





# Globe Gaze



## WORDS FROM THE CHAIRMAN

Globe Gaze was created in late 90's. I began it with the purpose of delivering key contents from across the globe that positively impact our country and lead us towards success. Today, it covers and presents a myriad range of topics from Politics to finance to the key role played by Astrology and other Vedic science in key areas.

This issue has been focussed on two extremely important points, that have benefitted and will immensely promote the economic growth of India. Primarily, the international exposure garnered by our nation has been provided a tremendous boost to us. Not only have people from across the globe started recognizing India, but they are also positively talking about us and consider us one of the largest and progressive democracies in the world.

All this name and fame is a result of the tireless efforts undertaken by our Honourable Prime Minister, Shri Narendra Modi. His progressive vision is what is make us rise every day. We have tried to cover his recent visits to leading nations in the world, and the positive impacts on India. Maintaining good relations with these countries have helped us uncountable ways. Also, the most waited moment of Narendra Modi's visit to the United States of America, to meet President Donald Trump had arrived. The day was a success with Modiji covering all major topics that have been pending between the two nations, right from the impending VISA issue to defence. This has led to improved relations between two of the world's largest democracies and promises of several more positive tie-ups in future.

Another crisis plaguing our nation being the increasing quantities of non-performing assets faced by the public and private sector banks. Along with affirmative measures and actions being implemented, an extent of faith and religion can be applied to being on a positive energy and a good turn of results. I have tried to present my work with several leaders of leading banks, to present a picture of hope and collaborative progress.

#### Aims & Objectives:

- To be informative & to enrich knowledge about the integrals things around the world.
- We serve to assist people without the outlook of any monetary gain. Presently, we are grooming the upcoming wards of the business world in tacking challenges and being humble in victory too.
- We aspire to indulge ourselves in social work and to see progress among our youth in the society. All the results that one witnesses are a result of an amalgamation of science and religio

-Dr Paresh C. Dani Chairman & Founder, Globe Gaze Academy -Dr Himanshu P. Dani Advisor Globe Gaze Academy



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## PM MODI VISITS UNITED STATES PRESIDENT DONALD TRUMP



The much-awaited day arrived on 26th June' 2017, when two of the most prominent and powerful global leaders met to redefine the fate of the ties between their nations. India and United States, two of the oldest and largest democracies in the world have two enigmatic and charismatic leaders who have the biggest number of supporters. The citizens were waiting for this grand event as this will set course for new relationships and forge new alliances.

The meeting of the Honourable Prime Minister of India, Shri Narendra Modi and The President of the United State of America, Donald Trump, was a great success. It was filled with bear hugs, promise of positive things to come and a talk of a steadfast relationship while maintaining a steady friendship.

Trump welcomed Modi to the White House for their first in-person meeting and both sought to convey warm relations between the two global powers. For his part, Modi cited Trump's "vast and successful experience in the business world" and even gave a shout-

out to Trump's campaign mantra of "making America great again" in his statement.

Trump treated Modi to cocktails and dinner at the White House on Monday night after their meeting and shared a laugh when he pointed to their social media dominance. Trump's Twitter handle has 32.8 million followers, while Modi's Twitter game draws more than 31 million followers.

Trump playfully said he was "proud to announce" that "Prime Minister Modi and I are world leaders in social media — we're believers — giving the citizens of our countries the opportunity to hear directly from their elected officials, and for us to hear directly from them."

Among the guests' present were First Lady Melania Trump, Trump's son-in-law Jared Kushner, Defence Secretary James Mattis, Secretary of State Rex Tillerson, Commerce Secretary Wilbur Ross Energy Secretary Rick Perry and National Security Adviser McMaster. On the Indian side were Jaishankar,

National Security Advisor Ajit Doval, and Indian Ambassador to the US Navtej Sarna.

The two leaders discussed an entire range of issues covering terrorism, defence and security cooperation and



trade, first in a private one-on-one conversation and then in a wider meeting joined by their aides --- foreign secretary S. Jaishankar and Indian ambassador to the US Navtej Sarna on the Indian side and vice-president Mike Pence, Trump's son-in-law and senior adviser Jared Kushner and members of the Trump cabinet on the US side. The key-takeaways from this integral meeting ranged on a variety of issues from the trade relations to the collaboration in defence.

Primarily Both the countries asked Pakistan to ensure that its territory was not utilized for engaging in cross-border terror strikes. Pakistan was further asked ro bring justice to the perpetrators of the 26/11 Mumbai and Pathankot attacks.

Stressing on the importance of bringing an end to terrorism, for which Modi has already ventured into several measures in India, President Trump and Prime Minister Modi also vowed to strengthen efforts to fight terrorism and eliminate safe havens for terrorists.

While Modi told the reporters in his joint address with Trump at the White House that "Eliminating terrorism is among the topmost priorities for us," Trump went on to mention their determination to destroy terrorist organisations and the radical ideology that drove them.

Secondly, aligning with each other to strengthen the defence and security cooperation, the United States had cleared the sale of predator Guardian Drones, which will allow New Delhi to keep a closer watch over the strategically important Indian Ocean. Trump thanked India for purchasing the US military equipment.

There are immense trade activities happening between India and United States on a day-to day basis. Only when a strong trade relation is in place, it will benefit the perpetrators from both the countries. Trump revealed that he was



keen to work with Narendra Modi, with the purpose of creating a "fair and reciprocal" trade relationship between both the nations. He also called for the removal of barriers for the export of US goods into India markets.

Goods and Service Tax, India's new tax regime, which has been implied from July 1st in India, was lauded by Donald Trump, and he called it 'the largest tax haul' in the country's history. He praised Narendra Modi on fighting government corruption, which he cited as a grave threat to democracy. He also noted that Modi has a big vision for improving infrastructure and creating new opportunities for his citizens.

Both the country's militaries were

working together to enhance cooperation. It has been decided that in the next month's Malabar exercise, US and India would join the Japanese navy in the largest maritime wargame ever conducted in the Indian Ocean.

The two leaders seemed to have settled into an easy relationship, as much as they could after their first meetings. They hugged twice during the Rose Garden event. After receiving the Prime Minister, Trump said earlier in the day, "It's a great honour to have Prime Minister Modi of India who has been



such a great Prime minister. India is doing very well. So, I'd like to congratulate you."

Modi, for his part, thanked the President and the first lady for "the grand welcome". "This is the welcome of 1.25 billion people of India. I'm grateful to the honourable president and the first lady."

Both leaders expressed concern over rising instability in Afghanistan and agreed to strengthen coordination for ensuring peace in the war-torn country. Trump said he wanted to "thank the Indian people" for their contribution in helping development in Afghanistan. Modi, in turn, said India "would maintain close consultation and communication with the US" to achieve the joint goal of peace and stability.

Both the country leaders also acknowledged North Korea's pursuit of

nuclear and ballistic missile programs a "grave threat" to global peace. Both Modi and Trump, pledged to work together to counter North Korea's "weapons of mass destruction" programme and vowed to hold "all parties" that support the programmes accountable.

