow yourself intellectually
- To know the best practices internationally
- To get a good & global exposure
- To study in a new environment and learning new things
- To constantly challenge to balance school, work and finances

Parameters to compare

- Infrastructure
- Study in research
- Support from the professors
- Tests and examination
- Assignments
- Quizzes
- Group Projects and Individual projects

- Term papers
- Class participation
- Grading or Percentage
- Learning recent technologies & practices
- Opportunities

Why to plan 2 years before

You need to plan much prior for preparation. Each of the activities takes certain amount of time and efforts. If you start early, it avoids last moment hassles and pressure.

- Getting passport, few times you may face Name issue in passport
- Preparing for GRE / TOEFL
- Preparing for Statement of Purpose(SOP)
- Research About Grad Schools in US
- Funding like TA, RA, GA or Scholarships
- Recommendations, Transcripts, Bank Statement
- Re-take GRE, TOEFL- if you did NOT get good scores in first attempt
- Unforeseen Issues
- Time flies very fast in doing above activities

About graduation in USA - About Bachelor's degree course in USA

Bachelor's degrees in the United States are typically designed to be completed in four years of full-time study, although some programs (such as engineering or architecture) usually take five, and some universities and colleges allow ambitious students usually with the help of summer school, taking many classes each semester, and/or who have existing credit from high school Advanced Placement course exams, etc to complete them in as little as three years. Some U.S. colleges and universities have a separate academic track known as an "honors" or "scholars" program, generally offered to the top percentile of students (based on GPA), that offers more challenging courses or more individually directed seminars or research projects in lieu of the standard core curriculum. Those students are awarded the same bachelor's degree as students completing the standard curriculum.

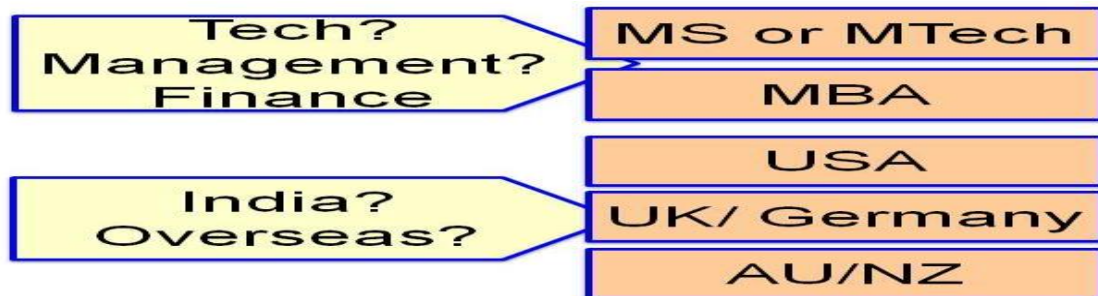
Parents may need to consider if student is mature enough to deal with education overseas immediately after higher secondary school at the age 17-18 years. The points like homesickness or inculcation of likely bad habits to be thought about. Qualities of education and career opportunities are better during graduation education at overseas. Education at early age allows an exposure to overseas environment. When student go with lot of ambitions and dreams, he or she would stay away from the bad habits except if unfortunately negatively influenced. Job opportunities are said to be better for bachelors compared to masters. Students get continuous & longer exposure to the educational systems & research followed by job opportunities.

Entrance test for qualifying graduation study - About SAT Kindly study latest updates using Google

Technology or management - MS or MBA? Points to ponder...

1. Do you like technical job like engineering or management job?

2. Do you like innovation, research & development or want to create a business using own ideas?
Technology or management - MS or MBA? Points to ponder...
3. Do you like technical job like engineering or management job?
4. Do you like innovation, research & development or to create a business using own ideas?
- Possible branches and locations



Considering MS or M Tech

#	Parameter	M Tech	MS
1	Admission	Tough to get admission	There are many international universities so admission is not difficult
2	Culture	Continued with the same	Different variety of culture helps future career
3	Cost	Reasonable, manageable	Very high to the tune of 30 lacs
4	Convenience	High being within own country	Less considering away from home however systems & processes are extremely good
5	Exposure	Reasonable	International exposure, different culture
6	Research	Reasonable, more weightage on theory	Latest technology exposure, research, availability of huge budgets , High to the latest technologies, thesis, papers, professors and connect with the industries
7	Job Opportunities	Reasonable	Very high and well paid job
8	Scholarships and support	Reasonable	Very high, there are many foreign scholarships and financial aids
8	Future	Settling in India in major cases?	There will be opportunities & chances to settle in USA

For post graduation

High level procedure



Application time frame

	Term Applying	Starting Month	Grade Universities	Admission Deadlines
Semester	Fall	Aug	A, A+	Nov /Dec of the previous year
			A-, B, B+ C+	Feb/March
			C- , D	June / July
	Spring	Jan	A, A+	March /April of the previous year
			A-, B, B+ C+	July/August of the previous year
			C- , D	Oct / Nov
	Summer	May	All	March of the year
Quarter	Fall	Sep-dec	end of Jun,(*July or August)	
	Winter	Jan-Mar	Oct (year before) (*Nov or Dec)	
	Spring	Apr-Jun	Jan (*Feb or Mar)	
	Summer	Jul-Aug	do NOT give admission, to check with Uni	

Process for admission

Students have been advised to search of Google using various links and webpages using key searches

- 10 eazy steps studying is USA
- Top Global universities
- Admission procedure for study in USA
- Entrance examination GRE and TOFEL
- Courses offered for masters in USA
- Details of the cources offerd for post graduation
- Application documents for postgraduation from USA
- Tips to prepare GRE, TOFEL, GMAT, IELTS
- Details of Bachelor degree in USA
- Details of post bachelor certificates
- U.S. Higher Education Glossary
- The best schools across India
- The best international schools in India
- The best schools across India with their ranking
- Engineering, medical & management colleges in India
- Medical Colleges in India
- Management Colleges in India
- Educational Institute in India
- Top 20 Technical / Engineering colleges
- Top 25 management colleges / institutes in India
- High level Attributes of few top global universities

- Subject-wise global universities
- List of top 100 global Universities
- Region wise global universities
- Global top 100 Universities
- Top 25 global management colleges
- FAQ for scholarship
- FAQ for loan

Few Easy Steps

Program and University Selection

Second important step is to conduct a detailed analysis of your academic background, work experience, extra-curricular activities, sporting interests, budget restrictions, program and course requirement and career goals. Also collect all the relevant information on the education system of the country you wish to go for higher study. Based on the assessment, you may want to choose universities that best match your academic profile, personality and career goals.

How to choose a overseas Graduate School / Post Graduate college

Thoroughly research graduate programs and prospective career fields before becoming international graduate students –

<http://www.usnews.com/education/blogs/international-student-counsel/2013/04/18/how-to-choose-a-us-graduate-school>

Check if university & program is well known within its circle

Whether city / country offers you exciting career opportunities for the said program

Finding the right graduate school is a time-consuming and arduous process, so consider the following factors to decide which school is your best bet.

Research your program based on legitimate sources: Check & verify Program rankings using credible U.S. websites to get an inside look at your program, including its prestige and standing. Learn more about a program consulting directly with faculty and current students with the help of faculty.

Take into account the locations of your school: If your field of study requires practical skills rather than theoretical knowledge, you should consider going to cities, because you will have a better chance of getting internships there than in small, rural towns.

It's also important to know that many schools have campuses located in different cities or even different states. You need to figure out on which campus your program is located by visiting the school's website.

Research the places of your potential future schools. You can ask questions like: What industries in my field are located there? What are the job or internship opportunities like in that place?

Know the details of your program: Find out the syllabus and how long your program is from the official website of the school since length of programs can vary by school even if the programs are similar.

Learn your career options: Since your final goal is to find a job, talk to alumni or career service advisers to learn what you can do and where you can go after graduation.

Consult your school's international students and scholars office to find out about the Optional Practical Training program – which typically allows international students to work in the U.S. legally for one year after graduation as long as their jobs are related to their educational field – as well as about visas. Many offices' websites will also have information about applying for OPT.

The steps above mark the beginning of your future journey in the U.S. International students who are aiming to have a successful academic life and career in the U.S. should remember not to get discouraged. There's only one way you can make yourself better: never give up or stop trying.

Necessary admission tests (SAT, GMAT, GRE, IELTS, TOEFL)

Most programs in the U.S. require you to undertake an admission test as part of the assessment of your application. Later finalise center where you may take the required tests.

Application Submission

You need to compile all necessary documents needed for the application. Then complete/ submit the application form. Keep the track of your application at every stage and the relevant deadlines.

Admission documents

1. DD/Bank check for Application fee (If not paid it online)
2. Recommendation letters from 3 lecturers
3. GRE/TOEFL/GMAT/IELTS Score photocopy
4. Transcripts (Bachelors Degree)
5. Bachelors Degree certificate (If available)
6. SSC/10th or Equivalent Certificate
7. 12th/ intermediate or Equivalent certificates
8. SOP (Statement of Purpose)
9. Bank statement
10. Affidavit
11. Study certificate or Job experience certificate
12. Photo Copies of first and last pages of your passport
13. Copies and proofs of all your other activities (Ex. Paper presentations, Your organizing skills in your symposiums etc.)
14. Ref - <http://www.msinus.com/content/documents-required-apply-us-universities-192/>

Receive offer of acceptance

When you receive your offer letters, you need to send the acceptance prior to deadlines. You may also have to send additional documents if requirements.

Submit relevant documents to secure I-20

Once you choose to accept a university offer, you will have to prepare your academic and financial documents and advise on payments that need to be made to procure your I-20.

Receive I-20

The I-20 confirms your enrollment and allows you to proceed with your U.S. visa application. You will have to check that all the appropriate details are included in your I-20 to enable you to apply for your student visa.

Preparation of documents to apply for student (F-1) visa

Collect all the information about visa regulations and compile your visa file. Make the relevant visa application fee payments and book the visa appointment with the U.S. Embassy.

Appear for visa interview at U.S. Embassy

Appearing for the visa interview at the U.S. Embassy can be a daunting experience. You need to study types of questions being asked by Visa officer and ready for the answer. It is suggested to practice

understanding pronunciations listening to CD or relevant content like movies, etc. Seek guidance from those who have appeared. It is all about 30 seconds maximum what impression you offer. Prepare yourself for the interview without pressure.

Prepare to study and live in the U.S.

You will have U.S. University experts talk to you about the academic, social, cultural and sporting life in US universities. Also try to seek the list of admission for this year and if anyone staying in your city or nearby city. You may want to join the various groups on internet like yahoo group or finding accommodation & room partners. Try to collect information and seek guidance on important issues such as foreign exchange, accommodation, insurance, medical requirement, communication means, etc. There will be options for choosing accommodation like university campus and taking flat on rent jointly with couple of students.

Details captured for each steps.

Preparation

Following will be helpful getting admission in the best of university

- Good score of entrance examination & TOFEL
- Experience in India will be considered positively
- Do mention of research work or publishing white paper in profile
- Nicely composed Statement of purpose (SOP) (Download samples, compose it well & get it reviewed)
- Excellent academic reports from professors

Learn about GRE, GMAT , TOFET and IELTS using Google search

Test Prep: 6 Tips for GRE Success

Need help mastering the GRE? These tips may help you tackle the test. Know what to expect before taking the GRE.

Every year, more than 700,000 people take the Graduate Record Exam, commonly known as the GRE. GRE is most commonly taken as a computer-adaptive test, meaning there's no need for a pencil and those all-too-familiar bubble sheets. On the computer-based test, the difficulty of the questions is based on the accuracy of your answers to previous questions. The better you perform on the first sets of 20 verbal and quantitative reasoning questions, the harder the next sets of 20 questions will be.

1. Go back to high school: Many GRE test takers are many years removed from the basic tenets of high school math, which play an important part in the quantitative section of the test. If you're rusty, it's important to revisit the concepts of algebra and geometry that you learned in high school.

Algebra and geometry are assumed background knowledge in college courses, and you will be hard-pressed to find a class to take at that level [that] will prepare you directly for questions of this type.

2. Sleep with your dictionary: While the GRE's quantitative section is not much more advanced than the math found in the SAT—and familiarity with concepts learned in high school should be enough to post a decent score—the verbal section went to college and graduated with honors in English.

During your time in school, be sure to read as much as possible to expand your vocabulary so that you can decipher unfamiliar words, testing experts say. You can assimilate far more diverse vocabulary over four years of college than you could ever hope to by cramming for a few weeks or months prior to the GRE. It is extremely important for success on the qualitative sections of the GRE to be well read. Reading English news paper and preparing 25 new words to add up to your vocabulary will be of great support.

3. Take a GRE prep course (if you can afford it): GRE is designed specifically to differ from areas of study in college and is supposed to be a measure of a college graduates' critical thinking skills, not necessarily what they learned in school. The tutoring classes tend to pay off, but are a sizable investment. Generally students with good academic record need two months of preparation. If academic record is average or self confidence for preparing on your own is weak then good to join some coaching.

"It's worth investing some time and money in preparing for the GRE," says Mitchell. "Critical thinking is something that's hard to change overnight because it's such a lifelong skill. We try to help people unlock their critical thinking skills by getting more familiar with the test and more familiar with proven methods."

Another option for building critical thinking that's a little easier on the checkbook is using the free resources on the Educational Testing Services (ETS) website. Sample questions and essay responses, advice, and scoring guides are available online from the folks who created the GRE.

4. Take a practice test! While your vocabulary may be impeccable, your writing skills polished, and your quantitative abilities sharpened to a razor's edge, none of that matters if you're unaccustomed to the test's unconventional format.

"To walk into this test unprepared, to sit down [and take it] having never done it before is suicide," notes Neill Seltzer, national GRE content director for the *Princeton Review*.

Educational Testing Service, the *Princeton Review*, and Kaplan all have free computer adaptive tests online that help simulate what is a foreign experience to many.

"It's different from the SAT, and that really threw me off the first time," says Amy Trongnetrpunya, who earned a perfect score on the quantitative section of the GRE after scoring poorly on her first try. "The computer-adaptive practice exam really helped."

5. Don't like your score? Take it again: Schools have access to any GRE scores for tests you've taken in the last five years, but experts claim that many universities only care about the best one. While this isn't true for all schools and all programs, many universities pull the highest scores from the GRE ticket they receive from ETS. The admissions officials (and sometimes work-study students) who receive the tickets are the first line of defense, and oftentimes, they record only the top score when they're compiling your file before sending it up the admissions food chain.

"Even though ETS will report every score, the person reading that file and making the admissions decision may only see the highest math and highest verbal," says Seltzer.

6. Take a tough English course: Even if you aren't an English major and don't plan on writing the next great American novel, honing your writing skills is integral to overall success on the GRE. The two essays in the analytical section take up roughly one third of the time test takers are allotted. Some testing experts argue that near the end of college you should take a high-level English or writing course.

Reporting GRE score

- Report GRE & TOEFL scores to the Universities officially through Educational Testing Services (ETS) - Organizer of GRE
- Report GRE score to 4 universities for free
- Reporting to additional universities on payment of an fee Additional Score Reports (ASRs)
- Additional score reports can be ordered for a fee of US\$23 per score recipient
- GRE score reporting Online <http://mygre.ets.org>
- by Mail or Fax 1-610-290-8975

- by Phone - 1-609-771-7290 or 1-888-473-7267 (toll free for test takers in the United States, American Samoa, Guam, Puerto Rico, U.S. Virgin Islands & Canada) 1-888-473-8333 (TTY)

Graduate Schools Admission documents – Checklist

- 1) GRE Scores
- 2) TOEFL Scores
- 3) Academic Transcripts
- 4) Recommendation Letters
- 5) Statement of Purpose
- 6) Resume
- 7) Paper Presentation Abstract
- 8) Project Descriptions
- 9) Copies of certificates
 - Academic certificates
 - Technical research related
 - Sports
 - Leadership Skills
 - Team Work
 - Debates
 - Volunteer Activities
 - Community Services

About Visa

- Visa mainly depends on : accreditation, GRE score, Work experience, your profile & presentation during visa interview
- Likely visa interview questions
 - Why USA? -To pursue MS in xyz
 - Why MS? – Innovative education system, in-depth knowledge, Academic Excellence, a long term career prospects & exposure
 - Why not INDIA? - option to go for the best
 - How many universities have you applied?
 - What are the universities that accepted you?
 - What are the rejections?
 - Funding arrangement

Visa documents

- Documents required for F1 Visa Interview
- Appointment Letter
- Valid HDFC Bank visa fee receipt
- DS-160 form
- CEAC Barcode Confirmation page of DS-160
- Proof of payment of SEVIS Fee Receipt I-901
- A 2 x 2-inch photograph
- Original Valid passport
- I20 and Letter of admission

- Financial Documents
- Certificate & Mark list for Bachelor degree (B.Tech / BE/ or other) & School - SSC / HSC
- GRE / TOEFL GMAT score sheets
- Work Experience certificate

Make the U.S. Student Visa Process Painless

http://www.usnews.com/education/blogs/international-student-counsel/2013/06/25/make-the-us-student-visa-process-painless?src=usn_tw

Check hearing & understanding USA English using CD or watching English Movies. You need to practice it well before attending Visa interview.

Arriving early with all of the required documents will ensure a smooth visa appointment.

Paperwork: It's the part of a life-changing experience If you're planning on studying abroad, getting your student visa in order is one of the most important tasks when preparing to travel to the U.S. The paperwork can take quite a while to process. Once you've applied to colleges, make sure to get your initial visa forms in early.

There are several stages to visa applications, and the sooner you get your forms filled out, the sooner you're likely to get your appointment at the American embassy and ultimately obtain your visa. After working through the initial paperwork you must then make an appointment at the U.S. embassy for your visa.

When it comes time for your appointment, make sure you are fully equipped. It is crucial that you have all of your paperwork with you.

Double check this before you head out, as there will be some documents you need to bring in order to complete the appointment, like your passport. Remember that electronics, and other instruments like stapler, punching machines, etc, and your mobile phone, are not allowed inside the embassy Despite the potentially long wait, make sure you arrive at least half an hour before your appointment is due to start. Once your visa appointment is over, make sure you photocopy every important piece of paper, or scan and save all of your forms to a hard drive.

Losing any piece of visa paperwork can land you in a mess, but the process of fixing that problem will be made marginally easier if you have at least one backup copy of all of your required forms. Keep everything together in a big folder, save copies on a hard drive and, of course, try not to lose any of the originals.

Completing all of your visa requirements is an essential part of preparing to study in the U.S. If you find yourself stressed by all of these forms, just remind yourself that once you get the paperwork filed you can start planning the exciting parts of your new college experience.

Selecting universities

- Your score & last year cut off
- Select Top, Middle & lower class universities
- Select around 10 universities
- Cost of Education (Tuition limited to 6000\$ for 9 credit hours+ Living expenses- scholarship)
- Availability of Fee waivers/ Assistant-ships) in the specified departments of universities
- Major in the School/University is Accredited (if not you may not be able to get the job you want)
- A School with less tuition fee and in Urban area

- Tie ups with industries for placements
- Research work in the university (Ph D students)

Suggestion to choose

- A city having plenty of transportation facilities
- Place having jobs, fund & energetic environment
- Make sure you majorly apply for state & public University than private University
- Plan to apply 9 -10 universities aiming to get 3 admits
- 1 admits each for
- Sure admit + funding + low tuition fees
- Sure admit + funding
- Sure admit

U.S. News Business School Rankings

- A recent study found that U.S. News has the most stable business school rankings, compared with the Financial Times and Business week.
- A rapidly expanding body of academic literature that take a scholarly, analytical approach to the study of academic rankings and their impact.
- The Best Business Schools rankings have shown greater reliability over the years and have greater validity in terms of objectivity.
- The study measured whether the salaries earned by MBA graduates were influenced by the rankings by looking at the monetary differences students earned by going to higher-ranked schools in the three different rankings.
- U.S. News did significantly better on this measure. The analysis found that students who attended business schools that ranked higher in the U.S. News rankings earned larger salaries.

Approximately expenses during post graduation in USA

Following Types of expenses of approximately 5-6 lacs Rs to be budgeted before flying

1. Fee for entrance exam
2. Fee for visa
3. Application fee & courier charges
4. Ticket cost
5. Advance for accommodation deposit & rent for 1 month
6. Fee for college – 1st semester
7. Shopping in India of the items to be taken

Costing

	Conversion rate	72							
				Year 1 (for 12 months)	Year 2 (for 6 months)				
Sr. No.	Particulars	Times	Unit cost	Total Cost in USD		Frequency	Total Cost in INR		
1.1	Tuition and fees i.e i20 amnt	1	33000	\$33,000	\$8,676	One time	INR 2,376,000	INR 624,672	672
				\$11,000		Quarterly	INR 792,000	INR 0	0
				\$11,000		Quarterly	INR 792,000	INR 0	0
				\$11,000		Quarterly	INR 792,000	INR 0	0
1.2	Fees for remaining credits	8	1000	\$8,000		One time	INR 576,000	INR 0	0
2	Living Expenses 450/month	12	550	\$6,600	\$3,300	Monthly	INR 475,200	INR 237,600	600
3	Books`	1	800	\$800	\$825	One time	INR 57,600	INR 59,400	400
4	Insurance +Misc	1	700	\$700	\$350	One time	INR 50,400	INR 25,200	200
5	Travel to India	1	1000	\$1,000	\$1,000	Six monthly	INR 72,000	INR 72,000	000
	Total			\$50,100	\$14,151	One time	INR 3,607,200	INR 1,018,872	8,872
B	Scholarship			\$9,000	\$4,500	Reoccurring	INR 648,000	INR 324,000	000
	Grand total			\$41,100	\$9,651		INR 2,959,200	INR 694,872	872
				2,959,200	694,872				
					3,654,072		-		

Earning – Salary & Tax

- On an Average a fresher can get around 50 - 70k US\$ Salary after Graduation from US University
- MS Degree holders given preference in TOP US companies
- Compared to Salaries in India, US graduate's salaries are multifold higher
- 60% of workers in USA are retiring by 2020. US needs lot of work force by that time
- Taxation is around 33% - 35%

FAQ about admission

Q : I have sent photocopies of GRE/TOEFL scores to universities. Still Do I need to send the scores officially?

Ans - Yes, you must report GRE/TOEFL scores to universities through ETS. Sending photocopies is only for fast processing of your application.

Q : When should I apply to Universities?

Ans - Try to apply 5 to 9 months earlier than the application deadline dates. You would have more probability to get funding if you apply early. In order to get admission into some of the top universities some students apply earlier by 1 year of deadline.

Q : Do I have chances of getting admission if I apply after deadline?

Ans - Most of the Low ranked universities won't consider deadlines. You would have good chances of getting admission even if you apply after deadline. But this is not true in case of top universities.

Q : What is GPA? What is my GPA?

Ans - GPA means Grade point Average. It is the standard measure of performance of a student in USA. It is similar to the 100% scoring system in India. There is an institution called WES. They will evaluate your transcripts to calculate your GPA and send the reports to universities.

Q : Would GRE/TOEFL scores is important than academic marks?

Ans - Most of the universities will consider GRE/TOEFL score rather than academics. Admission committees consider standardized exams, like the GRE, MCAT, LSAT, and GMAT, to make comparisons among applicants from different countries and different universities. Therefore if you have a low

academic percentage, it is essential having good test scores. Some of the universities like University of Cincinnati will consider strong academic % of a student rather than his GRE/TOEFL scores.

Q : What is Form I-20?

Ans - A Form I-20 is a government form that tells the U.S. government that you are eligible for F-1 Student Status. It certifies that (1) you are or expect to be a "bona fide" student; (2) you meet admissions requirements; (3) you will pursue a full course of study; (4) you proved to us that you have enough money to study and live in the U.S. without working illegally or suffering from poverty.

Don'ts while in USA

1. NOT to park in Disabled parking without Handicap
2. NOT to miss paying Tolls at Unattended toll booths
3. NOT to mess with Under 21's in America?
4. Not to buy Alcohol, Cigarettes under 21
5. NOT to drive Friend's Car without your name on his Insurance
6. NOT to cancel Car insurance while at Home country
7. NOT to break Law of Deportation, GC, Citizenship
8. NOT to tip less than 15% for Waitress in Restaurants
9. NOT to speak in mother tongue in mixed group
10. NOT to apply to credit cards offers that come in Mail
11. NOT to use passport at places that ask Picture ID

Suggestions while in USA

How to select accommodation?

There are two types of accommodation.

1. Type A - Within university campus, as managed by university
2. Type B – off campus, to be managed by individual

Factors to be considered while deciding on campus or off-campus accommodation are mental ability to stay with international student and of any gender! Other factors like bus/local train connectivity, overall rent, inclusion/exclusion of utilities like electricity, internet, laundry, heat hot water, gas, proximity to supermarkets, malls or grocery stores to be checked. It is advised to stay close by. Research is required to decide to opt for on campus or off campus housing. Getting in touch with the seniors in the university always helps. Joining the Facebook & Yahoo groups for particular university helps in posting questions and doubts and seeking the inputs from the seniors which are to be further analysed. Individual research is recommended. Do not blindly follow what others do/say. Accommodation can be finalised remotely seeking url for rental accommodation, using internet search or from the seniors, having email communication with owners and later skype call if necessary, finalising agreement and paying the advance deposit & one month rent. Alternatively if you have any friend around the same locality, you can stay for 1-2 week with friend and search for better choices in person. If your accommodation is a bit far and if there is no direct bus facility then you might have to consider buying a second hand car. It is a car dependent country unless you are in a place which is well connected by path trains. Purchasing car could cost upto 5000 US\$.

How do students search for room partners?

For on campus housing, the university decides who your roommate will be. However you can always give preference of your roommate but it is not guaranteed that the same person will be your roommate. For off campus housing, again, Facebook / Yahoo University groups helps. You can post your preferences for roommate or create a spreadsheet with details about your name, major, place you are from, preferred roommate: Gender, preferred eating style: veg/non veg etc. Once you have tentatively finalised roommate, preferred from the same or nearby city in India, you may want to meet, discuss in detail and understand the personality.

Booking ticket

Early booking of tickets may help save few bucks. You may want to visit all the travel sites to get an idea about the range of ticket cost. It is advised to fly minimum 2 weeks before the orientation to settle down, shop, and know the place, people and the university. Bulk booking and booking through agents may save your time and its hassle free. You are suggested to check how much free baggage is allowed by the airline. It is good to weight the baggage at home before starting.

Remember always: BE CAREFUL with ALL your documents all through your travel. The following documents are quite important for a peaceful stay in the U.S.A:

- Original Form I-20.
- Original Passport with valid F-1 Visa.
- Original Form I-94 (Do not ever remove, it is stapled to your passport! This document is more important than the passport itself!).
- Demand drafts, Travelers' Checks, and currency.
- Any sealed documents that the US Consulate gave you.
- Other important documents, such as previous academic records.
- Vaccination Certificate.
- Letter of admission/financial aid.

About facilities of communication

Once you are in the US, the first thing you need to do is get a phone. Seniors will help you get to the nearest phone store and depending on the rates and plan you may choose a service of your liking. AT&T is popular in the east. But there are other service providers like the Sprint, Verizon and T mobile etc. Few offers like free instrument with specific period of service might be attractive. For India calling, there are a bunch of options like Dial91, IndiaLD, Raza, Reliance, etc. These can be availed through online payment and may be changed within a month if not satisfied.

Next step would be to get a laptop. Desktop would be available at library of university. You may want to wait for better sales deal like labor day to buy your own. Also you can subscribe internet jointly with your roommate. About facilities of communication – It is observed that skype, yahoo, msn, gtalk like applications are the most economical voice communication mean if internet facility is available at either sides. Users can call any mobile in USA free of cost using Google talk.

About insurance

Most students are covered by the university insurance. However, if it is too expensive, you may want to opt for a cheaper one from US. www.isoa.org offers reasonable price for students with good coverage. It is discourage to come to US with an Indian Insurance, many Hospitals and doctors do not accept it!!

Cooking & other skills

Most of the students prepare their own food. Learn light cooking lessons from mom before flying (and other activities like washing clothes, ironing, cleaning house, etc). Like India, you will not find small food stalls around the corner in the US. If you are hungry, be ready to shell out a minimum of \$5 – 10 \$. If you are a vegetarian, cooking helps as vegetarian food is little hard to get outside. It is suggested to get all basic utensils like pressure cooker, pots, spoons of various sizes, knife, etc from India. You may want to decide & divide the utensils with your roommate. It is better to have a Pressure cooker, kadhai, vessel and a pan for each of you. Try buying the black vessels with flat bottom as many homes here have the electric heating via coils.

List of items

You are suggested to take following items

<http://www.msinus.com/content/what-carry-while-travelling-usa-626/>

1 Cargo suitcase (24 kg) (within 158 cm / 62 “), 1 briefcase (8 kg), 1 college bag	2 bath Soap, 2 washing soap & 1 packet powder, Shampoo, Face Powder, Fairness cream, hair oil	Moisturizers, Hair Conditioners, Deodorants, Shaving kit and after shave lotion, ear buds, nail cutter, mirrors, comb, perfume or cologne, Razors, etc	1 set of stationary like stapler, punching machine, pens, pencils, compass box, files, 20 photographs, Needle – Thread , Extra buttons
10 sets of dresses , 15 sets of under garments, including few sets of thermals	Tooth paste & brush, tongue cleaner,	10 sets of socks, 2 pair of shoes, 2 pair of sleeper	Kitchen spices, Daal, Rice, Wheat powder, ready Itly powder, ready masala, Sugar, tea, coffee, tea bags, tea masala etc
3 Towels, 10 handkerchiefs	2 Belts, 2 wallets	1 Jacket, 1 sweater, 1 Overcoat, 2 Umbrella	Kitchen utensils, mug, tea sieve,
2 Bed sheet, 2 Pillow covers	2 x Spectacles 2 Packet of contact lenses (12 months), 1 Sunglasses		Camera, audio/ video CDs, portable player, headset,

Common medicine

(Warning – Strictly to be taken under advice of doctors & physician)

Illness	Medicine	Illness	Medicine	Illness	Medicine
Cold	Vicks, Zandu Balm	Stomach	Pudhinhara	Painkiller	Nice
	Action 500		Eno pauch	Painkiller	Combiflame
	Coldarin	Fever	Crosin	Teeth pain	Soridon
	Benedryl	Reaction	Avil	Burn	Supramycin
	Setzin	Headache	Disprin	Injury	Dettol, band aid

You can do it

- **DESIRE** changes nothing
- **DECISION** changes something
- **DETERMINATION** changes everything!
- **All the best..you can do it!**

1.1.4 Structure of the U.S. Education System:

International Affairs Office, U.S. Department of Education Feb 2008

<http://www.ed.gov/international/usnei/edlite-index.html>

Bachelor's Degrees

The bachelor's degree is the most common first degree in U.S. higher education and is the degree that gives access to advanced studies. U.S. bachelor's degrees are usually planned to take 4 academic years of full-time study to complete. However, many degrees take longer to complete, including those in engineering, architecture and other fields; and many bachelor's degrees are completed in less than 4 years by highly qualified and motivated students. Bachelor's degrees may be awarded in academic or professional fields of study.

Bachelor's degree Description

The bachelor's degree may be defined as "An award that normally requires at least 4 but not more than 5 years of full-time equivalent college-level work. This includes all bachelor's degrees conferred in a 5-year cooperative (work-study) program. A cooperative plan provides for alternate class attendance and employment in business, industry, or government; thus, it allows students to combine actual work experience with their college studies. Also includes bachelor's degrees in which the normal 4 years of work are completed in 3 years." (NCES)

U.S. bachelor degree programs usually include requirements for breadth as well as depth of study, and students will fulfill what are called liberal or general studies requirements for introductory knowledge in several subjects as well as a concentration in one or more subjects, called a "major." Students are assigned a faculty advisor, usually in the intended field of study, who assists the student in developing a plan of study that is coherent and uses the general education requirements to support the major. Many students become exempt from the general requirements through faculty examinations, presentation of Advanced Placement (AP) examination scores (3 or higher), or presentation of an International Baccalaureate (IB) or other advanced or honors secondary qualification.

Some U.S. undergraduate students' transcripts may show that remedial courses were completed, or examinations taken, in order to correct deficiencies or to complete prerequisites for certain subjects. It is important to know, however, that U.S. accreditation rules do not allow remedial work to be awarded undergraduate credit.

Inter- or multi-disciplinarity is a major thrust of U.S. higher education, and it begins with the first degree level. U.S. educators and employers believe strongly that the bachelor's degree should prepare students for entry-level jobs as well as for possible advanced study. Whether students continue their studies or enter the labor market, they will need to understand the basic principles of fields other than their own narrow specialization, and they will need skills – such as languages, IT and computational skills – that cannot be obtained exclusively in their major field. This extra knowledge and skill must be obtained at the higher education level. Secondary-level preparation cannot substitute for it. And the degree

program should be structured so that the additional knowledge and skill complements the main subject concentration.

Most bachelor's degrees are titled Bachelor of Arts (BA or AB) or Bachelor of Science (BS or SB), but there are many other bachelor's degree titles in use.

HONORS BACHELOR'S DEGREES

Honors bachelor's degrees are awarded and involve more independent study, require a thesis or special project, and may have special admissions requirements. The designation, admission and content standards for honors degrees are set by the awarding institution. Honors degrees are usually designated on the degree transcript and sometimes on the degree diploma, and the title of the honors thesis or project will often be provided.

Liberal Arts and General Education

AACU Description of Liberal Arts Education provides information on the concept of liberal education and explanations of the various terms used to refer to this model of undergraduate education.

AACU Description of General Education provides information on the concept of general education and links to various resources.

Content and Quality in Undergraduate Education

Project on Accreditation and Assessment provides an analysis of quality assurance factors related to liberal arts programs at the bachelor's degree level.

AIS Guidelines for Interdisciplinary General Education is the Association for Integrative Studies' recommendations for quality assessment of general education programs.

State Student Learning Assessment Database is a linked directory of information on state policies and procedures for assessing undergraduate learning.

Credit Production and Progress Toward the Bachelor's Degree examines the content of bachelor's degree programs and progress toward the degree using national data sources.

Remedial (Non-Credit) Education

Remedial Education at Degree-Granting Postsecondary Institutions provides the most recent available data on the extent and nature of remedial education services, who offers such services, and institutional policies regarding remedial education.

Bachelor's Degree Productivity and Outcomes

Beginning Postsecondary Students (BPS) Survey is a national longitudinal study of a cohort of 9,000 students enrolled in 800 higher education institutions that examined their educational experiences and attainment.

Baccalaureate and Beyond (BB) Survey is a longitudinal study of national cohorts of bachelor degree recipients (1993, 1997, and 2003) that examines their graduate study and work experiences after earning a first (bachelor's) degree.

POST-BACHELOR'S CERTIFICATES

A number of U.S. higher education institutions offer programs that permit a student to earn a specialized certificate (it can also be called a diploma) at the same time the bachelor's degree is earned or shortly thereafter. These certificates may indicate the mastery of knowledge and skills, such as foreign languages or computer software, or the completion of additional requirements permitting access to professional licensure procedures, as in teacher training, accounting, and other fields. Post-bachelor's certificates usually require no more than a single academic year to complete, and are often

completed as part of the degree program. They do not constitute a separate degree level and are not degrees.

The B.L.S. degree is frequently awarded to graduates of programs in divisions of continuing or adult education, as well as to students who complete structured and supervised independent studies programs. Despite the title, the content of this degree often corresponds to regular B.A. or B.S. programs in academic or professional fields.

Will like to **Quote email** from one of the famous universities of USA, dated 5th Jan 2012, which will give clear idea about documents required, fee requirements and likely scholarships during graduation program.

In most cases, we will take classes with a grade of C or better from ACCREDITED universities as transfer credit. The individual department will be responsible for determining accreditation, evaluating credits, and assigning an appropriate year level to a student. I am unable to speculate his admissibility to our school will be without a transcript or completed application. Please send us the following as soon as possible so we can begin the application review process:

-Application (available online or you can print out this PDF on this link and fill this out: http://www.rit.edu/emcs/admissions/pdf/international_application.pdf)

-Pay application fee

-Personal statement or essay

-Official transcripts from all high schools/universities attended with official translations

-TOEFL or IELTS score report

-Financial documentation (letter of sponsorship and bank statement).

International scholarships will be awarded to highly qualified freshman and transfer applicants. All applicants are considered for merit scholarships, which typically range from \$6,000 to \$15,000 per academic year and are renewable with a 2.5 or higher RIT grade point average. Freshman international applicants are encouraged to submit SAT or ACT results. Scholarship awards are only offered upon admission to RIT. RIT also offers limited need-based scholarships for international undergraduate students. To apply, students must demonstrate financial resources of at least \$42,450 USD and complete the College Board International Student Financial Aid Application:

<http://www.rit.edu/emcs/admissions/pdf/1011%20Intl%20Student%20Fin%20Aid%20Application.pdf>.

Students who are awarded merit or need-based scholarships may use scholarships awarded as part of the documentation of support. The total support, which may include the merit or need-based scholarships if applicable, must total at least \$42,000USD in order for RIT to issue the I-20 or DS-2019 forms necessary to apply for a student visa. For additional information on our international admissions process, you may view the following website:

<http://www.rit.edu/~960www/contact/international.php3>. Please note that we do NOT accept any documents via e-mail. All student credentials must be sent to our office via postal mail. Please let me know if you have other questions.

Assistant Director, Office of Undergraduate Admissions

Unquote

U.S. Higher Education Glossary

International students: Your search for the best U.S. university for you starts here - By ANITA NARAYAN

What's the difference between a college and a university? Who are undergraduate students versus graduate students? What's the FAFSA? Studying in the United States can be confusing if you don't fully understand the words used in U.S. higher education. With that in mind, U.S. News has compiled a glossary of important terms specifically for international students and parents. While this list is not exhaustive, it offers a key starting point as you explore the best U.S. universities for you. Students have been advised to search on Google.

Useful links (url)

Higher Education

#	Important url	Description
1	http://redbus2us.com/	Very popular websites guiding for higher education in USA, blogs, FAQ, processes, dos & don'ts, fees, scholarship, etc
2	http://www.msinus.com	
3	http://www.happyschoolsblog.com/	
4	http://travel.state.gov/travel/cis_pa_tw/cis_pa_tw_5738.html	Website by USA Govt for Students seeking education in USA
5	http://www.4icu.org/top200/	Listing of Top 200 universities
6	http://www.educationobserver.com/	It is one of the pioneer Indian Portals on Education. We provide Educational News, Scholarship News, a Discussion Forum to post your educational and career queries, and a number of Model Examinations
7	http://www.impeloverseas.com/StudyAbroad/USA/USA-Scholarships.aspx	Detailed information about financial aids, Country Overview, Education System, Why USA, Universities in USA, Scholarships, Visa Guidelines, Student Life, Work after Studies
8	http://www.happyschoolsblog.com/wp-content/uploads/2008/09/student-guide-to-us.pdf	Useful information about higher study in India, overseas, test preparation, counseling, scholarship, etc in presentation format
9	http://www.slideshare.net/rrakhecha/27-earthsoftguidance-for-post-graduation-after-engineering	
10	http://www.india.idp.com/	Very good information about education, courses, universities, scholarships, placements, etc for overseas and Australia
11	http://www.newzealandeducated.com/	Guide for study in New Zealand
12	http://www.studyinaustralia.gov.au/	Guide for study in Australia
13	http://www.timeshighereducation.co.uk/	Listing of Top global universities - region wise, subject wise, etc, Details about higher education like books, ranking, awards, jobs
14	http://www.topuniversities.com/	Listing of Top global universities & various courses

15	http://www.usief.org.in/	USA - India educational foundation sharing complete information about higher education
16	http://www.usief.org.in/UsefulLinks.aspx	Useful links for guiding various entrance tests, visa processing, financial aid, travelling, etc
17	http://www.usnews.com/education/worlds-best-universities-rankings/top-400-universities-in-the-world	Listing Global Ranking of 400 Universities and their details
18	https://www.educationusa.info/	Guides students seeking education in USA,
19	www.internationalstudentloan.com	Loans for additional assistance funding their tuition, travel and living costs
20	http://www.usnews.com/education/blogs/graduate-school-road-map/2013/06/28/lessons-for-parents-of-international-graduate-students?src=usn_tw	Lessons for parents of international students
21	http://www.usnews.com/	Latest NEWS about USA
22	http://graduate-schools.usnews.rankingsandreviews.com/best-graduate-schools	Ranking of university for different disciplines
23	http://www.benefits.gov/	The official benefits website of the U.S. government
24	http://www.ed.gov/	U.S. Department of Education
25	http://www.usa.gov/	The official benefits website of the U.S. government
26	www.learnhub.com	Useful information about higher study in India

Useful Links

The following is a list of the relevant links which will be helpful for students.