Modi described both the nations as "global engines of growth", and said that trade, commerce and investment were key areas of mutual co-operation. "Technology, innovation and knowledge economy are also areas we are actively looking at," he said.

Both the proficient leaders showered praises on each other as they highlighted the close ties both the nations have maintained. Trump recalled his words during election campaign and said, "During my campaign, I pledged that if elected, India would have a true friend in the White House. And that is now exactly what you have, a true friend."



I am thrilled to salute you, Prime Minister Modi, and the Indian people for all that you are accomplishing together. Your accomplishments have been vast," Trump said.

Modi said he deeply appreciated Trump's strong commitment to the enhancement of bilateral relations and invited the US President and family to India. Trump's daughter Ivanka Trump is all set to travel to India this fall for the global summit of entrepreneurs.

During this meeting, Trump also mentioned the last time Narendra Modi was scheduled to visit the White House earlier this year but that could not be seen through because of the state elections in Uttar Pradesh, the biggest state constituency of India.

Replying to him, Modi said the "icing on the cake" was that in those elections, "our party won. And after many years, we've got three-fourth majority in the state assembly." The Bharatiya Janata Party had won the assembly elections in Uttar Pradesh by a landslide, securing over 300 of the total of 403 seats.

Trump applauded Modi for the victory calling it "fantastic" and saying, "You won by a lot." After a successful and progressive conversation, Trump called himself and Narendra Modi to be believers and acknowledged India of having a fast-growing economy.

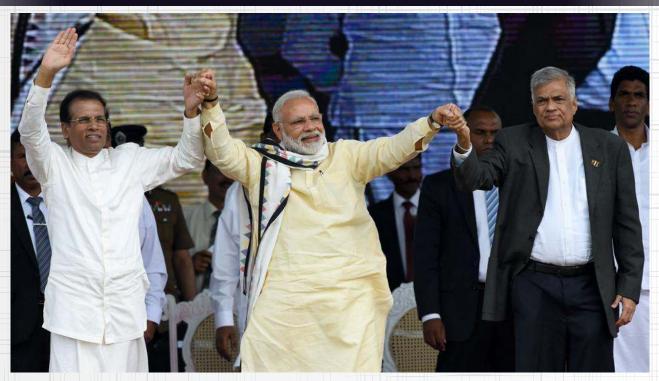
This legendary meeting marks a positive trend for India, and Narendra Modi is the only leader who had the synergy and vision to take us to these heights. He had a smooth relation with the expresident of America, Obama, and now too with Trump he has stuck a collaborative path.







## AN OVERLOOK OF MODI'S INTERNATIONAL VISITS



Modi addressed International issues and inked many deals on his tour to various countries. There has been lot of domestic matters to attend to in last few months including demonetisation, GST and election campaigning which kept PM Modi busy. He has resumed his efforts to increase business and cultural relationship with the other countries for which he recently visited Sri Lanka, Germany, Spain, France, Russia, Kazakhstan and USA. These visits not only helped build relations but also brought huge amount of foreign investment along with the culmination of important deals with these countries.

In his recent visit to Sri Lanka on 11th and 12th May, he attended a celebration of the UN Vesak Day which is considered the most important Buddhist calendar that commemorates Lord Buddha's birth, enlightenment and passing away. Although no formal talks were scheduled at an international event where delegates from more than 100 countries had participated, Modi interacted with Sri Lankan leaders and

visited few towns. His efforts to transform India's foreign policy through soft power and cultural diplomacy seemed to be successful when a Sri Lankan leader expressed "Modi's visit is a grand success." The minister said that his visit enabled both the countries to finalize a number of projects including the Trincomalee port project. Sri Lankan leader confirmed the good chemistry between Modi and Sri Lanka's Prime Minister.

"Their chemistry is excellent and Modi made a clear statement to fast track the projects.", said Sri Lankan leader. Not only this but he got India and Sri Lanka in talks to operate oil tanks at the strategic Trincomalee port. Around 73 of the 99 storage tanks in Trincomalee are to be managed under a new equity arrangement between India and Sri Lanka. Modi addressed Tamils of Indian origin in Dickoya town in the tea growing Central Province of Sri Lanka and inaugurated a Rs 150 crore superspecialty hospital built with India's assistance.

Prime Minister Narendra Modi started his 4-nation tour on 29th May with an aim to boost bilateral and economic ties with the Germany, Spain, Russia and France. On his trip to Germany 29th and 30th may, he met Chancellor Angela Merkel at a picturesque castle just outside the capital city, Berlin.



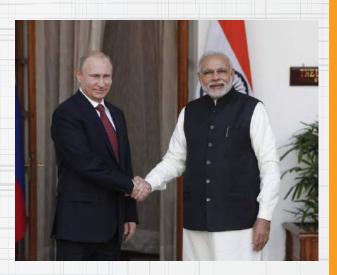
Describing Germany and India to have been made for each other, Modi said that India is looking for outcomes extensive work in skill development, which has set the standards globally, can benefit the youth of India. Eight agreements were signed between the two countries strengthening India-Germany ties and quantum jump especially in economic ties. "We witnessed signing of number of agreements of intent, total of 1 billion euros goes into development cooperation. The threat terrorists pose in India and Europe. This is going to be placed on the G20 agenda," Merkel said, adding, "We have extended and deepened our understanding in many areas."

After visiting Germany, PM Modi was headed to Spain on May 30. He was the first PM of India to visit Spain since 1988. In order to improve economic and cultural relations, he met the President of Spain Mariano Rajoy and discussed bilateral relations, trade and other

issues. PM Modi called on King Felipe VI of Spain along with a discussion session with the leading Spanish businessmen and leaders.

Modi's aim was to meet top chief executive officers of the Spanish industry and encourage them to take part in 'Make in India' initiative. During his tour to Spain, a number of agreements were discussed and confirmed in the fields including, renewable energy, high speed rail, infrastructure, civil aviation, water waste management and air space management. The two sides signed agreements on transfer of sentenced persons and visa waiver for holders of diplomatic passports. Five MoUs were signed between the two countries on cooperation in organ transplantation, cyber security, renewable energy, civil aviation and one between India's Foreign Service Institute and Diplomatic Academy of Spain.

Spain is India's seventh largest trading partner in the European Union. Two-way trade totaled USD 5.27 billion in 2016.



PM Modi visited Russia on May 31 right after his visit to Spain. Modi said that India-Russia summit was a very productive one. PM Modi and Russian President Vladmiri Putin met during the summit. Modi attended 18th IndiaRussia annual summit during his visit from May 31 to June 2, 2017.

Russian President Vladimir Putin held talks with Indian Prime Minister Narendra Modi on the sidelines of the Kremlin's annual economic forum. Modi was the guest of honour at this year's three-day Saint Petersburg Economic Forum. Modi said that India's relations with Russia are special. 70 years of India-Russia ties have seen remarkable cooperation & convergence on key issues. According to PTI, India and Russia signed an agreement for setting up of Units 5 and 6 of Kudankulam Nuclear Power Plant in Tamil Nadu. "We will continue to increase investments", says Russian President Vladimir Putin at CEO forum meeting in presence of Prime Minister Narendra Modi.



Modi visited France on 2nd June which is something to look beyond headlines on climate and terror. Bilateral ties between India and France have grown steadily from €5.13 billion in 2006 to €8.5 billion in 2015. France is the ninth largest foreign investor in India. Today, more than 1,000 French companies across a wide range of sectors in India and employ around 3 lakh people. Around 75 Indian companies operate in France, employing around 7,000 people. He went to Paris on the last leg of his four-nation tour of europe and met newly elected French President Emmanuel Macron with an aim to strengthen the ties and discuss key

issues like terrorism and climate change.

During PM's visit to France, India signed two agreements related to the plant. The first, a pre-engineering agreement signed with AREVA, Alstom and Nuclear Power Corporation of India (NPCIL), aims to bring greater clarity on all technical aspects of the project. The agreement is also expected to allay apprehensions of the Indian side, especially with the new EPR (European Pressurised Reactors) technology, which are to be used in Jaitapur. With 'Make-in-India' being the theme, the two sides signed about 20 pacts, covering areas like civil nuclear energy, urban development, railways and space.

During the PM's three-day stay, France pledged 2 billion euros for sustainable development in India as Modi invited investments and technology from this country. Modi also visited the the manufacturing facility of aircraft manufacturer Airbus which announced its decision to enhance outsourcing in India from 400 million euros to 2 billion euros over the next five years.



Modi attended SCO Summit 2017 to discuss ways to expand ties with Kazakhstan on June 8. During this trip, he inked the deal for a renewed long-term supply of natural uranium, and a wide-ranging defense cooperation pact besides a railway cooperation agreement to boost connectivity to realise full economic potential.

They will also supply 5,000 tonnes of uranium to India during 2015-19, its President Nursultan Nazarbayev announced following his talks with Modi who was here on his second leg of the visit to Central Asia. "Kazakhstan was one of the first countries with which we launched civil nuclear cooperation through a uranium purchase contract. We are pleased to have a much larger second contract now," Modi said in his joint presser with Kazakh President indicating that nuclear cooperation is a key pillar of partnership.

Prime Minister Narendra Modi arrived in Portugal on 24th June. He held talks with his Portuguese counterpart Antonio Costa to boost bilateral ties. "I thank Portugal for sharing a digital version of 12,000 documents comprising exchange of letters between Goa and Portugal in the 17th century", says PM Modi. He also thanked Portugal for consistent support for India's permanent membership of UNSC, and of Multilateral Export Control Regime and determined to deepen the cooperation against terrorism along with agreeing to set up a joint Science and Technology fund for four million euros. New agreements in the field of taxation, science, space, youth affairs and sports outline expand scope of partnership with Portugal.

Modi reached US on 25th June and met Donald Trump, President of America for the first time. During the talks with Trump, Modi agreed to fight against Radical Islam and Trump urged more balance in trade relations with India. An order was made by India of 100 new American planes for which Trump said he was pleased about an Indian airline's recent order of 100 new American planes and that the United States looked forward to exporting more energy, including major long-term contracts to purchase American natural gas. The energy contracts are being negotiated and will be finalised soon.

While building and maintaining good relationships with other countries, Modi has successfully brought foreign investment and opened opportunities for young people and has explored new avenues as well as trade channels. These will not only strengthen ties but also present a chance to have a brighter future and positive relationships to get rid of terrorism and work together towards global prosperity.



## **HISTORY IN MAKING**



Our Honourable Prime Minister, Shri Narendra Modi was on a three-day visit to Israel, which was iconic. This tour is a significant move by Modi, and it is considered to be historic not only because Modi is the first sitting Indian Prime Minister to visit the Jewish state but also because significant agreements were signed between India and Israel that could be beneficial to both the countries in the long run.

The Indian Prime Minister was given a grand official welcome and was warmly embraced by the Israeli Prime Minister, Netanyahu who told Modi, "Aapka swagat hai mere dost." Modi while thanking Netanyahu emphasised that India considers Israel as an important development partner and spoke of the sacrifices of Yonatan Netanyahu who was killed during Operation Entebbe.

Modi's ntrip included a visit to all key places such as Danzinger "Dan" Flower Farm, where he got a flower named after him as a token of remembrance, Yad Vashem, the Hall of Names, attended the memorial ceremony in the Hall of Remembrance, toured the Children's Memorial and signed the Yad Vashem Guest Book and Mt. Herzl in Jerusalem to pay respect to the modern zionism founder.

Hailing the ties between the two nations, Modi said, "I for I. Which means India for Israel and Israel for India." Modi's meeting with Benjamin Netanyahu contained talks to enhance ties between the two countries. Both the ministers addressed the media for a joint statement in which they focused on terrorism called for global cooperation in fighting the menace. Modi also displayed a special gesture by meeting Moshe Holtzberg, the Israeli child who survived the 26/11 Mumbai terror attacks, and invited him to India.

Benjamin Netanyahu termed Modi's visit as ground breaking and said that he sees

'history in making' in their talks. India and Israel has signed seven agreements in key areas such as space, water management, energy and agriculture. A Memorandum of Understanding was signed to set up \$40 million worth India-Israel Industrial Research and Development (R&D) and Technical Innovation Fund. Two agreements were signed in the sector to increase cooperation on water conservation and state water utility reform in India. Both the countries also agreed for India-Israle Development Coopeartion, a three-year work programme in the agriculture sector. Modi and Netanyahu also launched a five-year technology fund.

Prime Minister Modi also addressed the Indian community in Isreal at Tel Aviv Convention Centre. During the meeting, Modi announced that Israeli citizens of Indian origin would be given Overseas Citizen of India (OCI) cards, even if they have served in the Israeli military. He also promised direct flights connecting the two countries. "The Jewish community has enriched India with their contribution in various fields. Israel has shown that more than size, it is the spirit that matters. Our ties with Israel are about mutual trust and friendship," Modi said.

PM Modi announced that an Indian Cultural Centre would be set up in Israel. He also invited the Israeli companies to come and participate in the 'Make in India' initiative of the government. The two leaders presented a joint statement on several integral fields like terrorism, technology and defence. On the developments pertaining to the Israeli-Palestinian Peace Process, the leaders reaffirmed their support for an early negotiated solution based on mutual recognition and security arrangements.

PM Modi along with PM Netanyahu paid homage to the soldiers in Haifa. Modi unveiled a plaque commemorating Major Dalpat Singh, known as the 'Hero of Haifa' for his critical role in the liberation of the city. Both the leaders visited Dor beach where Modi was given a demonstration of a mobile seawater desalination unit.