General

www.educationusa.info

Standardized Tests

- SAT - <http://www.sat.org/>
- ACT - <http://www.act.org/>
- GRE - <http://www.gre.org/>
- GMAT - <http://www.gmat.org/>
- USMLE - <http://www.usmle.org/>
- TOEFL - <http://www.toefl.org/>
- IELTS - <http://www.ielts.org/>
- PTE Academic - <http://www.pearsonpte.com/>

Accreditation

- www.chea.org
- <http://ope.ed.gov/accreditation>
- www.abet.org
- www.aacsb.edu

Application Packet

- www.commonapp.org
- www.statementofpurpose.com
- www.californiacolleges.edu/admissions
- www.applytexas.org

Visa Information

- <http://newdelhi.usembassy.gov>
- www.ustraveldocs.com/in

Search Engines

www.collegeboard.com	www.llm-guide.com/
www.communitycollegeusa.com	www.phds.org/
www.petersons.com	www.sophas.org/
www.gradschools.com	www.lsac.org/
www.mba.com	

Financing Your US Studies

- www.fundingusstudy.org
- [www.twitter.com/edUSAUpdates](https://twitter.com/edUSAUpdates)

Overview of US Education System

- www.edupass.org

Pre Departure Information

- <http://www.educationusa.info/pages/students/getready.php>

Popular Study Abroad Search Engines

- www.studyabroad.com
- www.goabroad.com
- www.iiepassport.org

General information

US Embassies and Consulates in India - For US visa information for Indian & American citizen

- US Embassy, New Delhi - <http://newdelhi.usembassy.gov/>
- US Consulate, Chennai - <http://chennai.usconsulate.gov/>
- US Consulate, Hyderabad - <http://hyderabad.usconsulate.gov/>
- US Consulate, Kolkata - <http://calcutta.usconsulate.gov/>
- US Consulate, Mumbai - <http://mumbai.usconsulate.gov/>
- US Embassies Outside India - <http://usembassy.state.gov/>

Indian Embassies and Consulates in US

For Indian visa information for US citizens and Indian citizen services abroad, visit relevant website

- Indian Embassy - Washington DC - <http://www.indianembassy.org/consulate-in-us.php>
- Indian Consulate - New York - <http://www.indiacgny.org/>
- Indian Consulate - San Francisco - <http://www.cgisf.org/>
- Indian Consulate - Chicago - <http://chicago.indianconsulate.com/>
- Indian Consulate - Houston - <http://www.cgihouston.org/>

Indian Embassies Outside US - http://india.gov.in/overseas/indian_missions.php

References

1. <http://redbus2us.com/>
2. <http://www.msinus.com/content/why-ms-us-masters-study-usa-503/>
3. For personal free guidance - redbus2us@gmail.com
4. <http://www.happyschoolsblog.com/wp-content/uploads/2008/09/student-guide-to-us.pdf>

1.1.5 Managing Finance

Following Trusts/ Institutes also offer scholarships for encouraging higher education. You are requested to gather more details using various search engines.

Scholarship for Indians

Indians have a choice Indian Scholarship Schemes available to them all over the world. We bring you some of those higher educational scholarships awarded in India. There are no dearth of Scholarships in India, but then there is no dearth of brilliant students either. Therefore it helps to know and apply for a number of Scholarships at the same time, to ensure you have one of the coveted Indian Scholarships in your kitty.

Following trusts do surely provide scholarships for higher educations.

You may Google search for more information

-Advocate Keshavrao Chowgule Scholarship Trust

-www.jainjagruti.com

-American Alumni Association

-Lotus Trust

-Sahu Jain Trust (TheTimes of India Group)

-Maneckji & Shrinbhai Neterwalla Trust -

-Phirojsha Godrej Foundation

-S. K. Patil Trust

-India Foundation

-Shambhekar Trust

-Seth Shapoorji Pallonji Mistry & Bai Alamai Shapoorji Mistry Charity Trust

-R.D. Sethna Scholarship Fund

-Rustomji Hormusji Patuck Trust

-Atur Foundation

-Subhash Runwal Education Foundation - Mumbai

-Oswal Bandhu Samaj – Pune

Also check with following trusts/institutes offering scholarships

- Jawaharlal Nehru Memorial Fund/ Jawaharlal Nehru Scholarships For Doctoral Studies
- RBI Young Scholars Award Scheme

- Bemi Scholarship Scheme(SC/ST Undergraduate Engineering Students)
- Sanjeevani Scholarship-2010-11
- Department of Biotechnology
- Indo-US Research for Indian Researchers
- ISRAEL Government Scholarship-2011-12
- INSPIRE Scholarships For Higher Education - SHE
- Scholarships For Pilots
- SAHU JAIN TRUST - Inland Scholarship & Overseas Loan Scholarships
- Fair & Lovely Scholarships 2010
- SIA Youth Scholarships 2011
- A*STAR India Youth Scholarship
- Rhodes Scholarship India 2010
- NCERT National Talent Search Examination 2010
- National Scholarship for Persons with Disabilities
- Indian Council of Social Science Research
- Kishore Vaigyanik Protsahan Yojana
- The MiTio Foundation, INC.2010 Scholarship
- Women Scientist Fellowship Scheme
- UGC Post Doctoral Fellowship
- Total Care Scholarship
- BWPI PhD Scholarship
- The Paul Foundation Scholarships
- Tata Innovation Fellowship
- Houblon-norman George Fellowships
- Fellowship Scheme For Doctoral Work In Criminology And Police Science
- Aga Khan Scholarships
- British Chevening Scholarships
- Jawaharlal Nehru Centre For Advanced Scientific Research Summer Research Fellowships
- Commonwealth Split-Site Doctoral Scholarship
- TIFAC (Technology Information, Forecasting And Assessment Council) Women Scientist Scholarship Scheme
- TK&S Foundation Scholarships - For Financially Under Privileged Students
- Jean Monnet Fellowships
- Research fellowship for advanced study in Ayurveda
- UK - India Education And Research Initiative - UKIERI PhD Scholarships
- Germany Special Scholarship in Disaster Management
- Inlaks Scholarships
- J.N.Tata Endowment Scholarship
- Mahindra Scholarships
- SHRI BRIHAD BHARATIYA SAMAJ Scholarship

- The Hindu Hitachi Scholarships
- Belgian Scholarship
- Indian National Scholarship Scheme
- DBT Post Doctoral Fellowship
- Fernand Braudel Senior Fellowship
- NTPC Scholarship Scheme
- Sports Scholarships in india
- Associateship for Young scientists

How and Why to Get an On-Campus Job

Many students want or need to work during college, but not all jobs are created equal. Working on campus is something every student should give serious consideration.

There are special advantages of working on campus. Here are a few:

1. A school-friendly schedule: No one understands the demands on a college student quite like campus employers. They're also familiar with the college schedule, including breaks and finals, and tend to work around those if possible.

2. A financial solution: A campus job can sometimes be part of a student's financial package, in the form of a work-study job. Filling out the FAFSA will help student know if he or she is eligible for this kind of aid.

3. Caring adults: College is a time of transition. Most students aren't children anymore, but they aren't quite adults, either—at least when they first arrive at school. A campus job ensures that your child will regularly come into contact with adults who generally have his or her best interest in mind.

4. Great references: Those caring adults mentioned above can also be the source of some great references for future employment or graduate school. If your student works to secure a job in his or her field of study, those references will be even more valuable.

Few ways to make your campus job search more successful:

1. Cast a wide net: You can apply for 10 campus jobs at the beginning of the year, get interviews, and only one ended up working out. If you're really interested in a campus job, don't be too picky about which one it is; most of them are relatively similar.

2. Follow up: Supervisors for campus jobs differ from supervisors at other jobs, because they often double as lecturers, researchers, authors, and more.

Hiring a student assistant is not always at the top of their to-do lists, so keeping in touch with them may be what sets you apart from the rest of the applicants.

3. Be professional: It may sound like common sense to be professional in a job interview, but I have seen too many of my peers go to interviews underdressed or acting too informal.

A campus job interview is still an interview, so treat it like one. Shake the person's hand, show up five minutes early, and never wear jeans. These are some of the easiest ways to show the employer that you are serious about the position.

6 Ways College Students Can Find Summer Jobs

Finding a job in this economy is difficult for anyone, but some evidence suggests teens are among the hardest hit. If a summer job for yourself or your college student is on your to-do list, consider these ideas to help make it happen.

Students are now talking about summer jobs. There's a lot of anxiety about their availability. Most students want and need a summer job as a way to finance their education. But finding a job isn't as easy as just wanting one. Here are some suggestions of places to start:

1. Contact past employers: Assuming the student has been a good worker in the past, it makes sense to get in touch with those who know this. Even if the job held prior isn't available, some employers will find a position for the right worker.

2. Check university job boards: We've blogged before about how a part-time job at school has some great advantages for students, and there may be summer positions available if the student is free to stay after the semester wraps up.

3. Create a job: I've known several students who have run lucrative summer lawn care businesses. I've known others who have organized informal summer camps for kids. An enterprising student may have better results creating a job than finding one, and the experience can be valuable as well.

Right about this time of year, this question begins to circulate among my friends: "What are you doing this summer?" Answers include studying abroad, vacations, and summer classes, but most of my friends will be working full- or part-time jobs.

The lucky ones are returning to a job from last summer, but the rest are left to spend the next several months on the job hunt. Here are some additional strategies to make that search a little easier:

1. Consider a new market: If you're someone who normally goes home for the summer vacation, consider looking for jobs in your college town, which may be relatively deserted over the summer. Conversely, don't rule out potential jobs in your hometown, even if you're used to staying at school for the summer.

2. Use family and friends: Working for a relative or family friend may not be your ideal summer job. If you're struggling to find a job, however, those connections can be a fairly secure option in case something else doesn't come along.

3. Combine multiple positions: If you can't find that one full-time position, try taking more than one part-time job to meet your financial needs. This is especially helpful if your employer ends up needing you for fewer hours than you expected.

By taking on an extra job, you can maximize your time over the summer to still make the amount of money you want.

An International Student's Guide to U.S. Scholarships

<http://www.usnews.com/education/blogs/the-scholarship-coach/2012/03/22/an-international-students-guide-to-us-scholarships>

10 Colleges That Give the Most International Student Financial Aid

These elite institutions may help admitted students from abroad with funding.

The U.S. News Short List, separate from our overall rankings, is a regular series that magnifies individual data points in hopes of providing students and parents a way to find which undergraduate or graduate programs excel or have room to grow in specific areas. Be sure to explore The Short List: College and The Short List: Grad School to find data that matters to you in your college or grad school search.

Good news for international students interested in top-ranked U.S. colleges: There may be financial aid for you.

Studying in the United States can be quite expensive for international students, who aren't eligible for federal financial aid programs and who may be charged additional fees for special services and

programming. But many colleges do offer some sort of aid to help students from overseas pay for college.

In an annual U.S. News & World Report survey, 806 colleges reported offering financial aid to at least one international student for the 2011-2012 school year. Of those institutions, 350 reported offering financial aid to 50 or more students from abroad—making the schools eligible for the top 10 list below.

Each school on this list is a private institution, and most are located in the Northeast quadrant of the United States. Many are very highly ranked, representing the upper echelons of both the Best National Universities and Best National Liberal Arts Colleges rankings lists. (Unranked colleges, which did not submit enough data for U.S. News to calculate numerical rankings, were not considered for this list.)

Keep in mind that these elite institutions have stringent admissions standards. Students first have to be accepted to a U.S. university to be offered financial aid, and the totals below are averages of what international students received. Not every student at Yale University, for instance, received \$53,255; rather, that was the average package among all international students who received aid.

These are the 10 schools that awarded the highest average financial aid awards to their international students for the school year:

Don't see your school in the top 10? Access the U.S. News College Compass to find additional data on international student enrollment and financial aid, complete rankings, and much more.

The Best Colleges and Universities

http://www.internationalstudent.com/schools_awarding_aid/

US Schools That Offer Need-Blind and Full-Need Admission to International Students - under a need-blind admissions policy, a college or university will admit students regardless of their ability to pay, and for any students that cannot afford the price tag, full-need means the university awards scholarships and other institutional aid to make up the difference. There are now six US schools that offer need-blind and full-need admissions to international students - Amherst College is the most recent to join this elite group. Basically, if you can get in, you can afford to go - they are:

- MIT, Massachusetts Institute of Technology in Massachusetts
- Harvard University in Massachusetts
- Princeton University in New Jersey
- Yale University in Connecticut
- Dartmouth College in New Hampshire
- Amherst College in Massachusetts

If you would like to learn more about these schools InternationalStudent.com offers a free school search that will allow you to find out more information about the school. The school directory will allow you to search by state, you can then locate your school - from there you will be given the main school website and related department websites.

5 Scholarships for In-Demand College Majors

There are several scholarships available for students who plan on majoring in finance or STEM subjects. Selecting a college major can be one of the easiest – or most difficult – decisions a person can make in their lifetime.

Some of you have known you've wanted to become a veterinarian since the day you brought home your fifth grade classroom's pet hamster. For others, choosing between economics or nursing will be a

decision you grapple with even after you force yourself to decide at the end of your sophomore year of college.

If you're completely undecided and need a push in a certain direction, you may want to see if your interests align with one of these hot, high-paying majors, and then check out the corresponding scholarships.

Take note that those interested in a career in science, technology, engineering and math (STEM) will have a leg up on everyone else.

1. Engineering: By far the hottest major out there right now is engineering of practically any sort.

From petroleum to electrical to aerospace engineering, there is a huge demand for all kinds of engineers – and that's reflected in the average starting salary of \$51,700 to \$97,900, according to the online salary database PayScale.

Unfortunately, your first paycheck four years from now can't go toward your tuition payment today, so we suggest you turn to scholarships for help.

The SMART Scholarship (Science, Mathematics & Research for Transformation), established by the Department of Defense, offers a huge incentive for engineering and math majors studying in the U.S. by covering full tuition and education-related fees, offering paid summer internships, a health insurance reimbursement, mentoring and more.

The catch is that you have to be willing to work for the Department of Defense after graduation.

2. Computer science: Many of you have likely heard of the huge array of perks that working for a Silicon Valley company can bring. From free gyms, haircuts and massages to game rooms and swimming pools, companies like Google know how to keep employees in the office.

With an average starting salary of more than \$55,000, according to PayScale, the pay isn't too shabby, either. However, we don't recommend that you become a computer science major for the slim possibility that you could end up working for Google.

But if you're interested in building the next great iPhone app and like the look of that starting salary, a career in computer science may be perfect for you – especially because the chances of finding a well-paying job after graduation look good.

Those considering majoring in computer science should think about applying for the Wayne V. Black Memorial Scholarship, a \$5,000 award from the Energy Telecommunications and Electrical Association.

3. Finance: When you got your first allowance money or your first paycheck as a fast food employee, did you immediately start figuring out what to spend, what to save and how to invest it?

Maybe you weren't playing the stock market, but if you've always loved balancing your checkbook, a career in finance could be right up your alley. You'll also have plenty of money to play with outside of work, since finance careers are generally lucrative.

If you're interested in government finance, check out the scholarships offered by the Government Finance Officers Association. Scholarships range from a \$10,000 scholarship studying government finance at the graduate level to scholarships for minority students studying governmental finance or other related fields.

4. Applied and general mathematics: If you've always loved crunching numbers, you may want to consider a career in mathematics or statistics, especially because the career outlook for recent math major grads is fantastic, and the average starting salary at around \$50,000, per PayScale, isn't half bad either.

But if your calculations for how you're going to afford college just aren't adding up, we suggest you look for math-related scholarships to offset the cost.

And if you're a woman, we suggest you look first at the Association for Women in Mathematics' Alice T. Schafer Prize for Excellence in Mathematics, open to undergraduate women interested in math. The 2014 Schafer Prize will be awarded at the Joint Mathematics Meetings in Baltimore in January 2014.

5. Economics: Finally, a high-paying major for those of us who loathe math and science!

Well, that's not exactly true. Econ majors will have to endure math and statistics classes, and the highest-paying jobs do fall in the banking and finance fields. But you can also use a degree in economics to establish a career in law, consulting or government and nonprofit work.

To find scholarships for economics majors, we suggest you check with your college or university's financial aid office. Most will offer scholarships for those studying economics.

For example, the University of South Dakota offers eight scholarships that are available to econ majors, and Boise State University has five economics scholarships.

Compare 5 Top Scholarship Search Engines

<http://www.usnews.com/education/blogs/the-scholarship-coach/2011/01/20/compare-5-top-scholarship-search-engines>

There are so many free scholarship search engines available to students online—you'll get about 7 million results by Googling "scholarship search"—that it can be difficult to know which websites to use. It's a good idea to set up profiles on multiple sites so you catch as many opportunities as possible.

Which sites you choose is up to you, but in case you need some help with your decision making, I've looked at three key elements of several free search engines: how often their data is updated, whether they keep your information private, and what's unique about each of them.

1. CollegeBoard.com: The College Board was founded in 1900 and currently helps 7 million students annually prepare for higher education. The College Board began publishing their book of scholarships in 1997 and since then has made the information available online. Their scholarship database contains more than 2,300 scholarship opportunities, totaling nearly \$3 billion.

Timely? Yes. Staff perform a mass update of all scholarships annually; changes, corrections, additions, and deletions are also handled monthly.

Private? Absolutely. College Board only uses your information to help you and to improve its services. They do not rent or sell your information. Period.

Unique? Yes, for a couple reasons. College Board's database and printed handbook are broadly relevant—you won't find scholarships here that are intended for use at just one institution. And because of The College Board's role as the organization behind the SAT, AP exams, etc., they have rigorous standards for the scholarships they include in their database, including only those scholarships with a documented history from a well-established sponsor.

[Explore 7 prestigious undergrad scholarships.] - <http://www.usnews.com/blogs/the-scholarship-coach/2011/01/06/7-prestigious-undergrad-scholarships.html>

2. CollegeNet.com: CollegeNET is a technology company that builds web-based tools for event and academic scheduling, prospect and admissions management, tuition processing, and alumni development for colleges and universities. CollegeNET also operates a scholarship search engine and social network where students create topics, participate in discussions, and vote on scholarship winners.

Timely? Yes. CollegeNET.com updates its data monthly through its license agreement with data aggregator Wintergreen Orchard House.

Private? Yes. CollegeNET.com's privacy policy states, "We do not rent or sell personal information to third parties." However, if you are awarded a scholarship, you can opt in to their Scholarship Election System and share your data with the school that you designate.

Unique? Yes. In addition to the scholarship search, CollegeNET.com hosts an online community that invites students to create topics in an open forum, share their comments, and vote online to determine who is leading the most interesting conversation. By the end of the voting cycle every Wednesday, the student with the most votes wins between \$3,000-\$5,000 in scholarship money. This social networking scholarship is open to all students and is not based on traditional factors like GPA, age, or income level; you are not required to write essays, and the scholarship process is voted upon by your peers, rather than a panel of judges.

[Learn 5 ways you can create more scholarships.] - <http://www.usnews.com/blogs/college-cash-101/2010/05/18/5-ways-you-can-create-more-scholarships.html>

3. Fastweb: Fastweb, which has helped 50 million students find money since the site was founded 15 years ago, was the first online scholarship matching service and the first free national scholarship matching service. Fastweb's site indicates they currently have roughly 1.5 million scholarships worth \$3.4 billion in their database.

Timely? Definitely. According to Fastweb, they update their database daily—which would make them the timeliest of the five mentioned in this post. To assist in their process, Fastweb expires scholarships from their database after 11 months, forcing them to update the information before it can be relisted.

Private? Yes, unless you expressly agree (opt in) to allow your information to be shared with third parties. Fastweb's privacy policy states that they do not share any information that can be tied to you without your permission.

Unique? Sure. Fastweb compiles their scholarship data in-house, and when new scholarships are added they send an E-mail notification to every student who matches the award.

[Read the 4 do's and 1 don't for finding scholarships.] - <http://www.usnews.com/blogs/the-scholarship-coach/2010/12/08/4-dos-and-1-dont-for-finding-scholarships.html>

4. Scholarships.com: Founded in 1999, Scholarships.com now claims to be the largest free and independent scholarship search and financial aid information resource on the Internet, with more than 2.7 million scholarships worth a total of \$19 billion in their database.

Timely? Yes. Vice President Kevin Ladd says their database is updated daily. "We encourage scholarship providers to not only submit their scholarship to be included in our database, but also to update them." They also have a staff to review new and edited listings, and "every few months or so" they review all scholarships for changes, errors, or inconsistencies.

Private? You bet. Users supply only the information they choose and are offered opportunities to opt out of receiving anything they don't want—even at the time of registration. (See Scholarships.com's privacy policy.)

Unique? Maybe. Ladd and the folks at Scholarships.com feel their database and user experience is superior to all others out there and that their resources and the effort they put into making sure the information they have is useful is unmatched.

5. ScholarshipMonkey.com: ScholarshipMonkey.com claims their database provides students access to more than 1 million undergraduate, graduate, and professional scholarship awards worth in excess of \$3 billion from greater than 4,000 sources. Like the other search engines in this article, they are committed to providing their service free of charge.

Timely? Perhaps. ScholarshipMonkey.com states that "the scholarship database is continuously updated by the company's Scholarship Team to ensure you are receiving the most relevant and useful information." Unlike the other search engine sites, ScholarshipMonkey.com did not provide specific timing for their updates.

Private? No, unless you opt out from receiving information from third parties via E-mail or snail mail.

Unique? Your scholarship search will be led by a talking monkey (er, chimp). 'Nuff said.

Overseas Scholarships

USIEF offers a wide range of exchange opportunities to Indian citizens in three main categories:

- Student Awards to pursue a master's degree or attend a US university as a visiting student researcher,
- Scholars and Teacher Awards for academics, teachers and professionals to teach or conduct research in the US, and
- Professional Development Programs for leadership and skill development.

Some have good GRE scores, some have good Acads, Some have good leadership skills, some have good goals stated in Essays, etc. The point is, not everyone are perfect and scholarship committee looks at your scholarship application for MS or MBA as a whole and comes to a decision. As always, the scholarship you are applying to defines what they are looking for. You will have to read the requirements and what they need and present yourself accordingly.

The whole idea is there are different deadlines for both. You have to clearly look for Financial aid vs Admission deadlines. For instance, look at General Fall deadlines for University of Houston Clearlake Scholarship Deadline, it is April 1

(http://prtl.uhcl.edu/portal/page/portal/FAO/Scholarships/Dollars_for_Scholars)

But, the International Admission deadline is June 1. If you see, the scholarship deadline is like at least 2 months ahead of time.

(http://prtl.uhcl.edu/portal/page/portal/ADM/Future_students/InternationalStudentsApplicationDeadlines)

Key thing is you have to send your stuff before the scholarship deadline to be considered for the scholarship.

Here is what worked out for me and it is recommended by many others in terms of application process to get into good schools.

For specifics of Fall and Spring Admission planning you must read these articles:

Sample schedule: Spring 2011 for applying to MS / MBA in USA with Deadlines (<http://redbus2us.com/sample-schedule-spring-2011-for-applying-to-ms-mba-in-usa-with-deadlines/>)

Sample schedule: Fall 2011- When to apply for MS or MBA in USA? Deadlines? International Students plan (<http://redbus2us.com/sample-schedule-fall-2011-when-to-apply-for-ms-or-mba-in-usa-deadlines-international-students-plan/>)

Content from url - <http://www.scholars4dev.com/6499/scholarships-in-usa-for-international-students/>

Above are the examples. There are many offering scholarships to international students and need to find from Google search.

Universities offering maximum aid

Following is the list of universities offering maximum aid during higher education

S No	School (state)	Av. aid to international undergraduates	No. of international undergraduates paid	U.S. News rank and category
1	Yale University (CT)	\$53,255	350	3, National Universities
2	Skidmore College (NY)	\$52,967	64	43, National Liberal Arts Colleges
3	Harvard University (MA)	\$51,865	504	1, National Universities
4	Amherst College (MA)	\$50,990	141	2, National Liberal Arts Colleges
5	Trinity College (CT)	\$50,854	139	38, National Liberal Arts Colleges
6	Williams College (MA)	\$50,591	127	1, National Liberal Arts Colleges
7	Dartmouth College (NH)	\$48,977	251	10, National Universities
8	University of Chicago	\$48,907	58	4, National Universities
9	Bates College (ME)	\$48,888	76	22, National Liberal Arts Colleges
10	Duke University (NC)	\$48,391	134	8, National Universities

Scholarships & loans

#	Important url	Description
1	http://redbus2us.com/how-to-get-scholarships-in-us-graduate-schools-for-ms-mba-gre-essays-acads/	How to get Scholarships in US Graduate Schools for MS, MBA? GRE, Essays, Acads ?
2	http://www.mbascholarships101.com/	List of institutes and various Scholarships for MBA
3	http://www.careers360.com/news/7681-Study-abroad-for-free	List of 50 scholarships for Higher education
4	http://scholarship-positions.com/	Details about scholarships - country-wise, subject-wise, international students, etc
5	http://www.els.in/en/Scholarship	Scholarships For Indian Students Studying In the US

6	http://www.fundingusstudy.org/	Funding for US Study Online with database of scholarships, fellowships and grants organized by the Institute of International Education (IIE).
7	http://www.iefaf.org/	IEFA is the premier resource for financial aid, college scholarship and grant information for US and international students wishing to study abroad.
8	http://www.internationalscholarships.com/	The International Scholarship Search is the premier financial aid, college scholarship and international scholarship resource for students wishing to study abroad
9	http://www.scholarships.com/about-us/	helps students find money for college as well as learn about the entire financial aid process
10	http://www.usnews.com/education/blogs/the-scholarship-coach/2011/01/20/compare-5-top-scholarship-search-engines	search engine for scholarships
11	http://www.govloans.gov/	source for locating the loans you need.
12	http://www.grants.gov/	source to FIND and APPLY for federal grants
13	http://www.unionfederalstudentloans.com/	For international student's loans
14	-	
15	http://scholarship-positions.com/category/usa-scholarships/usa-masters-scholarships/	Scholarships and financial support available to students. This section will help you in finding scholarships available in the USA.
16	http://www.coachingindians.com/scholarships/index.html	Listing various scholarships available for Indian students
17	http://www.mentorsindia.org/Scholarship.aspx	Complete details of colleges offering scholarships & financial aid
18	http://www.scholars4dev.com/category/country/usa-scholarships/	List of Scholarships, Grants, and Fellowships for International Students for various courses
19	http://www.studyabroad.com/scholarships.aspx	
20	http://www.educationabroadnetwork.org/scholarships.html	
21	http://www.fundforeducationabroad.org/applicants/scholarships/	
22	http://www.iie.org/	
23	http://www.unesco.org/education/studyingabroad/contact.shtml	
24	http://www.scholars4dev.com/category/level-of-study/masters-scholarships/	

25	http://www.london.edu/programmes/mba/scholarships.html	Scholarships offered by London school of business for MBA
26	http://www.imd.org/programs/mba/fees/scholarships/index.cfm	Scholarships offered by IMD business school for MBA
27	http://www.mbs.ac.uk/mba/full-time/admissions/scholarships.aspx	Scholarships offered by Manchester Business School for MBA
28	http://scienceandtech.fulbrightonline.org/	The Bureau of Educational and Cultural Affairs (ECA) -USA sponsors to foreign students to pursue Ph.D. study at top U.S. universities.
29	http://www.infozee.com/application-issues/financial-aid.htm	list of the various options for financing your education abroad:
30	http://www.rotary.org/en/StudentsAndYouth/EducationalPrograms/AmbassadorialScholarships/Pages/About.aspx	Rotary International Ambassadorial Scholarship
31	http://www.rdsethnascholarships.org/eligibility.htm	R.D. Sethna Scholarships
32	http://www.asianculturalcouncil.org/?page_id=20	Asian Cultural Council
33	http://www.theihs.org/humane-studies-fellowships	Humane Studies Fellowship
34	http://careers.microsoft.com/careers/en/us/collegescholarship.aspx	Microsoft Scholarships
35	http://www.educationobserver.com/scholarships_fellowships/	Scholarship related NEWS
36	http://www.roothbertfund.org/scholarships.php	Roothbert Fund Scholarships
37	http://www.sahujaintrust.timesofindia.com/	Sahu Jain Trust
38	http://www.nsscholarship.net/nsf-scholarship-program.asp	Narotam Sekhsaria Scholarship Programme - upto 15 lacs for overseas education
39	http://www.letmeknow.in/opportunity/debesh-kamal-scholarship-for-higher-studies-abroad-2013-by-ramakrishna-mission-institute-of-culture-maths-sciences-7979.html	Debesh Kamal Scholarship for Higher Studies Abroad
40	http://privatejobshub.blogspot.in/2012/09/scholarship-for-higher-education-in.html	Listing various scholarships available for Indian students
41	http://www.dorabjitatrust.org/id/72/J.N.%20Tata%20Endowment%20for%20the%20Higher%20Education%20of%20Indians/	J.N. Tata Endowment for the Higher Education of Indians
42	http://www.jainsamaj.org/	
43	http://www.jainsamaj.org/rpg_site/literature2.php?id=963&cat=43	

44	http://www.indiaeducation.net	higher education portal
45	https://www.univariety.com/app/scholarshipprofile/scholarshipsearch/search	Search for scholarships
46	http://www.superscholar.org/scholarships/25-popular-college-scholarships/	25 Great Scholarships For Students

Various loans

Loans in India

How much loan can I take? - Most of the banks provide loans upto Rs. 20 lakhs for studying abroad.

Which banks in India provide Educational Loan?- SBI, Bank of Maharashtra, IDBI, Allahabad Bank, OBC, UBI, Bank of Baroda are some of the banks that provide educational loan.

What are the interest rates?- Interest Rate of various banks differs.

Which documents have to be furnished to avail the loan?

- Completely filled Application Form with Photographs.
- Letter of admission from the Institute.
- Letter from the Institute stating expenses of the program (term-wise, year-wise)
- Documents for the Applicant & Co-applicant (Residence Proof , ID Proof , Signature Verification Proof , Age proof)
- Mark sheets from SSC onwards till the latest examination passed.
- Income Documents of the Co-applicant (Pay Slips / ITR copy etc)
- Visa approval papers
- Travel documents
- GRE/GMAT/SAT score
- I-20 in case of applicant going to the USA
- Declaration/Affidavit confirming that no loan has been availed from other Bank/Institution

What are the criteria for a good Educational loan?

- Lowest Interest Rate
- No prepayment penalty
- Minimum or no collateral required
- Flexible repayment options
- Student Loan deferment options

Indian banks allow you to repay within 5-7 years after the commencement of repayment. Repayment will commence one year after completion of course or 6 months after securing a job, whichever is earlier. Repayment of an international student loan can be deferred while you are enrolled full-time, and for six months after you finish. After that, you will have up to 20 years to repay the loan, with a payment due every month.

Overseas Loans

Education loans aren't one size fits all. You should consider the following things while evaluating the best loan option for yourself:

Interest Rate: Some banks offer fixed rate and some offer variable rate option. A fixed rate stays the same for the life of the loan, while variable rates change quarterly, and may go up or down. Be sure to compare different options.

Pay attention to the terms : The interest rate of your Study Abroad loan may vary depending on whether you repay the loan immediately or wait until after graduation to start repaying. Having a co-borrower can also have an impact on the rate of a loan.

Check the Hidden Costs : The hidden costs for borrowing loan can have a big impact on your overall cost of borrowing. Examine carefully terms like Application Fee, Origination Fee, and Default Fee.

Prepayment Penalty : Is there any penalty for early repayment? What's the penalty for a missed or late payment?

Get the proper advice and support you need : Choose the right loan option as per your financial situation. Learn about the impact of deferring repayment and choosing a long repayment term. Putting off payments and having smaller monthly payments might increase your total cost of borrowing.

International versus Indian Banks : US students can receive federal loans guaranteed by the government, but these valuable loans are not available to international students. Luckily, private student loans are available to international students. The loans are cheaper compared to those available in India if an international student is fortunate to get the loan. The interest rate is around 4-6% compared to around 12 % in India.

International Student Loans : U.S Banks offer students loan to international students if the loan is co-signed by a creditworthy US citizen or permanent resident (holder of a "green card"). International students may choose from the following international student loan option:

Global Student Loan Corporation: GSLC offers student loans for International students that do not require a co-signer in the host country. You do not require a U.S. cosigner if you plan to study in U.S. In addition to covering your tuition, the Global Student Loan provides funding for other school essentials such as computers, insurance, communications, travel, and housing.

Federal student loans are popular with US students in the USA, but they are not available to international students. International Student Loans are specialized private education loans that are available for international students who are studying in the USA. International students will have to apply with a qualified co-signer and should only apply for international student loans after exhausting all scholarships, personal funds and other options.

International Student Loan Program (ISLP) and Study Abroad Loan Program (SALP):

In order to be eligible for international student loan program (ISLP) you should be

Non U.S. citizens or non-citizen permanent resident attending an eligible U.S. college or university

Have a creditworthy cosigner who is a U.S. citizen or a non-citizen permanent resident.

The minimum loan amount is \$1,500 per academic year. Students may take up to 25 years to repay the loan. SALP is an alternative loan program for US citizens to study abroad.

Canadian Higher Education Loan Program (CanHELP): CanHELP is an alternative loan program for Canadian university students to study in America and approved schools throughout the world. Graduate students may borrow a maximum of \$15,000 per year without a co-signer, or up to cost of education with a co-signer. Students can repay loan upto 20 years. Graduate students can apply without a co-signer if they pay a 7.5% guarantee fee at disbursement and a 2% guarantee fee at repayment which will be financed into the loan. Undergraduate students are required to have creditworthy Canadian citizen as co-signer.

International Student Loans

As the number of international students studying in the USA continues to increase, the need for international financial aid is constantly growing. To address this need, we provide access to loans for non-US Citizens from anywhere in the world who are planning to study at approved schools throughout the USA.

We have been a leader in providing loans for international students since 1998, and thousands of international students have applied for loans through our programs. Over the past two years, the credit crunch and legislation has changed the student loan landscape dramatically, and the options available to international students have been reduced. However, there are still loans available for international students, and International Student Loan makes sure to bring the best available loans on the market to international students. Click on the Apply Now button to start your application.

Co-Signer Required for All Applicants

The Co-Signer must be a US citizen or permanent resident, with good credit, income history and who has lived in the USA for the past 2 years.

Typically students can borrow up to their school's total cost of attendance, as determined by the school, minus any other aid received. Total cost of attendance includes room and board and other living expenses. International students are required to have a US Citizen or permanent resident as a co-signer to apply for this loan. International student loans typically also offer:

- No collateral required
- Flexible repayment terms
- Online application
- and much more.....

International Student Loan is pleased to bring you the first loan comparison tool for international students. We understand that studying in the United States may require you to secure additional financial aid to make that dream possible. That's why we have developed a private loan comparison tool of all lenders that provide loans to international students. We have made the loan process easy, quick and simple, comparing those lenders that will help secure your education to the United States.

Private International Student Loans

Many international students studying in the United States will find that expenses can add up! With tuition, books, transportation, and living expenses, many international students may soon realize that they cannot financial support their educational studies entirely on their own. However, don't let this deter your dream of getting an education in the United States. That's where private student loans come in! Private student loans are available to international students to help cover these costs while studying in the US.

Eligibility Requirements

All international students must have a US co-signer in order to apply for a student loan. A co-signer is legally obligated to repay the loan if the borrower fails to pay. Often times, the cosigner is a close friend or relative that can assist in getting credit since most international students cannot receive credit on their own. That co-signer must be a US citizen or permanent resident, with good credit, who has lived in the US for the past two years.

Application Process

You can begin the loan application simply by doing a loan comparison that will allow you to choose the lender best suited for you. To make the process go as quickly as possible, you and your co-signer will need to complete the entire online application thoroughly. Initial credit approval or denial is very quick and typically takes 2-6 weeks from initial approval.

Interest Rate Explained

When you take out a loan through a lender, you will be responsible for paying back the amount of money you borrowed (called the principal) plus an additional amount charged by the lender for the loan (called interest).

The interest rate is calculated based on an index plus a margin that will add an additional percentage interest rate depending on your cosigner's creditworthiness. The two most common indexes used for international student loans are the Prime Rate and LIBOR Rate:

- **Prime Interest Rate** - This index is determined by the federal funds rate which is set by the US Federal Reserve. This is the rate in which banks lend to one another and in many cases the interest rate which commercial banks charge their most creditworthy clients.
- **LIBOR (London Interbank Offered Rate)** - Like the Prime Rate, the LIBOR is the interest rate that banks borrow from other banks. This rate is based on the British Bankers' Association and used on the London interbank market. The rate is an average of the world's most creditworthy bank's interbank deposit rates for overnight and one year terms.

When evaluating the loan, the lender will clarify which index the plan uses. Then, there will be an additional margin that will be added to this index based on the borrower's individual criteria, including the co-signer's credit history. Based on their creditworthiness, an additional interest rate will be added to the index which will be the total interest rate you owe. This will appear on your final loan paperwork as Libor + 2.8%. The application is free, and when your application is approved, your specific margin will be disclosed to you. At that point you can accept or refuse the loan. Currently the rates are anywhere between 2.25% APR and 9.11% APR.

Loan Repayment

Repayment will depend on the loan option you choose. Many international students must consider this as an important feature of their loan since most students cannot work while they study in the United States. Because of this, it is important to consider how much the monthly payments will be, when payments will begin, and how long students may be able to defer paying back the loan. The repayment period typically ranges from 10-25 years, however the larger the loan the longer the loan repayment period. There are standard repayment plan options depending on the loan you select:

- **Full Deferral** - Students are able to defer payment of the interest and principal until 6 months after graduation as long as full-time status is maintained. Students can defer payments for a maximum of 4 years consecutively which is the typical length of a degree seeking student
- **Interest Only** - International students only pay the interest while in school, up to 4 consecutive years, and can defer the principal until 45 days after graduation or when students drop their course load to part-time.
- **Immediate Repayment** - Payments on both interest and principal are due immediately once the loan has been issued and dispersed.

FAQ for loan

How do I apply for a student loan?

You can compare lenders and apply right online. Instant approval of your loan can be as quick as a few weeks. [Click here to start your loan application.](#)

Who is eligible to apply for international student loans?

Students who are not U.S. citizens or non-citizen permanent residents and who are attending an eligible U.S. college or university.

Borrowers are required to have a creditworthy cosigner who is a U.S. citizen or a non-citizen permanent resident. Students who are not U.S. citizens or non-citizen permanent residents and who are attending schools outside the U.S. are not currently eligible for our loans.

What loans are available?