The Israeli Prime Minister hosted the Indian Prime Minister for a special luncheon with Israeli and Indian business leaders. The Indian Prime Minister concluded his trip by interacting with Indian students in Tel Aviv. He was bid farewell by PM Benjamin Netanyahu in a ceremony at Ben Gurion International Airport.



## DISCOURSE WITH MODI THROUGH THE YEARS

Our Honourable Prime Minister, Shri Narendra Modi is an enigma that the entire world looks up to. Belonging to a humble background, he has worked his way up in life. He is an inspiration to many across the world as for rising in his life while facing several challenges. He has grown to conquering the politics of the globe like a storm. His decisions have a long-lasting positive impact and his words are echoed across continents with deep reverence.

Today, we have a Prime Minister amidst us who is respected everywhere. He is taking our country to great heights and is leaving a lasting imprint on any nation that he sets his foot at. But, almost 17 years ago, before even the eminent Bharatiya Janata Party had recognized the powerful force they had with them, a humble and proficient face-reader from Gujarat had predicted the successful course of politics that Shri Narendra Modi will embark in the coming years.

Their conversations were no serendipity event. It was the astute knowledge and prowess of Paresh Dani, which set course for two decade long dialogs, where he impressed Modi with the accuracy and impact of his predictions. Mr. Dani, first had the chance of meeting Narendra Modi in February 2001, in a school called Sanskardham, which was located in the outskirts of Ahmedabad.





The key link for this introduction was a mutual friend, Bhailal Patel, Vice President at Parikh Worldwide Media, Chicago, USA, who had also witnessed this exchange.

With one profound look at Narendra Modi, Paresh Dani predicted the greatness that he would bestow on our country in the coming years. He not only provided a general discourse of success that India would witness because of Modi, but also forecasted his rise up the political ladder. His precise prediction at that time was that Shri Narendra Modi would become the Chief Minister of Gujarat in the upcoming few months and following the same path, he set a course for Modi's destiny saying he would become the Prime Minister in 14 years.

At the time, Modiji guffawed and considered it to be a preposterous

foretelling. He barely saw any truth in it considering his background to be way too mediocre for such a high position of world leader. But lo behold, on 7<sup>th</sup> October 2001, he proudly took hold of the Chief Minister's office in Gujarat. This incident formed a unique bond between the two. On the eve of his grand victory, he even acknowledged the truth in the prediction to Paresh Dani, and expressed his ecstatic wonder.

An alliance which was formed in the past decade became stronger as time grew, and once again, history repeated itself, when Paresh Dani expresses his firm conviction, after reading Modiji's future that he would become the Prime Minister of India and would continue to be in that position for 20 more years, during which India would witness its most glorious days. Once again Modi's scepticism was won over by the acute

truth in his predictions when he was sworn in as the Prime Minister of India on 26<sup>th</sup> May' 2014 at the Rashtrapati Bhavan. He became the first Prime Minister who was born after India's Independence and also the first to have taken India to such heights internationally.

Once again, an astonished admiration was bestowed on Paresh Dani, who went on to predict the extent of progress, that India and all its citizens will witness under Modi's rulership.

His predictions which will be emblazoned in stone in coming times are, "Narendra Modi, Prime Minister of India, was born Sep 17<sup>th,</sup> 1950. His future is bright and thriving. According to my face reading, he will govern India for the next 20 years at least. Along with making India powerful and prosperous

during this period, he will make India's name prestigious (maha-satta) worldwide by achieving heights of economic growth. He will embellish our country's name in every corner of the world. India will be known and recognized for its governance and the talents it holds, a recognition that has been due for long. The world will recognize and praise Modi as its precious jewel (Vishwa-ratna). His life journey from the age of 64 to 89 will be his golden period (Suvarna-kala). The whole world remembers Mahatma Gandhi for his great works. Modi will be remembered and praised even more than that for his superior achievements."

These words can be related and revered by every India who aspired for the good of their nation. Paresh Dani had proved his mettle by being part of this glorious,





#### Modi Premiership Predicted Before **He Became Chief Minister**

eventually prime minister in 14 years. He had just been intro-duced to the then school administrator, by Bhailtal Pasel, vice president at Partill-Worldwide Media. His email to Bhailtal of May 20 to remind everyone of his predictions has been paraphresed below. Narendra Media, Prime Minister of India, was born on

Narendra Modi, Prome Minister of India, was born on Sunday, Sept. 17, 1950. His future is very bright. According to my face reading, he will gowen India for the next 20 years at least. Along with making India powerful and prosperous during this period. In will make India's name prestigious (maha-satral worklywide by



Face moder Puresty C Duni, center, and idealst Purel, right, with Surveydra Mark in February 2001.

regit, with Screenin N growth. The world will recognize and praise Modi as its precious lewel (violnwa-ratrol). His life-jou-ney from the age of 54 to 80 will be his golden period struwra-kala). The whole world remembers works. Most was on and praised even more than that for his superior achievements. In

February 2001, when Shree Bhuilalbhai Patel of Chicago and I visited Modi at his Sanskardham school on the outskirts of Ahmedahad, I told Narendrabhai

that he will gain the Chief Minister's seat within 6-6

leadership of a person aroun-whom our spech will rum (viga-poursha). I give Narradrishial Modi my hearty congrantations and best wishes." Modi had turned to Bhallai at the time and asked if the mon will drunk.

## Modi will rule India for 20 yrs: Dani

Mahatma Gandhi for his great work. Narendra Modi will be remembered and praised even more than that for his work and achievements," Dr. Dani adds.

Dr. Dani recalls that in February 2001 he met Narendra 2001 he mer Narendra Modi and told him that he would be the Chief Minister of Gujarat in six to eight months, and after 14 years he would definitely become the Prime Minister of India. Those predictions have come true now. India has been blessed with the leaderModi. Dr. Dani says that astrology,

which is thousands of years old, is a logical science. "I edge in astrology, palmistry, face reading, numerology, vastu, Fengshui, Ayurveda,

Astrologer Dani can be reached by calling at 011-91-9426057449.

#### Astrologer Dani redicts Modi will rule India for 20 years

edabad: Dr. Paresh C. an Ahmedabad-based oger, who claims that he in 2001 predicted that indra Modi would be f Minister of Gujarat, predicts that Modi will m India at least for the

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#### 3302 W. Peterson Avenue, Chicago, IL 60659 Narendra Modi takes oath as India's 15th Prime Minister, scripts 'inclusive' agenda

his doid internations. With the soaring of creams and read sand-stone doine of the President's house as a backdrop. Modi, 63, took the stage dressed in one of his trademark high-collared yests and read the oath of office in a commanding voice. There were no speeches, and his newly-appointed Cablinet took the oath with him, as is sustomary.