We have designed the first ever international student loan comparison tool that will match you with lenders based on your needs. Simply complete a quick application and we will match you with all of the available lenders. To see which loans work for you, check out our international student loan comparison tool. With these loan options, students can borrow up to the full cost of their education, minus other aid received. Our loans help students save money, build good credit, and pay off their student loan faster.

What can international student loans be used for?

International student loans, like all private education loans, can be used for education-related expenses including such things as tuition, books, fees, insurance, transportation, room and board and other school-related expenses.

What is the maximum loan amount that I can apply for?

You can apply for up to the total cost of education, minus other aid, as determined by your school. To determine your maximum loan amount, or what can be included in your loan, you will need to contact your school's financial aid office. After you apply and receive credit approval for you and your co-signer, your school must certify the amount of the loan.

I'm a non-US citizen nor a US-permanent resident studying in a destination outside the US, am I eligible for a loan?

Unfortunately, our loan programs are for international students from anywhere in the world studying in the United States, or for US students studying abroad. We do not currently have a program for international students studying elsewhere in the world, even with a US co-signer.

What if no lenders appear on my comparison tool?

Unfortunately if there are no lenders that appear after you do the comparison tool, then we do not have a loan program for the school. Our best advice is to contact your school, as they should know if there are any loan programs available to their international students.

When I take out a student loan, how much do I pay back and when?

The interest rate and repayment will depend on the loan option and lender you select. After you select the loan that works best for you, you will need to review the terms or contact the lender directly with your questions. The interest rate is calculated based on an index plus a margin that will add an additional percentage interest rate depending on your cosigner's creditworthiness. Based on their creditworthiness, an additional interest rate will be added to the index which will be the total interest rate you owe and at that point you can determine whether you'd like to proceed. Every lender's range varies so it is important to do the loan comparison and review the interest rate and repayment terms.

What if I do not have a co-signer? What if my co-signer is a non-US citizen? Or, how can I find a co-signer?

Unfortunately a co-signer is required for all international student loan programs. The co-signer must be a US citizen or US permanent resident, with good credit, who has lived in the US for the past two years. Non-US citizens or non-US permanent residents cannot act as a cosigner. Although we are not able to assist with finding a co-signer, it is common to ask close friends or family members.

Can I apply for an international student loan before being accepted to my school?

While you can begin the loan application prior to being accepted to your school, you will need to be accepted with your student visa to finalize the loan.

What if I need to show proof of funds before I obtain a visa? Can I show this loan as satisfying this requirement?

Some students are able to use loan approval as proof of funds, but it's not easy and it's up to the school and consular officer if they'll accept a loan approval as proper funds. You would need to apply for the loan now, list the school you plan to attend, get initially approved based on the credit of your co-signer, then use that initial approval to complete your acceptance to the school.

I need proof of funds before I can enroll, can I use loans?

Typically you need to be admitted and enrolled, and have your visa, in order to apply. Some students are able to use loan approval as proof of funds, but it's not easy and it's up to the school and consular officer if they'll accept a loan approval as proper funds. You would need to apply for the loan, list the school you plan to attend, get initially approved based on the credit of your co-signer, then use that initial approval to complete your acceptance to the school.

You will also have to provide a valid student visa in order to finalize the loan. After you apply and receive credit approval for you and your co-signer, your school must certify the amount of the loan. The proceeds are then disbursed directly to the school.

My school is not on the list, can I still get a loan?

If your school does not appear on our eligible school list, then we unfortunately do not have a loan program for you. We recommend contacting your school directly as they may know if there are any loan programs available to their international students.

Are there application deadlines?

No. You may apply for an International Student Loan at any time.

If I obtained a loan last year, can I get another loan again this year?

Yes. You can reapply each academic term for a loan.

What is an International Student Loan?

Federal student loans are popular with US students in the USA, but they are not available to international students. International Student Loans are specialized private education loans that are available for international students who are studying in the USA. International students will have to apply with a qualified co-signer and should only apply for international student loans after exhausting all scholarships, personal funds and other options.

Before applying, please visit these international education financing guides:

International Education Financial Aid (IEFA) - <http://www.iefaf.org/>

International Scholarships - <http://www.internationalscholarships.com/>

International Financial Aid Blog - <http://www.internationalfinancialaidblog.com/>

Lenders typically give better terms for better credit history, so when you apply find a co-signer with the best credit history to improve your rates and fees.

Compare & Apply for International Student Loans - <http://www.internationalstudentloan.com/apply/>

If you are a study abroad, foreign enrolled, or international student interested in applying for an international student loan, our comparison tool can help. We have made it easy for you to find a complete list of eligible lenders that will help you cover the total cost of your education and after comparing your loan options, you'll be able to review basic terms and conditions, and find the loan that's right for you.

4 Easy Steps

Answer the three questions below and click 'Find Student Loans.'

Banks/ Institutes will match you with a complete list of student loans that you can review and compare.

1. Choose the international student loan that works best for you.
2. Complete the international student loan application online.
3. Start the process now by completing the form:
4. Find Your International Student Loans

Once you've completed your international student loan application, you will get initial approval within weeks. Our international student loans will cover your tuition, books, transportation, living expenses, and more. Remember, all non-US citizens and most US citizens will need a cosigner to be approved for a student loan. Your cosigner must be a US citizen or permanent resident with good credit and must have lived in the US for the past two years.

After applying for an international student loan, you'll be on your way to affording your overseas education. Don't let costs stand in your way, do your research and you'll be happy you did.

Graduate School Stafford Loan FAQs

1. Who can get Stafford loans?
2. How much can I borrow from the Stafford program?
3. How much do Stafford loans cost?
4. How do I get a Stafford loan?
5. What if I have bad credit?
6. What if I need more money than the Stafford maximums?
7. How is the credit crunch affecting Stafford loans?
8. Are Stafford loan payments tax deductible?
9. When do I have to start repaying my Stafford loan?
10. What are the advantages of a Stafford loan?
11. What happens if I lose my job or get into other financial trouble?
12. What are the downsides of federal loans?

Who can get Stafford loans?

Graduate school students who are U.S. citizens, legal permanent residents, or eligible non-citizens who have been accepted at a U.S. school can get unsubsidized Stafford loans. Students cannot have defaulted on other federal student loans in the past and must attend school at least half time to qualify.

How much can I borrow from the Stafford program?

Graduate students can borrow up to \$20,500 a year in Stafford loans, and up to \$138,500 total for their studies (including any Stafford loans taken out during college).

Students in certain health fields have higher maximums, and can borrow up to \$47,167 a year and up to \$224,000 in total through the Stafford program.

How much do Stafford loans cost?

Staffords charge a fixed rate of 6.8 percent, plus up-front fees of 1 percent of the amount borrowed. Those rates may increase due to a series of federal budget cuts known as sequestration, which went into effect on March 1, 2013. When the rates will rise, and by how much, have yet to be determined.

All Stafford loans for graduate students are unsubsidized, meaning interest will accumulate on the loans while students are in school.

How do I get a Stafford loan?

You must fill out a FAFSA. For unsubsidized Stafford loans, students do not need to demonstrate financial need.

Does every grad student get approved for a Stafford loan?

No. Students who are not eligible for the program, who have defaulted on other college loans, or who are attending school only part time do not qualify.

What if I have bad credit?

You can get a Stafford loan if you've defaulted on a mortgage, car, credit card, or medical bills. The federal government does not do a regular credit check for Stafford loans. It only rejects applicants who have defaulted on other federal education loans.

What if I need more money than the Stafford maximums?

You can borrow up to your full cost of attendance from the federal Graduate PLUS program. But those have higher fees and interest and are not awarded to students with bad credit.

How is the credit crunch affecting Stafford loans?

Stafford loans are funded and made entirely by the federal government. So they remain available to all qualified students.

Are Stafford loan payments tax deductible?

It depends on your income when you start repaying. Generally, for a single person, education loan interest is not deductible if your adjusted gross income is more than \$75,000.

When do I have to start repaying my Stafford loan?

The first bill comes due six months after you've left school, whether that's after graduation or after you've dropped out.

What are the advantages of a Stafford loan?

Stafford loans have a fixed interest rate, so the size of your monthly payment won't increase if interest rates rise. Through Income-Based Repayment, Stafford borrowers can ask to have their payments capped at 15 percent of their disposable income. As of December 2012, borrowers who demonstrate financial hardship can also opt for the Pay as You Earn plan, which caps payments at 10 percent of discretionary income.

And public servants who make 10 years worth of income-based repayments can have their remaining Stafford debts forgiven.

What happens if I lose my job or get into other financial trouble?

Call the Department of Education and ask about income-based payment options, such as the Pay as You Earn plan. If that doesn't bring your payments down to an affordable level, you can also ask for either

"deferral" or "forbearance" of your payments, which could postpone or temporarily lower your payment requirement.

What are the downsides of federal loans?

Unlike credit card debt and mortgages, which can be canceled if you file for bankruptcy, education loans of all types—whether federal or private—must be paid. Most bankruptcy courts will not cancel them unless your situation is extremely dire.

1.1.6 Schools, Colleges, Hostels in India & across Globe

Students have been advised to search google using following searches


- The best schools in India
- The best international schools in India
- The best schools across India
- Engineering, medical & management colleges in India
- Educational Institute
- Colleges / Universities in India
- Top 20 Technical / Engineering colleges
- Top 25 management colleges / institutes in India
- High level Attributes of few top global universities
- List of top 100 global Universities

More detailed information is available at url – <http://www.timeshighereducation.co.uk> and <http://www.usnews.com/education/worlds-best-universities-rankings/top-400-universities-in-the-world>

Students are suggested to check other websites for course wise ranking.

- Subject-wise global universities
- Region wise global universities
- Top 25 global management colleges

In attached zip file following information is available

S No	File name - Description	Object
1	Global Universities.xls having list of global 400 universities	 xls files used.zip
2	Jain Hostels.xls having list of hostels for Jain in India	
3	Jain scholarships details.xls having list of trusts offering scholarships to Jains and others	
4	imp url.xls listing important url for higher education	
5	self evaluation 6 E.xls guiding how to evaluate self	
6	2-National-International-Non-Jain scholarships details.xls	
7	Expense.xls – tentative expenses can be calculated	

Following details are available in file Global Universities.xls

S No	Name of sheet	Description of data compiled in a sheet
1	top 400	Top 400 global universities
2	times-400	Top 400 global universities as ranked by Times
3	top 200	2013 WORLD Top 200 UNIVERSITY WEB RANKING

4	50- Tech	Top global 50 engineering & technology universities
5	Finance	Ranked in 2013, part of Best Business Schools in Finance
6	Parttime MBA	Top 25 global business school for part time MBA
7	exec-mba	Top global business school for executive MBA
8	MBA-finance	Top global business school for MBA-Finance
9	Computer	Top global business school for Computer
10	Civil	Top global business school for Civil Engineering
11	Mech	Top global business school for Mechanical Engineering
12	medical	Top global business school for Medical schools
13	Entrepreneurship	Top global business school for entrepreneur schools
14	special education	Top global business school for special education schools
15	Law	Top global business school for Law education schools
16	Asia-Top Uni	Top asia universities
17	Max-aid	List of universities offering the maximum financial aids
18	GU	Attibutes of 11 Global Universities of top ranks
19	Top Engg	India - List of top engineering colleges
20	City-wise	India - List of top colleges in various cities for engineering, medicine and management

1.1.7 To teach responsibilities and behavior to children:-

Following table displays list of various points we should try to follow

#	Category	Description
1	Education	Study with concentration and focus; Study hard & smart way; Spread the knowledge, Enjoy the learning
		Methodology of study (ref slide)
		Learn tables and formulae by heart
		Solve problems and exercises given at the end of each chapter in text books
		Use text books, guide, solved question-answer books, question paper of last years and ideal answer books
		Have curiosity, ask doubts and questions to teachers, parents and friends
		Be with the company of good friends; Avoid bad friend circle
		Spread education awareness
		Do watch English TV NEWS and Financial channel
		Learn English, improve vocabulary, watch English news channel, read English news paper
		Do learn one foreign language
		Do plan a study calendar when examination date is declared, This is prepared using backward planning method! (see the slide)
		Do prepare time table how to spend a day (see the slide)
		Aim for higher education of your liking
		Use internet for education and reading purpose! Read wiki pages and other non-academic books!
		Do read wiki-pages and biopic of great people!
		Develop habit of writing essays or compile the thoughts!
		Keep reading non-academic books like novels, drama , literature in various languages!
	Don't -	Do not take tension of study! Prepare well to face it! Take it easy , lightly but seriously!
		Do not copy during examinations; do not worry if you are not scoring high
	Don't - Behavior	Do not be a bad person!
		Do not shout, Do not be angry! When you want to throw burning coal on other, you need to hold, who gets hurt?
		Do not harass parents, friends or any relative or teachers; Do not cry for small things!
		Do not watch TV more than 30 minutes a day
		Do not watch more than one movie in a month
		Do not be egoistic! One should have pride but not ego!
		Do not chat wrong things!
		Do not ask for more pocket money! Do not spend unnecessary! Keep depositing

		money in piggy box!
	Don't - Food and eatables	Do not eat chocolates! Do not eat too much ice-cream!
		Do not eat non-vegetarian food! Because it impacts health!
		Do not drink alcoholic drinks or cold drinks! Those are non-healthy!
		Do not eat fast food outside! Request parent to make at home whichever food of your liking!
		Do not eat too much food at one time
		Do not resist while eating! All food items prepared by parent are good /healthy!
		Do not eat tobacco and ghutkha! It promotes cancer! Its bad for the health!
		Do not kill animals or insects! Do not promote violence!
		Do not eat junk food, fast food. Do not drink unclean water outside/roadside!
	Bad manners	Do not steal the things or money belonging to others, do not theft!
		Do not be jealous! Everyone in the world gets what he or she deserves!
		Do not lie
		Do not Blame, misguide, hate,
		Do not Be cunning
		Do not Be corrupt, accept bribe, tell lie
		Do not Misbehave, do not compromise core values, do not carry/held grudges
		Do not Spit at places & throw garbage
		Do not waste resources, like your belongings, pen, pencil, notebook, etc
		Do not drive rashly
		Do not Shout / beat who are weaker
		Do not Build inferiority complex
		Do not cheat anyone, do not get cheated as well
	Suggestions	Do not play with fire, and electricity
		Do not fire crackers, it promotes noise pollution and air pollution
		Do not accept the wrong blame
		Do not hit or slap your friends or anyone
		Do not say something which hurts other!
		Do not mis-use mobile! Or do not spend much time on facebook, whatsapp, twitter, etc It is waste of time! It does not help building a career.
		Do not get tempted with advertisement, branding, etc! Do not pay unnecessary more money for branded items. Learn to understand value for money!
		Do not frustrate! Do not act during frustration! Keep cool!
	Dos	Most difficult in life is To be good human being. So try to be one. Respect all
		Do build values and principles
		Do respect elders ; Help everyone
		Be compassionate
		Be disciplined!

		Have well connected with good friends! Develop honest friendship!
		Be honest!
	Dos - Suggestions	Do analyse and understand difference between right and wrong! Please discuss with parents! If any friend does wrong thing, talk non-sense inform to parents and teacher!
		Decide as per event to wear chappal or sandals or shoes! Wear shoes-socks in school and functions!
		Do exercise everyday! Do meditation on daily basis! It helps to be healthy and keep peaceful mind. Keep the things lightly but take those seriously!
		Accompany parents to banks, post office, and grocery shop!
		Plan periodic enjoyment!
		Be self motivator! Motivate others also! Spread positive energy and thoughts! Your thoughts are your actions!
		Forgive those made mistakes or do mischief! Only strong can forgive!
		Follow role models! Great persons have great attributes to follow!
		Do inform to parents and teachers if you see wrong electrical connection, shock or fire or anything wrong
		Do inform parents and family members if you are going to be late
	Food	Eat healthy food, drink milk, avoid tea-coffee, eat almond, drink lemon+honey using warm water
	Activities	Do learn cycling, swimming
		Do play out-door games like badminton, kho-kho, cricket, etc
	Manners	Do brush in morning and at night before going to sleep!
		Keep yourself clean! Bath everyday! Wear clean dress! Do cut the nails periodically, every week!
		Do pray one time either morning or evening, express gratitude for all you have good life!
		Do say sorry if you have made mistake
		Do thank to those helping!
		Clean your hands before eating!
		Prepare your bed yourself! Be on your own!
		Be punctual, follow time exactly!
		Follow traffic rule
		Keep society clean
		Cultivate listening completely to the person who wants to say something to you! Listen carefully!
		Think about 3 H – health, Hobby and habits! Cultivate at least one hobby
		Learn decision making procedure (see slide below)
		Learn phone / email communication manners! Say hello, understand or say the context, what is the objective, or you want to achieve, conclude

	Responsibility	Take care of parents
	Health	Protect your health during all the seasons, rain, winter and summer! Use protective devices like umbrella, sun-glasses, warm clothing sweater, etc

1.1.8 –Educational Life Part 1 and learning

1. Let me start introducing myself
2. I am from Shirpur, taluka place, population of around 40,000 in 1979, when I came to Pune after my 12th std, in District Dhule, based on bank of river Arunawati. It had no dam built in those days though now it has. Thanks to Shivaji Rao Patil, MLA then, a father of late Smita Patil.
3. My Father was a businessman, social activist, kind of social leader and involved in free services of social arrangement of marriages, etc. He will have compatibility map ready in his mind & better than any of today's softwares.
4. I have a huge family with deeply loving mom, sisters & brother, and many cousin brothers & sisters. Till my SSC my grandfather was live, he was 87 then.
5. My father had cloth shop. I learnt to measure the clothes and unit meter in the shop.
6. I faintly remember there was a flood, he was at home. Everyone was rushing to their shops to bring clothes or grocery at home or other safe places. But he said, what is something happens & get caught in flood. **Life is more precise than money.** I would not understand economics but it was said that there was a loss of 40,000 Rs., and later he had to spend a lot to get those clothes washed, pressed & had to sell at throw away prices. It was a huge loss then. He had to forgo the expected credit of the clothes he had sold. In the process he had to close the cloth shop and start grocery shop.
7. There was a marriage of my sister. It was the grand marriage of that time. Entire school was taken on rent. There was a planning, preparation of items, caterers, band, pandol, etc. I used to extend support and also observe these activities very closely. My uncle used to form a team and get the work done including toilet & bathroom cleaning. It was a great fun to see the management of various activities from arrival till departure. **These are the lessons learnt of making hand dirty as well as manage the events.**
8. I had a hobby of collection. To collect the invitation cards & compare the content & design. Also collect various items like any other child. My father would consult me about design and content finalization for the marriage invitation card. **This is how I learnt comparing, detailing & choosing the best.**
9. My father then started grocery shop. I was allowed to spend little time in the shop. During this period I sold general grocery items and special festival items. **I learnt to sell and manage negotiations. Also I learnt unit of weight as grams & kilos.**
10. I was extremely lucky like any other mom. I had extremely loving mom. Love you mom..! She was amazingly loving & caring. She did not allow me to learn bi-cycle thinking what if I fell! She did not allow me to swim, thinking what if I draw in the river! She did not allow me to go to trips thinking what if I am lost! Great mother. **I learnt how to love your beloved.**
11. I was sent to school. Yashwant Prarthamik Vidyalaya. Mostly after learning just 1-2 weeks in nursery, I was sent to 1st std. That is how at 21st age, I completed my graduation.

12. I remember once mom & aunty taken us to exhibition of Mahatma Gandhi. She encouraged me to be Barrister.
13. Till 9th standard I was in top 5, mostly 4th or 5th. It was a routine to go to school. I used to get generally good marks. There will be test paper. Teacher will announce my name on good scoring , enquire about me and refer or quote my brother or sisters. This is how I got introduced to the teachers and they started remembering me. It was privilege if your teacher knows you by name.
I started making my identity.
14. My brother is a fan of Devanand. He used to borrow English magazine Screen every week from his friend. He would hide it at specific places. I used to read it without anybodies knowledge.
That is how I learnt my English, at least vocabulary if not grammer!
15. Why did I get better marks? I used to read answer sheets of my elders & write almost the same content for relevant questions. So it was obvious to get better score. My elder sister taught me physics and maths. I would know mathematical tables by heart, thanks to my grandfather. I used to serve him post dinner for 30 minutes. He would tell us stories, quizzes, and tables of maths including multiples of $\frac{1}{2}$ and $\frac{1}{4}$ th, etc. That was a place where **I learnt tables of mathematics.**
16. There will be 30 minutes break. Myself & friends will come home via theatres checking if movie is changed, or any new posters are displayed. **I developed my passion about movies** right from childhood and till continuing. I remember having seen Johnny Mera Naam on Sunday evening when I had English examination on Monday. I had 85 plus.
17. I used to play galli cricket, was stopped after 9th standard since team did not continued to play when there was my turn of batting, hockey was stopped when my bat hit to one of my team mate & had stitches, football, galli-danda, etc. I remember a day before exam I was playing a Gilli-Danda and my cousin sister asked when is my examination & I answered, its tomorrow.
18. I had an uncle, staying as neighbor. He has 7 daughters and only a son. We were friends, though they were junior to me by a year or so. I used to give them expected questions from examination point of views. They had firm believe that I somehow know the question paper.
This is how I learnt the skill of anticipation.
19. One most important hobby I developed due to my passion about movies. Visiting to Library and reading news paper. Get ready, Visit at 9:0 am, to check which movies are releasing in Pune & Mumbai this week and how are those released last week are performing. Slowly I started reading news on political happening, social, economical and sports. Further hobby grew to reading novels, drama, Mrintunjay, Chhava, Panipat, Premchand, Maze kay chukale, Hi vaat dur jate, Nat Samarat, etc. **Here I learnt local & national languages and affection for the literature.**
20. I was in SSC then and our house collapsed. My mother shifted to her aunty's house with us. Those were tough days. My sister's marriage was scheduled. There was a death of close relative in the family. Should we postpone the marriage? My father already had purchased material needed for marriage. My mother was firm & advised not to postpone the marriage. She was worried if we consume the material not for the purpose we bought, it would be difficult to manage financially later to purchase again. **This incident taught me sustaining tough life & at the same time supporting family members when in trouble. Deep thanks & gratitude to my Mamiji.**

21. I stood 1st in board examination at SSC. It was a big bang, celebration, news & photo in news paper, etc. **I got my identity in a district place.** I got the first scholarship which I handed over to dear father.
22. There was a demand for me to seek 11th admission in school as well as college. Professors & teachers will speak to Dad. We decided to take admission in college. **This has taught me seeking advice & consulting.**
23. I was confused, dad wanted me to be doctor, brother wanted me to be CA and I wanted to be an engineer. I took Biology as well as mathematics.
24. There were lot of advantages & positive impact of good marks. I used to get attestations & signature of authority for true copies quickly & easily.
25. Will like maths a lot, would study during night hours, 9 to 2 am, Firke Sir asked to join his tutition, without charging money. I gave him after results were announced. He would quote my name with BSC students. That was really motivating. Once everyone stood up in a class except me when he asked various formulae to all the students at random. I got 99 marks in mathematics. Firke sir shouted where did I miss 1 mark? **I learnt passion about the teaching.**

At Pune

26. My father was detected with cancer. My 12th result was awaited. I visited sasoon hospital, Pune. He was a bit worried about me. But surprised to see I was stable. He said; learn as much, be professional, do the best in your career, remain honest throughout the life. **Those were the aspirations and blessings.**
27. My father got operated & fully recovered. **I learn to be stable.**
28. I took admission in College of Engineering, got mechanical engineering branch; and hostel admission in HND Jain Hostel. I was a bit late for applying, so got the room at backside, it was very congested, and had no light. Room was equipped with yellow light. **I learnt to live with adjustments.**
29. My spoken English was not good, I had slightly inferiority complex. During practical sessions, students from city used to push us back, almost visually impossible to see the practical.
30. I had applied Jain community scholarships & granted as well. I also got scholarship from State Government. Balance of the money was assured by my brother-in-law. I am thankful to all of those. **I learnt attitude of sharing & supporting.**
31. I was trying to adjust life in city. I would not know the places. My brother used to stay with his friends in B.J.Medical college hostel. I would meet him weekly once. **I learnt to cross roads in city with his guidance.**
32. I would wake up during mid night for study, was losing the confidence. Brother guided that do not get influenced by seniors, they may suggest you to drop few subjects, etc. I had planned a time table for a day. There used to be two types of time table, one when there is a holiday and second during college day. **It has helped me to be organized & study in disciplined way.**
33. I studied sincerely, appeared for the examination. As usual I had planned time table of study as soon as examination dates were declared. There used to be 5 papers every semester. I would neither sleep for the whole night nor eats before going to examination. I will sleep for 2-3 hours after examination till evening time. It was 9th Dec 1979 when I appeared for the first paper of First Year engineering.

34. There was a great excitement going home. We used to get 50% concession for the bus ticket. It was Rs 27/- from Pune till Shirpur. It was fun to see Uttappa at Rs 1.1 and Potatowada at Rs 0.6
35. Results were declared, 35 students were all clear, I was one of those, had a distinction. Friend in engineering hostel said, kya bahut chhupa rustum nikala tu! It was a compliment. I was so happy.
36. I understand and believed that seniors as well as friends make hoax that study is difficult. I think adjusting new life might be a little bit difficult, not study. Parent needs to guide their children while they arrive in new city how quickly to adjust a new life, to understand city life, to know roads and map of city and various places.
37. I scored maximum for the subjects having heard those were extremely difficult like Drawing 1 (80), Drawing 2 (78) , Applied mechanics (76) and Strength of material (plus 75), etc. Thus other students started making friendship with me. **I established my identity.**
38. Second year I got admission in Engineering college hostel, I will be alone in the evening, most of the students will go to the classes. I used to be the first completing submission, so my submission will become most dirty, and as a reason would score less marks! However I would seek lot of demand from those.
39. Anand Pratishthan was one of the donors of Jain scholarships. One day evening its Secretary Mr.Nemichandji Karnavat visited to meet me. He was working at Raja Bahadur Mill. He wanted to check my style of living & study. I felt so good meeting him. He shared his telephone number of residence as well as office. Thought of expressing gratitude but was shy to do so. Even today he has been my guide, mentor and responsible for building character and good attributes within me.
40. My cousin Kapoorchand in Pune holding a big post like a right hand of Shri.Atul Sanghtani, a renowned builder. He had promised me to support purchasing a watch. When I wanted to purchase a watch, I went with him. I purchased "karthik hmt", golden dial. My father used to use Golden dial, Titoni make. We used to check the specification by its no. of jwelve used in the watch! He wanted to share partial payment which I refused politely. **Learn to be self sufficient & avoiding as much unwanted help.**
41. We had examination of 1st Semester of second year started. First paper was good. Second paper was electrical. I got a bad & shocking news that cousin Kapoorchand died of heart attack. It was terrible shock. I went to his house. Stayed there till late night & returned to hostel. I started studying for the subject but his image occupied every page of the book. Somehow I managed to pass the subject. I learnt to manage difficult time, of deep grave! **My belief on existence on god was surely shaken.**
42. I came across with RSS student wing in charge. In Shirpur I had attended 2-3 times Sakhas. Pant Fadake would have amazing skill of organizing, demonstrating love & affection, and remembering every student by name. I respect him a lot for these qualities. Few meetings attended, were encouraging to build a character.
43. I observed that general body of the mess is not managing it well. There was surely corruption. We investigated visiting to most of the vendors. We also reviewed the audits and checked the bills. Huge corruption was proved. I saw students insulting the members of general body. **I learnt to be non-corrupt in the life.**

44. The general body of the mess resigned, we took over. We used to go to market yard for purchasing weekly vegetables and fruits, go to Mangalwar peth for coal distributors, Raviwar peth for oil purchases. Thus I **learnt purchasing & negotiating skills.**
45. We also learnt managing the mess, recruitment of the employees, managing conflict, analyzing the complaints, etc.. Overall it was more **practical experience of living the life**, better than engineering! It was the lowest rate across all mess. Rs 2.75 per meal.
46. During second year, second semester, there was a marriage of my sister on 11th May. I had Metallurgy paper on the same day. I decided to drop. That was only the repeat paper I had. **Learnt relationships and associated events are more important.**
47. During third & fourth year of engineering, there used to be test on every Monday, 2 for each subjects. I would start studying on Sunday evening post dinner. Study throughout night and give the test at 9:0 am. Have a lunch, go for matinee movie, sleep well in afternoon, have dinner & go for late night movie or drama. It was wonderful exciting schedule. **Learnt to study hard, party hard.**
48. I met Mr.Karnavat and requested him to see the working of textile factory. He liked the request & immediately managed a visit. Myself and my friends, who were also my partner for the project, visited the factory. We noticed one small but very useful machine. It was used for slotting in mass scale for the nails/ screws. Thus we selected a project. **Networking and observations proved to be very useful.**
49. Finally engineering results were declared. I got distinction. I did not have a job at campus selection. I attended interviews at 4 places, one at Garware Polyster, Aurangabad who offered me Rs 1700 per month, Bajaj Auto which did not select me, Cooper at Pune, Rs 800 and Buckau Wolf, Pimpri Rs 1000/-, decided to join Buckau Wolf, in Design section of Material Handling Equipment under Mr. A.V.Karmarkar. new life started. It was 23rd Aug 1983! Second phase of my life!

Phase 2 continues...





1.2 Professional

1.2.1.1 Understanding careers of great personalities

	<p>Scientist - Dr. Abdul Kalam (15 Oct 1931)</p> <p>He is an Indian scientist & served as 11th President of India (02-07), graduated in aerospace engineering at Madras Institute of Technology (MIT), Chennai, worked in DRDO & ISRO, is popularly known as the Missile Man. He played a pivotal role in India's Pokhran-II nuclear tests. He is currently a visiting professor at IIM, Ahmedabad & Indore, Chancellor of Indian Institute of Space Science and Technology, a professor of Aerospace Engineering at Anna University (Chennai), etc</p>
	<p>Scientist - Dr. Homi Bhabha (30 Oct 1909-66)</p> <p>Homi Jehangir Bhabha, known as father of Indian nuclear programme, a nuclear physicist, founding director & professor of physics at Tata Institute of Fundamental Research and Trombay Atomic Energy. He completed degree for mathematical study from Cambridge Uni & doctorate in nuclear physics. He was a Visionary behind India's Three Stage Nuclear Power Programme. He was clear & wanting to study nuclear physics instead of engineering</p>
	<p>Scientist - Dr. Raghunath Mashelkar (1 Jan 1943 Padma Bhushan)</p> <p>Graduated in Chemical engineering, Mumbai, later did Ph.D. President of Global Research Alliance institutes from Asia-Pacific, South Africa, Europe & USA (60,000 scientists) & India's National Innovation Foundation. He was president of UK Institution of Chemical Engineers (07-8) having 34 labs & 20,000 employees. First Indian being elected as foreign fellow of US National Academy of Engg (03), Royal Academy of Engg UK (96), World Academy of Art & Sci, USA</p>
	<p>Economist - Dr. Manmohan Singh (26 Sep 1932)</p> <p>He is a renowned economist & current prime minister. He did bachelors & masters in economics from Punjab Uni, later doctorate in economics from Oxford & worked for the United Nations. Later he was advisor in Ministry of Foreign Trade, Chief Economic Advisor, Reserve Bank Governor & Head of Planning Commission. As a Finance Minister carried lot of financial & structural reforms. Later served as Leader of Opposition in Rajya Sabha & then became a prime minister.</p>
	<p>Economist - P. Chidambaram (16 Sep 1945)</p> <p>Currently Union Minister of Finance, also was Home Affairs Minister earlier. Graduating BSc in statistics & masters he completed bachelor of laws from the Madras Law College & MBA from Harvard Business School. Practicing corporate lawyer & became a sr advocate in '84. He has offices in Delhi and Chennai and practices in Supreme Court & in various high courts in India, He was Youth Congress president too. Now shouldering many responsibilities assigned by PM successfully.</p>

	<p>Computer researcher - Dr.Vijay Bhatkar,11 Oct 46, BE (Nagpur), ME (Baroda), Doctorate in Philosophy in Engg (IIT, Delhi)</p> <p>Is an Architect of PARAM series of Supercomputers, was executive director at C-DAC, founder of national research labs, C-DAC, ER&DC Trivandrum, IIITM-K, TechnoPark, MKCL, IsquareIT, ETH Research Lab & Multiversity. Presently chairing Board of Governors-IIT-Delhi, ETH Research Lab, Founder Chancellor & Chief Mentor of Multiversity, Chancellor of D. Y. Patil Uni, National President of Vijnana Bharati, awarded with Padmashri by Govt of India</p>
	<p>Software Entrepreneur-Narayana Murthy (20 Aug'46) Net worth : 1.55 b\$</p> <p>Graduated with a degree in electrical engineering, & masters from IIT Kanpur in 1969.Murthy worked at IIM A'bad as systems programmer. Later founded Infosys in 1981 with Rs10k.Murthy served as the CEO of Infosys for 21 years, then Chairman of Board ,Chief Mentor and now as Chairman Emeritus. He also serves as an directors on the corporate boards, co-chaired World Economic Forum in Davos</p>
	<p>Medical profession - Dr.K. H. Sancheti (24 Jul 1936)</p> <p>Dr. Kantilal H. Sancheti is an orthopaedic doctor, known for his extremely polite talk, the inventor of India's first indigenous knee implant and founder of Maharashtra's first orthopaedic dedicated specialty hospital. He has completed M.S. (Ortho), F.R.C.S (U.K.), Ph.D (Ortho), F.I.C.S., F.A.C.S. (U.S.A.), recipient of Padmashree & Padmabhushan awards, Professor & Chief Orthopaedic Surgeon, Sancheti Hospital,Pune, had operated Vajpayee, x-PM.</p>
	<p>Banker - Vikram Pandit (14 Jan 1957)</p> <p>Born in Dhantoli, Nagpur,He holds a B.S. & M.S. degree in Electrical Engg (in '77, just at 20) and MBA from Columbia Uni, & Ph.D in Finance from Columbia Business School.He taught economics at Columbia, then at Brock Uni, Canada. He joined Morgan Stanley as an associate in '83, first Indians to join company. Later joined as a CEO of Citigroup from '07 to '12, an compensation of \$3,164,320 PA, part of JM Financial Group, awarded Padma Bhushan by Govt</p>
	<p>Political career - Prithviraj Chauhan (17 Mar 1946)</p> <p>Prithviraj Chavan current Chief Minister of Maharashtra. He was previously a member of Parliament, and served as the MoS in PMO</p> <p>Chavan graduated in mechanical engineering from the BITS,Pilani, and holds a MS Deg from University of California, Berkeley. He holds a post of Member of IIT council. He wrote articles on computer science; engineering design; and also contribution to research in computerization. He retained his image of "Mr. Clean" in politics.</p>

	<p>Banker - Deepak Parekh (18 Oct 1944, Padma Bhushan)</p> <p>As a Chartered Accountant, began career with Ernst & Young in New York, worked with Grindlays Bank, Chase Manhattan Bank & joined HDFC in 1978. Promoted to MD in 1985 and as Chairman in 1993. He was instrumental making HDFC one of India's premier housing finance institutions. He is Non-Executive Chairman of Glaxo (I) & Burroughs Wellcome (I) & Board member of Castrol (I), Hindustan Unilever, Siemens, M & M, Indian Hotels and SingTel. He held many Govt committees</p>
	<p>Projects - E Sreedharan (12 Jun 1932, Padma Vibhushan, PadmaShri)</p> <p>A "Metro Man", Is an Indian civil engineer. Graduated Civil Engg, served at the Bombay Port Trust, Indian Railway after clearing IES-53 by UPSC. Later worked for Kolkata Metro, the first ever metro in India. Then CMD of Cochin Shipyard, CMD of Konkan Railway, Delhi Metro, Principal Advisor of the Kochi Metro Rail, Foundation for the Restoration of National Values with Ratan Tata. Awarded the Knight of the Legion of Honour by the Govt of France.</p>
	<p>Corporate - Indra Nooyi (28 October 1955, Padma Bhushan)</p> <p>Postgraduate from IIM, Kolkatta, Yale school of management</p> <p>Joined PepsiCo in 1994 & was named president & CFO in 2001. Since then company grew multifold. Named on WSI's 50 women list in 07 & 08, Time's 100 Most Influential People, Forbes #3 powerful woman in 08, Fortune ranked #1 most powerful woman in business 2009 & 10. While CEO of PepsiCo in 2011, a compensation of 20m\$</p>
	<p>Corporate – Software Entrepreneur Anand Deshpande (1962)</p> <p>Graduated B Tech in Computer Science Engineering, from Indian Institute of Technology, Kharagpur '84 and Masters & Ph.D. in Computer Science, Indiana University in '89, founded Persistent Systems Limited in 1990 and serves as its Chairman, Chief Executive Officer and Managing Director. Persistent Systems, has 6,000 employees and more than 300 customers spread across North America, Europe, and Asia.</p>
	<p>Space - Sunita Williams (19 Sep 1965)</p> <p>Graduated in Physical science from United States Naval Academy in '87, MS in Engineering Management from Florida. She is an American astronaut and a United States Navy officer. She holds the records for longest single space flight by a woman (195 days), total 7 spacewalks by a woman totaling 50 hours & 40 min putting in No. 5 on the list of most experienced spacewalkers. She served as a flight engineer on Expedition 32 and then commander of Expedition 33.</p>
	<p>Space - Kalpana Chawla (1 Jul 1961 – 1 Feb 03)</p> <p>Was an astronaut, a mission specialist on the space shuttle Columbia. She completed BE in Aeronautical Engg at Punjab Engg College at Chandigarh in '82, M.S. in aerospace engg from Uni of Texas in '84, second M.S. in '86 & Ph.D. in '88 from Uni of Colorado at Boulder. She began working at the NASA & became a</p>

	US citizen
	Education - Avinash Dharmadhikari known as a full time voluntary activist, IAS officer, a free-lance journalist, held key administrative positions as IAS officer, including Deputy Secretary to Chief Minister MS, worked as Director General, under Ministry of Sports , Govt. of India, Founder Director, of Chanakya Mandal – guiding for competitive examinations, career guidance, personality development, etc. It conducts courses & educational workshops
	Givernment Professional & Services - Kiran Bedi (9 June 1949) She is a social activist. She became first woman officer in IPS, held post of DG & voluntarily retired from IPS in Dec'07. Has founded two NGOs in India: Navjyoti Delhi Police Foundation & India Vision Fond. for prison reformation, drug abuse prevention & child welfare in '94.Awarded Ramon Magsaysay award in '94. Was National Junior-66, Asian Champion-72, National-74,InterState-78 tennis player.
	Sports - Anil Kumbale (17 Oct 1970,Padmashri) Graduated from College of Engineering in Mech Engg, was a former international cricketer and captain of the Indian cricket team. He made First-class debut at the age of 19. A right-arm leg spin (leg break googly) bowler, he took 619 wickets in Test cricket and remains the third-highest wicket taker; relied much on pace and accuracy. His ability to make the ball bounce with subtle variations in pace made him a tough bowler to face for the batsmen.
	Media - Dr. Prannoy Roy (15 Oct 1949) graduated with First Class Honours from Queen Mary College, London, later won a scholarship to Haileybury (UK) and qualified as a Chartered Accountant, a Fellow of the Institute of Chartered Accountants (England and Wales) and has a PhD in Economics from the Delhi School of Economics. He is the founder and executive co-chairperson of NDTV & an award-winning Indian journalist and media personality.
	Literature - Arundhati Roy (24 Nov 1961) : She is an Indian novelist studied architecture at the Architecture School Delhi. She won the Booker Prize in '97 for her novel, The God of Small Things, has also written two screenplays & several collections of essays on various social, environmental & political issues. Played a village girl in award-winning movie Massey Sahib.
	Media - Shereen Bhan : Shereen Bhan is an Indian journalist & Financial news anchor. She is Delhi Bureau Chief and Executive Editor of CNBC-TV18. Graduated in Philosophy & master's in Communication Studies from the University of Pune, with film and television. As a news-researcher & reader, she produced shows like We the People for Star TV and Line of Fire for Sab TV. Bhan anchors & produces several shows like Young Turks, India Business Hour, The

Nation's Business and Power Turks.						
Aishwarya Roy Miss World pageant in 1994	Priyanka Chopra Miss World title in 2000	Sushmita Sen Miss Universe in 1994				
						
The alpha list, alphabetically						
 CHANDA KOCHHAR MD & CEO ICICI Bank	 H A DARUWALA CMD, Central Bank	 KAKU NAKHATE President & country head, BoA-Merrill Lynch	 KALPANA MORPARIA CEO, JP Morgan India	 MEERA SANYAL CEO, RBS India	 NAINA LAL KIDWAI , group general manager and country head, HSBC	 NUPUR MITRA CMD, Dena Bank
 RENU SUD KARNAD MD, HDFC	 ROOPA KUDVA MD & CEO, Crisil	 SANJU VERMA MD & CEO, Violet Arch Securities	 SHIKHA SHARMA , MD & CEO, Axis Bank	 SHUBHALAKSHMI PANSE, CMD, Allahabad Bank	 VIJAYLAKSHMI IYER CMD, Bank of India	 VISHAKHA MULYE MD & CEO, ICICI Venture

1.2.1.2 Career planning

Plan your career

- Lot of alternatives
- Each alternative competes with other
- Choosing careers based on academics, personality and desire
- Avoid imbalance between options, your dreams and expectations of parents and friends

Ambition Vs Reality

- A person is happiest when he does what he loves e.g. chooses a job of liking
- Before making a career choice, take time to understand yourself, your likes and preferences
- Ambition can neither be injected nor be imitated
- Parents' attitude - the determining factor in shaping one's career goal

Conventional thinking

- To choose a profession as advised by parents and as per their liking
- To follow what the others do
- Inclination towards Medical or Engineering profession
- Possibilities of getting job abroad
- To seek admission to College recognized by University / Govt.,
- Not to check courses accepted by recruiters

Let the students take decision...