Modi was worn in on the forecourt of the hissoric residence, Rashtrapati Bhavan, surrounded by more than 3,000 guests and double the number of security staffers to

aders eresident Har Afghanistan Minist and Prime Continued on page 36

#### PM Narendra Modi sets 100-day timetable for top Ministers

New Delhi: Getting down to business. Prime Minister Narendra Modi on May 29 asked his Cabinet colleagues to set a 100-day agenda with focus on efficient governance, delivery and implementation of programs. Beliesing that the progress of source is crucial for the coun-

the issues brought forth by the state governments as also the MPs.

The directives were given by Modi at a Calimet meeting in the context of his 10-point Continued on page 36

If Narendra Modi's lands



ship of Yugpurush Naremdra Continued from page 1

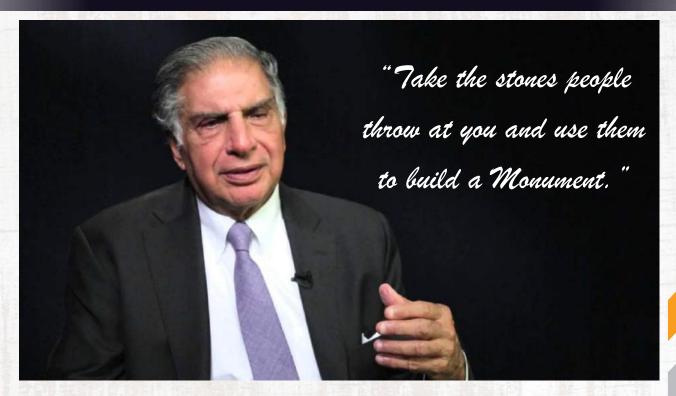
studied very rare and old books and manuscripts of astrology and researched for over three-and-a-half decades," he says and claims that he has in-depth knowl-

Yoga and Reiki.

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## HOW ONE MAN BUILT AN EMPIRE



Ratan Naval Tata, a name that has become synonymous to success and greatness across the globe. He was the worthy successor of J.R.D. Tata, and as the former chairman of the Tata Group, he took the conglomerate to great heights and left a lasting imprint in the business world. He is not only a profound industrialist and investor, but also a great philanthropist.

Ratan Tata's father Naval Tata, was the adoptive son of Navajbhai Tata. Ratan tata, born in the December of 1937 and his brother, Jimmy were raised completely by their grandfather, as their parents got divorced when they were young. He is also the step-brother of Noel Tata, the present Chairman of Trent Ltd. and Managing Director of Tata International. Ratan Tata had an exposure to a stellar education at the prestigious Cathedral and John Connon School and Bishop Cotton School in Shimla. He received a B. Arch. degree in architecture with structural engineering from Cornell University in 1962, and the Advanced Management Program from Harvard Business School in 1975.

Left to himself, Ratan Tata would probably have stayed on in the United States as he had an offer from IBM. But the son of deputy group chairman Naval Tata and the nephew of JRD Tata couldn't be allowed to work outside the group.

In 1962, Ratan joined the family business, working on the Tata Steel shopfloor at Jamshedpur, just one of several thousand employees. His tasks were to shovel limestone and to handle the blast furnace. His first independent assignment was being instated as the director of National radio and Electronics (NELCO), in 1971 and Empress Mills. Due to the turbulent economic times, the companies could not make a turn around. The two 'failures' haunted Ratan for decades. The attacks on him became more vicious after 1981, when JRD stepped down as Tata Industries chairman, naming Ratan his successor. Although JRD supported him, Ratan had a tough time is proving his mettle.

Foreseeing expansion of capital

markets, which meant easier access to money for new projects, Ratan helped draw up a group strategic plan in 1983. Accordingly, Ratan promoted seven hitech businesses under Tata Industries in the eighties but his blueprints were ignored by the individual CEOs. After taking over as TELCO chairman he found himself in the centre of a prolonged labour dispute. He resolved the matter in company's favour and recalls it as the first company he could actually do something.

It didn't help that the company heads were more experienced and, many believed, more deserving than Ratan to head the group. To his credit, Tata didn't let the criticism and internal battles deflect him from his chosen path. On taking over in 1991, he dusted off the 1983 plan and updated it, taking the newly-opened economy into account. The focus was equally on technology-driven leadership, global competitiveness and being among the top three domestically, regardless of the line of business. The Tata Group is still a diversified, salt-to-software group, but now there is a method to the business expansion.

Tata also paid attention to brand Tata. By 1998, there was a single group logo and the Tata brand belonged to Tata Sons. It is believed that the group-culture created by him will stay as his

legacy.

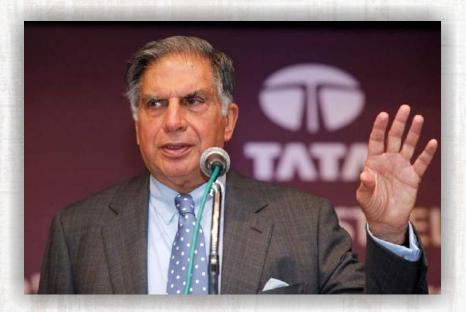
Perhaps the secret of Ratan Tata's success lies in his ability to think big -- and small. While he guides the Tata Group to pick up the luxurious Pierre Hotel in New York, he's also driving the launch of the budget Ginger hotels in India.

JRD is admired for creating world-class companies that could be globally competitive at a time when India was still not thinking scale and was instead leaning towards a socialist set up. In contrast, Ratan had the vision to foresee the direction the economy and was taking, consolidate the business accordingly, and embrace change to leap ahead. When liberalisation came about, Ratan knew the Tatas required a radical change in mindset and he set out to work in that direction. He streamlined the organisation by selling some businesses and rationalised the processes and functioning of the Tata Group.

The genesis of the Tata Group's blockbuster moves can be traced to him. Tata's first global venture -- the February 2000 purchase of Tetley -- had begun five years earlier when Ratan Tata made a \$318 million bid for the tea company. The deal was finally clinched at \$430 million. Sheer perseverance may have made that deal come true.

Tata's big deals are balanced by projects focusing on the lowest common denominator. In fact, Tata has been among the very few to perfectly understand the pysche and the needs of the Indian consumer -- and build successful businesses around those insights.

When Ratan took over, less than 5% of the group's revenues came



from overseas. As the self-consciousness eased, the confidence grew and with his unparalleled vision, today the group earns over 65% of revenues from overseas. Several years ago, in an interview, Tata dismissed the notion that he was a risk-taker. "There have been certain occasions when I have been a risk taker. Perhaps more so than some, and less so than certain others. It is a question of where you view that from. I have never been a real gambler in the sense that some very successful businessmen have been," he said.