- Availability of good education of your choice within & outside of the country
- Many opportunities exist around
- Use electronic media/ internet to find various alternatives
- The role of teachers and parents confined to a facilitator

What is dream and aim?

- To reach the highest degree in field of liking
- To be different than the crowd
- To acquire the unique and differentiating skills
- To earn good money
- To move around the world
- To be a leader, in decision making position
- To contribute to the society
- To be good human, proud of self-esteem

How does higher education help?

- To gain as much knowledge and apply
- To be in the upper class of rich category
- To live life comfortably, deliver responsibilities
- To enjoy life with all luxuries around
- To be in decision making position, not just a one of the followers
- To command a respect within friends & society
- To change the society & lives positive
- Importance of higher education

Current situation

- You are in most crucial year
- You have ability to be at top
- Things are simple to be there, if you have Clear goal, willingness & determination
- You are trying to be the best among all, need to keep it up!
- Following little guidance would help you to achieve more

Suggestions to be there

- Get disciplined and concentrate
- Learn understanding the fundamentals
- Prepare daily & weekly plan for study, and execute; study hard
- Plan should cover all subjects
- Revise fortnightly without fail
- Review the status weekly
- Conserve the time
- Plan for exercise, entertainment & games

What is to be done?

- Invest in the best text books & guide, Use available study material like solved answer papers, CD, etc

- Maths – Solve all problems, conserve the note books
- Science – Aim for maximum marks in practical
- Science / History / Geography – Prepare the notes, learn, read, understand, practice & Write
- Languages - Remember the content, enhance vocabulary
- Know the author detail, write their brief in the answers
- Read / Write essays; Learn Grammar
- Solve question papers of last years
- Prepare study time table for examination

What is needed?

- A deep will..” I want to be at top”
- To get a admission in good college next year, needs good marks this year
- Only planned & appropriate study gets you to materialize the aims
- Thus need to be focused & determined
- Surely intense spirit & effort are required
- To conserve as much time
- A first important step in life, let us not slip

Observe several stories

- Watch several success stories who learned and earned through study and good career
- They would have good house, car and life
- They would be working hard and party hard now
- They are worry free now, well respected in society
- Watch the struggle one has to earn just 15000 pm if good education & degree is not earned.
- If earning is limited
 - One can not buy own flat or a car
 - One can not afford quality living and life
 - One can’t afford good education for next generation

Which career to choose?

- Tushar is a doctor, now joined MBA classes. "I did medicine because my parents wanted me to. An MBA will give qualifications to work in a multinational and live a decent life"
- Rahul a doctor, say “Considering rat race in medicine pre & post education, diminishing demand for just graduate doctors, years it takes for higher study & investment needed, would recommend to consider these aspects to opt to be a doctor!”

How to Plan Your Career



People who can "add value"

- Multinationals require people who "add value" while delivering even routine assignments, not just email pushers
- Does diploma or degree add enough value? Value add is observed as a result of execution, after deep understanding of the situation, analyzing it further, thinking strategically and taking intelligent decisions.
- Highly paid jobs require results, value add & facets of many critical skills than just degree

Education & Talent Based career

- Education & interest based career : Who wish to seek higher study in a particular field of interest which opens a galaxy of opportunities later.
- A wide range of courses as well as careers are available

Why is important to plan a career?

Generally most of us seek education upto age 21 to 25. Later phase is to get a job and build a career. Considering average life of 80 years, and mostly we remain active in career & work till 70, life span of 45 to 50 years to be spend while working. So to make these years enjoyable is very important. Spending life happily while contributing to growth of individual and of society , nation and as a globe one has to plan career very carefully.

Tips for career planning- Choosing right career

Choose the Best Career path

Are you confused about your career? Are you uncertain on what you should do in life?

Are you a parent whose child is faced with career choices and subject selection quandaries?

Firstly, take a deep breath and relax. Everyone goes through this at some point in his or her life.

Feeling better? Then lets get started.

Making the right career choice

Choosing the right career might be one of the most important decisions that one makes. Being satisfied with what you do on a daily basis is the key to success and happiness.

Fortunately for you, there is a process by which you can make the right career decisions.

Step 1- Know Yourself

There is no universal right career. What you have to find is what is the right career for YOU.

The first step in finding the right career for you is knowing yourself. While there are many ways to introspect and analyze yourself the most scientific way is to take a career assessment test.

The right career assessment test will measure your interests, aptitudes and personality traits and then integrates the results to provide you with the career best recommendations.

It is also suggested that list the variables related to personality and career attributes and rate those with appropriate weightage. Sum up the net ratings and compare.

Take Online or offline Career Assessment Test and receive a personalized career report with your top 3 career recommendations.

The test measures a student's aptitude, interest and personality and integrates all three results to provide the right career recommendations for each student.

The assessment is the fairly accurate test

A computer scores the results and then their expert career counselors make the final career recommendations.

Step 2- Know your options

Once you have completed the test you will get a better understanding of what the right career choices are for you. The next step is to better understand these career options.

Learn the details about what it means to have a career in a particular field. What does a particular career option mean, what are the educational requirements, which colleges offer these courses, what are the job options once you get the degree?

How do you find out all this information?

Read articles on the Internet, browse through websites, ask industry experts and career counselors / career guide and gather as much information as you can.

- Ask expert/career counselors any career related query and receive a detailed response.
- Interact with your peers who have similar questions in forum sections available online.
- Browse through our detailed career profiles to know more about each career option
- Scan through our college database to find the right college for you.
- What jobs will work for you?
- Explore our career & personality tests and learn a little something about yourself.

Step 3- Make an Informed Decision

After step 1 and 2 are complete you are ready to make an informed decision. Take the information you gathered about yourself in step 1 and couple it with what you learned in step 2.

Introspect, speak to your family, mentors and friends and then make the right career choice and go on to have a successful career.

How to choose career and compatible education

It is a famous quote of **Stephen Covey's Habit #2 - Begin with the End in mind!**

Let us understand the thought process selecting / deciding the career & compatible education. You need to do appropriate & accurate planning to decide both career as well as education. There is a saying **“If you fail to plan, you plan to fail”**. So let us begin to plan our education & career.

While deciding appropriate career suitable you need to consider following high level factors

1. Self –
 - Ability - Academic performance, Skills, attitude, personality and ability to manage rapid changes. Please review academic performance since last 5 years, preferably from 8th standard.
 - Aptitude is an learned or developed competency to do a certain kind of work at a certain level
 - Interest – you much have interest in related field.
 - Personality – Hobbies, Health and Habits will help you to determine the right career.
 - Motivation – Are you motivated to make the said career?
2. Surrounding - Influences of attributes of friends, peers, parents, relatives and role models
3. Globe - Market trends, Existing and rapidly changing opportunities and managing cross culture

Choose the career option with “come what may” attitude, feeling and challenge.

You need to really study your personality, each of the attribute while considering various career options.

Following table will be helpful to you to analyse.

Criteria	Parameters		
Quotient	Memory	Intellectual	Emotional
Influence	Self	Parental	Friends & relatives
Ability	Sustain pressure	Response to change	Quick learner
Personality	Attitude	Culture	Value
	Hobbies	Habits	Health
Traits	Communication	Leadership	Stability
Excitement	Passion to learn	Enjoy to study	Liking & Interests
Body	Thin	Normal	Builder

Criteria	Parameters		
Nature	Entrepreneur	Management	Follower
	Assertive	Aggressive	Happy go lucky
	My world	Social	Dreamer
	Disciplined	Stable	Dynamic
	Creative	Routine	
Comfort level	Workaholic	Leisure	Smart working
Liking	Art	Commerce	Science
Location	In country	At overseas	
Financial	Constraints	Need	Well placed

e.g. if Emotional quotient is poor then career like air hostess or If physics & body weight is much lesser than expected then career in military or like astronaut will be a challenge

There is a scientific method evolved to rate the attribute and career options. Following sample table illustrates the same. You may want to add more variables and need to fill in the fields.

Evaluation career options

S No	Variable	Weightage	Career 1		Career 2	
			Absolute Rating/10	Net rating	Absolute Rating/10	Net rating
1	Gaining Knowledge & to excel	7%	8	0.56	6	0.42
2	Enhances algorithmic & Logical Sharpness, and to contribute	7%	9	0.63	6	0.42
3	Great opportunities - Within country & abroad	6%	8	0.48	6	0.36
4	Earning good money	7%	6	0.42	8	0.56
5	Respect in society/ making a difference/ recognition	5%	5	0.25	7	0.35
6	Travel	4%	4	0.16	8	0.32
7	Fun & Pressure	7%	5	0.35	4	0.28
8	Cost	7%	6	0.42	3	0.21
9	Connecting with people	6%	6	0.36	3	0.18
10	Need & availability (Job security)	7%	3	0.21	8	0.56
11	Personal attributes			0		0

11.1	Liking & interest & nature	9%	7	0.63	6	0.54
11.2	Aptitude / Ability / Skill	9%	8	0.72	5	0.45
11.3	Attitude	6%	5	0.3	5	0.3
11.4	Health	6%	6	0.36	5	0.3
11.5	Dreams	7%	8	0.56	4	0.28
	Total Rating	100%	94.0	6.4	84.0	5.5

There are six types of career, known as Holland Hexagon

Types of Careers

Realistic - Doer, Skilled, Concrete like one must know atleast one skill to performance the task, survive, like electrician, plumber, driver, etc

Investigative - Thinker, Analytical Ideas, Mathematical, Logical, Science like programmer, technologist, Police, investigative agency, etc

Artistic - Artistic, Imagining, Creating like web designer, painter, media advertisement, photography, etc

Social - Social, Helper, and Educational Service oriented people like teachers, etc

Enterprising - Enterpriser, Persuader Outgoing, want to be on their own, good at finance , setting the vision, strategy, and executing those, leadership, etc

Conventional - Practical, Organizing Things like grocery, cloth merchants, etc

Thus while selecting appropriate career you need to consider following cycle

1. Know your abilities, attributes and aspirations
2. Know the skills, are you prepared to upgrade & enhance those? Your potential can be turned to the performance.
3. Know your style
4. Know your family, their support, influence, etc
5. Your value system and upbringing
6. Then set the goal and re-evaluate the options

Need career advice and guidance?

- Seek career guidance to find the jobs matching your needs & interests. Prepare yourself with the right tools to make yourself ready for professional career development.
- List the Career Resources to advance your career path.
- Find professional resources to assist you in your next steps. Use this toolkit to search for jobs, compare your salary, receive skills training, search for school or degree programs, etc

How Do I Choose the Right Career?

Answer: Choosing a career is an involved process that is based on a number of things, including your interests, skills, work-related values, and personality. You might want to meet with a career development professional, i.e. career counselor or career development facilitator or mentor. A career development professional will use various tools to help you evaluate your interests, personality, skills, and values. This is called a self assessment. He or she will then show you how all these things, combined, play a role in choosing a career.

There are many career options. How do you make a career choice when you don't really know what you want to do? Yes, you will have to put some time and energy into making your decision, but your effort will be well worth it in the end. Follow these steps to making a good career choice.

You have to learn about yourself. Your values, interests and skills, in combination with certain personality traits, will make some careers suitable for you and some are not. You can use self assessment tools (career tests) to gather this information. Later prepare a list of occupations that are deemed appropriate. You may choose to have career counselors or many opt to use career tests.

Career test - <http://careerplanning.about.com/od/careertests/>

<http://www.princetonreview.com/cte/quiz/default.asp>

<http://www.queendom.com/>

<http://www.mapmytalent.in/homepage>

Ten Myths About Choosing a Career

1. Forget What You've Heard About Choosing a Career
2. Choosing a career is simple
3. A career counselor can tell me what occupation to pick
4. I can't make a living from my hobby
5. I should choose a career from a "Best Careers" list
6. Making a lot of money will make me happy
7. Once I choose a career I'll be stuck in it forever
8. If I change careers my skills will go to waste
9. If my best friend (or sister, uncle, or neighbor) is happy in a particular field, I will be too
10. All I have to do is pick an occupation... Things will fall into place after that

Time frame to start planning a career

It is suggested to start career planning since standard 8th onward. Start reading blogs, news paper, watch educational videos, challenge the aspirations and start dreaming, discussing with close friends, parents and relatives, start shaping up the ideas, set the goal and march toward it. However it is never late. There are phases in career and one can change the direction if needed applying the correction.

Planning your career

Planning your career Before you can get a job, you'll need to think about what sort of job or career path suits you. There's also information to help you plan and develop your career and take the steps to put that plan into action

- Planning your career sections
- Career planning resources
- Employability skills
- Finding a mentor
- The Willing and Able Mentoring Program
- Find out more about that job
- Life after uni

Career planning resources

A career plan helps you to pick a career that suits your interests and abilities and to work out the best way to pursue that career. A career plan provides a more formal way of thinking about your future by writing down a step-by-step process that will lead you from where you are to where you want to be. And like any plan, it's also important to periodically revise it to see how you're tracking.

Putting together a career plan normally involves:

- Identifying your skills, goals and interests
- Finding a job, course or training program related those skills, goals and interests
- Developing a strategy to find work or training in your chosen field
- Carrying out your plan

Remember: your career plan is not set in stone. You can change it if you need to. As a matter of fact, a good career plan should grow and change as you do.

How Do I Create a Career Plan?

Here's a brief overview of the resources available while planning a career

Online Career Planning Resources - There are lots of websites that provide step-by-step guides, tips and tools for planning your career. Here are a few examples:

MyFuture - The MyFuture site has a self-guided, step-by-step career planning process called My Guide, which helps you assess your goals, explore career possibilities, clarify your career direction and set a plan of action. The MyFuture Career Development page explains these career-planning steps in detail. To use MyGuide, you will need to register, but it's free to do so.

<http://www.myfuture.edu.au/>

aLife - aLife is a great source for career ideas, packed with profiles featuring video interviews with real people doing their jobs. You can watch specific job profiles, pick one at random or select one based on your interests or personality traits.

<http://www.alife.net.au/>

Job Outlook - Career Quiz - Try this quick quiz to get a general idea of some of your likes and dislikes about work. Are you creative or a people person? Do you prefer practical or technical work? All these things help you get a sense of the types of jobs or training programs that best suit you.

<http://joboutlook.gov.au/pages/careerquiz.aspx>

Career Counsellors

Alternatively, you could seek assistance from a qualified career planner. If you're still at school, book in time to talk to your careers teacher, check what kind of career counselling services are on offer.

To find out more about Career Counsellors, check Career Counselling page.

<http://www.youthcentral.vic.gov.au/Studying+%26+Training/Assistance+While+Studying/Career+counselling/>

Finding the Right Career

Whether you're just leaving school, finding opportunities limited in your current position or, like many in this economy, facing unemployment, it may be time to consider your career path. Regardless of your reasons, the right career is out there for everyone. By learning how to research options, realize your strengths, and acquire new skills, as well as muster the courage to make a change, you can discover the career that's right for you.

Finding meaningful work in today's world

You may have fallen into the trap of thinking the sole point of work is to bring home enough money to live comfortably. While adequate compensation is important in any job, it's not the whole story. If you are unsatisfied with what you do every day, it takes a toll on your physical and mental health. You may feel burned out and frustrated, anxious, depressed, or unable to enjoy time at home knowing another workday is ahead. What's more, if you don't find your work meaningful and rewarding, it's hard to keep

the momentum going to advance in your career. You are more likely to be successful in a career that you feel passionate about.

If you're looking to enter the work force for the first time or contemplating a career change, the first step to choosing a fulfilling career is to uncover the activities that get you excited and bring you joy.

Discovering new possibilities

The first step in considering a career change is to think carefully about what really drives you. You might find it hard to get past thinking about "what pays the most" or "what is most secure," especially in today's economy. However, it's important to first discover your primary interests and passions. This can open doors to careers that you might not have considered. Once you have that foundation, you can start fine tuning your search for the right career. You may be surprised at how you can fit your passions into a new career.

Exploring your career opportunities

Focus on the things you love to do. What have you dreamed of doing in the past? What do you naturally enjoy doing? Jot down what comes to mind, no matter how improbable it seems.

Look for clues everywhere. Take note of projects or topics that stir your compassion or excite your imagination. Reflect on stories of people you admire. Ask yourself why certain activities make you happy, and pay attention to times when you are really enjoying yourself.

Be patient

Remember that your search may take some time and you might have to go down a few different roads before finding the right career path. Time and introspection will help you identify the activities you most enjoy and that bring you true satisfaction.

Overcoming obstacles to career happiness

It's always challenging to consider a huge change in your life, and there may be many reasons why you think changing careers is not possible. Here are some obstacles with tips on how to overcome them:

It's too much work to change careers. Where would I ever begin? Changing careers does require a substantial time investment. However, remember that it does not happen all at once. If you sit down and map out a rough plan of attack, breaking down larger tasks into smaller ones, it is a lot more manageable than you think. And if the payoff is a happier, more successful career, it's worth it.

I'm too old to change careers. I need to stay where I am. If you have worked for a number of years, you may feel that you've put too much time and effort into your career to change midstream. Or you may be concerned about retirement and health benefits. However, the more you've worked, the more likely you are to have skills that can transfer to a new career. Even if you are close to receiving a pension or other benefits, you can start to plan now for a career transition after retirement.

I don't have enough skills to consider a new career. You may be unaware of the skills you have, or low self-esteem may lead you to underestimate your marketability. You probably have more skills than you think. Consider skills you've learned not only from your job but also from hobbies, volunteering, or other life experiences. And gaining skills is not an all-or-nothing proposition. You can volunteer once a week or take a night class to move forward, for example, without quitting your current job.

In this economy, I'm lucky to have a job. I don't want to rock the boat. In today's climate, it might feel like too much of a risk to consider changing careers. However, if you're unhappy in your current job, doing research on other options will only benefit you in the long run. You may discover a career with a

more stable long-term outlook than your current career, for example. And you don't have to quit your current job until you are confident of your new career path.

Tips to finding the right career

Finding the right career tip 1: Identify occupations that match your interests

So how do you translate your interests into a new career? With a little research, you may be surprised at the careers that relate to many of the things you love to do.

Career tests

Different online tools can guide you through the process of self-discovery. Questions, quizzes, and personality assessments can't tell you what your perfect career would be, but they can help you identify what's important to you in a career, what you enjoy doing, and where you excel. One example, frequently used by universities and the U.S. government, is the RIASEC/Holland interest scale. It outlines six common personality types, such as investigative, social, or artistic, and enables you to browse sample careers based on the type of personality you most identify with. Find links to this and other online career tests in the Resources section below.

Researching specific careers

If you have narrowed down some specific jobs or careers, you can find a wealth of information online, from description of positions to average salaries and estimated future growth. This will also help you figure out the practical priorities: How stable is the field you are considering? Are you comfortable with the amount of risk? Is the salary range acceptable to you? What about commute distances? Will you have to relocate for training or a new job? Will the new job affect your family?

Get support and information from others

Get support and information from others While you can glean a lot of information from research and quizzes, there's no substitute for information from someone currently working in your chosen career. Talking to someone in the field gives you a real sense of what type of work you will actually be doing and if it meets your expectations. What's more, you will start to build connections in your new career area, helping you land a job in the future. Networking and informational interviewing are important skills that can greatly further your career.

You may also consider career counseling or a job coach, especially if you are considering a major career shift. Sometimes impartial advice from others can open up possibilities you hadn't considered.

Finding the right career tip 2: Evaluate your strengths and skills

Once you have a general idea of your career path, take some time to figure out what skills you have and what skills you need. Remember, you're not completely starting from scratch—you already have some skills to start. These skills are called transferable skills, and they can be applied to almost any field. Some examples include:

- Management and leadership experience
- Communication (both written and oral)
- Research and program planning
- Public speaking
- Conflict resolution and mediation
- Managing your time effectively
- Computer literacy

- Foreign language fluency

Tips for discovering your transferable career skills

Don't limit yourself to experiences only at work. When you are thinking about your skills, consider all types of activities including volunteering, hobbies, and life experiences. For example, even if you don't have formal leadership or program planning experience, founding a book club or organizing a toy drive are ways that you have been putting these skills into practice.

List your accomplishments that might fit in. Don't worry about formatting these skills for a resume at this point. You just want to start thinking about what skills you have. It can be a tremendous confidence booster to realize all of the skills you've developed.

Brainstorm with trusted friends, colleagues, or mentors. They may be able to identify transferable skills you've overlooked or help you better articulate these skills in the future.

Uncover more transferable skills by taking the online tests listed in the Resources section below.

Finding the right career tip 3: Develop your skills and experience

If your chosen career requires skills or experience you lack, don't despair. There are many ways to gain needed skills. While learning, you'll also have an opportunity to find out whether or not you truly enjoy your chosen career and also make connections that could lead to your dream job.

Gaining career skills:

Utilize your current position. Look for on-the-job training or opportunities to do projects that develop new skills. See if your employer will pay part of your tuition costs.

Identify resources in the community. Find out about programs in your community. Community colleges or libraries often offer low cost opportunities to strengthen skills such as computers, basic accounting, or how to start a business. Local Chambers of Commerce, Small Business Administrations, or state job development programs are also excellent resources.

Volunteer or work as an intern. Some career skills can be acquired by volunteering or doing an internship. This has the added benefit of getting you in contact with people in your chosen field.

Take classes. Some fields require specific education or skills, such as an educational degree or specific training. Don't automatically rule out more education as impossible. Many fields have accelerated programs if you already have some education, or you may be able to do night classes or part-time schooling so that you can continue to work. Some companies even offer tuition reimbursements if you stay at the company after you finish your education.

Finding right career tip 4: Consider starting your own business

If you're getting worn down by a long commute or a difficult boss, the thought of working for yourself can be very appealing. And even in a slower economy, it's still possible to find your perfect niche. Depending on the specialty, some companies prefer to streamline their ranks and work with outside vendors. However, it is especially important to do your homework and understand the realities of business ownership before you jump in.

Make sure you are committed to and passionate about your business idea. You will be spending many long hours getting started, and it may take a while for your business to pay off.

Research is critical. Take some time to analyze your area of interest. Are you filling an unmet need? Especially if you are considering an online business, how likely is your area to be outsourced? What is your business plan, and who are your potential investors? Learn more in the Resources section below.

Expect limited or no earnings to start. Especially in the first few months, you are building your base and may have start-up costs that offset any profit initially. Make sure you have a plan on how to cope during this period.

Final tips for career changers

Pace yourself and don't take on too much at once. Career change doesn't happen overnight, and it is easy to get overwhelmed with all the steps to successfully change careers. However, you will get there with commitment and motivation. Break down large goals into smaller ones, and try to accomplish at least one small thing a day to keep the momentum going.

Don't rush into a change because of unhappiness in your current job. If you are stressed and unhappy in your current job, or unemployed, you might be feeling a lot of pressure to make a quick change. However, if you don't do enough research, you might end up in an even worse position than before, with the added stress of a new position and new learning curve.

Ease slowly into your new career. Take time to network, volunteer, and even work part-time in your new field before committing fully. It will not only be an easier transition, but you will have time to ensure you are on the right path and make any necessary changes before working full-time in your new field.

Take care of yourself. You might be feeling so busy with the career transition that you barely have time to sleep or eat. However, managing stress, eating right, and taking time for sleep, exercise, and loved ones will ensure you have the stamina for the big changes ahead.

What if I've already lost my job?

Being unemployed or underemployed can be tremendously stressful. It can increase the pressure of meeting mortgage payments and other financial obligations. You may feel ashamed for not working, or feel the loss of your job has stripped you of your identity, at home and at work. This is especially true if you have been in the same field for a very long time.

However, unemployment also has a bright side. It gives you the chance to reflect on your career path. If you've been considering a new field, now is the time to research the options and see what might be the right fit for you. You may end up in a much stronger position than if you had originally kept your job.

Help needed? From whom help is needed?

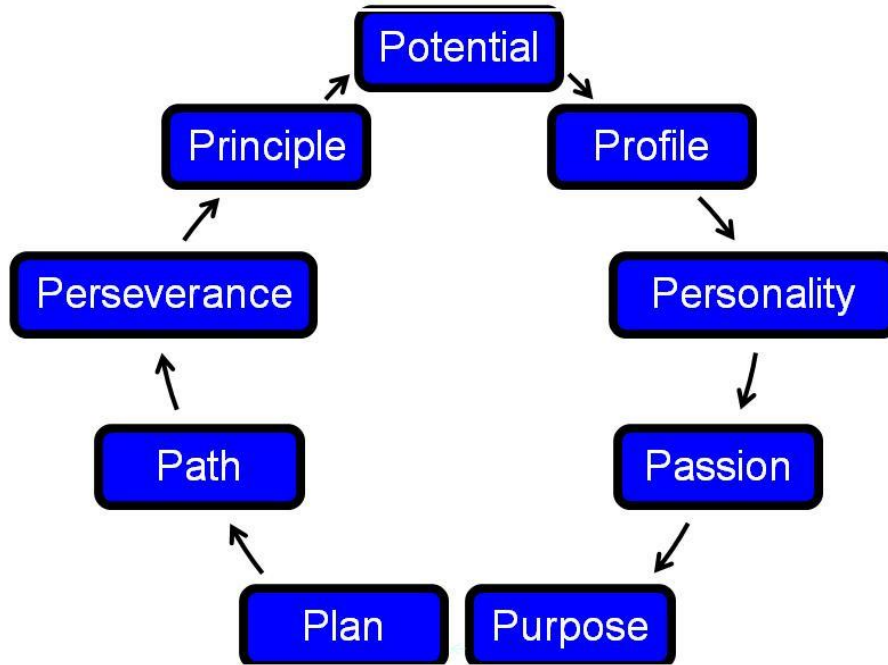
One must be very clear about the resources needed while education and building a career. It is a good practise to list what kind of help needed, from whom and what is a value of help & support.

Visit <http://www.youngbuzz.com/careers/career-options> to understand various career options.

Conclusion

- The first step and Only a way to reach to highest possible career is good education and study
- There is only a way to be there
- You need to be really mad at study
- Just do it, it is simple & possible
- Just decide I want to do it!
- And DO IT!

You must know that career building is a path which you need to walk with patience, keep achieving milestones one after another. Following "9 P" keeps it going. You may not run but do not stop.



Tips for wonderful career

1. Remember the quotes by former president of India, Dr. Abdul Kalam **“Dream is not what you see in sleep. It is something that does not let you sleep!”**
2. Try to select a career in such a way that you set to be unique & differentiate from the crowd. E.g. If you are programmer or software engineer, you might be one of few lacs students graduating every year. If you are post graduate engineer say M.Tech or MS, you will be within very few thousands. Further if you know any foreign language say Japanese, you will be among just among few hundred students. Thus you are one where there is a high demand and fewer resources like you are available. Obviously you will have a huge respect and demand.
3. Aiming low is a crime!
4. You are what you believe!
5. Seek education compatible to career choice you have selected or decided, aim for the highest technical education in your field, do the best.
6. Keep you wish extremely high, like what is quoted in Poem by La Manch
 - To dream the impossible dream
 - To fight the unbeatable foe,
 - To bear the unbearable sorrow,
 - To run where the brave dare not to go,
 - To love the pure and chest from a far,
 - To right the unforgivable wrong,
 - To try when your arms are too weary,
 - To reach that unreachable star,
 - This is my quest to follow that star,
 - No matter how place, no matter how far,

- To fight for the right, without questions without pause
- To be willing to march into hell for heavenly cause.

7. Always work with 2 plans, main Plan A which you will execute to 99.9% probability and fall back plan B, in case for some unfortunate reason you could not attempt & execute plan A.

The education compatible to your career also can be evaluated following the similar method. You may want to add more attributes.

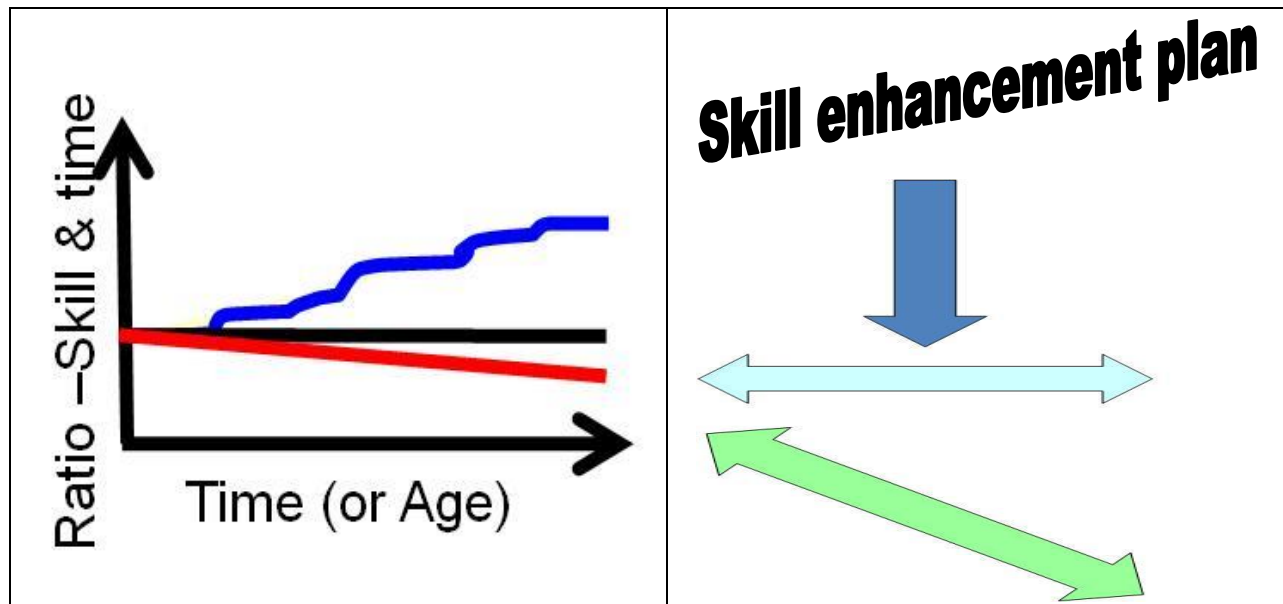
Sample Evaluation various career options

#	Variable	Weightage	Engineering		Medicine		Management	
			Absolute Rating	Net rating	Absolute Rating	Net rating	Absolute Rating	Net rating
1	Gaining Knowledge & to excel	7%	8	0.56	6	0.42	5	0.35
2	Enhances algorithmic & Logical Sharpness, and to contribute	7%	9	0.63	6	0.42	4	0.28
3	Great opportunities - Within country & abroad	6%	8	0.48	6	0.36	8	0.48
4	Earning good money	7%	6	0.42	8	0.56	8	0.56
5	Respect in society/ making a difference/ recognition	5%	5	0.25	7	0.35	6	0.3
6	Travel	4%	4	0.16	8	0.32	5	0.2
7	Fun & Pressure	7%	5	0.35	4	0.28	8	0.56
8	Cost	7%	6	0.42	3	0.21	7	0.49
9	Connecting with people	6%	6	0.36	3	0.18	6	0.36
10	Need & availability (Job security)	7%	3	0.21	8	0.56	7	0.49
11	Personal attributes			0		0		0
a	Liking & interest & nature	9%	7	0.63	6	0.54	4	0.36
b	Aptitude / Ability / Skill	9%	8	0.72	5	0.45	6	0.54
c	Attitude	6%	5	0.3	5	0.3	4	0.24
d	Health	6%	6	0.36	5	0.3	6	0.36
e	Dreams	7%	8	0.56	4	0.28	4	0.28
		100%	94.0	6.4	84.0	5.5	88.0	5.9

Skill enhancement

Once you have acquired the highest possible educational degree and opted for the right career path, skill enhancement is the most important aspect of today's competitive world. A skill enhancement is a planned activity. Master training to be planned to improve the skills and abilities. Skill is like weight of

body, does not give you a feel of increasing / enhancement. Ratio of skill to age (duration of time) needs to increase or at least stable during implementation phase and again should increase. Ratio remaining constant is ok however it is an alert if it is decreasing. You need to invest in good books and attending few classes with specific skill enhancement target, mostly for technical subjects.



Keep learning throughout life : - People believe life is a school and we keep on learning throughout the life. Phase 1 - Acquire expertise in the field of strength and liking for 10-12 years after graduation thus depth of the skills to be increased.. “What to do and when” to be planned. Understand gaps and upgrade the skills, Measure the abilities, as phase 2 Grow lateral in other skills like Quality, accounting/ finance / economics; HR science; Recruitment, Networking, etc. once you have 10-12 years of experience. And as a phase 3 you are moving towards managerial role. You need to focus on ability to form vision, strategy, business pros-cons analysis, risks management & mitigation, future targets, roadmap to achieve and clarity.

To get the recognition

Following guidelines will help you to excel in the life and get your identity or recognition. Commit to yourself following

- I want to excel, not to compromise lesser than the best
- To make technical foundation strong, enhancing the skills from the beginning
- Be highly reliable to my commitments
- Be highly competent in my domain, Keep learning technologies, Remain updated & enhance skills
- Build skills & strengths from successful people
- Cultivate a trustworthy transparent friendship & respectful relationships
- Be a team player
- Build the fearless environment & encourage people to express & live freely
- Be caring for every associates
- Execute assignments with concentration, aiming to achieve the highest possible quality in time
- Contribute as much & more than expected to let organisation continue to grow

- Be responsible & accountable for all actions

What is to be successful

At last we will touch base upon this topic. Since childhood there has been a pressure & demand on you to be successful. You have been hearing.. You must be successful, Try hard till you are successful, You need to be restless while eyeing for success, Do whatever but be successful!

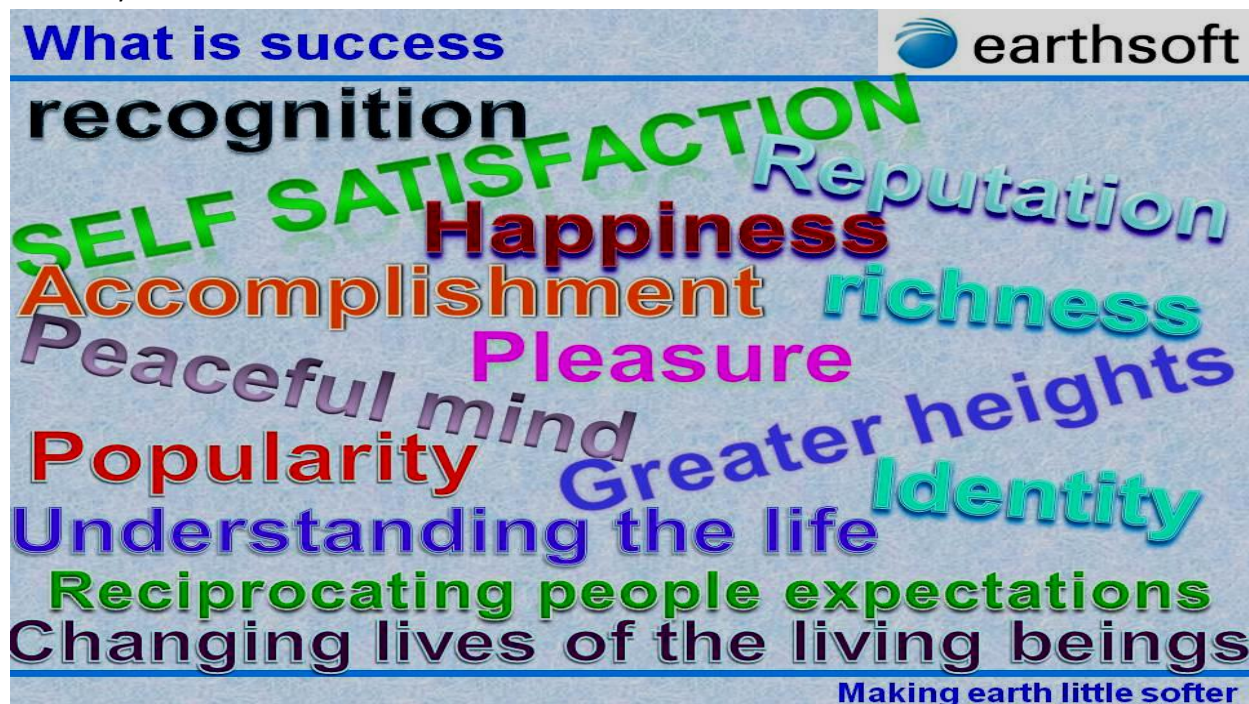
What is Success? Who is successful? - Is it recognition of individual? Or achieving self satisfaction? Few say it is happiness and others say it's a reputation. Also success is measured by accomplishment and richness in monetary terms. There are many aspects of success like pleasure, peaceful & contented mind, someone achieving greater heights of education, career, popularity, establishing own identity, huge money & assets. Someone understands the life, few reciprocates the expectations and are successful. It is changing lives of the living beings, both human and animals!

Success means

- Timely closure of clear vision
- Deriving expected quality in time as planned
- Integrating various events
- With associated people
- Following highest ethical values
- Impacting lives of living being positively

To be successful

What do you mean & think to be successful?



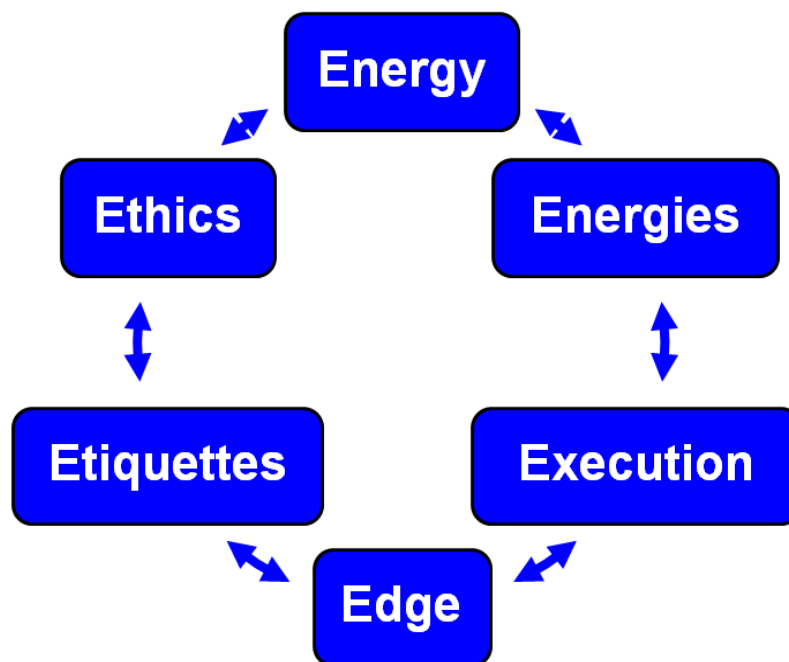
Important skills for successful career & learning

- Critical thinking and problem-solving
- Collaboration across networks and leading by influence
- Agility and adaptability

- Initiative and entrepreneurialism
- Effective oral and written communication
- Accessing and analyzing information
- Curiosity and imagination
- And finally deeds and decision making

Self evaluation & plan for improvements

Now you have a wonderful education matching to your ability, liking, interest, potential, etc. You will have a suitable career opportunity serving to industry of your liking. You start getting exciting and good assignments. Here is a time you need to appraise yourself for the following parameters to understand your strengths and improve upon the weaknesses. You need to be honest trying to do self appraisal. Rate the score out of 5 and see which ratings are less or equal to 3, how would you plan to improve those. The basic high level attributes to be evaluated for the following attributes



Each of these is further divided into many attributes which define each individual as a person. This is the best method to have self evaluation done and see where individual can improve. It is suggested to stand in front of mirror, to be honest to you, and evaluate for the following attributes.

Self appraisal (soft xls file is also attached)

Attribute chart to be used while self evaluation and defining their influences on personality					
Energy	Rating	Energising	Rating	Execution	Rating
Religious		People connect & social		Family - Well to do, settled, stable	
Flexibility		Family background & culture		Income	
Loving & Caring		Attitude		Kitchen/ Service	

Health		Stability		Visionary	
Maturity, taking everyone together		Clarity & communication		Self motivation	
Good looking- height, weight		Team Player		Decision making	
Life style		Relationships		Reliability	
Hobbies, Habits		Ability to connect		Ambitious, Goal oriented	
Dreamer, want to do different		Contacts		Problem solving	
Passion		Delegation		Hard work & Smart work	
Attitude		Interpersonal skills		Efficiency	
Leadership				Risk takers	
interest				Entrepreneur	
Commitment				Family support	
Self Motivation				Ability to complete	
Consistency				Independent thinker	
Habits					
Total					

Self appraisal – Evaluating yourself

Attribute chart to be used while self evaluation and defining their influences on personality					
Edge	Rating	Ethics	Rating	Etiquettes	Rating
Learning ability, Aptitude		Value/ character		Well organised	
Education. Clever		Believes		Self disciplined/ Punctual	
Skills & expertise		Trustworthy		Consistency	
Management		Honesty		Sincerity	
Teaching abilities		Reputation		Planner	
Developing ability					
Total					

You also may want to evaluate against following attributes

- Leadership
- Technical Skills
- Project management
- IQ
- Process
- Communication
- Attitude

- Hardworking
- People management
- Relationship management
- Organisation support

1.2.2 Letter to the students

Heartily congratulations for having a job opportunity. Its a feeling having accomplished one of the goals. We are all happy, seeing you doing well. Goals and dreams are dynamic, and keep changing year by year. Those are endless tracking and pursuing. You may dream during day time. That is an interesting phenomenon. Let dreams not sleep you during night.

You are a good human being. We feel very proud. That is a rare quality now-a-days. Be humble, be polite. Do respect elders. Have role models who are polite even after great achievements. Perhaps they have achieved so much hence are polite. So keep achieving, good name & fame by way of contribution. Learn to acknowledge good points of others and appreciate those

Be happy, remain self-motivated so you will never be nervous unnecessary

Have Compassion, help those are under-privileged and helpless. We should do our small bit whatever possible, whichever smallest mean possible

Adopt to be mature and follow democratic thought process, keep offering equal opportunity. Develop ability to convince your thoughts or be ready to get convinced

Be cool & strong too; contradictory? There will be extreme happiness and sorrow. War and holidays! Be courageous to face it. Learn to face as it comes! Always remember Its intellect x efforts x destiny or luck! Be contented while remaining ambitious. It will make you stable and strong. Be also stable when there is a bunch of either happiness or sorrow. Take it as a life.

Be proactive, it is easy to be unique in the crowd, think ahead of time

We have everything to lose except creditability. So conserve and harvest it. Do not lie ever. It is said that everyone can be bought and has a value tag. Prove those wrong, you cannot be bought at any cost.

Listening attribute diminishing day by day, to be the best one must learn to listen! At the same time have the strong ears! Meaning have input analyzed and differentiate between truth & false.

Have effective communication, strategize it, and drill it down top to bottom, many have made top career based on their communication skills; its important to enhance vocabulary

Be a good decision maker. Be a thinker; develop quick analyzing skills, and to make the right decisions

Work hard, there is no substitute for it! There is no successful personality who has not worked hard.

Remain away from politics. Discuss ideas and not people. You will always find a dedicated colleague.

There is nothing life work-life balance. Make work as life and life as work! Learn to involve deeply, may be into exciting hobbies like reading & studying autobiography. Make the foundation strong, rest everything will fall in place.

Learn to celebrate failure too since it is still output of strategy, intellect and hard work.

Have an efficient and good networking; you are good in that. Friendship is an important attribute. It is mutual give and take. Never be selfish! That helps it to grow.

Bank on your strengths and try overcoming weaknesses without feeling burden of those. Most difficult is to change positively. Introspection helps improving. Continuous improvement is to be a part of life. Acknowledgement is the first step towards improvements.

Learn as much, be an expert in a subject matter of your own field; remain curious to know about any topic of discussion, do spread your knowledge

Understand you are of great value, cannot be bought on terms. Its non-negotiable. No one can dare to get wrongful deals done by you.

Develop analyzing people around, and ability to distinguish in good and bad people.

To be around good people, have role model, observe various the best attributes and adapt as many

Money is important, conserve as much, and learn finance & economics. Smell the risk, and mitigate. Do not compromise on dignity, values and self-respect for the sake of money. Keep life simple so needs would be. High thinking and simple living is the key! Learn to value money.

Enjoying luxury is not encouraged. It comes at somebodies cost. E.g. if you have developed a lawn, water needed to develop it comes from someone who needs it for drinking. You need to learn to preserve the nature. Save environment, save trees, save water. Keep doing your bit, do not worry if others are not doing it.

Keep limit for consumables you need. It keeps your needs limited.

Do not get corrupt, by brain and heart. Do not get a single penny of illegal money at home. Mind you, when you generate black money or bring illegal money at home, it brings problems as well.

Be creative, understand the problems people are facing and look forward for the solution

Develop habit of writing blogs capturing the thoughts

Be a leader, take initiatives and lead from the front! Own for the failure and give credit to others for success. Set the guidelines and governance standard, give direction! Guide people around.

Be grateful to those helped, express gratitude for who have helped / obliged for the smallest thing. Do not ditch them ever.

Learn to say No & be careful. Unnecessary arguments are not good. Follow & trust to whom you respect.

Do not get used too, look for the intentions. Check if someone is using you for any selfish intention?

Try to be the best among all, and never compromise lesser than the best; use heart and brain both.

Learn to smile, enjoy and live.

While you are thinking about do's, make sure to avoid don'ts as well

Do not fool or cheat anyone, even without intentions or unknowingly

Do not get fooled and cheated; this does not mean doubt on everyone. Just be cautious.

Keep away from the bad habits of adultery, speculation, alcohol, non-veg and smoking. Do not get tempted or agree under pressure. Remember peer pressure and confidence that no one watching takes you to this route. Its eazy to walk on these routes, but returning from this point is difficult.

I have deep and strong believe and fairly firm, may be you want to adopt the few

- Rational has to prevail!
- Do not hit the head against wall!
- Each individual has infinity ability!
- Wise I am today, introspect your self
- Be contended but remain ambitious too!
- Deeds and decisions decide the destiny!
- Success means how many lives you have impacted positively!
- Weightage the event, decide its importance and how long you would remember any event

- Finally you have to make your journey alone, leaving everything on planet earth! ☺

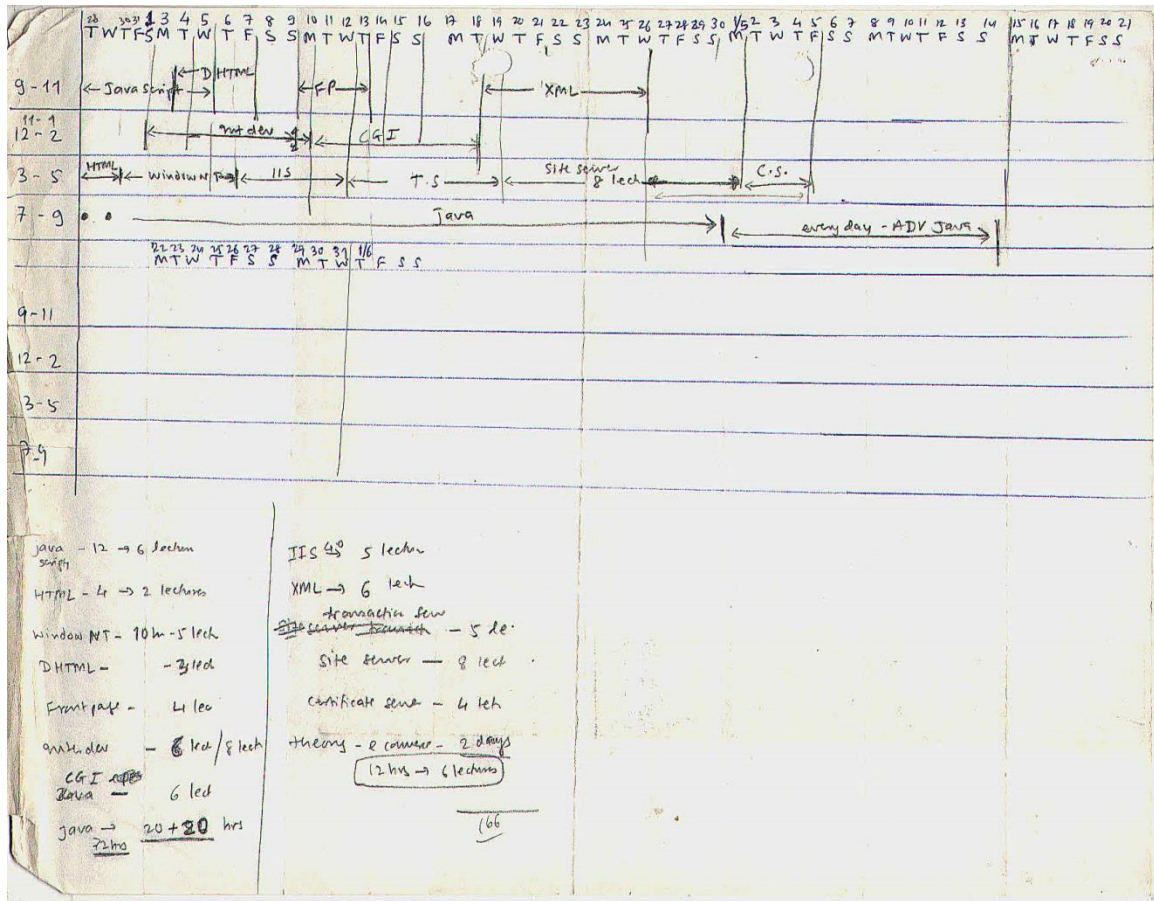
Mahatma Gandhi had set simple principles, As a part of society we all to observe seven deadly sins and avoid those, understand those deeply and follow

- Wealth without work.
- Pleasure without conscience.
- Knowledge without character.
- Commerce without morality.
- Science without humanity.
- Religion without sacrifice.
- Politics without principle.

Look at the lives of celebrities; they came, entertained or did the great job, earned money and became old or died! What next? What do you have it finally? Live a life with pride & dignity. There should not be an answer to a question if someone asks what you would like to have differently if you get a chance of one more birth! Live a life; no other life can be better.

1.2.3 Interesting Experience related to switching from Mechanical to Software industry

1. Migrating to Software industry: I was 39 then, working with Virgo, a mechanical valve manufacturing company and fairly happy. I had 85 balance leaves. A close acquaintance, mentor and guide Mr. Nemichandji Karnavat motivated me to consider working in software industry. I did not know much about software development though have at depth experience in programming in C, FORTRAN, Autolisp, ACad, FEA, etc. I had worked earlier as functional consultant for material management system. I also worked as additional responsibility to Head of Design & Development in capacity of project manager to implement BaaN. Organisation was giving the priority to business and invoicing for March end. I had very tough discussion with Chairman leading to decision to do or not to do! Finally BaaN was implemented with nice planning, tracking the run rate of all the activities. We started in April and went live by Sep! We had discussion about positive points that there is no politics in IT industry, people have very positive attitude, and they are focused on job, and sincerely deliver. There have been opportunities to learn a lot and being growing industry it's a good career option to switch and so I had decided to make a switch.
2. I listed the buzz words and met few friends settled in IT. Requested their guidance, to arrange the topics in sequence how do I study, which topic to be studied first. I purchased many books of different technologies like Microsoft and Java, Databases, etc; joined classes of Aptech and Datapro. I used to read first 5 pages of the book to understand the topic and its importance. I designed my own training program as below. I also studied and plan to appear for Sun certification of Java. I used to open the lab and close myself.



3.

When I completed the course, so lucky I am, got a job opportunity as project manager at Comsoft, Singapore. I did take few class mates and faculty to Singapore offering those job opportunities.

1.2.4 Leadership

1.2.4.1 Leadership - Narayan Murthy-graduate school of business

Leadership – Extract from Leadership Talk program by Narayan Murthy at Graduate school of business

The Infosys CEO N. R. Narayan Murthy stresses leaders must change mind-set of employees to enable change. View from the Top: dated May 4, 2006

Little bit about Infosys

Formed in 1991, we knew demand for software would explode and there will be an opportunity for a company specialised in customised software development from a country like India

It was clear those nation having certain competitive advantage would be able to offer value in the era of globalisation

Company has been recognized for its leadership, in innovation, its employee's orientation, corporate governance,

Globalisation - Sourcing resources/ capital where it is the cheapest, sourcing talent from where it the best available, producing it where it is cost effective and selling where markets are most profitable without being constraints by the national boundaries.

Adding value to the globalisation is possible for those having competitive advantages

- 24 hours productivity, combining prime time of customers & our development center, and compressing cycle time
- Global delivery model -
 - presence at customer side like high interactions with our customers, requirement design, installation, implementation, long term warranty, etc
 - programming, design, documentation, etc, talent rich process driven scalable and cost competitive development
- best value for money,
- providing quality software on time within budgeted cost
- View from the top is a shape how people view the leaders from the bottom
- Leaders success is defined by how well he or she can synthesis the birds eye view of the world with the worms eye view of the world
- Success to me is taking a great ideas and converting those to actions through excellence
- Primary job of a leader is about bringing about a change or transformation, and is a big ticket process
- Transformation comes from the change of mindset of the people
- 2 instruments of the progress - mind and mindset
- To me mind is an analytical engine that uses the data to take appropriate decisions
- Mindset is a distinct conclusion that we have gathered from our experience over the years
- Mind is what determines our aspirations, our confidence, and our possibilities and in short our behavior
- Leaders to change mindsets of the people to become positive, to become confident, enthusiastic, daring, and open minded to accept the change, achieve great dream.
- Leader does it by rising the aspirations, in my opinion aspirations are main fuel for the progress,
- Aspirations help people to overcome tremendous odds by working hard, smart and by making personal sacrifices, and putting the interest of the corporations ahead of ones own.
- Aspirations have helped people to embraces add-age a possible impossibility is better than convincing possibility
- Whenever you propose something dramatic, you are not short of people come to you and say, don't you know with our context is not possible here

Therefore leaders have to overcome negative pessimism and make sure that they give a try. Most people think context is a constraint but leaders see them as opportunity .Bernard Shaw said and was adopted by John Kennedy "Some look at things that are, and ask why. I dream of things that never were and ask why not?"

Any progress I believe requires smartness, a lots of hard work, and off course sacrifice

- To get the people to make the sacrifices, leaders need to be credible
- Creditability is build by examples
- People watch the leaders and imitate him
- Every attribute of the organisation is exemplified by its leader
- Therefore everything we do whether its customer focus or cost control or excellence, Leaders at infosys demonstrate their commitment to the cause,

- Be the change in you what you want to see in the world
- So leader uses his value system to instills trust in other people

I am convinced that primary source of an organisation is its people

1.2.4.2 Leadership by N R N Murthy – Lecture at Infosys

Leadership – Extract from Leadership Talk program by Narayan Murthy – mentoring at Infy

Sharing the best practices at Infosys

To learn and understand each of them better

How do we encourage entrepreneurship in large corporations? How do we create entrepreneurs?

It is about creating wealth from new ideas using grey equity and sweat equity. It is about bringing new possibilities, new paradigm, new products and new markets.

"Some look at things that are, and ask why. I dream of things that never were and ask why not?"

It begins with a dream to make a difference to the world with a great idea. A great idea is generally one which can be expressed in a simple sentence, not a complex sentence, not a compound sentence. Its power comes from the great ability to enthuse a great team, its ability to transform the market place, and add value to the customer in a unique manner. This unique idea should be at least able to do one of the followings

1. Reduce cost
2. Improve productivity
3. Reduce cycle time
4. Enhance customer base or
5. Enhance customer comfort

Most of the idea achieve one or in some cases more than one incrementally. Once a while there comes an idea which achieve these objectives in a significant way by creating what we say discontinuity in a market place. Cars, planes, computers, and off course the internet are good examples of ideas that created discontinuity. Entrepreneurship is about a team work. It requires a team that has a passion, and brains that is mutually explosive but collective exhaustive, expertise and experienced. All successful ventures talk it out about such teams.

Passion is a main fuel enhancing confidence, energy, and enthusiasm of a team. Off course instrument for sustaining and enhancing the passion of the team is value system. Value system is a protocol for the conduct observed by every member of a team. It is also like radar of a ship, helps a team to overcome the moments of despair, dilemma and moral confusion.

What are the attributes of entrepreneur?

First of all their dreams, their high aspirations, believe in add-age in possible impossibilities better than convincing possibility, next they are very passionate, they live & breath their ideas, they have sense of ownership in everything they do. They sacrifice a great deal in achieving their success in their venture. They have sense of urgency in everything they do. They respect value addition and they do not care about titles, corners offices, and other perks. They get too much attached to their ideas. They do not know when to give up their idea and this could eventually hurt the organisation. They have host big egos.

Following steps we can take to boost the entrepreneurship in big organisations

1. Leadership is extremely important requirement to foster the spirit of entrepreneurship in large organisation because leaders raise aspirations, because entrepreneurship is all about aspirations and big dreams. Its all about confidence of the people, its all about challenges in the mind of the people.
2. Show me an entrepreneur and innovational organisation, and I will show you a strong, confident aspirational leader behind it. General Electrical and Microsoft are two good examples of this.
3. Most large organisations strive for creativity because senior people in these organisations are not confident and they are scared of smarter people hence they will not allow these smarter younger people to do an extraordinary stuff.
4. We have to create an environment of openness, morality, meritocracy and fairness, debate & discussions. Such an environment will build daring, dreaming, hope, confidence, passion and enthusiasm among people and generate great ideas. This excuse biases, and become transactional, date oriented indulging every issue. Thus we have to start every transaction on a zero base without carrying biases from prior transactions. We have to enrich the youth, because youth is about the energy, mingleness, creativity, enthusiasm, and confidence. It is also about the future. Unless we create an environment, which affords our youth to dream, we are unlikely to succeed entrepreneurship.
5. I am sure all strategic decisions are taken by a group which has a high representation of the people under thirty. We have to be fair and generous giving credit of success to these young people who truly deserve it, otherwise we will not be able to make them do extra-ordinary things.
6. We have to retain the soul f the small organisation while maintaining the body of the large organisation, Do so we have to create small groups, clearly define the vision for these groups, ensure that everybody sees benefits in that vision and we have to communicate widely that vision across every member of that team. We have to empower these small groups so that they can take decisions themselves. In fact the reasons why most large organisations tend to be slow because main decisions are taken by those who are the stake holders in the outcome of those decisions. Off course we have to create positive spiral of words and say for the achievements. We have to ensure that everybody – imagination, and execution. We have to create objective matrix for measuring the progress of ideas, and their execution.
7. We have to create very good compensation scheme to reward people based on their performance and progress. We have to establish mentorship council including senior members of the organisation. Mentoring should be voluntarily and of private relationship. This will ensure frank and open discussions. It is important for mentor to mentee when to give up an idea. Its very very important responsibility of the mentor. Generally idea that has succeed becomes a enemy of new idea, and prevents new idea from succeeding. It is the responsibility of mentors and leaders, that this does not happen.
8. If we can create these attributes and attitude in the body of large company, I believe we can foster entrepreneurship in large organisations. And I have no doubt that thet is a need of a day.

1.2.4.3 Leadership – Extract from Leadership Talk program by Rajdeep Sardesai with Narayan Murthy and Prakash Padukone broadcast on IBN18 network Dated – Jul 2013

What does leadership mean to you?

It is all about transformation of change, a big ticket change, paradigm change!

3 points for true leadership

1. Courage –
 - a. To take tough decisions
 - b. To go against majority if needed
 - c. To do unconventional stuff
 - d. To make youth sacrifice
2. Character
 - a. Will stand by you in hour of tough decisions
 - b. To do right things
 - c. To say I will give away this opportunity since I believe in my values
3. Generous
 - a. People would need him/her during crisis
 - b. Is able to form a team that will give a life for a mission
 - c. Its about we & us and not I and me

Leaders do take calculated risks, so be courageous and take decisions

He came across a set of extra ordinary talent and wanted to take advantage. Hence decided to try out entrepreneurship and started Infosys. Others factors like availability of super computers, unbundling of hardware from software, availability of industrial strengths and availability of talent were also favored.

Leaders to be ready to deal with adversity

Observe, analyse and Come up plan of your own after analysis

To have moral integrity is critical. You can build 1000 crore company taking short cuts but not 100,000 crore which will sustain for 100-200 years. You need to build institutions by core values.

Important responsibility of the leaders is to create people better than him or her. The best way of importing lessons & values and ideas is lead by examples. Mahatma Gandhi was a finest leader.

How do we pass these values to next generation?

We can transfer these by way of institutionalization of aspirations, values and competencies. To ensure this Infosys decided to create sufficient leaders, we started leadership program.

- Our company is our campus
 - Our business is our curriculum
 - Our leaders are our teachers
1. Campus is a place where exchange of ideas happen, discussions and debate happen, finally the best idea comes on the table.
 2. Unless a person fully understands in-out of our business, he/she won't be able to become a leader.
 3. We felt the best way we can teach our future leaders is to bring people who have ability, competency, people who have demonstrated their worth in tough situation, in an environment that all the courses will be taught by our own leaders.

Modesty & humanity

Surely middle class background helps

Having strong father & mother saying don't let it go in your head, you got 95% marks but what happened to that 5%?

Got to be ambitious but got to be routed to ground!

Live your dreams but stay grounded

Unless you have humanity then you do not lie. If you are humble, then you recognize people are better than you, and therefore there is an opportunity to improve, and become better & better. So true humanity can be demonstrated when you are seen being at the top!

1.2.4.4 Sam-Manekshaw-Leadership

Extract from the speech of Sam Manekshaw on leadership :

<https://www.youtube.com/watch?v=eSvLFPFXjc8>

1. Shortage of leadership, not only political
2. Leaders are born or made? Leaders are not born, those need to be made!
3. Attributes of leaders
 - a. Professional knowledge and professional competency – to be acquired hard way, it is a continuous study
 - b. Ability to make up a mind and take a decision, and having taken a decision taking a full responsibility for it; delay of decision costs huge; bug stops at your desk
 - c. Confidence (lack of confidence if you lack professional knowledge)
 - d. Absolute justice and impartiality
 - e. Courage to withstand the pressure; morale & physical courage, both are important
 - f. Loyalty – does not need any explanation, its two way thing; do we give loyalty to our colleagues? If you expect loyalty from them, need to reciprocate
 - g. Management of men and resources; have a human touch, a sense of humor
 - h. Discipline : code of conduct for descent living in a society and
 - i. Character
4. No man likes to be punished however every man knows he would be punished for the sort of crime
5. No man likes supervision (superseded) however they would accept if it is done fairly, and superseded if better than them
6. Morale courage is ability to distinguish right from wrong
7. Courage to stand up and save your peace
8. A yes man is a horrible man, he is a disgrace; he will be used by superiors & disliked by colleagues and his subordinates will have no respect for them
9. Bible : God said let there be a light and there was a light!
10. Fear is a natural phenomenon like a hunger and sex; its when your knees are knocking, and your teeth are chattering, and you are about to make your own geography, that's when the real leader comes out. Once you show fear, you should quit!
11. No amount of leadership will put things right unless you have discipline and character
12. Non-punctuality is an act of indiscipline which is injurious to country and its people
13. Act of indiscipline produces more indiscipline

14. Off-course you must be honest, off-course you must be truthful, but knowing yourself is important

1.2.4.5 Extract of conversation of Sam Pitroda and Nandita Das

dated 15th Dec 2013

1. Questions on following topics were covered
2. 1. Election
3. 2. Nirbhaya
4. 3. Supreme Court-377!- Its a human right issue more than sexuality issue, its hard to pull-off what individual wants. Let people decide what they want to live. Its hard to police private life of people.
5. Reservation - In a family if someone is less capable, or underprivileged, it is responsibility of family to take care of that person. We need to consider reservations from the bigger family. If you are well-off, you need to give. If you are too centered on yourself, then you tend to say look, I am loosing something. In fact you are supposed to be saying, its my job to give. Also sense of sacrifice is a part of responsibility of majority. Self should be more in giving
6. Democracy and human rights are fundamental issues, foundation of our society.
7. Need to understand privileges we have, right to move, right to speak...we take these granted. It is a responsibility. Democracy brings lot of responsibilities. Discuss more on democracy, privileges we have, discuss in schools, local groups and various forums. It will add great deal to their understanding.
8. People are not feeling good about themselves, so they always find faults with others. That's the reason people do not feel good about others.
9. More conversation seen as How right I am I, how wrong you are! TV debate in India, everybody is mad at everybody. Media is promoting views - for and against, in black and white? Tolerance to opinion of other people is getting less and less.
10. Caste and politics - politicians may do over since it is their currency. A book written by Anil Bhat.
11. We need soul searching; lesson learnt from Mahatma Gandhi is that Self is very important. We need to build a strong self.
12. Prakash Desai - Everybody is very concerned and sensitive about 4 key words- man-apman-abhiman-sanman (swa-man). Learn to deal with these then you create a better world. You do not worry someone insulting you. Because our system is hierarchical and feudal, so people are sensitive, like people are insulting me, not giving me respect, etc. If you are stronger self, you never worry about these things.
13. In India everyone, at all level people are worried, why you said-what you said-when you said-how much you said...etc as a result you do not have good conversation.
14. How am I going to change? Have confidence on self.
15. We almost had nothing and as a nation, we have come a long way. We should be proud of what we have done. We built institutions, colleges, universities, we built democracy, etc
16. We have lost a lot..our life used to be very simple life, values were very Gandhian, we had little needs, not very possessive. Society has gone materialistic, following western idea of happiness, to acquire more.

17. Get engage things happening around you, to make a big many people do not take smaller steps
18. Thoughts-brain storming-actions
19. We can make the difference.
20. There is a reason for a change, and Change will happen
21. Can we be part of the process?
22. We need lot of soul searching and community involvement. Actions can come from an individual. Why someone should act, you act? Everyone expects govt to solve the problems
23. Problem is not outside, its inside, ultimately self and community are two important areas in democracy. We are not looking at these and passing the buck at Government, bureaucracy, etc
24. Other area we should focus on is community involvement, do not expect somebody or government to solve your problem
25. If we can have our young people realise that most important thing for them in life is to built strong self, comfortable self, build a self respect human rights, self building democracy, self of giving, self that does not get shaken up eazily, self that respect other views
26. If you are worried about your garbage, go and clean your garbage, clean your toilet, do not complaint. these are imp lessons we need to learn, practice and act
27. Real strength of India is in its democracy, its diversity and we need to build on it. Do not walk away and say we need dictatorial attitude, and we need strong person, etc. Strength has to come from within and not from outside.
28. Each book, person, movie..each one influences us. Its time for self introspection
29. What kind of value education? information based? Which education teaches to be sensitive to be good human being?
30. Opportunity is an open choice, you need to work at it. You need to search for it. It does not come to your door, u need to search for it. People say harder you work, luckier you get
31. Lot of people look at somebody's success and would say oh! he is lucky, not true and also success is not about money. it is unfortunate that people equate success with somebody who is rich. There are so many rich people who are so unhappy in their own life, fighting with relatives, fighting with family, they are on drug, off course it is good to have economic freedom. it is good to have enough money to live comfortably but once you get money, it is not going to guarantee happiness
32. People have right to elect, is not concept overrated?
33. People have to make their choices, some are capable, and some are not capable
34. Proper- not proper, fair - not fair, right – wrong, we get what we deserve
35. One needs to work at local level, need not have to look at Delhi. Thought has to come from the bottom level. Connect with people; get involved with local schools, people, local library, local discussions. We need strong self - we need strong community. We need conviction and passion

1.2.5 Success

1.2.5.1 By NRN Murthy

Capture of Narayana Murthy's thoughts about success

<https://www.youtube.com/watch?v=ALETWTosa4w>

- We will seek respect

- Every obstacle is an opportunity
- Every sacrifice is a joy
- Every responsibility is a secret calling
- Never give up!
- Respect your competitors
- Have a vision
- Believe in your ideas
- Society contributes – Employees, clients, bureaucratic, investors, etc should have trust
- To be Humble

1.2.5.2 Pep Talk - Success

1. What is success?
 - a. Call is received at your desk
 - b. Impacting lives positively
2. How do we achieve?
 - a. Intellect + Vision -> Execution -> Methodology + Attitude
3. What is leadership? And its attribute
 - a. Focused, Commitment, Strategic, Loyal, Passionate, Reliable, Proactive, Motivational, Honest, Strong, Growth oriented, Guide & mentor, Trustworthy, Charismatic, Listener, Respectful, Be a role model, Synchronization of actions – Thinking, talking & acting!
4. Be owner : Doing the same even while no one is watching you
5. Talent v/s attitude? – Harsha Bhogle's Sachin's video
6. Hard work, Doing it right first time, Efficiency, Productivity
7. Discipline and Creativity
8. Plan knowledge – horizontally and vertically; finance field
9. Do not speculate, conserve hard earned money
 - a. Be surrounded with good people, identification? Alcoholic? Smoking or Drugs?
10. References – Harsha Bhogale, Sandeep Maheshwari; Convocation speeches at Cambridge, Harvard, MIT, etc
11. Cultivate hobbies; reading autobiography or write a blog
12. Never compromise lesser than the best
13. What is your value? At what cost you are sellable? Or ready to compromise?
14. Priorities: Country, Organisation, Self - Health, family and work
15. Cybage...Intangible values
 - a. No targets
 - b. No politics, Colleagues are friends
 - c. No work pressure, work-life balance to build the personality
 - d. Land of opportunities



1.2.5.3 Tips to be successful

20 Tips to be successful from highly successful 20 entrepreneurs

1. To encourage to fail - Sara Blakely (Founder Of Spanx)
2. Find something you love and do it better than everyone else - Gurbaksh Chahal (Author & Serial Entrepreneur)
3. I could do anything - Jeff Weiner (CEO of LinkedIn)
4. If you really believe in something, you should just build it - Kevin Rose (Founder of Digg, Pownce & Milk)
5. It's the building of things that makes you happy - Caterina Fake (Founder of Flickr & Hunch)
6. Surround yourself with great people, try hard things, say no to distractions and remember to care for yourself - Evan Williams (Founder of Blogger & Twitter)
7. Never to look back in regret but to move on to the next thing - Richard Branson (CEO of Virgin)
8. Find a way to say yes to things - Eric Schmidt (Executive Chairman Of Google)
9. I had to try, even if I thought the probability of success was less than 50% - Elon Musk (Founder Of PayPal, Tesla Motors & SpaceX)
10. There is only hard work and luck - Guy Kawasaki (Venture Capitalist & Best Selling Author)
11. Put in the time to become an expert in whatever you're doing - Mark Cuban (Shark Tank Investor & Owner of the Dallas Mavericks)
12. I try to be myself-honest about my strengths and weaknesses - Sheryl Sandberg (COO of Facebook)
13. Being lean and mean helps you build something more efficient - Chad Hurley (Co-Founder Of YouTube)
14. Failure meant a stripping away of the inessential - J.K. Rowling (Author of the Harry Potter Series)
15. Time and tide waits for no man. No one is going to hand you your future on a plate - Matt Barrie (CEO of Freelancer.com)
16. Offer value first and then get the money - Jordan Belfort (Best Selling Author & Motivational Speaker)
17. Try to make all the mistakes with your own money and on a small level so that when you are responsible for a partner's money or assets you've learned and you don't make bigger mistakes - Daymond John (Founder of FUBU Clothing and Shark Tank Investor)

18. Failure is not the opposite of success; it's a stepping stone to success - Arianna Huffington (Founder Of The Huffington Post)
19. Put the fear of risk aside - Ben Huh (CEO & Founder of Cheezburger)
20. Never stop asking yourself whether you can do things better - James Caan (BBC's "Dragons Den" Investor)

Ref url : A good read - <http://addicted2success.com/success-advice/20-unstoppable-entrepreneurs-share-their-advice-for-success/>

1.2.5.4 Tips to be successful

Do's :

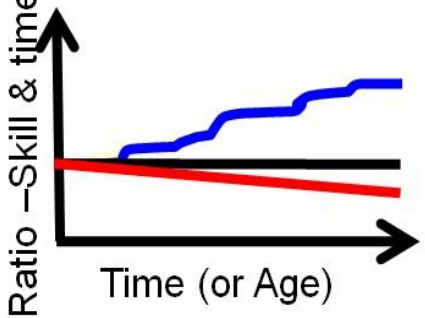
- Honesty is the best strategy, be honest to yourself and stake holders
- Strategize not only the career, but the life!
- Aim High
- Lead from front, accept the challenges
- Take initiatives, Increase efficiency
- Be around successful personalities, observe them, seek their guidance
- Get surrounded by the performers and good people (Employ better employees than you)
- Study Finance, Money is business language
- Read business magazine, management books
- Think innovatively, deeply & clearly, Create Ideas, do the things differently
- Conserve hard earned money, plan for short, medium and long term aspects like education, marriage, home, hospitals, etc are the major expenses.
- Be flexible, Have positive attitude
- Accept criticism, introspect yourself, fix the weaknesses to enhance individual capability
- Accept however learn from mistakes & failures
- Thank to who have helped & supported
- Help others, share knowledge, support beyond your capabilities & capacities
- Do effective communication, Be assertive
- Understand clients, understand the real issues
- Health is wealth, Take care of it right from beginning. Do not push it to tomorrow!
- Conserve as much time, utilise it for rational purpose
- Develop, maintain the relationships & remain connected

Don't :

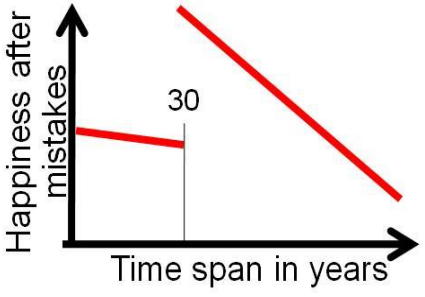
- Do not give excuses
- Don't shy away from the responsibilities
- Do not refuse your failure
- Do not tell a lie
- Do not wait. Resolve business issues on priority
- Don't make mistakes, learn from wiser people
- Do not speculate, conserve money

- On personal note
 - Don't consume alcoholic drink
 - Don't smoke
 - Don't eat non-vegetarian food, save health

Skill enhancement :-

<ul style="list-style-type: none"> • Skill enhancements is a planned activity • Master training to be planned to improve the skills & abilities • Skill is like weight of body, does not give you a feel of increasing / enhancement • Ratio of skill to time needs to increase then stable during implementation phase and again should increase • Ratio remaining constant is ok however it is an alert if it is decreasing 	
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Mistakes & happiness :

<ul style="list-style-type: none"> • Analyse the mistakes / failures / blunders • Mistakes are fine, not blunders, MUST not be repeated • Few mistakes are like ghost in the whole life and have negative influence throughout the life • Mistakes might be out of misunderstanding; communicate effectively • Avoid risks which get converted to mistakes After age 30; People would have extremely low affordability & sustainability and higher responsibilities. 	
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Points to ponder :

- Break the believes "It's difficult" "what others will think" "I cannot do it"
- Start saying "its eazy" "it's possible" "I can do it"
- Do not afraid of failure, learn from those
- Let your mind think it simple & eazy
- Plough the SEED, offer the fertile land & water
- Grow it like a big tree, day by day, step by step! Do not expect it to grow over-night.
- Share the fruits of your success with community
- Listen to heart, choose the work which you do with joy, without tiring, passionately, without bothering about money
- Start changing, commit yourself

Follow few important tips :

- It is never too late
- Learn to gather latest information, gain knowledge & apply wisdom

- Improve on soft skills - problem solving, decision making, effective communication, disciplined & professional behavior, ethics, hard work, aptitude, attitude, and leadership
- Compete with yourself, do the best and keep improving on your best
- Do not give up, keep fighting!

Build yourself strongly :

- You will see the need of courage, determination, optimism, faith, hope, humanity & confidence
- There is also a need of compassion, tolerance and understanding
- You can build a brighter and better tomorrow with your vision and hard work
- Money-Power-Status-Security will follow if you are honest to yourself & actions are aligned
- Remember, nobody wins a silver medal, its losing a gold medal
- **What is needed is a deep will to make a difference in this world**

Commitment & oath

I commit to myself

- Will follow the highest standards of honesty, integrity, personal conduct and ethical values
- Will deal with all stake holders in honest, courteous, respectful and polite manner
- Will take responsibility for my actions.
- Will not share false or misleading information
- Will not engage in wrongful deeds & practices, which corrupt the industries I serve, or damage the business community or society I live
- Will not cultivate bad habits come what may!

Remember

- Courage is a powerful weapon!
- Attitude is more important than abilities; Motives to methods, and Character to cleverness!
- Be the change you live in!
- Future is a path which we are creating in mind and then in our activities!

1.2.6 Tips-To Be Professional

It is a great learning experience to compile the tips to be professional truly, here it goes!

Each organisation has values set up to guide their employees. It is nice to know which the values set up by your client. One of the examples is as below:

1. Be positive : Don't think someone is blaming you, think that he/she pointing where you can be corrected wherever you are wrong!
2. Be the solution : Easiest thing is to bring the problems or concerns! Think what is a solution to address the problem. It does not take lot of thinking to solve the problem. Always propose a solution if you are sharing a problem.
3. Be accountable : Be accountable what you commit, what you promise to anyone, your friend, relative, family member, client. Have a goal in life. Set the goal to achieve commitment, break into the steps, and execute the steps moving towards the goal. It is a great satisfaction seeing to achieve this movement and goal. Achieving goal is as responsive. Goal in the life to keep learning, keep improving and doing better and better. It is beneficial to many stake holders,

team, project, organisation, client, and impotently to yourself to improve your personality. Learn new things, new technologies, expand the personality.