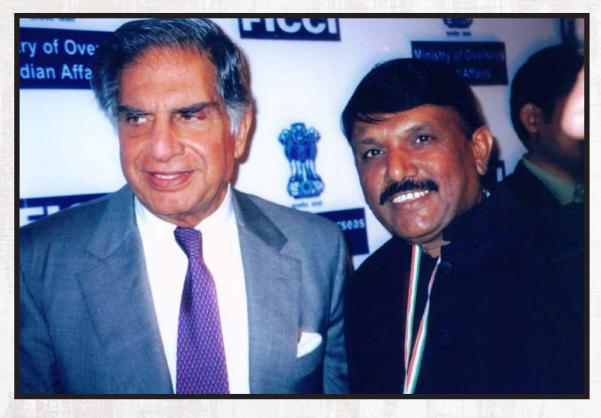
During the 21 years he led the Tata Group, revenues grew over 40 times, and profit, over 50 times.[9] Ratan Tata relinquished all executive power in the Tata group on 28 December 2012, on turning 75, appointing as his successor, Cyrus Mistry, the 44-year-old son of Pallonji Mistry of the Shapoorji Pallonji Group, the largest individual shareholder of the group and related by marriage. On 24 October 2016, Cyrus Mistry was removed as the Chairman of Tata Sons and Ratan Tata was made interim chairman. On 12 January 2017 Natarajan Chandrasekaran was named

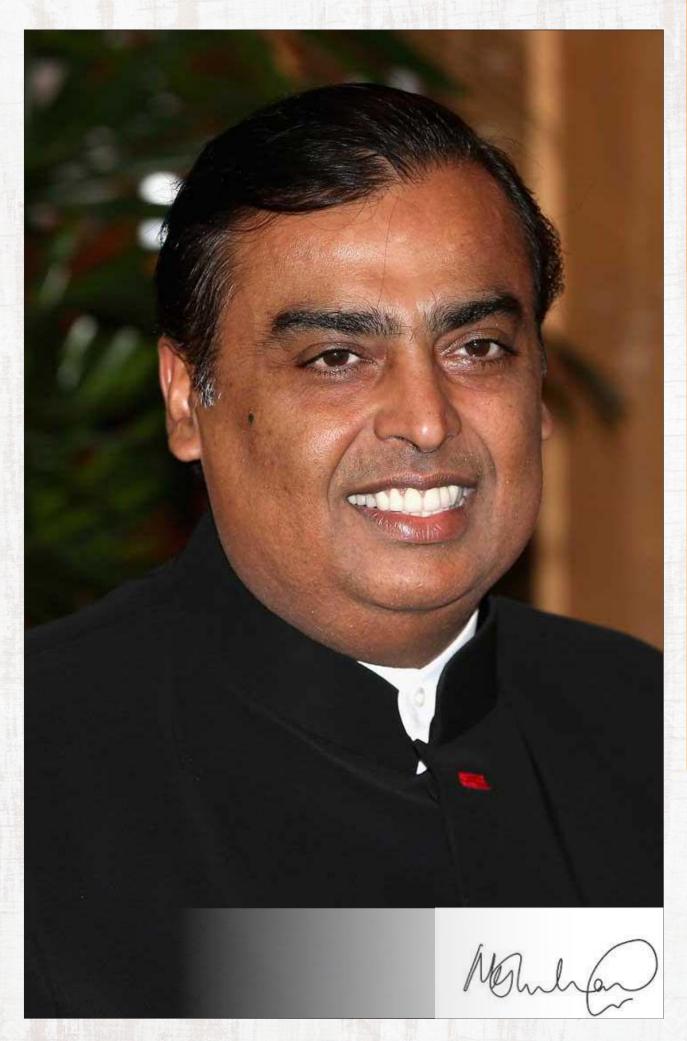
as the Chairman of Tata Sons.

He is the interim chairman of Tata Sons. He continues to head the main two Tata trusts Sir Dorabji Tata Trust and Sir Ratan Tata Trust and their allied trusts, with a combined stake of 66% in Tata Sons, Tata group's holding company.

He has served in various capacities in organisations in India and abroad. He is a member of the 'Prime Minister's Council on Trade and Industry' and the 'National Manufacturing Competitiveness Council'. He is on the jury panel of Pritzker Architecture Prize[33] – considered to be one of the world's premier architecture prizes. He is also a member of the Harvard Business School India Advisory Board (IAB) since 2006 and previously a member of the Harvard Business School Asia-Pacific Advisory Board (APAB) 2001-2006.

He is the recipient of two of the highest civilian awards of India-Padma Vibhushan and Padma Bhushan. Ratan Tata is indeed a gem bestowed to our country who has contributed and improved our lives in countless ways.





## DELVING INTO THE LIFE AND TIMES OF MUKESH AMBANI



Mukesh Dhirubhai Ambani is an exceptional businessman and Philanthropist. Born on the 19<sup>th</sup> of April in 1957, as the elder son of Dhirubhai Ambani, he is now the richest man in India with a net worth of \$31.3 billion as of April, 2017. The chairman of Reliance Industries Limited, he is also the largest individual shareholder in the Company.

Mukesh received early education from Hill Grange High School in Mumbai, before enrolling at the Institute of Chemical Studies in Matunga. He later joined the Stanford University for Masters in Business Administration (MBA), but dropped out to assist his father in establishing Reliance Communications.

Officially joining the Family business in 1981, he was the force behind backward integration of Reliance into petrochemicals and polyester-fibers. Having

a keen interest in science and technology, he spear-headed the creation of 51 world-class manufacturing facilities for Reliance, that increased the production capacities manifold. He also contributed to the establishment of 'Reliance info-comm limited'. This firm developed products and innovations relating to the communication and information sector, which was the need of the hour.

The turning point in his life came in the year 2002, with the sad demise of his beloved father, Dhirajlal Hirachand Ambani. The business was divided among the two brothers, Anil and Mukesh after a bitter feud. Mukesh Ambani retained control of the core businesses and the name Reliance. He received control of Reliance Industries

Limited (RIL), Indian Petrochemicals Corporation Ltd and Reliance Industrial Infrastructure Ltd (RIIL). Brother Anil took over the Communications, Energy, Capital and Natural resource businesses.

Since then, Mr Mukesh Ambani has always been in the news for his innovations and achievements. Considering his style of conducting business, he is touted as the next Dhirubhai Ambani. Just like his father, he also believes in doing things on a large scale. It has been seen in all his initiatives, including Reliance retail, Reliance petroleum, and most recently, Reliance JIO. He has also inherited the shrewd business acumen and tact of Dhirubhai Ambani, considering his fruitful political connections, despite not being directly involved in politics.

Ever since he took the reins of Reliance, he has been taking the Company to new heights, in sectors which were earlier untouched. All his activities are a spectacle for the public, and his achievements an inspiration.

In 2008, Reliance Industries started the Jamnagar refinery in a Special Economic Zone, called Jamnagar in Gujarat. It is currently the largest grassroot level refinery in the world. It has transformed Jamnagar into a 'refinery hub'. The refinery has an aggregate capacity of 1.24 million barrels/day, which is more than any other single location in the world.

He bought a team in the Indian Premier League Franchise by the name of Mumbai Indians in 2008, which has won the tournament thrice. Sachin Tendulkar played for them before retiring.