A good example is of Bike riding. A rider to know the goal, a destination, how is he going to achieve it, by when and at what speed. There can be an accident, to be mitigated but cannot be repeated.

4. Be passionate : If you have a passion, that's the career! You will love to do the things where your passion belongs!

Have 2 way communications; share the thoughts or problems or ideas or suggestions, rely on each other! Be fearless. Its always a team, not individual who either succeed or fail. Everyone is doing important job in a team. Keep doing better and better. Problem becomes our problem and no more your problem. When you function as a team, you are not alone. In the world of competition doing a good job is not enough! You would find ample opportunities to improve. Have self-awareness and improve measure how are you improving step by step. Be accountable to improve yourself. Ownership is doing the things when no one is watching! Be an owner. Accountability means doing the best; nothing lesser than the best!

Learn to accept the challenge, consider it as an opportunity. Drive it. Passion will come from within, no one else can drive it. Nothing can replace HARDWORK while it is first time. When it gets repeated, do it smartly! And not to forget, actions matter! That's individual responsibilities. One can only encourage passion, drive & actions have to come within! Ask yourself, are you the best! Not only say but do it by actions.

Always consider every client is ONLY client you have. Treat all clients equally. Our attitude is to be focused toward the clients. Be focused and distractions should be fade away. Success with small client is equally important.

Relentless : a drive to make client successful..competitor is eating your lunch.

Be fearless and be confident. If there is a logic to what you are doing, there is no reason to be fearful.

Establish the trust

Have honest and direct communication

Be hungry for continued success

Gold standard : Set your goal high, and plan systematically achievement of Gold standard; get at your goal in shortest time possible

- a. You do what you say, you say what you do
- b. Continuous quest and hunger to improve the performance
- c. Quality of the products
- d. Ownership – Your job is just starting when you launch, it's a long way to go
- e. What people remember? 10 Success or 1 failure?
- f. Need to be vigilant
- g. Smooth sailing
- h. Try to beat yourself, set higher standard than what you achieved
- i. Handle first the complex tasks
- j. Flexibility to take the newer tasks

Worklife balance is very important. If you work efficiently, you can balance your life. If you mix the work and life, you are likely to mess up both. Be workaholic during the time, so as to enjoy hard during

balance of the time. Work will never end, so plan the work. Be professional. No need to get distracted now and then by emails, whatsapp, mobile calls, etc. Work life balance goes out of balance because of non-professionalism! Establish a good behavior at professional and personal life; you will not have dual faces at both the places. Small change and improvement in behavior has a big impact in the life. Try to make small decisions to improve the behavior, and observe. Repeat the same at other place. You will see that your personality is improving and getting consistent too!

There are few suggested books - Eat that FROG, Getting things done, 5 dysfunctions (Climate of success)

1.2.7 Cybage Software...A Unique pleasant experience of Software Organisation

I have served small, medium, and large IT organizations and clients from Japan and APCC regions, Europe, and the USA. I have been fortunate to always work closely with the top management of my employers. It offered me an opportunity to observe and analyze their thought processes, communication style and actions. This valuable learning came by way of framing the patterns of successful people and then grooming own personality inculcating appropriate attributes.

It has been a year in Cybage. When time flies, you know you're enjoying what you're doing. If work is not fun, it's a challenge to pass even a day. I feel that Cybage is unique; it is different from not only its peer IT organizations, but also most IT companies in India. I have come to this conclusion after studying the work environment, observing and interacting with the heads of various verticals, CXOs, peers, and colleagues. I always wonder how this is possible. Which factors make Cybage unique? It's a case to study. This could be a big list; however following are some points that I would like to share:

1. Open-door policy in its true sense.
2. Amazing simplicity, politeness, and supportiveness across.
3. Deep conviction, flexibility, and tremendous clarity of thought among the top executives.
4. Not setting the targets for Sales, presales teams including vertical heads..not for the sake, but to eliminate the root cause of the politics, blame games, fights, etc among the colleagues. That's the reason one makes close friends within the peers. Setting targets & follow up right-left-center are the easiest tasks for any top management, right?
5. Fun, not fear! Brining Life to work is a punch line!
6. Understanding our capabilities before committing to a road map for the future.
7. Process-driven approach using logic & technology; fair investments to manage internally.
8. Unique way of the appraisals conducted here actually builds healthy competition among peers.
9. A vision that builds a consistent work culture from an office boy or a security guard to the CEO
10. Precautions are taken to ensure that business growth does not come at the cost of disparity.
11. Approach offering economical solution keeping total cost low
12. Clear, Different and Deep thoughts on how would show be run – Distinctly different ways of leaderships attributes make Cybage unique. Believing karma & not only a dream, logical thinking & decision making, maintaining & encouraging the right approach, collectively working together as a team, treating everyone equal, believing potential however evaluating the realities, and thus converting challenges to opportunities. There is a dialogue & predictability. There are no whimsy, shocks and punishment. Management redefines the attributes of the leadership as :-



#	Leadership	Cybage leadership	Parameters
1	Dreams	Karma	Dignity, Humanity, Divinity
2	Instinct	Logic	Light, Camera, Action
3	Target	Approach	Up, Side, Front
4	You	We	Peer, Subordinates and Clients
5	Loyalty	Equality	Emp - Emp, Emp - Client, Client - client
6	Modesty	Potential	Head, Body and Face
7	Challenge	Opportunity	Attrition, Recruitment, Signoff, Client erosion
8	Innovation	Reality	Past, Present, Future

Are those all? Surely not! List would go on endlessly! Finally, I would like to thank the management for making me a part of Cybage! I feel proud being Cybagian & happy - Rajendra Rakhecha, 3rd Dec, 2015

1.2.8 Appraisal – Cloud of thoughts

I firmly believe each individual is the best appraiser of self! Stand in front of mirror, be honest and ask questions, have a dialogue on strengths, weaknesses, improvement plan, etc! You will get the true answers. I generally do not defend the inputs received during appraisal. I know my strengths, and curious to know observed weaknesses. Most of the weaknesses are circumstantial and for the specific reasons. So it is expected you to be the best during all the situations! The expectation itself is weird, if you are a human! If the foundation is weird, how would be the results correct? Not sure! I make final judgment, what I should be careful, and what I need to improve!

Secondly who are appraising you? There are many theories! One of those is 360 degree appraisal. So boss, subordinates and colleagues from other function will appraise you and give feedback. What if anyone of those is a poor performer? Does one if poor performer has a right to appraise other? Still inputs are taken on face value! This is too absurd! There need to be weightage to the views of each individual, equal to the rating of the individual from zero to one. And wondering if poor performers to be having any say in entire system? They have then it is again absurd. (I always say, fire the interviewer too if you are firing an employee on the ground of performance, since selection itself was wrong evaluation and decision)

Appraisal inputs are based on instinct, judgment! Those are not real number like doctor measures temperature of the body using thermometer. So critical career decisions are based on judgments, and that too of others? Is n't it absurd and unrealistic?

Each organisation follows mechanism of appraisal, and varies a lot including period of appraisal. Sometimes its six monthly, few do it on yearly basis. I am wondering why someone has to wait for so long to share the inputs in a real time dynamic world. Can it not be instantaneously? Do share it as and when it happens! It will save huge efforts, energy and save everyone from being defocused.

One of the methods observed, adopted mostly from GE and further improved is as follow

Individual is judged from 6 E – Energy, Energise, Edge, Execution, Ethics, and Etiquettes! Each of the parameter further divided into 3-4 attributes further. Following Ethics is not stamped on the forehead of any person on the earth! I cannot guarantee for myself, how can you judge other person on such a sensitive and critical parameter? Later ratings thus collected are normalized comparing the employees in a particular group. There are lot of discussions, argument and obviously counter arguments! Ratings varies from C, B-, B, B+ and A or 1 to 5! Those able to get the best rating for the subordinate who can

articulate their say, have convincing ability and dominating by nature! So merit of supervisor in a way decides the appraisal of the subordinates. Its funny! Also potential v/s performance is captured. Why is someone not performing? Its more to do with the environment, offered opportunities, leadership of supervisor, culture of the organisation, HR policies, etc which are all related not to the self! Then why punish this guy finding the gaps of performance and potential. What if someone has potential of non-ethical and performing ethical, interesting? Really funny!

Few follow different methods. One I have observed has really impressed me. Employees are grouped based on their designations and preferred to be from the same division or project or account. For various parameters those are compared, who is better than other, not better or equal to each other. It is supposed to be using instinct and supposed to be fed online. Thus attempt is to evolve the hero within group. The best has to emerge.

One has to rate on capabilities, not on actual performance. If performance is poor, just one of the attributes gets impacted i.e. attitude. Mostly the entire intelligent thought process of designers has not reached to the individual. This is very interesting and debatable, inclined towards huge disagreement. If someone is most talented, however poor in execution, and thus has not contributed a damn, what is the use? There is a need to provision of capturing ability to execute!

Organisation ask for feedback, and its anonymous. Can the feedback to be considered on face value if the guy does not have courage to say or put up the views declaring the name? Its ridiculous. I have encouraged employees to speak, discuss, share the points openly. Courage is an important attribute.

Also appraisals have been observed to be a ground for squaring the personal issue or non-supportive approach or non-cooperation of the past! Should it be encouraging such feedback?

Organisation during appraisal period seems to be stand still, however everyone is busy! Isn't something drastically going wrong? Is that the reason, many have abolished the appraisals. Should appraisal be abolished? Few could not since those were unable to devise alternative convincing mechanism. And what is needed is really simple innovative quicker way, is there any?

Need of appraisal system: To be scalable, To be practicable, not to be wrongly influenced by supervisor or colleagues, to be judged by merit alone like initiative, contribution, delivery, innovative ideas, relationship, etc

1. Further thinking...what could be an innovative way to compensate employees for their contribution? What is the best way? In India we have devaluation of currency every year; inflation is higher single digit, so it has to be catered in salary hike as appropriate. In government, manufacturing and other conventional industry, it was adjusted allowing inflation allowance. Would software industry follow the same path? Following are few options...
2. Capitalism – Reward the highest to the best of the performer! It's an acknowledgement of the achievement and contribution. Salary is one of the ways; other ways are position, power, recognition, respect, etc.
3. Keeping minimum classes, Just 3 categories of increments? 6, 8 and 10% to B, A and A+ guys and pink slips to C! How to bucket employees in these 3? No alternative but appraise those!
4. Communism – Fix the upper bar for the top salary; Offer jobs to more employees! It is not motivating for the talented and contributing employee! How many real talented guys within an organisation, who are indispensable?

5. Socialism – Equal hike for all, has failed due to non-motivating and non-differentiating aspects! Will lead to complacency in the system. I guess this might work considering the huge supply.
6. Make it Dynamic, everyday – Each individual to mark a day, Red, Amber and Green; how was a day spent! Enter the notes, just 1-2 statements for a day, Your mood, based on experience of a day, how good and bad you did, how good and bad the opportunity existed on a day, and you delivered, was that a happy point you discussed with colleague during a cup of tea or bad or pathetic point, etc; consolidate data of a year! (Or supervisor entering how was a performance of a day of subordinate. Has he delivered what was supposed to be?) Supervisor to guide how to mark RAG. It is said failures to be rewarded, so never disclose even marking Red could get you the reward! Seems practically difficult, and needs guts to accept such theory and practice!
7. Let market decides the salary. Let employee disclose and attend the interviews, whoever offers the highest to the role, will be matched to role and salary. If role does not exist, allowed to resign and let go grabbing the opportunity. Those who are happy will not attend the interview. This will bring an advantage of growth in a role as well. Issues could be, would everyone keep attending the interviews to check their market value? Yes. Would employee be mature to sum the total of (tangible salary and intangible benefits)?..probably yes! Intangible benefits like work life balance, opportunities, alignment to the merits, no discriminations, good people around, unique & simple policies, non-political environment, respect, recognition, etc. to be appropriately considered. Also education and spreading awareness needed if this method is adopted. Seems again practically difficult, and needs guts to accept such theory and practice! Theory is simple, let market forces decide! This is happening to some extent.
8. Employment : Every year millions of resources are graduating and getting ready. Most of the seniors having experience great than 14 years are equivalent and surely not worth of their salary. Can we (all industry leaders) put the upper cap for salary of seniors and that too at survival level, say 20 lacs max. Money thus saved should be budgeted for freshers to be employed. Opportunities to many instead of restricting to the heavy mass.

In short there is no simple, quicker, accurate, rational and most important scalable appraisal mechanism. No methods address the differentiating good and contributing employees correctly! So just live with some mechanism till some innovative master brain comes up with something widely acceptable idea and others follow. We have a challenge to address the issues.

Going forward, Innovative and efficient way will be implemented – Remove fat layer and have a flat structure! Will bring social unrest however fittest will survive! Be competitive and cost effective! It would be at the cost of social restlessness, however capitalists work ruthlessly, and just for profits!

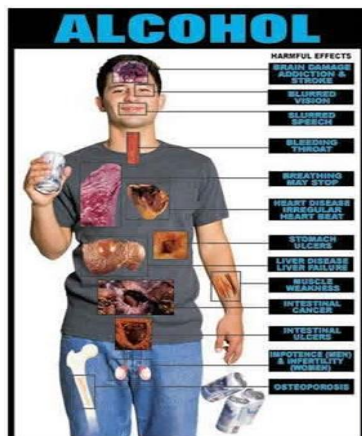
There is one more thought keep bothering me. For top positions salary is like 12- 20 million \$, etc. Wondering what these guys must be doing with so much money? Have heard about owners being philanthropist however not heard any salaried employee to be so!

1.3 Social

1.3.1 Stop bad habits and keep away

Most of the bad habits get developed due to peer pressure, excitement and curiosity. Main reason not remaining firm to the principles is the mental weakness.

1. Stop eating non-vegetarian food – There are so many serious reasons why one should not eat non-vegetarian food, the main reason is caring for your own health!
 - a. Unhealthy
 - b. Non- religious act
 - c. Costly
 - d. 24% of global warming due to gas emission
 - e. 760 million tons of grain fed to animals PA
 - f. 16 pounds of grain to produce 1 pound of beef
 - g. Animal products has harmful saturated fat
 - h. Animal disease transmission due to proximity or consumption
 - i. Cholesterol in non-vegetarian intake causes heart disease
 - j. Non-lean red meat increases risk of cancers of the lung, oesophagus, liver, and colon
 - k. Too much protein stresses liver & kidneys
 - l. Bacterial infection (Bird Flu , mad cow disease)
 - m. To produce 1 kg beef 12009Gal water is needed
2. Stop consuming alcoholic drinks – There is not a single body part is negatively affected due to consuming alcohol.



There are effects almost on every organ of the body

Brain damage	Stomach ulcers
Stoke	Irregular beat
Blurred vision	Muscle weakness
Slurred speech	Intestinal ulcers
Bleeding throat	Infertility
Breathing may stop	Liver failure
Heart disease	Osteoporosis
Liver disease-cirrhosis	Obesity – weight gain



Vomiting



Driving accidents



Loss of inhibitions



Headache



Hangover



Loss of control



Imbalance



Fighting



Swing - Loss of control

3. Stop smoking – Smoking causes strokes & heart disease, cancer of various body parts like larynx, oral cavity, lungs, bladder, pancreas, etc. It is cause of wasting your hard earned money. It adds to air pollution as well. It is absolutely disbelief that smoking reduces the stress.

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1.3.2 Extract of a book- Stop Complaining-Start thinking by Sadhu Vaswani

1. "Thank you" has a magical quality. There is a music, melody, sunshine & warmth vitalizing power of gratitude.
2. Thank you to be uttered with genuine feeling
3. This word can change merely living to fine art of living, with joy and grace.
4. If only the prayer you said in your life "thank you", that would suffice
5. Thank you - The secret of successful relationships ...The praise is an investment in one's own happiness, The poorest human being has something to give which richest can not buy.
6. Offer thanks to God for every moment of your life – Gratefulness is the key to a happy life that we hold in our hands
7. Nobody is happy, nobody is satisfied, everyone wants to be something what he or she does not have, let us begin gratefulness for what we have
8. When you stop complaining & start thinking, you stop criticizing and start appreciating. Your life will be transformed. You will find living rich, graceful, meaningful worthwhile life which is filled with abundant & source of joy and peace to yourself & around you.
9. Complaining & criticizing can make life bitter & sour, being grateful makes us positive, happy & optimistic
10. There are two alternative choices. You can complain because roses have thorns or you can rejoice because thorns have roses!
11. Complaints stem from a sense of unhappiness and dissatisfaction with the life.
12. Complaining is not the best way to deal with life so why?
13. Try the attitude of gratitude
14. Gratitude is not only the greatest of virtues but a parent of all the others
15. Gratitude is a foundation of a peaceful life, a secure & stable mind; it is also a essence of spirituality.
16. Learning to express Gratitude – take pen & paper, list down which are points making him bad mood. Later ask for which he feels positive & gratitude. The list will be much more.
17. Gratitude is not an attitude to yourself, it should be a attitude to the life, an attitude which you show to others.
18. You must learn to give your best with or without appreciation. Don't let the quality of your work suffer, because others do not praise you.
19. You are wonderful, say it to friends, colleagues, co-workers, parent, spouse & children
20. Appreciative words are the greatest incentive for doing the good work
21. Making others feel good about themselves builds better relationships
22. Focus on what is right and not on what is wrong, let us enjoy what we have & not crib for what we do not have, appreciate people for what they have then focusing on their defects
23. When people tend to become negative, we need to offer those help & support to carry through, inspiration, incentive to cultivate faith and repose their trust.

24. Few people want only to be at receiving end of care, compassion, understanding, help, appreciation and sympathy. They should think of giving these to others.
25. Great lessons
- Learn to value people
 - Realise that no one is perfect
 - Look for merit & not defect
 - Take the lead in appreciation
 - We need one another
 - Give people what they deserve and a little more
 - Offer thanks to god, every moment of life
26. **Learn to value people** – Respect your fellow human beings, treat them fairly, disagree with them honestly, enjoy their friendship, explore your thoughts about one another candidly, work together for a common goal, and help one another to achieve it
27. Human resources are most underrated, undervalued & underutilized
28. If you do not value your people, you will lose them
29. There is a correlation between how you treat your people and company's financial results
30. People who are valued & appreciated, give their best, create an environment where they are made feel valued & appreciated
31. Praise helps people to reinstate their own self esteem
32. People's sense of self worth & dignity are high value assets
33. A respected, well treated employee is a satisfied employee who will work even harder to enhance the self respect & prove the worth to an appreciative employer.
34. Simple & cost effective techniques to boost morale of employees
- Express thank you through words, emails, call, notes
 - Encourage people to express their ideas and suggestions
 - Do share a light moment with them, crack joke, smile or laugh with them
 - Do send a birthday card on their birthday
 - Be sensitive to their needs
 - Understand their perspective
 - Encourage creativity & innovation through special awards
 - Put realistic expectations, remember each one has different potential
 - Do not exercise control over people or event, just offer them right guidance & direction
 - Praise deserving staff publicly & in meetings
35. Managerial skills – they are responsible not for productivity but for the happiness & emotional well beings and making work environment comfortable. He has responsibility of building career & future of the subordinates. Encourage them to contribute via ideas & suggestions.
36. The best brains & talent need to be nurtured in an environment that allows them to grow personally & professionally
37. **No one is perfect...**that's why pencils have erasers!
38. I am Nobody, Nobody is perfect therefore I am perfect!

39. The spirit of tolerance & acceptance are essential for happy life & peaceful mind. Expect the world we live in is far from perfect. We are not ourselves a paragon of perfection, so allow others as well not to be perfect.
40. When expecting to be perfect is a problem
- a. Obsessive concern over other mistakes
 - b. Setting excessively high standards for ourselves & others
 - c. Unreasonable doubts about others' ability to perform the tasks with excellence
 - d. An over emphasis on control and benchmark
41. Perfection & excellence is always a moving target!
42. Be fearless & pure, never waiver in your determination or dedication, give freely, be self-controlled, self motivated, sincere, truthful, loving, and full of desire to serve. Learn to be detached and take a joy in renunciation. Do not get angry or harm any living creature. Also be compassionate & gentle, show good will to all. Cultivate will, vigour, patience, purity & avoid malice & pride.
43. To accept people with their imperfections & weaknesses, continue to appreciate them, be compassionate & gentle, kind & loving and bear patience.
44. Look for the merits & not defects
45. We cannot have theories for everything, especially while getting along with the people. Each one of us is unique & different, and sensitive, and changing mood every now & then so relationships definitely cannot be programmed.
46. Society is formed out of families, community, institution and corporations
47. Have a growing sense of awareness, great deal of understanding, tolerance, sympathy, and mutual respect.
48. Every relationship is unique & special, needs to be nurtured with understanding & patience..parent, spouse, children, family, friends, neighbors, colleagues, superiors, subordinates, employer, employees, etc
49. The secret of successful relationships is found in understanding your own heart. Also secret of harmonious and peaceful life is to focus on people's merits & strengths, not on their weaknesses & defects.
50. Fault finding, constant criticism & magnifying the mistakes of others are poor & ineffective ways to change the world.
51. Learn to laugh with others, try a smile or a kind word
52. Tongue is very powerful instrument & can commit four grievous wrong – a. uttering false hood, b. scandal or gossip c. finding fault with others and d. excessive talk
53. Let us be generous with praise, appreciation and encouragement
54. Everybody has something good, let me learn that!
55. We have ingrained notions what is right-wrong, proper-improper and acceptable & not-acceptable
56. Unless we learn to accept people as they are, we will lose all possibility of finding happiness in our relationships. Approach people with love & understanding, you will find the same reflection.

57. See the good in others, utter kind words & loving thoughts about them. This will have healing effect on them and you. Do not criticize or find faults with others, you keep growing & your mind will be peaceful.
58. Take the lead in appreciation – We are only be said to be alive in those moments when our hearts are conscious of our treasures.....Thornton Wilder
59. Human relationships thrive on caring, sharing and mutual appreciation. We rely on our loved ones, our friends and those closest to us for moral support and encouragement.
60. I shall pass through this world but once. Any good that I can do, or any kindness that I can show to any human being, let me do it now. Let me not neglect it, for I shall not pass this way again.
61. We feel happy if appreciated, and then why not make others happy?
62. When we send out warmth, love and appreciation, it comes back to us
63. Take a pause, reflect & count the blessings offered by life, we will realize how much there to appreciate in our own life. Do not ignore or neglect!
64. Appreciate nature, blue sky above you, green grass at your feet, magnificent hills, vast seas, life giving rivers, beautiful gardens & amazing people & animal kind!
65. We are kind, courteous, polite to strangers but rude to parent, spouse & kids!
66. Take time to live since world, nature have so much to give!
67. We should not lack in quality of appreciation & hence take a lead in appreciating others.
- 68.** We need one another- No one can whistle a symphony, it takes a whole orchestra to play it!
69. We fail to give credit to others when it is due, reluctant to acknowledge the role others have played in our success, we feel we alone are responsible for our achievements.
70. There is a necessity of interdependence & togetherness
71. We achieve our true potential in a peaceful, stable and secured society allowing us to flourish at our best
72. Life offers us too many opportunities for us to evolve emotionally & intellectually
73. We each of us can contribute our own special & unique efforts to make life more meaningful & beautiful. We should have courage to weather any storms.
74. God chooses his own people for each task. Vast & panoramic drama of life, our role would be meaningless if it were not for the parts played by others.
75. Give people what they deserve and a little more – There is no happiness in having or in getting, but only in giving.
76. Let us treat people as we would like to be treated by them
77. CEO of a fortune 500 company tells how you treat other CEO is not important to me, as how treat waiters in restaurants & cleaners and assistants in the office
78. A person who is nice to you but rude to waiter or others is not a nice person
79. Energy follows thoughts, we are what we think
80. If you want to be a winner then choose to be positive
81. A positive man, a man of contentment is known by his attitude to the things happening around .
82. Attitude of acceptance with gratitude is the secret of true contentment. And a man with contentment is always at peace with himself and the world. It is a subtle law, which puts you on the path of self-growth. Acceptance turns despair into faith, strife into harmony, chaos into order, and confusion into clear understanding. It restores the peace in our heart and dream for future.

1.4 Religion-ListingSins-GoodDeeds



Avoid 18 sins to live happy & peaceful life	
1. Killing animals, violence	10. Attachment
2. Cheating & Telling lie	11. Hatred
3. Theft	12. Quarrel
4. Adultery	13. Slur
5. Possession	14. Backbite
6. Anger	15. Blaming someone
7. Ego	16. Contradiction
8. Hypocrite	17. Manipulate
9. Greediness	18. Faith in bad items

Good deeds to live happy & peaceful life	
1. Donate / offer food	5. Wish to do well
2. Offer water to human beings, animals and birds	6. Speak nice and good
3. Offer shelter	7. Help to needy
4. Offer clothes	8. Be polite, give up ego

1.4..1 Monk lecture-5Aug2012

Capturing the thoughts shared by Jain Monk dated 5th Aug 2012

1. Personality

- सुपारी- Nut – hard outside & inside
- नारळ – Coconut – hard outside but soft inside
- बोर – Soft outside but hard inside

- d. किसमीस - Grapes - Soft outside as well as inside
- 2. "this is mine" attitude , Close attachment & belonging bother human being, finally everything would remain here when one dies.
- 3. Keep cool & calm. Wrong judgment could be possible in excitement, so keep calm.
- 4. King Ravan could do following
 - a. He could have brought fragrance in gold
 - b. Fire without smoke
 - c. Ladder from earth to heaven
 - d. Road within ocean
- 5. Teaching
 - a. Do not make decision while you are angry
 - b. Consult elder people if you are going to do wrongful deed
 - c. Do not postpone good assignment on tomorrow, do it now.

1.4..2 Discussion_Monk-2

Dated 14 Aug 2016

Listening to speech of Jain monk (Shamaji m.s. at Amalner)

Sub - Anger

- 1. To make a curd you need boiled milk however can use only if allowed it to cool. Similarly you need to keep head cool.
- 2. Life is similar to a Tennis match –
 - a. Service well
 - b. Reply well
 - c. Play cool and
 - d. Start with a prayer
- 3. We have an international illness and everyone is suffering rich, poor, child, old man, student, teacher, spouse, in-laws, parents, employee, employer, etc and that is "anger"
- 4. Few examples of anger
 - a. Communication between Son-in-law and mother –in-law , wanting to take his wife back. Issue was pity, on the same day or next day! Son-in-law saying I will not see her face if not sent her today, whereas mother –in-law says, her son-in-law does not exist for her! Son-in-law does a suicide, daughter becomes widow forever!
 - b. A son was trying to clean a costly car and let house flies fly using stick. Father misunderstands and thought he is damaging his costly car, and hits him with the stick. Son loses his hands, gets into coma. After treatment asks him how would he eat, or play with the friends, or go to school. Finally does the suicide.
- 5. There are two types of wife.
 - a. First waits in the morning when earliest would her husband starts for the office?
 - b. And second type of wife waits evening when would her husband return from the office earliest? Which type of wife do you have?

6. Customer asks for “istri”. A owner of shop has a habit of pronunciation adding “e” like “eschool” instead of school. Stri means woman. His wife was fighting at shop with him. He says take her away. Customer said, not this, but he needs “cloth wali” (to be used for cloth). Shop Owner says she has cloth. Customer says not this, but which has a “current”. Shop owner says this also gives “current” of 440 V.
7. Are you like heater or cooler?
8. Elders can not communicate well; children do not know to have patience!
9. Do you want to be like match-stick? Which burns self and other as well!
10. Questions for men
 - a. Tea or you...which get hot soon?
 - b. Tea or you – which get cooler soon?
 - c. Please decide on answer, who is better. Tea or you?
11. 4 types of anger
 - a. Like ice cream (lasts for few minutes)
 - b. Like vegetable (lasts for few hours)
 - c. Like Murraba (made of raw mango) (lasts for months to year)
 - d. Like a building (which is permanent) (lasts for years)
12. Few people say they get anger but just for 2 minutes. But that is equally damaging.
 - a. Earth quake is for 3-10 seconds, makes a huge damage & losses.
 - b. Few seconds of sleep while driving can be responsible for an accident
 - c. 5 minutes of storm can make a city dirty
13. 4 T – One needs to avoid
 - a. getting angry (Temperature),
 - b. Watching too much TV
 - c. Keep Talking and
 - d. Keep saying all the time “Tasty”
14. Suggested to try for 1 day, 3 days, 8 days, 11 days , 30 days, a year **to avoid anger**, keep cool, be mature

1.4..3 Observations about monks and social leaders

You must be one of the observers in society about various activities executed by the monks. You may be one of the direct executives or participants of such activities. Just check if you are one of those and think what is right and wrong? Suggest you to take a stand on the point which you feel strongly correct and stop if you feel what is happening is wrong.

Background -

1. Monks are supposed to be
 1. Deeply studying the principles of religion and sharing with the followers. The both the cases are seen rarely. Also followers do not demand such guidance, putting the questions.
 2. Involved in deep worship of god at various time slots like early morning & evening. Most of those are not seen doing so.
 3. Following path & guidelines laid by the God

Monks to guide on following 20 types of sins & help people to improve personal behavior

1. Non-violence	11. Not to hatred
2. Not to cheat & tell lie	12. Not to quarrel
3. Not to theft	13. Not to slur
4. Not to adultery	14. Not to backbite
5. Not to be possessive	15. Not to blame someone
6. Not to be angry	16. Not to contradict unnecessary
7. Not to be egoistic, but to be polite	17. Not to manipulate
8. Not to be hypocrite	18. Not to believe in unlike faith
9. Not to be greedy	19. Not to drink alcohol, Not to smoke
10. Not to be deeply attached	20. Not to eat non-vegetarian food

1.4..4 Savatsari-lecture

Blog by Earthsoft Foundation of Guidance on eve of Savatsari, festival of Jains

Dated – 22nd August 2012

In Jainism seeking forgiveness is the ideal process in human kind. If you have hurt someone knowingly or unknowingly by way of wrongful deeds, actions, decisions, bad written or spoken words or thoughts, it is expected to seek forgiveness and start a clean slate without holding grudges.

Jainism believes that there are 8.4 millions kinds of living creatures. Seeking forgiveness is not just among human kind but also entire living creature of 8.4 million types.

All major religious traditions carry basically the same message that is love, compassion and forgiveness. The important thing is they should be part of our daily lives. Also this should not just become a part of routine. One should sincerely try not to hurt anyone again. Also forgiveness is a character of braveness. Do not hold the grudges. Life is too short to love!

Violence is not just killing animals, but also hurting someone by way of actions or words! That is the reason Lord Mahavir & Jainism have promoted principle of non-violence. Mahatma Gandhi has followed rigorously the same while struggling for independent movement of India.

One should not be angry, or shout at other. It hurts to the person who is angry or shouting equally. Also what is guarantee that person in question would not repeat the similar mistake again? And the point which can be convinced or taught by way of communication, why to hit & be angry?

One person “A” spitted on other person “B”. Other guy naturally got angry & took the revolver to kill. Immediately wife of person “B” took the handkerchief & cleaned and said, the point which can be corrected using handkerchief, why to take out revolver and shoot? Off-course you can imagine chain of nuisance to be faced if person “B” fires at “A” and “A” dies! There are many simple means to correct your mistakes!

Moral of story is keep cool, think twice before taking action in anger. It would surely hurt you more!

A husband & wife gift a diary to each other on the day of marriage. They decide to write mistakes of spouse for a year. After year when they exchange the diary to understand what individual made mistake, they found blank pages. Not surprised, they discussed. They both have maintained diary for themselves to introspect & make a note of their own mistakes but not of spouse. That is maturity, understanding & respect! It is important to stand in front of mirror & honestly introspect.

Acknowledgement is the first step towards improvement!

1.4..5 Thought shared by monk-25 Dec

Pilot has to assure three points while flying airplane

Clean sky, Straightness (no disturbance), and Broadness of the sky!

Similarly human being should maintain these three points while living – clean mind, straightforness (simplicity) and broad heart! How can mind/ soul remains clean during the time of struggle of survival?

There is a dust of nervousness around! How do one rise in the life? **One has to learn ignoring small things and learn to forget & forgive!**

Children while playing using stones do fight over ownership of those however they throw the stones , forget about ownership issue and their fight once mom calls them for lunch! They think simpler way than grown up guys. What we learn is

- **Not to hold the grudges!**
- **Do not spoil anyone's life**
- **Do not shout / disturb anyone!**
- **Do not get disturbed by anyone!**

You might have body of age 55 but let your mind remain in childhood (simple, honest & non-manipulative)

Phase of Life is like mango, when small it remains bitter, when it grows further becomes sour and later becomes sweet. At least try to be like mango. You might be bitter & sour during your early age however during old age, try to be sweet!

Whenever someone gets angry, maturity level reduces at that point and one tends to do non-sensible things. Do not decide or act when you are angry! Try to change our mentality. Give up ego else fire keeps on spreading!

1.5.1 Social Networking Content

Few of following thoughts have not been penned down himself; Author is just a compiler

Courtsy: Unknown authors who penned such beautiful thoughts

Believes	<ul style="list-style-type: none">• Acknowledgement is the first step towards improvements• Rational has to get followed, Everyone is rational• You get what you deserve, money follows, it has to follow.
Behavior	Wonderful technique for articulating communication in difficult situation - BFIR - Behavior - Feeling - Impact - Request Speak about behavior which you did not like, convey feeling and impact, and then request for correction going forward! Suspect your own judgement always, recheck..assumption you made might be wrong!
	#Irritation - u call a guy, its engaged or u get no reply, a guy did not call u back again... Highly irritating particularly if u worked with Japanese people..(..When would Indians learn good habits, disciplined life style, common behavior ways? People blame to us & advise to learn meditation to have better patience!
	The value of person depends upon skills attained, money earned, assets build, good deeds executed, relations maintained, love spread, behavior exhibited!

	Dedicated to all the SHAH's S =Smart H =Honest A =Adjustable H =Hard worker 'No effect No defect SHAH is perfect...Proud to be SHAH....Enjoy HOTTY Sunday....
Education	Why educate? To gain knowledge , Comfort, Confidence, dignity and hope...Narayana Murthy of Infosys
	Education aims following: - impart the skills and capacities to people - generate and promote the new knowledge - promote social equity and cohesion - promote the development of culture and values, and the humanities; - inculcate the desire and ability to learn throughout life; - enhance critical and creative thinking; - promote acceptance and tolerance of difference and diversity; - develop analysis of conflicting information Courtesy - World Economic Forum
	Congratulations for all students passing SSC with wonderful marks! Life is a journey, this is just a first step..excel in the life! Aim high, you can do wonders! Dream big, work hard, stay focused, and surround yourself with good people... Be the rising star & give your best!
Earthsoft	Victor Hugo - No power on earth can stop an idea whose time has come..Earthsoft Foundation of Guidance, as an NGO for students & professionals for education & career guidance and soft skill enhancement is an idea which will enjoy a growth in coming decade!
Career	Career goals start with big dreams and vision Look at the past seeking clues for the future When were you felt to be successful and why? Which attributes helped you to be successful? Decide which opportunities you want to pursue!
	Treat each day of your career like it was your first day working with huge enthusiasm, energy, hungry to contribute & learn, and you will keep winning.
	Tips for career management Acknowledgement is the first step toward improvement! Be the rising star & give your best! Dare to dream big & act to achieve Think not of yourself as the architect of your career but as a sculptor - Forbes Every journey however long starts with a single step The future you see is the future you get, be visionary!...all d best!

	Life of individual can be much better if one Has sought career guidance & took right decisions at critical mile stones Exhibiting & utilising soft skills and Has avoided mistakes in past if any
	Decide yr career? 9 P -> Potential, Personality, Profile, Passion, Purpose, Path, Plan, Perseverance, Principle!
	Take the responsibility of your career, Let your career does take a shape on its own..u need to be incharge!
	Work your hardest. Think your smartest. Dream your biggest. Be your greatest. Love you fullest. Smile your brightest! Have a nice day..a start of a week ahead!
	Tip for #career management - Goals should be SMART S - Specific M - Measurable A - Achievable R - Realistic T – Timed
	1. Know what you want 2. Never give up 3. Believe in yourself 4. Never stop learning 5. Do what you love 6. Avoid conditional happiness...hain..I follow all these!
What I am	I am lucky being around in the era of Devanand, Vijayanand, Amitabh, Rajesh Khanna, Madhubala, Sunil Gavaskar, Sachin Tendulkar, Virat, Lata mangeshkar, Kishorda, SD Burman, Sister Shivani, Abdul Kalam, Bill Gates, Narayan Murthy, Indira Gandhi, Atalji Vajpayee and Manmohan Singh and NaMo...! Miss seeing Bapu...
	Develop a strong believe that "no one can negotiate wrongful deals with me!"
	At 50, I am at 3rd stage of life...enjoying. It is recommended to pass through four stages during their lifetime: Brahmacharya-ashrama: the life of a student Gruhasth-ashrama: family life Vanaprasth-ashrama: family and social services Sanyast-ashrama: life as a monk; a period of renunciation
	I do not believe astrology, numerology, palmology though part if software development based in these.
	Long 35 years of hard work, sacrifice.. Remembering energy, excitement and trust in leaders by a common worker! No selfish attitude, no one was power hungry!
	I'm not 50..... I'm 18 with 32 years of experience !:)
	Your departure from the world would not make much difference! Keep introspecting, why? Would it or not? Who will cry? Whose work will get stuck up? who will suffer?

	who would remember?
Religion	<p>Extract of lecture delivered by Jain monk Shri.Praveen Rushiji at Adinath Society</p> <ol style="list-style-type: none"> 1. Be selffish, why to do things which are not useful and for which there is no utilities like wasting meal, water, electricity, drinking alcohol, smoking! 2. Be a boss, do not work like a donkey. Boss never gives excuses! Boss never complaints!
	<p>Late realisation : Jainism preaches do and don't for micro level activities! Wondering if it allows people to build a strong foundation of goodness at Macro level and then take a second phase!</p> <p>e.g. not eating fruit using fork, its a violence (micro)! What if someone kills insects, animals, even human beings (macro)! #violence</p>
Personality	IQ with EQ and CQ (compassion quotient) set your path for the life!
	<p>Take Life Easy</p> <p>Life is "Exp. + Exp. + Exp."</p> <p>Yesterday was Experience.</p> <p>Today is Experiment.</p> <p>Tomorrow is Expectation.</p> <p>So, use your Experience in your Experiment to achieve your Expectations</p>
	<p>LIKABLE PEOPLE:</p> <ul style="list-style-type: none"> •Ask for nothing •Listen with Interest •Rarely complain •Inspire others •Are humble •Are kind •Teach •Give
	<p>Thoughts</p> <p>Only human being can communicate meaningful and effectively, its a god gift!</p> <p>Look at what all you have, good people around, good rites, education, money..what else you want!</p> <p>Learn to be happy...</p> <p>Do not take pressure, listen to your heart. Do not just say yes and do not do..its not correct</p>
	<p>One hundred years from now it will not matter what kind of a car I drove, what kind of a house I lived in, how much I had in the bank account, or what my clothes looked like.But the world will be a better place because I was important in the life of a child.</p> <ol style="list-style-type: none"> 1. No matter how beautiful and handsome you are, just remember Baboon and Gorillas also attract tourists. <p>***Stop Boasting.</p> <ol style="list-style-type: none"> 2. No matter how big and strong you are, you will not carry yourself to your Grave.

	<p>***Be Humble!</p> <p>3. No matter how tall you are, you can never see tomorrow.</p> <p>***Be Patient!</p> <p>4. No matter how Light Skinned you are, you will always need light in Darkness.</p> <p>***Take Caution!</p> <p>5. No matter how Rich and many Cars you have, you will always walk to Bed.</p> <p>***Be Contented!</p> <p>My wish is simplifying other people's lives, my passion is simplifying my own!</p>
	<p>The value of person depends upon</p> <p>Skills attained</p> <p>Knowledge acquired</p> <p>Money earned</p> <p>Assets build</p> <p>Good deeds executed</p> <p>Relations maintained</p> <p>Love spread and</p> <p>Behavior exhibited!</p>
	<p>Which all attributes do we have? Personality means inspiration, motivation, vigor, vitality, strength, wisdom, power, tenacity, will, determination, dedication, perseverance, persistence, attitude, optimism, energy, courage!</p>
	<p>Be strong. Be proud. Lead by example. Stand up for yourself. Help those in need. Compliment more. Praise more. Love more. Give back more</p>
	<p>Dearest Darling Friends,</p> <p>Dont argue, discuss.</p> <p>Dont fight, resolve.</p> <p>Dont give up, go on.</p> <p>Dont possess, release.</p> <p>Dont fight, connect.</p> <p>Dont brag, DO.</p> <p>Dont do, do more.</p> <p>Dont be weak, be strong.</p> <p>Dont believe in luck, create it.</p> <p>Dont laze, move.</p> <p>Dont harbor doubts, harbor clarity.</p> <p>Dont judge, understand.</p> <p>Dont live dead, live alive.</p> <p>Dont despair, repair.</p> <p>Dont be lonely, BE.</p> <p>Dont lose, learn.</p> <p>Dont hate, forgive.</p> <p>Dont fret, solve.</p>

	Dont crowd, stand out
	Small town people have 'dreams'. Big city people have 'targets'. Again looks amazing!!!!
	When I was a kid, I admired people good in sports. When I grew up , I admired people who were intelligent. Now, I admire kind people.
Vegetarian	Disadvantages of Non-Veg food 24% of global warming due to gas emission 760 million tons of grain fed to animals PA 16 pounds of grain to produce 1 pound of beef Animal products has harmful saturated fat Animal disease transmission due to proximity or consumption Cholesterol in non-veg causes heart disease Non-lean red meat increases risk of cancers of the lung, oesophagus, liver, and colon Too much protein stress liver & kidneys Bacterial infection (Bird Flu , mad cow disease)
	A healthy vegetarian diet promotes Good health and long life Energy for the young and old Improved immune system Better endurance and athletic performance Weight control, healthy life Calm and clarity for the mind, High IQ Mild and peaceful temperament
	Why to avoid meat.. The proximity of animals in animal farming leads to an increased rate of disease transmission Meat causes a transmission of diseases from animals to humans Animal products, like red meat has harmful saturated fat Cholesterol in animal foods causes heart disease Non-lean red meat, associated with increased risk of cancers of the lung, oesophagus, liver, and colon
Environment	Temperature touching 44 deg across India. Current generation has to gift wonderful weather to next, that's it! Else they will make all statements in past tense. 1. There used to be lot of peacocks in the farm, where you see residential buildings 2. There used to be a mango trees and garden where you are now seeing marriage & recreation hall. 3. There was a huge forest where you are seeing IT Park... Save environment, save trees and forest, conserve water! Let us make mother earth happy.
	What we have to give to next generations? Assets? Education? Environment?

	Experiences (so knowledge)..reserves of the resources Like minerals and petroleum products? Can we utilise resources effectively? And reduce their usage using technologies? Just 2-3 guys travel for lunch /dinner or party or tourist or attending concert few hundred kilometers consuming petrol/diesel, is it correct? Think about it! Good to minimise as much!
	Do not burn garbage, stop if someone does so! Avoid air & water pollution Avoid using plastic/polyethylene Save petrol & diesel & dollars Save water, Save paper, Save trees Save environment, save mother earth!
	What we have to give to next generations? Assets? Education? Environment? Experiences (so knowledge)..reserves of the resources Like minerals and petroleum products? Can we utilise resources effectively? And reduce their usage using technologies? Just 2-3 guys travel for lunch /dinner or party or tourist or attending concert few hundred kilometers consuming petrol/diesel, is it correct? Think about it! Good to minimise as much!
Success	Success might make you rich! Fun does make you happy! Exercise does make you healthy! Which one do you choose?
	Success is walking from failure to failure with no loss of enthusiasm -- Winston Churchill (or even failure to success, success to success or success to failure so any change of status)
	Never think you are nothing, and also don't think you are everything! But think you are something and you can achieve anything infinity!
	What is Success? *At the age of 4 years ... * *Success is.....*That you do not urinate in your pants, *At the age of 8 years ... * *Success is.....*To know the way back home. *At the age of 12 years, * *success is.....*To have friends. *At the age of 18 years, * *success is.....*To get a driver's license. *At the age of 23 years, * *success is.....*To graduate from a university. *At the age of 25 years, * *success is.....*To get a job *At the age of 30 years, * *success is.....*To be a family Man. *At the age of 35 years, * *success is.....*To make money. *At the age of 45 years, * *success is.....*To maintain the appearance of a young man. *At the age of 50 years, * *success is.....*To provide good education for your children. *At the age of 55 years, * *success is...*To still be able to perform your duties well. *At the age of 60 years, * *success.....*To still be able to keep driving license

	<p>*At the age of 65 years,* *success is.....*To live without disease.</p> <p>*At the age of 70 years,* *success is.....*To not be a burden on any one.</p> <p>*At the age of 75 years,* *success is.....*To have old friends.</p> <p>*At the age of 80 years,* *success is.....*To know the way back home.</p> <p>*At the age of 85 years,* *success is.....*That not to urinate in your pants again.</p> <p>Life is a cycle!!!!</p>
	<p>Success means</p> <p>Timely closure of clear vision</p> <p>Deriving expected quality</p> <p>Integrating various events</p> <p>With associated people</p> <p>Following highest ethical values</p> <p>Impacting lives of living being positively!</p>
	"#Success is walking from failure to failure with no loss of enthusiasm." - Winston Churchill #Quotes
	"Successful people do what unsuccessful people are not willing to do. Don't wish it were easier; wish you were better." Jim Rohn
	Success is the sum of small efforts, repeated day in and day out - Robert Collier
	<p>7 Traits of Incredibly Successful Entrepreneurs</p> <p>Abounding Curiosity</p> <p>Bursting with Creativity</p> <p>Clarity of Vision</p> <p>Ability to Communicate</p> <p>Leadership Acumen</p> <p>Loving Risk and Taking Action</p> <p>Tenacious Beyond Belief</p> <p>.....what did I miss then?:-)</p>
	<p>Ambition is the path to success. Persistence is the vehicle you arrive in; hard work is the steering, sincerity is the accelerator, attitude could be brake so use as appropriate!</p> <p>Keep driving!</p>
	Success is not final, failure is not fatal: it is the courage to continue that counts!
	Shakespeare - Three tips to be successful ..know more than others, work more than others, expect less than others..hmm..little correction..keep on expecting more than others with all patience!:-)
	<p>Successful people:</p> <ol style="list-style-type: none"> 1 wake up early 2 talk less 3 stay laser focused 4 don't waste time 5 live healthy

	6 ignore nonsense
	Success- To live passionately but with peaceful mind (contented, mature), with satisfaction & happiness derived from every assignment!
	<p>$Q \times X \times S = \text{Success}$</p> <p>The QXS philosophy declares that the success is the product of Q, X, and S.</p> <p>Q is the level of quality present in an individual or in an organization in a given situation and is measured in absolute terms.</p> <p>X stands for the level of eXcellence and is the sum total of inherent attributes like attitudes, values, motivations, dreams, perceptions, culture, etc. and S is the level of systems in an organization.</p>
	<p>Build on every success</p> <p>Learn from your mistakes</p> <p>Take time to relax and reduce stress!...</p>
	<p>There is only one success - to be able to spend your life in your own way. - Christopher Morley</p> <p>How many of us do realise this? At what age do we realise?</p> <p>What is cost & benefits of following above? Its interesting!</p>
	Success is not only defined by you but also determined by you! Enjoy the Intoxication of success-:)
	You are successful the moment you start moving toward a worthwhile goal..
	Success is liking yourself, liking what you do, and liking how you do it.
	"Success is the sum of small efforts, repeated day in and day out." Robert Collier
	<p>Without the dark, we'd never see the stars....</p> <p>Without hard work , difficult to taste success!</p>
	<p>Success is a measure as decided by others. Satisfaction is a measure as decided by you.</p> <p>I have three Life Transforming questions for you:</p> <ul style="list-style-type: none"> • What do you really want? • Why do you want that? • Why don't you already have what you want?
	<p>"Life begins at the end of your comfort zone." –Neale Donald Walsch</p> <p>That's how I have been living :)</p>
	Build bridges for success...do not burn those after crossing! Ego & selfishness break the relationships built over the years!
	Without a leader : vision is lost; decisions are delayed, agendas are multiplied, conflicts are extended, morale is low, production is reduced & success is difficult!!
	<p>Successful performance</p> <p>SCORE</p> <p>Strategy</p> <p>Clear Roles and Responsibility</p> <p>Open Communication</p>

	Rapid Response Effective Leadership
	Successful people are not gifted; they just work hard, then succeed on purpose. - G.K. Nielson..
	Various books Way to success, good to great, Be successful, stay hungry & stay foolish, I hv a dream.....No books teach to salute a boss & be successful! #reality of d life!
	If A is a success in life, then A equals x plus y plus z. Work is x; y is play; and z is keeping your mouth shut. -Albert Einstein... hmmm few ppl trying to prove him wrong-:)
	Thoughts Make You Wealthy. Wealth and success start with what you choose to think and talk about most of the day.
	Two options: fail by existing #rules, or succeed by changing! I did later!
	Compete with yourself, do the best and keep improving on your best
	4 attributes are important - Simplicity, Courage, seriousness and politeness!
Spiritual	Self destruction...There are six gates to self destruction - Lust, ego, hatred, anger, fear and greed!
	Manage your stress or it will manage you 1. Manage your time better 2. Manage you coping skills 3. Manage your lifestyle 4. Manage your social support 5. Manage your thinking Make the choice to get your life back on track!
	Happy moments: Praise God Difficult moments: Seek God Quiet moments: Worship God Difficult moments: Trust God Every moment: Thank God!
	<ul style="list-style-type: none"> • Not to hold the grudges! • Do not spoil anyone's life • Do not shout / disturb anyone! • Do not get disturbed by anyone! <p>You might have body of age 55 but let your mind remain in childhood (simple, honest & non-manipulative)</p> <p>Phase of Life is like mango, when small it remains bitter, when it grows further becomes sour and later becomes sweet. At least try to be like mango. You might be bitter & sour during your early age however during old age, try to be sweet!</p> <p>Whenever someone gets angry, maturity level reduces at that point and one tends to do non-sensible things. Do not decide or act when you are angry!</p>

	Try to change our mentality. Give up ego else fire keeps on spreading!
Happiness	We feel happy if appreciated, then why not make others happy?...That too at no cost!
	Every sinner has a future...Every saint has a past! Live every moment of present & be happy!
	Two concepts for a truly happy life: 1. Use things, not people 2. Love people, not things..!!
	Sharing lifetime lessons learnt. Try these & I can guarantee your life will be less miserable, more piece and happy! You will start enjoying it.. 1. never try to straighten the dog's tail..accept people as they are. Guide if requested.. 2. Do not hit your head against wall..never expect people to change, its difficult. People change probably only after self-experiences.. 3. ask to yourself "would you remember this event?" This will give teach you how much importance to be given to any event. Take it lightly or try to ignore if event is not seriously affecting your close ones! Free from B.P., Diabetes and heart attack!
	Happy are those who are free from: hatred, disease, desire and worry! happiness - Enjoying, showing, or marked by pleasure, satisfaction, or joy!
	10 key points to happiness 1) Be aware of your body 2) Live in the present moment 3) Embrace silence & meditate 4) Relinquish your need for external approval. 5) Get rid of your toxic emotions 6) Have complete knowledge of yourself 7) Don't judge others and don't judge yourself 8) Remove toxins from your life; do not held grudges 9) Replace fear-based thinking with love-based thinking 10) Witness your awareness
	Enjoy the little things, for one day you may look back and realise they were the big things. - Robert Brault
Social	Situation within society, challenges for social leaders and monks Positive : 1. Educational awareness increasing, many students opting for post graduation study, or admissions at the best of the institutes, dreams to do something unique 2. Income has gone up, also higher income families rising in number 3. Religious awareness increasing, so many Diksha around 4. Awareness for vegetarian food increasing, usage of media to penetrate good preaching increasing 5. Girls education rising, discrimination is reducing

	<p>6. Technology based businesses being acknowledged and on rise</p> <p>7. Donation for social causes increasing so as donors</p> <p>Negative</p> <p>1. Breaking of relationships before marriage post engagement</p> <p>2. Divorce % rising</p> <p>3. Alcohol, non-vegetarian food, Tobacco intake also rising (Chairman of a Temple does everything)!</p> <p>4. High profile prostitution rising</p> <p>5. More need of old-age home, due to generation gap & freedom/privacy needed, families do not want their parent to stay with them</p> <p>6. Unproductive expenses increasing like chaturmas, diksha, etc</p> <p>Did I miss any?</p>
	<p>Learning :</p> <p>Do not try to change anyone</p> <p>Everyone brings inherent strengths</p> <p>Know how to work with a person Understand likely mistakes one can make or possibly gap one can leave And guide to avoid those</p> <p>Mentoring helps</p>
Mother	<p>Mother</p> <p>Happy mother's day!</p> <p>A person who has beautiful heart, clean brain, loving, caring and giving throughout life!</p> <p>So much caring...who did not allow me to learn swimming and cycling thinking I might get hurt!</p> <p>Allowed to depart to Pune from my town Shirpur for education to build career & life when she would be restless & miserable if I am not seen around at expected time!</p> <p>Thank you Mom..</p> <p>Your arms were always open when I needed a hug.</p> <p>Your heart understood when I needed a friend.</p> <p>Your gentle eyes were stern when I needed a lesson.</p> <p>Your strength and love has guided me and gave me wings to fly.!</p>
	<p>Life and relationship : might resemble with your life, so learn the lessons and improve, intention is not to harm or make allegations! #Natsamrat</p> <p>A mother of many, window, husband left assets and property however no liquid cash, property captured by sons, daughter-in-laws not ready to keep her at home, do not treat well, where should she go? Has requested to put in old-age home! Do we have any only for Jains/Vegetarians?</p> <p>A son..mother helped to educate compromising luxury of her life, post graduated from USA, got married and enjoying life! Now almost a year, not even a simple phone call enquiring about food, health or whatever!</p>
	Thank you Mom..

	<p>Your arms were always open when I needed a hug.</p> <p>Your heart understood when I needed a friend.</p> <p>Your gentle eyes were stern when I needed a lesson.</p> <p>Your strength and love has guided me and gave me wings to fly.!</p>
	<p>Mother's day remembering style of my mother -</p> <p>I must be at home from school without delay of even 5 minutes.</p> <p>I was not allowed for school outing, learning cycle or swimming, she feared I might get hurt.</p> <p>However I was allowed to leave home for higher study at College of Engineering, Pune just because that was good for my life, and had no better option!</p> <p>She lived life with dignity, complete sacrifice, and huge respect among all family members, stood like a rock support to all!</p> <p>Unconditional true love and caring!</p> <p>Had never seen my parent fighting on any point, that was the maturity & understanding! There was no point to prove, since they both were just a soul! Salute to her memories! Lot to remember, learn and apply corrections!</p>
Relationship	<p>A father,...got shocked! Family settled in USA. While on trip to India gets a call from wife that son studying 8th std, observed to be drug addict!</p> <p>Who is the most powerful and helpless creature on the earth!</p> <p>A driver took holiday for 3 days. Distance relative suffering from cancer and to be taken to Tata hospital, with deep passion to help and hope to see curing.</p> <p>An old age father dies, son is settled at overseas, neighbor informs to only a son. He is spiritually (?) motivated, suggests to perform final cremation without waiting for him, and would transfer the expenses using Internet banking (technology use!).</p>
	<p>HOW TO BUILD GREAT RELATIONSHIPS</p> <ul style="list-style-type: none"> •Give •Be honest •Be positive •Be authentic •Avoid gossip •Be respectful •Listen actively •Keep your word
Movies	<p>3 idiots teaches do what interest to do; Taare Jamin pe tells u not to pressurize kids & support them for their expertise..Films is a strong media influencing us! Which one influence u the most & why?</p>
Festivals	<p>Holi...burning grudges, anger, greed, jealousy!</p> <p>Good if we can avoid pollution, save environment and mother earth</p>
	<p>Happiness comes from living values that r dearest! Wishing you all a very happy & colorful holi, eliminating grudges & forgiving mistakes!</p>
	<p>It Is also known as 🌸'Vijaydashami' 🌸 Which Means VICTORY Over these 10 Binding</p>

	<p>Qualities.🙏🙏🙏</p> <p>Happy Dussehra To U & Ur Family</p>
	<p>Dasha Hara :a Sanskrit word which means removal of ten bad qualities within us.</p> <p>Kama vasana (Lust)</p> <p>Krodha (Anger)</p> <p>Moha (Attachment)</p> <p>Lobha (Greed)</p> <p>Mada (Over Pride)</p> <p>Matsara (Jealousy)</p> <p>Swartha (Selfishness)</p> <p>Anyaaaya (Injustice)</p> <p>Amanavta (Cruelty)</p> <p>Ahankara (Ego)</p> <p>It's also known as 'Vijaydashami' which means Vijaya over these ten bad qualities.</p> <p>Happy Dussehra in You and your family.</p>
	<p>If I can not help others; at least I should not harm them</p> <p>All major religious traditions carry basically the same message, that is love, compassion and forgiveness. The important thing is they should be part of our daily lives.</p> <p>Love and compassion are necessities, not luxuries. Without them, humanity cannot survive</p> <p>We take Few Seconds to hurt someone but sometimes we take years to say SORRY.</p> <p>I take this oppurtunity to say sorry to everyone whom I have hurt knowingly or unknowingly MICHHAMI DUKADAM TO ALL</p> <p>We are ordinary human beings. We make several mistakes & hurt many while living day-today life, knowingly or unknowingly! On the auspicious day of Paryushan Parva savatsari kindly forgive for the deeds or words which might hv hurt u or yr feelings. Will try not to repeat the same mistakes.</p> <p>Michhami Dukkaddam! - Rajendra Rakhecha</p> <p>Are we follower of Jainism, or preaching of Mahavir? Particularly when opportunity exists? Say when driver makes silly mistake, in society some member behaves crazy, colleague or subordinate does not deliver, in theatre someone gets out of control and create a nuisance.. What do you do or when family member is not aligned..how do you react? Keep cool, understand other side, don't react quickly, do not bark, don't express harshly, don't be angry! We kill mosquito as soon. It bites or around.</p> <p>Have compassion, help people, suggest right way, guide correctly if requested, etc. Just excluding onion-garlic from the meal will not make you Jain. Avoid arrogance and ego, be humble and polite!</p> <p>Love and compassion are necessities, not luxuries. Without them, humanity cannot survive</p> <p>We take Few Seconds to hurt someone but sometimes we take years to say SORRY.</p>

	<p>While requesting sincerely to forgive me for wrongful deeds, bad words, ugly behavior which have hurt you; I promise to avoid those in coming year!</p> <p>I am sorry! michami dukadam - khamatkhamana</p> <p>On this Big Day Of SAMVATSARI I have folded my hands for forgiveness.</p>
	<p>On the Auspicious Occasion of Gyan Panchami May God Grant You All,</p> <p>All Five types of Gyan (Knowledge)</p> <ol style="list-style-type: none"> 1. Mati Gyan (Knowledge through senses) 2. Shrut Gyan (Knowledge through listening/reading) 3. Aavadhi Gyan (Knowledge through Intuition) 4. Manaha-paryay Gyan(Knowledge of telepathy) 5. Kevala Gyan (Knowledge of Omniscience/Supreme) <p>Share Knowledge.</p>
God	<p>God has been kind to us considering not many accidents, I am convinced while on tour in Himachal Pradesh!</p>
	<p>I Pray to God to give You:-</p> <p>Shanti, Shakti, Sampati, Swarup, Saiyam, Saadgi, Safalta, Samridhi, Sanskar, Swaasth, Sanmaan, Saraswati, aur SNEH.</p>
	<p>Know how much God has been kind to u, can speak, listen, see, walk, think & do all, meet retarded underprivileged people! thank u to God</p>
Gandhi	<p>Business decision; ethical decision and spiritual decision need to be in sync!</p> <p>Business; ethics and spirituality to co-exist!</p> <p>What is face value?</p> <p>Do u act what u speak and what u think?</p> <p>Stretching brain....:)</p> <p>Remembering Gandhi!</p>
	<p>Gandhi by Arun Jain</p> <p>My Diary on Gandhi Jayanti - In all living forms, science has discovered Genes - which is encoding of repeating itself.</p> <p>Question - is there something in all living forms - 'I am Different'.</p>

	<p>My observation is that 'I am different' is not only characteristic of Humans but also in lowest form of living form - plants</p> <ol style="list-style-type: none"> 1. Each plant has different shapes of leaves. This differentiation is not required for producing food. 2. Few plants grows vertically and other grows horizontally. This differentiation is not required for survival. 3. Every flower produce a unique design of flower - from shape of sepals, petals or arrangement of sepals or petals, even colour patterns are unique. This differentiation is not required for reproduction. 4. The fruit produced by each plant is unique with different texture and taste. This differentiation is not required for anything except 'nature of giving'. <p>All the above 4 elements are not required for repetition or reproduction. Each plant or tree need not express so differently to reproduce themselves which is related to Gene theory.</p> <p>I want to know if anyone working on THEORY OF BEING DIFFERENT.</p>
	Great independent have 2 responsibilities, highest discipline& politeness!- M.K. Gandhi, let us remember a great hero of the nation!
	"First they ignore you, then they laugh at you, then they fight you, then you win." - Mahatma Gandhi
Quotes	<p>Its all about charging...Mobile, laptop, tablet, ...</p> <p>·</p> <p>·</p> <p>body, mind and soul! :)</p>
	Inflation is when you pay seventy rupee for the thirty rupee haircut you used to get for ten rupee when you had hair!
	You change for two reasons. Either you learn enough that you want to or you've been hurt enough that you have to
	<p>Just Loved these lines written by Sophia Loren (Actress)...</p> <p>"When I got enough confidence, the stage was gone..... When I was sure of Losing, I won..... When I needed People the most, they Left me..... When I learnt to dry my Tears, I found a shoulder to Cry on..... When I mastered the Skill of Hating, Someone started Loving me from the core of the Heart..... And, while waiting for Light for Hours when I fell asleep, the Sun came out..... That's LIFE!! No matter what you Plan, you never know what Life has Planned for you..... Success introduces you to the World..... But Failure introduces the World to you..... Always be Happy!! Often when we lose Hope and think this is the end... God smiles from above and says, "Relax Sweetheart; It's just a Bend, not the End..!"</p>
	<p>Closing day</p> <p>Tomorrow will be an</p> <p>Annual Account Closing Date</p>

	<p>Lets clear all our Misunderstandings Hurt, and Anger, Resentment, Guilt, and fears, Rejections, Failures, Envy, Misbehavior, Mistakes and all Negative Feelings Close these Accounts</p>
Leadership	A man who wants to lead the orchestra must turn his back on the crowd - Max Lucado
	Power can be threatening to others, and if not used consciously for good, it can make the leader blind to the problems it creates.
	Leadership tomorrow depends on how we educate our students today—especially in science, technology, engineering and math. (STEM)" — President Barack Obama, September 16, 2010
	<p>Visionary Leadership If you want one year of prosperity, grow grain, If you want ten years of prosperity, grow trees, If you want one hundred years of prosperity, grow people. - Confucius</p>
	<p>Leaders need: "people skills" – versatility, pyramid learning, feedback "character skills" – charisma, integrity, altruism "thinking skills" – problem-solving, fostering linkages, assisting in ,evolution and change "action skills" – decision-making, initiating activities nice one... Individual commitment to a group effort -- that is what makes a team work, a company work, a society work, a civilization work.!</p>
	<p>My Diary - Listening a starting point of Learning Yesterday I attended a program conducted by Mckinsey for senior leadership development. Learning was one of the most important trait was highlighted during the session. I am enclosing a quote from great educationist and thinker about learning here. "Learning is an action or a movement always in the present, without conformity to the past. Learning is not listening with one's knowledge. If you listen with knowledge, with what you have learned, then actually you are not listening; you are interpreting; you are comparing, judging, evaluating, conforming to a certain pattern that has</p>

	been established. The act of listening is entirely different; it is when you are listening with complete attention in which there is no sense of conformity to a pattern, no comparison, evaluation, or interpretation – you are listening”.
	In social life leader is servant, in corporate life servant is a leader!
	Leadership is the capacity to translate vision into reality. —Warren Bennis
	A great vision is: <ul style="list-style-type: none"> • Simple in its statement. • Concrete in its goals. • Broad in its scope. • Based on core values of the leader.
	Leadership is About Achieving Results Which are Beyond the Ordinary!
	If your actions inspire others to dream more, learn more, do more and become more, you are a leader.- John Quincy Adams
New year	NEW YEAR New ideas New goals New friends New dreams New blessings New adventures New possibilities New opportunities Happy New Year
	Year 2016 was a great year with joyful experiences and memory. Here by expressing gratitude and Sincerely thank you for the support. Clock will strike taking us in 2017! Please help to make every moment & movement right during 2017; What's coming in 2017..that depends on each individual.. equation Luck x efforts x dream has to yield..good if we can make the equation exponential $(a \times b)^n$! Keep checking if one bringing a positive change? There are two primary choices in life: to accept conditions as those exist, or accept the responsibility for changing ... resolution for 2017 : do not crib and own! Oh..2017 pl kill my selfishness, unnecessary aggressiveness, restlessness! Gift me with energy, speed of thinking, passion, dreams to be different to do different things, helping every needy & better executing style! Let me just friendly, focused & simplified diplomatic professional!:-) every person wants to comment/change other, can 2017 b different? Ppl to introspect, try to understand themselves & plan to self-improve, what say?
	Life is Best for those who want to Live it, Life is Difficult to those who want to Analyze it, Life is worst for those who want to Criticize it, Our Attitude Defines Life...

	<p>Past is Experience ! Present is Experiment ! Future is Expectation ! Use your Experience in your Experiment to achieve the expectation !!!!! For Making Happy new year!</p>
	<p>2017 is coming..but before 2016 ends, let me thank all the supporters & friends who made 2016 beautiful for me! I pray all of you be blessed with faithful year 2017 ahead.</p> <p>Fantastic Jan, Love-able Feb, Marvelous Mar, Foolish Apr, Enjoyable May, Successful Jun, Wonderful Jul, Independent Aug, Powerful Sep, Tastiest Oct, Beautiful Nov, Happiest Dec.. have a victorious year ahead :)</p>
	<p>New year fever!....:) New Year 2013 brings sparkles of joy, happiness, good health, prosperity and blessing to you & your near, dear and loved ones. God makes your each day glow with bright smiles! Wishing you a Very Happy New Year 2013..!</p>
People	<p>Clarity, simplicity, visionary, collaboration, leadership..salute and happy birthday! You are really Santa Claus...</p> <p>What a speech of Vajpayeeji!</p> <ol style="list-style-type: none"> 1. Sharing policies & thought process with trust, transparency, clarity and confidence 2. Respecting opposite views of colleges 3. Amazing control & command of wording and language 4. Intention to be powerful but not misusing it <p>Lot to learn! Let me list BJP leaders!</p>
	<p>"I owe that mostly to my teachers Joan Robinson and Nicholas Kaldor. Joan Robinson was a brilliant teacher, but she also sought to awaken the inner conscience of her students in a manner that very few others were able to achieve. She questioned me a great deal and made me think the unthinkable" - Dr.Manmohan Singh</p>
	<p>I have closely observed, followed, read as much about MMS, a magic man of 1992! I am aware what it takes to come out of crisis situation! Its not eazy. Dr. Manmohan Singh of 2014 is unique in 7 billion population! Maintaining growth during global</p>

	recession and constitutional hurdles is not easy & not a joke. I would be missing him desperately. Rest of the guys would be given some time to miss him!
	<p>Thank you Sachin Tendulkar for teaching us : What talent, right attitude, guidance, right direction, and delivering the expectations can bring</p> <ol style="list-style-type: none"> 1. Pride to the nation, various awards 2. Make you world famous 3. Recognition & respect 4. Name & fame 5. Huge money and Great family and life 7. and everything what one wants...
	Thinking about giants like Nehruji, Indiraji, Rajeevji, Goldie, Raj Kapoor, Devanand, Rajesh khanna, Hrishikesh mukherjee, Patoudi, etc...time flies, new generations take over, these guys have made foot prints permanently!
Professional	Productivity is being able to do things that you were never able to do before.
	<p>Formulation of the problem is difficult than the solutions</p> <p>Most important skills for successful career and learning,</p> <ol style="list-style-type: none"> 1) Critical Thinking and Problem Solving 2) Collaboration, Leading by Influence 3) Agility and Adaptability 4) Effective oral and written communication 5) Accessing and Analyzing data 6) Curiosity and Imagination 7) Deeds and decision making
	Finding the courage inside to understand who you are now and who you have the potential to be is hard..Do something different than you ever have done in the past.
	Future is not some place we are going to, it is neither the result nor a choice among few alternatives but it is a path which we are creating in mind and then in our activities!
	Attitude is more important than abilities; Motives to methods, and Character to cleverness!
	You can build a brighter and better tomorrow with your vision, hard work, and a deep will to make a difference in this world
	Future is not some place we are going to, it is neither the result nor a choice among few alternatives but it is a path which we are creating in mind and then in our activities!
	Attitude is more important than abilities; Motives to methods, and Character to cleverness!
	You can build a brighter and better tomorrow with your vision, hard work, and a deep will to make a difference in this world
	<p>10 skills/attributes that are hard to learn but pay off forever</p> <ol style="list-style-type: none"> 1. Time management

	2. Empathy 3. Mastering your sleep 4. Positive self-talk 5. Consistency 6. Asking for help 7. Knowing when to shut up — and actually doing it 8. Listening 9. Minding your business 10. Mastering your thoughts
	Good, better, best. Never let it rest. Until your good is better and your better is best. - Tim Duncan
	Perfection means doing the best but confidence means knowing how to handle the worst!
	Dr. Martin Luther King Jr. said it best, when he said, "Everyone can be great, because everyone can serve." He didn't say, "You have to be smart to serve." Or "You have to be famous to serve." Or "You have to be rich to serve."
Gems of Wisdom	Quotes by Abdul Kalam Dream is not what you see in sleep. It is something that does not let you sleep! Dream dreams, because dream leads to thoughts and thoughts lead to action! DESIRE changes nothing DECISION changes something DETERMINATION changes everything! Strong deeply rooted desire is the starting point of all the achievements! Stephen Covey's Habit #2 - Begin with the End in mind! If you don't know where you're going, you'll end up somewhere else! Excellence is an art won by training and habituation... We are what we repeatedly do. Excellence, then, is not an act, but a habit - Aristotle Learning is a Social Power of IDEAS stemming from development through the interactions with many innovative minds Destination and direction to be atmost clear while making a start! If you fail to plan, you plan to fail Always work with 2 plans, main Plan A and fall back plan B Set to be unique, differentiate from the crowd Aiming low is a crime! Do not compramise, chose nothing lesser than the best! You are what you believe! WATCH yourself - Work sincerely, right Actions, positive Thoughts, clean Character, be Healthy! 7 C's of effective communication - Completeness, Conciseness, Consideration, Clarity,

	<p> Concreteness, Courtesy, Correctness Courage is a powerful weapon! Attitude is more important than abilities; Motives to methods, and Character to cleverness! Be the change you live in! Future is a path which we are creating in mind and then in our activities! Compete with yourself, do the best and keep improving on your best It is never too late Think, Pair, Discuss, Share, Decide! Plan, Review, Execute & re-review! Cultivate habits to be ahead! Live life with pride! </p> <p> Dare to dream! Act to achieve!! </p> <p> The most successful people are those who are good at plan B Failure's hard, but success is far more dangerous. If you're successful at the wrong thing, the mix of praise, money and opportunity can lock you in forever. It is not the strongest of the species that survives, nor the most intelligent, but the one most responsive to change If you don't like change, you're going to like irrelevance even less Use goals to guide you, not govern you Treat goals as hypothesis If there is nothing very special about your work, no matter how hard you apply yourself you won't get noticed, and that increasingly means you won't get paid much either The price of greatness is responsibility-Sir Winston Churchill Good men prefer to be responsible -Michael Edwardes You can't escape responsibility of tomorrow by evading it today -Abraham Lincoln You as an individual are the predominant creative force in your life Assuming responsibility allows you to be the most effective, powerful & creative Accepting responsibility for choices, thoughts, behavior & actions make the soul powerful. The willingness & determination to take responsibility is the source of self-respect If you take responsibility for yourself, you will develop a hunger to accomplish your dreams I am accountable & responsible for what happens in my life & eventual outcome. I am the master of fate & captain of my soul Learning is facilitated when the student participates responsibly in learning process Freedom is NOT freedom from responsibility People need to take responsibility. They cannot get along WITHOUT it </p>
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	<p>Power belongs to people who take responsibility</p> <p>Take responsibility. Be the chess player, not the chess piece.</p> <p>Person not taking responsibility is simply in the grip of outside circumstances.</p> <p>More actively students taking personal responsibility for their learning, the greater are the learning results</p> <p>Teachers who care accept no excuses.</p> <p>We are responsible for thoughts, deeds, choices, decisions, words spoken. & to accept consequences of those throughout our lifetime.</p> <p>More I take responsible for my life, the more in control I am of the goals to be achieved</p> <p>Personal responsibility is the brick and mortar of power.</p> <p>Accepting responsibility changes the question Who's to blame? To What needs to be done?</p> <p>Responsibility is important to act in a way that does not deprive others to deliver their duty</p> <p>More we become responsible, more effective & successful we become as managers</p> <p>It is not what happens, it is how we react. We are 100% responsible for all experiences</p> <p>Acknowledgement is the first step towards improvement</p> <p>More I take responsible for my life, the more in control I am of the goals to be achieved</p> <p>Be responsible!</p> <p>You cannot use the language of the past to articulate a vision for the future.</p> <p>Current language can only write a narrative of futures past.</p> <p>Winning leaders . . . now when and how to lead, follow, participate, or step aside.</p> <p>The future you see is the future you get</p> <p>You cannot use the language of the past to articulate a vision for the future.</p> <p>Current language can only write a narrative of futures past.</p> <p>Winning leaders . . .</p> <p>know when and how to lead, follow, participate, or step aside.</p> <p>Leadership is the art of having people do what you want them to do and go in a direction that you set, willingly or unwillingly. Willingly is leadership. Unwillingly is coercion</p> <p>A successful visionary leader must be able to explain new concepts so others can understand them.</p> <p>Leadership helps design the 'social architecture' capable of building intellectual capital. It is the main instrument for leveraging that capital.</p> <p>Think not of yourself as the architect of your business but as a sculptor</p> <p>Every journey however long starts with a single step</p> <p>One should make money but not at the expense of passion & health!</p> <p>You are designer of your own destiny!</p>
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	<p>May God make your year a happy one!</p> <p>Not by shielding you from all sorrows and pain, But by strengthening you to bear it, as it comes;</p> <p>Not by making your path easy,' But by making you sturdy to travel any path;</p> <p>Not by taking hardships from you, But by taking you unbroken sunshine, But by keeping your face bright, even in the shadows;</p> <p>Not by making your life always pleasant, But by showing you when people and their causes need you most, & by making you anxious to be there to help</p> <p>GOD's LOVE, PEACE, HOPE & JOY</p> <p>To you for the year ahead.</p> <p>JUST for today</p> <p>...smile at a stranger</p> <p>...listen to someone's heart</p> <p>...drop a coin where a child can find it</p> <p>...learn something new, and then teach it to someone</p> <p>...tell someone you're thinking of them</p> <p>...hug a loved one</p> <p>...don't hold a grudge</p> <p>...don't be afraid to say "I'm sorry"</p> <p>...look a child in the eye and tell them how great they are</p> <p>...look beyond the face of a person into their heart</p> <p>...make a promise, and keep it</p> <p>...call someone, for no other reason than to just say "Hi"</p> <p>...show kindness to an animal</p> <p>...stand up for what you believe in</p> <p>...smell the rain, feel the breeze, listen to the wind</p> <p>...use all your senses to their fullest</p> <p>...cherish all your TODAYS</p> <p>Attitude is a little thing that makes a big difference..! - Sir Winston Churchill</p> <p>Think about getting rich, friendships are priceless, time is invaluable, health is wealth, and love is a treasure.</p>
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1.5.2 Social Networking Content

Compiled from tweets - Courtesy Vala Afshar; Chief Digital Evangelist @Salesforce Columnist:@ZDNet
Book: <http://bit.ly/tposbe> huffpost.com/vala-afshar/ & Tweet @ValaAfshar

<p>If you made a mistake, apologize.</p> <p>If you find happiness and joy, share.</p> <p>If you learn something new, teach it.</p> <p>If you are stuck, ask for help.</p> <p>If you appreciate someone, tell them.</p> <p>If you are grateful, show it.</p>	<p>Career advice:</p> <ol style="list-style-type: none"> 1 you are not your job 2 I can > IQ 3 don't speak poorly about others 4 there is no career ladder 5 lift others, you become the ladder
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<p>If you love someone, tell them, now.</p> <p>If you are able to help, please do.</p> <p>If you are building a better future, invite others to join you.</p>	<p>6 you do not need a title to lead</p> <p>7 always meet deadlines</p> <p>8 deliver outside your job description</p> <p>9 stay teachable</p> <p>10 share credit</p>
<p>A rich life:</p> <ol style="list-style-type: none"> 1. You and your loved ones are healthy 2. Quality time with family, friends 3. People who love and trust you 4. Work that fills you with joy, pride 5. Opportunity to learn and grow 6. Freedom to express the true you 7. Courage to dare, dream and do 8. Wanting less 	<p>Advice to my younger self:</p> <ol style="list-style-type: none"> 1 read and write more 2 networking is about giving 3 practice public speaking 4 best way to learn is to teach 5 find a good mentor 6 apply class learning to work experience 7 digital footprint really matters 8 learn how to learn bddy.me/2fP8skk
<p>How to improve your social skills:</p> <ol style="list-style-type: none"> 1 learn people's names 2 interrupt less 3 listen with intent to learn 4 promote others good work 5 hold doors open 6 say please and thank you 7 give more, take less 8 don't respond to negativity 9 don't nitpick 10 be optimistic 	<p>How to improve social skills:</p> <ol style="list-style-type: none"> 1 do not respond to negativity 2 give without expecting a get 3 choose kind over clever 4 do not nitpick 5 listen without interrupting 6 be humble 7 talk less, but say more 8 promote others 9 do not exaggerate or lie 10 forgive first
<p>Smart people:</p> <ol style="list-style-type: none"> 1 change their mind* 2 read and write more 3 have great manners 4 talk less but say more 5 stay teachable 6 show gratitude 7 ask more questions 8 work on problems longer 9 anticipate outcomes 10 have smarter friends 11 seek feedback <p>*this list will surely change</p>	<p>A Healthy List:</p> <ol style="list-style-type: none"> 1 Get more sleep 2 Make time to exercise 3 Drink more water 4 Eat less sugar 5 Stay teachable 6 Forgive first 7 Remove clutter 8 More random acts of kindness 9 Don't respond to negativity 10 Quality time with family 11 Show gratitude 12 Laugh more 13 Read and write more 14 Spend quality time with family
<p>Don't be impressed by:</p>	<p>Family first</p>