Mr. Ambani was most recently lauded for bringing about a revolution in the telecom sector, with the founding of Reliance JIO. It is a telecom service provider, which offered calls, messages and access to unlimited 4G internet for a period of full 1 year, all as a part of its



welcome offer. All subscribers received free internet till April of 2017, following which, they could avail 4G data services no less than 1GB per day for a charge of only Rs 10. This resulted in an unprecedented subscription of 100 million customers within six months of launch, and it has grabbed a market share of 9.29%.

Mukesh Ambani married Nita Ambani, and has two sons, Anant and Akash, as well as one daughter, Isha. He lives with them in Antilia, which is a 27 storey private building that is often referred to as the most expensive home in history, valued at \$1 billion.

All of these have earned a number of achievements for Mr Ambani, such as The Ernst and Young Entrepreneur of the Year Award 2000, and The Business Lder of the year Award 2010. He has been conferred the 'World Communication Award', 2004 and was placed 36<sup>th</sup> in the list of world's most powerful people by Forbes in 2014.

Though he was born into one of the richest households, he has actually increased the value of his inheritance and legacy by many times since receiving them. Truly an inspirational Personality, who we can learn a lot from.



## GEN-NEXT TAKING OVER THE BUSINESS WORLD

#### AKASH MUKESH AMBANI

chairman and managing director of Reliance Industries
Limited (RIL) and Nita Ambani, founder of Reliance
Foundation has always stayed grounded and on the
basis of his education and endeavour to make a
difference, he got board of Reliance Jio Infocomm
Limited. After graduating from Brown University with
a Bachelor of Economics, he has learnt and paved his
way towards being the Chief of Strategy if Jio, he is
involved in expanding the brand and aims to provide its
benefits to 1.2 billion Indians. Being a cricket enthusiast
himself, he was able to celebrate the victory of his IPL
team, Mumbai Indians recently.

Akash Mukesh Ambani, the elder son of Mukesh Ambani, the

#### ISHA MUKESH AMBANI

Isha Mukesh Ambani, is the daughter of Mukesh Ambani and Nita Ambani. In 2014, after graduating from Yale University, Ambani worked as a business analyst with the management consulting firm, McKinsey & Company. Later that year, she was inducted into the boards of directors of Reliance Jio and Reliance Retail. In April 2016, Ambani launched AJIO, an online fashion retailer, at the 2016 edition of Lakme Fashion Week. She oversees the branding and management segments of AJIO, which is a subsidiary of Reliance Retail. In 2015, Forbes named her among the top 12 ambitious business women, well on their way to forging stellar reputations in their industries, in their Asia's Power Businesswomen to watch out for.

#### ANANT MUKESH AMBANI

Anant Mukesh Ambani, the youngest son of Mukesh and Nita Ambani, is an enigma to look out for. Presently undergoing his graduation in Brown University, he has taken over the world with his inspiring tale of weight loss of 108 kgs, which is spectacular feat to achieve. Having displayed such stellar dedication at such a young age, he is bound to make waves across the business world, when he joins the group.

#### Alok Sanghvi

The calm and rational protégé of Dilip Sanghvi, founder and managing director of Sun Pharmaceuticals Industries Ltd. is steadily progressing in the management as well launching new achievements to his own credit. His education and experience was a hands-on approach right from the grassroot level. A graduate in Molecular Biology from the University of Michigan, he presently heads the international marketing unit of Sun Pharma and has played a key role in establishing their business across the globe. Displaying the entrepreneurial streak like his father, he has founded PV Powertech Pvt Ltd., which set up solar panels across Europe, Asia and Africa.

#### Abhishek Lodha

Abhishek Lodha, who has been associated with the Lodha group, set up by his father, now MLA Mangal Prabhat Lodha, for the past 12 years, is presently the Managing Director of Lodha Developers Pvt Ltd, the flagship company of the Lodha Group. He showcases expert skills in areas such as strategy, design, project management, and brand communication coupled with a keen sense of responsibility towards their family, the buyers and the group's employees. His firm being the largest employer in Mumbai in the real-estate sector has a client roster of about 7000 which has inspired them to undertake construction work in key places like London, Mumbai, Pune and Hyderabad simultaneously.

#### Adar Poonawalla

father Dr. Cyrus Poonawalla, in the year 2001. Having worked his way up the hierarchy, he is today the Chief Executive Officer of the group and the company is the world's largest vaccine manufacturer by number of doses produced while exporting products to over 140 countries. In 2014, he launched Serum Institute's oral polio vaccine, which went on to become a bestseller for the company. In 2016, he was selected by Economic Times as business leader under the age of 40. He was also listed by GQ magazine as one of the 50 most influential young Indians and was awarded philanthropist of the year 2016. He has launched www.adarpcleancity.com, a citywide initiative where he committed and spent \$20 million to clean up the city of Pune using hundreds of trucks, Glutton machines and bins across the city under his personal management and a dedicated team.

Adar Poonawalla joined Serum Institute of India, founded by his

### Aditya Ghosh



ol Ambani

A lawyer by training, Aditya Ghosh served as a general counsel for IndiGo's parent InterGlobe Enterprises before taking over as the airline president in 2008. Despite lacking a business degree, he has achieved a pedestal, where with his exemplary leadership skills, IndiGo has become India's largest and fastest growing airline. It won the award for being the Best Low-Cost Airline in Central Asia and India at the Skytrax World Airline Awards at the International Paris Air Show 2017, consecutively for the eighth time. A member of the Executive Council of the Federation of Indian Airlines, Mr. Ghosh received GQ Businessman of the Year award in 2013. He has been named one of the Young Global Leaders by the World Economic Forum.

### Jay Anmol Ambani

Ambani, Chairman of Reliance Capital Limited, and even bigger shoes of grandfather Dhirubhai Ambani. Anmol has been working in various financial services businesses within Reliance Capital since 2014. He was inducted as the full-time executive director of the group. He has been actively involved in internal business reviews across companies. Anmol, who has a degree from Warwick Business School in the UK, has also been visiting branches and meeting employees across businesses in different regions to get exposure and detailed understanding of businesses at grass-root level.

The scion of the Ambani family has the unenviable job of filling

#### Kavin Bharti Mittal

Kavin Bharti Mittal, the son of the founder and chairman of Bharti Airtel, Sunil Mittal, is prominent for being the founder and CEO of Hike, the world's sixth largest messaging platform. While studying in the Imperial College of London, he interned with eminent companies such as Google, Goldman Sachs and Mclaren Racing. His venture, Hike is also designed to cater to the general public who still lack the amenities of internet. One of the fastest Indian startup, it is valued at over 1.4 billion dollars with around 100 million users exchanding over 40 billion messages a month. Aspiring to provide a lifestyle application to India, Kavin strives to include a variety of aspects from shopping to artificial intelligence with the assistance of a compact and efficient

team.

#### **Anand Piramal**

Anand Piramal, the son of Ajay Piramal, is the Executive Director of the Piramal Group and has undertaken responsibility for its real estate business, Piramal Reality.