1. Money 2. Job titles 3. Appearances 4. Experience 5. Affiliations 6. Imitations 7. Big words Be impressed by: 1. Kindness 2. Trustworthiness 3. Unselfish generosity 4. Humility 5. Shared optimism 6. Courage to dare, dream, do 7. Integrity	You are not your job Don't respond to negativity Fight against entitlement Keep in touch with friends Be honest Be kind Forgive first Drink water Eat less sugar Be humble Exercise daily Know when to leave Tip well Don't nitpick Learn to learn Laugh loudly Write more
Advice I needed when I was young: 1 read and write more 2 stay healthy and fit 3 networking is about giving 4 practice public speaking 5 stay teachable 6 find a mentor 7 keep in touch with friends 8 you are not your job 9 know when to leave 10 do not spend what you do not have	Tell someone: 1 their work matters 2 you trust them 3 you appreciate them 4 that they matter 5 you are proud of them 6 best days are ahead 7 if they're stuck, you will help 8 to dare, dream and do 9 fighting entitlement is good 10 you love them Priceless words that do matter.
12 habits of lucky people 1 hard working 2 inspire optimism and hope 3 share knowledge 4 stick with problems longer 5 show up on time 6 give more, take less 7 stay teachable 8 show gratitude 9 unselfishly promote others 10 seek random collisions 11 good manners	Top 10 skills in 2022: 1 analytical thinking and innovation 2 active learning 3 creativity 4 tech design 5 critical thinking 6 complex problem solving 7 leadership and social influence 8 emotional intelligence 9 reasoning 10 systems analysis zd.net/2N15ZoM

<p>School tests do not measure:</p> <ul style="list-style-type: none"> grit humility passion leadership integrity passion to serve persistence customer centricity compassion endurance entrepreneurship work ethics commitment ability to inspire collaboration fighting spirit empathy creativity teamwork vision for the new 	<p>Giving is a choice. Honesty is a choice. Optimism is a choice. Happiness is a choice. Forgiveness is a choice. Spoken words are choice. Teaching others is a choice. Respecting others is a choice. Showing gratitude is a choice.</p> <p>A good mentor will teach you how to think, not what to think. Good sponsors will use her political capital to accelerate your growth trajectory. In my experience, a sponsor has far greater impact on your career than a mentor.</p> <p>I am impressed when I meet smart people. But what I admire most is kindness, humility, optimism, generosity and shared knowledge. Be this person.</p>
<p>The evolution of self-esteem in a career:</p> <p>Phase 1: I am not important Phase 2: I am important Phase 3: I want to work on something important The sooner you get to phase 3, the more success you achieve and the more impact you have – Adam M Grant</p>	<p>Don't brag about How much you know, instead teach, coach and mentor others How busy you are, instead let your work speak for itself. Who you know, instead connect like-minded people. The past, instead celebrate the present.</p>
<p>The coolest people I know:</p> <ol style="list-style-type: none"> 1 have great manners 2 remember people's names 3 show up on time 4 lifelong students 5 listen with interest 6 don't respond to negativity 7 random acts of kindness 8 mentor 9 give without expecting a get 10 holding doors open 11 graceful truth tellers 	<p>The coolest people I know:</p> <ol style="list-style-type: none"> 1. Don't respond to negativity 2. Don't speak poorly about others 3. Show up on time 4. Give without expectations 5. Deliberately optimistic 6. Don't nitpick or brag 7. Show gratitude 8. Have good manners 9. Make no excuses 10. Random acts of kindness

<p>You did not choose your:</p> <ol style="list-style-type: none"> 1 birthplace 2 skin color 3 parents 4 birth gender 5 birth language 6 birth name 7 ethnicity 8 born abilities 	<p>You can choose to be:</p> <ol style="list-style-type: none"> 1 kind 2 generous 3 honest 4 grateful 5 respectful 6 optimistic 7 humble 8 teachable 9 faithful 10 happy #World Kindness Day
<p>Advice to new managers:</p> <ol style="list-style-type: none"> 1 earn trust by giving it 2 hire for EQ, train for IQ 3 eat lunch with your team 4 tell people their work matters 5 be a player-coach 6 feedback in private, praise in public 7 in victory, lead from back 8 in crisis, lead from front 9 communicate intent 	<p>A good mentor will:</p> <ol style="list-style-type: none"> 1. push you harder than you expected 2. guide you with better questions 3. expect continuous improvement 4. dare you to dream big 5. challenge assumptions 6. be a lifelong student 7. appreciate self-taught mentees 8. teach you how to think, not what to think
<p>The best teachers are lifelong students. The best storytellers are lifelong students. The best innovators are lifelong students. The best entrepreneurs are lifelong students. The best mentors are lifelong students. The most important skill is to learn how to stay teachable.</p>	<p>A timeline of when machines can achieve human-like capabilities:</p> <p>2024 - translating languages (now) 2025 - assembling LEGO 2026 - writing high school essays 2027 - autonomous trucks 2029 - run 5K race against people 2030 - service in retail - AI</p>
<p>The world economy:</p> <ol style="list-style-type: none"> 1 United States 2 China 3 Japan 4 Germany 5 UK 6 India 7 France 8 Brazil 9 Italy 10 Canada 11 Australia 	<p>Money can't buy:</p> <ol style="list-style-type: none"> 1 a happy home 2 lost memories 3 a long and healthy life 4 integrity 5 revered character 6 strong work ethics 7 good manners 8 common sense 9 well-adjusted children 10 wisdom 11 talent

12 South Korea 13 Russia 14 Spain 15 Mexico http://wef.ch/2COKiUi	12 passion to serve 13 humility 14 tolerance 15 cure for imposter syndrome
Advice to my younger self: 1 read more 2 write more 3 practice public speaking 4 value friendships 5 memorizing is not learning 6 learn to invest 7 you are not your job 8 know when to leave 9 find a mentor 10 trust your gut 11 solve harder problems 12 don't brag 13 don't pretend	14 technologies of next decade: 1 AI (ML) 2 IoT 3 blockchain 4 3D print 5 mobile 6 autonomous cars 7 mobile internet 8 robotics 9 VR/AR 10 wireless power 11 quantum compute 12 5G 13 digital assistant 14 cybersecurity
Top 10 emerging jobs in 2022: 1 data analyst 2 AI and machine learning 3 operation managers 4 SW and app developers 5 sales and marketing 6 big data 7 digital transformation specialists 8 new tech specialists 9 organizational development 10 IT services	Where will global economic growth come till 2023 1. China 2. India 3. United States 4. Indonesia 5. Brazil 6. Germany 7. Mexico 8. Russia 9. Japan 10. Egypt http://bloom.bg/2QxeypP
How to stay teachable: 1 read more 2 write more 3 be active on social media 4 develop a personal learning network 5 teach and present 6 online courses 7 adopt a beginner's mindset 8 spend less time behind work desk 9 visit customers 10 attend conferences	GARTNER: Top 10 strategic technology trends, 2019 and beyond 1 autonomous things 2 augmented analytics 3 AI driven development 4 digital twins 5 exponential edge 6 immersive experiences 7 blockchain 8 smart spaces 9 privacy and ethics

11 ask more questions	10 quantum computing
<p>This is easy work:</p> <ol style="list-style-type: none"> 1 complaining 2 pretending 3 blaming 4 judging 5 resenting 6 taking 7 shouting 8 expecting 9 waiting 10 doubting <p>When a toxic person can no longer control you, they will try to control how others see you. The misinformation will feel unfair, but stay above it, trusting that other people will eventually see the truth, just like you did.</p>	<p>This is hard work:</p> <ol style="list-style-type: none"> 1 inspiring 2 learning 3 teaching 4 trusting 5 empowering 6 building 7 committing 8 giving 9 loving 10 leading 11 connecting 12 growing 13 helping 14 influencing <p>Be brave, be honest, stand tall and stay above it.</p>
<p>To build a great team, you need:</p> <ol style="list-style-type: none"> 1 storyteller 2 designer 3 builder 4 magician 5 stabilizer 6 fighter 7 explorer 8 dreamer 9 mentor 10 recruiter 11 entertainer 12 alchemist 13 connector 14 negotiator 15 teacher 16 juggler 17 scientist 18 futurist 19 mathematician 20 journalist 	<p>Fortune 500 1-20</p> <ol style="list-style-type: none"> 1 Walmart 2 Exxonmobil 3 Berkshire Hathaway 4 Apple 5 UnitedHealthGrp 6 McKesson 7 CVSHealth 8 Amazon 9 ATT 10 GM 11 Ford 12 Healthcare_ABC 13 Chevron 14 cardinalhealth 15 Costco 16 verizon 17 kroger 18 generalelectric 19 Walgreens 20 jpmorgan
<p>Here's what lucky people do</p> <ol style="list-style-type: none"> 1 work harder 2 complain less 	<p>How to reduce stress:</p> <ol style="list-style-type: none"> 1 remove sense of entitlement 2 exercise daily

<p>3 teach others 4 show gratitude 5 share credit 6 choose kindness 7 volunteer first 8 unselfishly give 9 trust first 10 good manners 11 stay teachable 12 promote others 13 love to explore 14 storytellers 15 love to compete</p> <p>Keep away from people who try to belittle your ambitions. Small people always do that, but the really great make you feel that you, too, can become great —Mark Twain</p>	<p>3 drink more water 4 read and write more 5 give without expecting get 6 be a better friend 7 quality time with family 8 do not respond to negativity 9 random acts of kindness 10 adequate sleep</p> <p>Be humble. You may be wrong. Be hard working. You may be luckier. Be kind. You may be remembered. Be generous. Others may reciprocate. Be curious. You may stay teachable. Be trustworthy. You may see further. Be forgiving. You may feel lighter. Be yourself. You will be happier.</p>
<p>How to stunt your career growth:</p> <ol style="list-style-type: none"> 1. Poor character 2. Make excuses 3. Point fingers 4. Miss deadlines 5. Poor work ethics and work quality 6. Not sharing credit 7. Not teachable 8. Unwilling to change 9. Constantly complain 10. Cynical and backwards looking <p>Note: IQ not listed</p>	<p>The top ranked workplace satisfaction factors:</p> <ol style="list-style-type: none"> 1 relationship with colleagues 2 work-life balance 3 relationship with manager 4 training 5 career path 6 employer stability 7 job security 8 compensation 9 work being appreciated 10 interesting work http://on.bcg.com/2K5QqeM
<p>Words can lift up a person. Words can connect people. Words can inspire you to dare. Words can create movements. Words can show that you care. Words can shape your culture. Words can reveal your motives. Words can make you laugh or cry. Smart people use impeccable words.</p>	<p>Your time is limited, so don't waste it living someone else's life. Don't let the noise of other's opinions drown out your own inner voice. And most important have the courage to follow your heart and intuition. They somehow already know what you truly want to become.—Steve Jobs</p> <p>Be more concerned with your character than your reputation, because your character is what you really are, while your reputation is merely what others think you are. — John Wooden</p>

We are a mashup of people that we invite into our lives. So invite:

- 1 genuine, supportive truth tellers
- 2 ambitious, hardworking people who are welcoming and kind
- 3 self-taught optimists who teach and want be taught
- 4 happy givers
- 5 those who love and live for a better tomorrow

Courtesy Harsh Goenka compiled from Twitter - @hvgoenka

Chairman - RPG Enterprises. Loves people, food, sports, art.

<p>Remember:</p> <ol style="list-style-type: none"> 1. Smiles bring more smiles. 2. You only fail if you quit. 3. Time is a healer. 4. Overthinking creates anxiety. 5. Happiness is found within. 6. Kindness doesn't cost you anything. 7. What you do, comes around. 	<p>We always make a 'To Do' list. Why not a 'To Be' list ? Things I want to be: Happy Loving Caring Healthy Giving.....</p>
<p>If you want to be Happy give up:</p> <ul style="list-style-type: none"> -Complaining -Focusing on the past -Resistance to change -Need for control -Toxic people around you -Envy -Trying to impress others -Saying yes to everything -Not facing the present -Perfectionism -Unhealthy lifestyle -Short term mindset 	<p>Traits of likeable people-</p> <ol style="list-style-type: none"> 1. They treat people how they would like to be treated 2. Are principled and honest 3. Always smiling 4. They love life 5. They create connections 6. Are compassionate 7. They work hard 8. Are good listeners 9. Have good manners 10. Are genuine
<p>Person we adore-</p> <ol style="list-style-type: none"> 1. Discusses ideas 2. Is open to criticism 3. Is focused on what he wants to achieve 4. Is always on a learning mode 5. Is loyal to his close people 6. Reads on various subjects 7. Gives exercise to his mind and body 8. Has hobbies and is not unidimensional. 	<p>For better work-life balance:</p> <ol style="list-style-type: none"> 1. Integrate work and what relaxes you 2. Prioritise well 3. Stop being a perfectionist 4. Be efficient and productive 5. Limit distractions 6. Exercise self discipline 7. Focus on tasks 8. Give mind body and spirit nourishment through breaks.
<p>Features of a Great Life:</p>	<p>Do not hanker for ~</p>

1. Good health for you and those you love 2. Work-life that you really enjoy 3. Continuous learning 4. Contentment 5. Quality time with family and friends 6. Opportunity to dream, grow and achieve 7. Live in a community where people have strong bonds	1. Power to control 2. Doing things to be thanked for 3. Work that just gives salary 4. Being someone else Do hanker for~ 1. Helping others 2. Work that you enjoy doing 3. Showing gratefulness 4. Finding ways to grow and learn
Do you surround yourself with people- Who challenge you? Who push you towards higher goals? Who are not jealous? Who make you laugh? Who make you feel better? Who make you happy? Who make you feel motivated? Get rid of toxic people around you.	HOW TO STAY YOUNG 1. Worry less 2. Keep only cheerful friends. 3. Keep learning. 4. Enjoy the simple things. 5. Laugh often and well. 6. Move on from what makes you sad. 7. Surround yourself with what you love. 8. Cherish your health 9. Don't take guilt trips.
Tough personalities have their weaknesses: -Are not team players naturally -Tend to bully -Want control -Are Inflexible -Like yes men -Are impatient and intolerant -Cannot operate in ambiguity -See their own point of view only.	In your meaningful relationships: 1. Trust each other. 2. Love each other. 3. Forgive each other. 4. Give more, take less. 5. Lower your ego. 6. Don't expect too much. 7. Understand each other.
6 most important words: I admit I made a mistake 5 most important words: You did a good job 4 most important words: What is your opinion? 3 most important words: If you please 2 most important words: Thank You The one most important word: We The least important word: "I"	Thanks I don't have everything I desire, It gives me something to look forward to. Thanks I don't know everything, It gives me an opportunity to learn. Thanks for new challenges, It helps me build strength. Find a way to be thankful for your troubles and make them your blessings
Be like the sun for grace and mercy. Be like the night to cover others' faults. Be like running water for generosity. Be like death for rage and anger. Be like the Earth for modesty.	People I respect~ 1. Is proactive and finds a way around obstacles with a positive outcome 2. Can handle criticism and works hard on his weakness

Appear as you are. Be as you appear.”—Rumi	3. Knows when and where to express emotions 4. Makes you feel appreciated 5. Respects your feelings 6. Is clear about his future plan
Very difficult to achieve~ 1. Plant your ideas in someone else's head. 2. Put someone else's money in your own pocket. One who succeeds in first is called a TEACHER. And in second is called BUSINESSMAN. And succeeds in both is called WIFE. And fails in both is called a HUSBAND!	We are not perfect. We make mistakes. We say wrong things. We do wrong things. We fall. We get up. We learn. We grow. We move on. We live.
To rise you must: - Love without anxiety - Trust without doubt - Need without demand - Want without restriction - Desire without restraint	To realize our full potential we need to explore the 5 elements~ Water- Cry. Cleanse. Flow. Let go Fire- Burn. Tame. Adapt. Ignite. Air- Observe. Breath. Focus. Decide. Earth- Ground. Give. Build. Heal. Spirit- Connect. Listen. Know. Be still.
Learn from times iterated over time spent. Craft a thousand tweets before ten blog posts before one novel. Skim a dozen books before absorbing one. Make many small investments before a few big bets. Build many small products before starting a company. Explore, then exploit.	Appreciate people by: 1. Trusting them 2. Being available 3. Speaking kindly 4. Being reliable 5. Praising their qualities 6. Accepting them as they are You have a choice - to make a person feel appreciated and important or ungrateful and overlooked.

Following quotes from unknown sources

Wealth is not health. A home is not a place. Generosity is not loyalty. Silence is not ignorance. Authority is not influence. Humility is not self-doubt. Kindness is not weakness. Privilege is not entitlement. Calmness is not acceptance. Appearance is not happiness.	Distance yourself from people who: 1 speak poorly about others 2 have problems for every solution 3 enjoy complaining 4 always feel entitled 5 blame others for losing 6 take more than give 7 make you feel bad about yourself 8 cheat or lie 9 bully or troll 10 nitpick as a hobby
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<p>Don't complain, help find a solution. Don't blame, take ownership. Don't bully, protect and promote. Don't brag, let your work talk for itself. Don't be late, life is about timing. Don't take more than you give. Don't judge, be supportive. Don't live your life, lead your life.</p>	<p>Grateful for.... 1 Early wake ups = Children to love 2 House to take care= Place to live 3 Laundry= Clothes to wear 4 Dishes to clean= Food to eat 5 Grocery shopping= Money to survive 6 Noise at home= Family/ friends 7 Tired in bed= Still alive</p>
<p>Family first Show gratitude Share happiness Be honest Good manners Choose kindness Share your story Give without expecting a get Stay humble Dare to dream Learn to learn Tip well Know when to leave Lift up others Be optimistic Stay connected with friends Live a recommendable life</p>	<p>The most successful people I know are: 1 compassionate 2 pragmatic optimists 3 resilient 4 disciplined 5 unselfish 6 self-taught 7 connectors 8 humble and kind 9 hard working 10 self-aware 11 gracefully honest 12 great manners 13 open-minded 14 happy to give 15 love to compete</p>
<p>Here's how to be more productive: 1 keep a to-don't list 2 politely learn to say no 3 start sooner 4 communicate deadlines 5 put your phone down 6 stop checking inbox 7 begin with end in mind 8 think like a marathoner, run sprints 9 find a quiet, calm workspace 10 stand up more</p>	<p>Language of successful managers: 1 how can I help? 2 what do you think? 3 your work matters 4 I trust you and our team 5 I appreciate your commitment 6 thank you for working hard 7 I was wrong, I am sorry 8 your career path is my priority 9 do you have the tools to succeed?</p>
<p>Here's what's cool: 1 writing 'thank you' notes 2 learning and using people's names 3 showing up on time 4 learning a new skill</p>	<p>Follow this: If it feels wrong, don't do it. Say exactly what you mean. Don't be a people pleaser. Trust your instincts.</p>

5 listening without interrupting 6 admitting you were wrong 7 random acts of kindness 8 being a mentor 9 investing in your future 10 holding doors open	Never give up on your dreams. Don't be afraid to say no. Don't be afraid to say yes. Be kind to yourself. Let go of what you cant control. Love.
Why C is so important for Success: 1. Curiosity 2. Collaboration 3. Commitment 4. Consideration 5. Creativity 6. Charisma 7. Contentment 8. Competency 9. Calmness 10. Confidence 11. Compassion 12. Courage 13. Communication 14. Common sense 15. Character	Leaders are not born. Leaders are made. Here's how: 1 face your fears 2 build discipline muscle 3 be optimistic 4 stop complaining 5 learn to learn 6 listen more 7 measure results 8 follow first 9 fight entitlement 10 teach others 11 show empathy 12 be honest 13 inspire by doing
Leadership lessons: There's strength in diversity. Look different, think different. Believe in simplicity. Discard what's unneeded. A team is stronger when individuals. Surround yourself with best people. Look beyond initial appearances. Focus.	Leaders need to avoid~ 1. Thinking they need to know all the answers 2. Being too hands on 3. Hogging all the credit 4. Creating distance with their teams 5. Using their position rather than their influence 6. Not micro managing
Leadership: 1. Its about performance not position. 2. Apart from competency, you need vision, communication and execution capability. 3. Authority is gained not by title but through character, compassion and consistency. 4. Don't focus on yourself but what you do for your team.	Life lessons for success: 1. Believe in yourself. Nothing is impossible 2. Opportunities don't just come your way. You have to make it happen 3. Defeat is not fatal. Victory is never final 4. Free yourself from anger, resentment, grudges 5. No risk no gain.
These are not signs of weakness, but strength: 1 asking clarifying questions 2 seeking advice	Here's what's cool: 1 saying 'thank you' 2 apologizing when wrong

3 forgiving first 4 showing vulnerability 5 sharing your dreams with others 6 demonstrating humility 7 being accountable 8 gracefully telling the truth 9 when stuck, asking for help	3 showing up on time 4 being nice to strangers 5 listening without interrupting 6 admitting you were wrong 7 following your dreams 8 being a mentor 9 learning and using people's names 10 holding doors open
Design trends in #Hello Happiness offices: 1 Seating not assigned 2 Standing while working 3 Community tables 4 Flexible layout 5 Interesting forms 6 Greenery 7 Play area 8 Technology enabled 9 Transparency 10 Well lighted 11 Color 12 Eco friendly	How to earn trust: 1 do not lie (to others or yourself) 2 do not cheat 3 do not pretend 4 do not manipulate 5 do not hide the truth 6 say what you mean 7 deliver on promises 8 give trust 9 explain your decisions 10 share your intent 11 do not defend dishonesty 12 don't brag
Empathy is a very important trait for a leader~ 1 Have genuine care and curiosity about your colleague's lives. 2 Encourage people to talk. 3 Listen to what they say with full attention. 4 Don't judge even if you disagree. Open yourself to others perspective. 5 Don't interrupt.	We live in a world of paradox: - There's more food, but more starvation - More guns, less safety - More social networks, less connected people - More money, less relationships - More knowledge, less wisdom Time to become more self-aware and make a better world around us
Some things you should Drop from your life~ 1. Drop worrying about the future 2. Drop people who bring negativity in your life 3. Drop pitying yourself 4. Drop thinking about the past 5. Drop trying to conform to everyone's expectations 6. Drop saying yes all the time	How to Be Successful and Live the Life You Want~ -Decide the quality of life you want to choose -Break your goal into mini goals -Take time to plot how to reach your goals -Invest time to get educated -Keep learning -Create networks -Success requires discipline and consistency
How successful people spend their weekends: 1. They read 2. They spend quality time with their family 3. They exercise to stay healthy	Make any of these your PURPOSE: Reduce poverty End hunger Ensure healthy lives

4. They pursue their hobbies 5. They sleep in time 6.They learn something new 7. They spend time with nature 8. They disconnect to introspect.	Ensure quality education Gender equality Access to energy and water Promote employment Combat climate change Promote peaceful and equitable society Make cities safe and sustainable.
More doors = more options More windows = more views More roads = more directions More people = more contacts Network = Net worth	You Did Not Choose Your: Students Their Parents Co-workers Schools Leadership Lack of resources
HOW TO BE A GREAT COMMUNICATOR: <ul style="list-style-type: none"> • Be present • Put down your phone • Maintain eye contact • Talk less — listen more • Listen to learn — not reply • Stay focused on the topic • Ask questions • Never interrupt • Have empathy • Keep it positive 	Superpowers that all of us can develop: 1 forgive first 2 write down what we learn 3 inspire others to dare, dream 4 stay teachable 5 be calm and optimistic 6 shared happiness 7 strength to eat last 8 immunity to entitlement 9 sense of gratitude 10 to live a recommendable life
Poor guys work Rich exploit Soldier protects both Taxpayer pays for all 3 Drunk drinks for all 4 Banker robs all 5 Lawyer misleads all 6 Doctor bills all 7 Undertaker buries all 8 The Politician lives happily on account of all 9 Written by Cicero in 43 B.C. but valid even today.	On a Sunday: Take a walk Read a book Go into nature Eat healthy Make a note of things-to-do for the week Spend time with parents Read a book about something you don't know Discover new music Meet up with close friends And please don't waste your time
URGENTLY NEEDED~ An OPTICIAN to change the outlook of people. An ARTIST to draw a smile on everyone's lips. A GARDENER to cultivate Good Thoughts. A SCIENTIST to rediscover Compassion. A MATHS TEACHER to teach us how to count on	Life is short, live it fully. Love is rare, never lose it. Contempt is bad, throw it. Fear is paralyzing, face it. Memories are sweet, cherish it.

each other.	
7 Traits of Incredibly Successful Entrepreneurs Abounding Curiosity Bursting with Creativity Clarity of Vision Ability to Communicate Leadership Acumen Loving Risk and Taking Action Tenacious Beyond Belief	Best advice my Mom gave me: - Always say 'please' and 'thank you' - Give respect to all - Keep friends who have good habits - Gather experiences not things - A rich person is he who has wisdom not wealth
What successful people do that we may not: 1 Focus on Wins, Accept the Fails. 2 Stop procrastination, Just Go for It. 3 Connect and surround yourself with Beneficial People. 4 Learn to say No. 5 Plan the day, the week, the month. 6 Don't be too serious. Laugh.	Strategies To Combat Stress ~ Exercise and walk more. Spend time with nature Get enough sleep Connect with friends and family Write down things to do and follow up Meditate and relax mindfully Spend time on your hobby and things you enjoy Digital Detox.
Mantra in life from @akshaykumar Change is critical Break stereotypes Don't fear to walk alone Look at your career as your passion Be sincere Contemplate alone in peace Exercise one hour daily Eat controlled Be disciplined Quit the rat race, make your own path.	We Can Love What We Do Not Master, But We Cannot Master What We Do Not Love. We Have Control Over Three Things In Our Life— The Thoughts We Think, The Images We Visualize, And The Actions We Take! Look For Something Positive In Each Day. Some Days We Might Have To Look A Little Harder. Let The Challenges Make Us Stronger!
For #Hello Happiness : 1. It's not about the end goal, more about the daily journey. 2. It's not about immediate delight, it's about moving towards your purpose. 3. It's not about fame and money, it's about having inner peace and contentment. Don't design the experience. Design for the experience. Don't design to control. Design to give control.	Words that confident people don't use: 1. Can't 2. Won't 3. Never 4. Quit 5. Hopefully Yet, You Can Always Choose to be: Kind Collaborative Serving Positive Coachable

	<p>Hard working</p> <p>The Best Version of U!</p>
<p>CEO gave seeds to his juniors- Next year, he who has the biggest plant, will be made my successor. All managers came with big plants but 1 got the seeds back as is.</p> <p>CEO- I choose you. All seeds were dead. All have cheated but you.</p> <p>Moral: Tell the truth and you will win.</p>	<p>When I was 5 years old, my mother always told me that happiness was the key to life. In school when asked what I want to be I wrote 'happy'. They told me I don't understand the assignment and I told them they didn't understand life ~ John Lennon</p>
<p>Make your heart your temple. Make your conscience your God. Keep your actions and good deeds as your offerings. Your chant should only echo kindness. This is the only devotion what the almighty wants!</p>	<p>I was walking on this beautiful path and it came to my mind that happiness, success and excellence is not something you get by reaching the destination; they are something you experience by walking the path.</p>
<p>Ex Singapore PM Lee Kuan Yew said he had 2 options:</p> <p>Either I get corrupted and be in Forbes richest people and leave my people with nothing.</p> <p>OR</p> <p>I serve my country, my people and let my country be in the list of top 10 economies in world.</p> <p>He chose 2nd option</p> <p>A frog who wanted to travel suggested to two crows to hold a stick in their beaks and it would hold on to it with his mouth. Someone who saw this asked 'Whose creative idea?'</p> <p>Frog opened his mouth and said, "It was I, "as he plummeted to the earth.</p> <p>Moral: There is no "I" in team</p>	<p>Progress has little to do with speed. But it has much to do with direction. Man enters shop and is startled to see a dog emptying dustbins</p> <p>Dog: Part of my job Sir</p> <p>Man: Your boss is so lucky to have such a talented dog that can talk too!</p> <p>Dog: Sir, please don't tell him. If he finds out, he'll make me take orders as well</p> <p>Plight of every talented employee!</p>
<p>If you want a good balance sheet of your life, work hard but don't forget</p> <p>3Fs ~ Family, Friends and Fun</p> <p>3Hs ~ Health, Hygiene and Hobby</p> <p>3Ss ~ Soul, Service and smile</p> <p>Ask these two questions to help you know yourself better:</p> <ol style="list-style-type: none"> 1. What would you do if all jobs paid the same? 2. What are you doing when you feel happiest? 	<p>Technology will improve our work lives~</p> <ul style="list-style-type: none"> -Help bring global mindedness and bridge communication across cultures -Social media collaboration tools will bring connectivity -Speedy communication -Help work/life balance <p>So let's embrace technology for #Hello Happiness</p>
<p>Sitting in a car's back seat is easy. But while driving one must stay focused. Distraction causes</p>	<p>The most interesting people I've ever met have the most colorful pasts. They've lived a risky life, made</p>

accidents. In life if we take the back-seat and get distracted, we won't achieve our goals. To succeed -take charge in work, relationships and spiritual life. Be focused. Be a driver.	bad choices, learned lessons, explored life, and followed their passions. It is their craziness and wealth of experiences that makes them interesting.
In life, one can't have everything. Satisfaction is the key to happiness. It can help us sail through life's challenges without distress. Instead of materialistic things, we should work towards self-realization and having meaningful relationships Key to #Hello Happiness	Take a moment to reflect on things you are really grateful for in your life right now. A little child said ice cream and his mother's hugs. A friend said family and his health. Others focus on their friends, financial situation, job, passion -- you get the idea. #Hello happiness
Education makes us civilized, employable, intelligent and out-going. Meditation makes us realized, flexible, self-aware and inward looking. Education trains our mind, makes us who we are. Meditation purifies our mind, shows us who are we.	Dark night~ A Captain sees a light ahead on collision course with his ship. He signals: "Change your course." Light signals back: "Change yours." Captain is furious. "I'm a battleship! I won't. There's one last reply. "I'm a lighthouse. Your call" Lesson- Know your enemy well
Twenty years from now, you will be more disappointed by the things that you didn't do than by the ones you did do So throw off the bowlines, sail away from safe harbor, catch the trade winds in your sails. Explore. Dream. Discover. —Mark Twain The two most important days in your life are the day you are born and the day you find out why. —Mark Twain	You can spend a lifetime to build a good reputation and then ruin your efforts with less than 280 characters. Be mindful of what you share. Be less judgmental and mean spirited. Don't belittle people. And if given a choice between clever or kind, always choose kind. Be kind.
When you win, be kind. When you are ignored, be kind. When you are stuck, be kind. When you are upset, be kind. When disappointed, be kind. When you are in doubt, be kind. When you are scared, be kind. Being kind is not a sign of weakness. Kindness will always serve you well.	Wisdom is knowing that every person that you meet knows more about something than you do. Smart people seek random collisions. You cannot go back and change the beginning, but you can start where you are and change the ending. —C.S. Lewis
1 happiness comes from inner-self 2 forgive more 3 respect differences 4 be less judgemental 5 talk less, but say more 6 value time over money 7 appreciate good manners	To build a great team, you need: 1 storyteller 2 designer 3 builder 4 magician 5 stabilizer 6 fighter

8 welcome heartfelt stories 9 impressing others not priority 10 value healthy mind and body	7 explorer 8 dreamer 9 mentor 10 recruiter 11 entertainer 12 alchemist 13 connector 14 negotiator 15 teacher 16 juggler 17 scientist 18 futurist 19 mathematician 20 journalist
<p>To be great:</p> <ol style="list-style-type: none"> 1. Always do your best. Make the right choices. Learn from your mistakes. 2. Treat others with respect. Always conduct yourself with grace. 3. Concentrate on your character rather than reputation. 4. Be compassionate. 5. Be consistent in your words and actions. <p>The older you get, the more quiet you become. Life humbles you so deeply as you age. You realize how much nonsense you've wasted time on.</p>	

Give a man a fish and you feed him for a day. Teach a man to fish and you feed him for a lifetime.

Tips from Mukesh Ambani:-

Dream big and align your passion to the purpose of the life with the goal

If you focus on the goal, you will overcome all obstacles

If you focus on obstacles, you will never reach your goal

My second learning: There is no substitute to hard work. Even more important is to pursue excellence to be the best. Not just the best in India but the best in the world. Pursue excellence & success will chase

My third learning: It is very important to be positive and optimistic in life. Dismiss the profits of Do, have self-confidence, believe in yourself and above all believe in India because this country gives to everyone an equal opportunity and I think the best of India has yet to come

Our greatest glory is not in ever falling, but in rising every time we fall.....

Lessons from Mukesh Ambani~

1. Nothing big is ever achieved without courage
2. Feel empathy. By caring we grow higher as human beings
3. Have faith in technology and talent. It leads to unbeatable creativity and innovation
4. Heart to heart relations and loyalty are invaluable

In a theatre when drama plays, you opt for front seats. When film is screened, you opt for rear seats. Your position in life is only relative. Not absolute. For making soap, oil is required. But to clean oil, soap is required. This is the irony of life. Only two categories of people are happy in life: The Mad and The Child. Be Mad..to achieve a goal. Be a Child to enjoy what you achieved. Enjoy the life..!! Neither you can hug yourself nor you can cry on your own shoulder. Life is all about living for one another, so live with those who love you the most. Relations cannot be understood by the Language of Money. Because, Some Investments Never Give Profit but They make us rich...!

Champions aren't made in the gyms. Champions are made from something they have deep inside them: a desire, a dream, a vision. They have to have stamina, they have to be faster, they have to have the skill and the will. And the will must be stronger than the skill.

You won't find true balance unless you install checks on your time, energy, and other resources.

Forcefully say 'no' more often to the things that drain you. Refuse to suffocate under the weight of unrealistic expectations. If anyone complains, give them one of your chores to do.

When angry, ask this: What do I fear? Or How am I hurt? You just might get anger under control.

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1.6 Earthsoft Foundation of Guidance

It is a single person entity, non profit & non-commercial organization. EFG believes firmly that What you are today is based on deeds & decisions of the past

Life of individual can be much better if one

- Has sought career guidance & took right decisions
- Exhibiting & utilising soft skills and
- Has avoided mistakes in past if any

Earthsoft Foundation of Guidance (EFG) is aiming for

- Students - Career guidance to decide path aligned to the potential & interest
- Professionals - Soft skill enhancements to be efficient professional
- Citizen – Learning from mistakes & encouraging others to avoid

EFG encourages people

- To be good human being & to work for well being of society
- To build, follow & promote the basic fundamentals & principles
- To make lives easy, happy, joyful and beautiful
- To perform the best of intelligence, knowledge & experience to create maximum wealth

Vision – To encourage, inspire, & motivate voluntarily

- To the students , professionals and citizens across globe
- To build, follow & promote fundamental principles (Social), choosing right career (Educational), exhibiting wonderful soft skills (Professional), avoiding making mistakes (Citizens)
- Proving to be the best
 - Student shaping brilliant career
 - Professional marching the ladder of growth &
 - Human being leading happy, joyful & quality life..

Following presentations uploaded on www.slideshare.net (search using “earthsoft”).

S No	Description	S No	Description
1	Vision - Mission - Objective of EFG	18	Finance- avoiding speculation
2	Do-Don't – Tips to live simple & happy life	19	Be Vegetarian
3	School –Study, exam, education & career	20	Health management
4	Guidance-Education & Career selection	21	Basic Religion – 18 Sins, 12 Good deeds
5	Higher education- MS, MBA in India/USA	22	Selecting life partner
6	Stop ragging	23	Conflict management
7	Preparing resume & covering letter	24	Life - beautiful quotes
8	Successful Interviewing	25	Learning from stories
9	Personality development	26	India – Building
10	Responsibility & ownership	27	Corporate farming & Police
11	Leadership	28	Role models
12	Business – Be entrepreneurs	29	Snakes & treatment for snake bite
13	Project & delivery Management	30	Effective teachers, understand students
14	Effective Communication	31	Quality management in Software Engg
15	Assertiveness	32	Be happy
16	Women empowerment	33	How to be successful & case studies
17	Stop Alcohol	34	A reference book on education

Stories which have developed a firm believes of life and death, making me a strong person

An author would like to share below stories which his father used to share on many occasions. These have created permanent impression on his mind and helped to be a strong person.

Once god Vishnu (God of governance), Yamraj (God who manages death) were moving around together. They saw a sparrow sitting next. God Vishnu smiled looking at it. Sparrow suddenly developed a complex that god Vishnu and Yamraj looked at it and smiled so there must be some reason. May be its death appears close. She was worried and went to eagle requesting to take it far away from both of them, may be crossing 7 oceans long distance. Eagle agreed happily. Sparrow sat on the shoulder of Eagle. Eagle flew her to far distance as per its request.

Moment they landed across seven seas, sparrow dies. Eagle was surprised.

Yamraj won the bet with Vishnu. While God Vishnu saw sparrow just next to him, and as per Yamraj its death was planned in few minutes and that too at a long distance after seven oceans, he had a bet with Yamraj saying it was just impossible. Sparrow cannot reach in few minutes such a long distance whereas Yamraj was so sure about location and time of death. He won the bet. So never be afraid of the death. It's inevitable, cause, time & location of the death is fixed.

Celebrate the death if you have enjoyed your life. In any case you have no option to deviate a second or by millimeter. Even Lord Mahavir could not change it on request of Gautama. My uncle was diabetes and my aunt was worried. He used to say always, take 50 paisa from him and watch the movie Anand by Hrishikesh Mukherjee. What a spectacular representation of the death it has captured!

Second story which has impact me is:

A tourist visits a Jain Monk and was astonished to see that the room of the Monk was very simple having a mat and wooden pots.

Tourist: Where are your furniture and household things?

Monk: Where is yours?

Tourist: Mine? But I'm only a visitor here.

Monk: So am I!

What simplicity in conveying a philosophy which is larger than the life





The author has sincerely shared his thoughts based on the observations and experiences so as to apply corrections to your life navigating it to a path of success!

Part 1 captures and guide for higher education and professional career, and social, religious and political happenings in society, compilation of aspiring quotes. Part 2 covers his motivational story against struggle through odd journey, methodology of planning tourism, observation of a leader, and interesting childhood memories of Bollywood.



Education:

- SSC, HSC – Stood first in center, Passed with distinction
- BE /M.E. (Mech) – '83, College of Engineering, Pune University (Distinction)

Profession:

- As a Mechanical Engineer and now as a Sr. Software Professional
- Founder of single person entity Earthsoft Foundation of Guidance (EFG) EFG guides students & professionals for education & career and soft skills enhancements.

Website www.shreshth.com has its free downloadable presentations & eBooks.

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Earthsoft Foundation of Guidance : EFG believes firmly that deeds & decisions decide the destiny

Life of individual can be much better & happy if one

- Seeks education & career guidance taking right decisions
- Exhibits soft skills improving attitude & behavior and
- Avoids mistakes so as to live smoother and happier life

What has inspired author to compile and share the content

- Timely education & career guidance helped author to set and achieve goals. Content helps to select right education & career
- Earlier Author had observed rudeness & politeness in corporate world. Content encourages professionals to strengthen basic values, knowledge, skills & experience so as to maximize contribution and the growth opportunities
- People do share success stories but not failures. Content captures the mistakes & failures; may help readers to learn and avoid those

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- To make lives easy, happy, joyful and beautiful
- To perform the best of intelligence, knowledge & experience to create maximum wealth

Let us make earth a little softer... ☺