Prior to venturing into the management of the group, he was the founder of the philanthropic start-up called Piramal E-Swasthya which aimed to democratise healthcare. Being exposed to an outstanding education at University of Pennsylvania and a MBA from the Harvard Business School, Anand decided to focus his energy on one aspect of the business and has evolved into a key leader in that market. Anand has been actively engaged in several of the Piramal Foundation's activities and has been the youngest President of the Indian Merchant Chamber-youth wing.

#### Nandini Piramal

Nandini Piramal, daughter of Ajay Piramal, Chairman of Piramal Group & Shriram Group is an enigma who has instilled a new life to the group and has steered it to success during its toughest phase. Presently the Executive Director of Piramal Enterprises Ltd., she heads the Human Resources division and is responsible for the Over-The-Counter Business of Piramal Enterprises. Her contribution towards Piramal Foundation focussing on key areas such as health, education, rural employability and youth empowerment are notable. With a stellar education from Oxford University and Stanford Graduate School Of Business, Nandini has been a integral towards various acquisition and join venture targets of the group. Under Nandini's leadership, the OTC business moved up ranks from 40 in 2008 to 7 in 2012. In 2014, the World Economic Forum recognized Nandini as a 'Young Global Leader'.

## Pirojsha Adi Godrej

Hailing from a family of successful business leaders, Pirojsha Adi Godrej, who has been named after his great grandfather, the founder of the Godrej Group has carved a niche for himself. HE is the Executive Chairman of Godrej Properties Limited, of which his father Adi Godrej, is the chairman. Having graduated from Wharton School of Business and having a dual degree from Columbia University, he has taken the GPL group to successful heights. His focus has not only favoured the company in terms if monetary gains but they have been acknowledged by the late President, APJ Abdul Kalam for implementing a sustainable development model. He has received several notable acclaim for his work and has been recognized by GQ as the 50 Most Influential Young Indians.

#### Radhika Piramal



Radhika Piramal is presently the managing director (MD) of VIP Industries (luggage). She took over the Company's leadership in 2010, turning a sluggish luggage maker into one of the most sought-after brands, which outsells world market leader Samsonite in India, and has annual sales exceeding \$150 million according to Forbes. The daughter of company founder and chairman Dilip Piramal has tapped Bollywood stars to promote her goods, most recent being Hrithik Roshan, who is seen protecting a Faberge egg using a VIP bag in the advertise. She previously worked at management consultants, Bain and is a graduate of the Oxford University. She has also acquired an MBA from Harvard.

#### Parth Jindal

Scion of the JSW group, Parth Jindal is the CEO of JSW cement and is spearheading the expansion of his Company, with the aim of making it a key player in the industry by 2020. Son of Sajjan and Sangeeta Jindal, he recently got married in a lavish ceremony to Anushree Jasani. Parth joined his father's business after graduating from Brown University with a Bachelor of Arts degree. He later completed an MBA from Harvard Business School. An avid sports fan, he is also the CEO of Bengaluru FC and found JSW sports with a view to improve sports facilities for budding athletes in our country. Himself a district level table tennis player, he is also a fan of the football club Arsenal.

#### Rahul Sharma



Founder of Micromax, Rahul Sharma was named among the 40 under 40 by Forbes. The 38 yearold mechanical-engineering graduate from Nagpur University went on to establish Micromax informatics in the year 2000. The Company has achieved many milestones since its inception in the mobile phones market, after being a distributor for Nokia. Rahul was recently in the news for getting married to Asin Thottumkal, the Ghajini actress, a match supposedly introduced by his good friend Akshay Kumar. He was also one of the first ambassadors for the Company, before they hired Hugh Jackman last year. Micromax is currently the 10th largest seller of mobile phones in the industry.

### Rishad Premji



The elder son of Azim Premji, founder of Wipro, Rishad joined the Company in 2005. He has completed graduation from Wesleyan University in Connecticut, before doing an MBA at Harvard. While his father expressed a desire of not turning Wipro into a family business, Rishad was keen on joining. He had to submit a resume like everyone else and got placed. Rishad is keen on reading and music, with a penchant for computers. He remained the second most eligible bachelor in the Country, after only Mr Gandhi, before being married in 2005 to Aditi, his childhood sweetheart.

### Rohan Murty

Prodigal son of Infosys founder Narayana Murty and acclaimed author Sudha Murthy, Rohan has certainly proved his brilliance with his scholarly achievements at a young age. He is a junior fellow at the Harvard Society of Fellows. It is a major achievement in itself. Before completing his PhD from Harvard University, he did his graduation from Cornell University in Computer Science. Rohan Murty is also associated with Catamaran Ventures, a \$127 million venture Capital Fund. He joined Infosys as an assistant to Chairman's Office, before being made a Vice-President at the Company. The lad is said to own \$347 million worth of Infosys shares. His most important contribution is that of starting the Murty Classical Library, which is a continuation of Clay Contribution Library Project.

#### Shashwat Goenka

At only 25 years of age, Shashwat Goenka is the Sector Head for Spencer's Retail, at the RP Sanjiv Goenka Group. It was a challenge for the young Wharton educated Shashwat, when his father asked him to take over the Retail wing of RP Sanjiv Goenka Group as it has been losing money for quite some time. Under the young leader, the focus of this group has been to stream line the activities, increase hypermarkets, and most importantly, make it profitable. Shashwat got hitched in a grand ceremony last year to Shivika Jhunjhunwala at Mumbai last year. While the young leader is yet to achieve his objective, there has been a definite reduction in the amount of losses.

## FORAY IN THE FINANCIAL WORLD

Dr. Paresh Dani is a well-known personality in the field of remedial problem solving. His foray into the problem solving of the financial world using his spiritual and religious methods began when he had presented papers about Financial Forecast at the World Convention in 1985.

The papers covered a wide range of arena and included precise proofs regarding growth and betterment in the financial and business sectors, using religious methods. Based on this presentation, a finance Company in the United States of America hired Dr. Dani for increasing their business and improving productivity of their human resources. Utilizing his field of expertise, Dr. Dani succeeded in his task of bringing about a positive turn in the company. This inspired him to branch out to the financial sector players in India.



In the year 2002, on gaining an audience with Mr. P. S. Shenoy, the then Chairman of Bank of Baroda, Dr Dani informed him of his abilities. After listening, Mr. Shenoy entrusted him with the responsibility of improving the financial prospects of the Bank. Dr. Dani again proved his worth, as the bank saw a marked increase in advances and deposits, along with a decrease in the NPA's. A year later, Dr. Dani had a meeting with Mr. Venkat Subramaniam, the then Chairman of Exim bank. He requested the Chairman to give him a chance as he could

help increase the bank's business, as well as the productivity of employees. As an acknowledgement of this request, he was provided with the opportunity to do what he did best, and once again, he obtained miraculous results. On basis of his specializations, research and devotion, he suggested few spiritual and devotional measures, which when inculcated at the Superior level, could have a possible positive ripple effect across the bank at all levels. With the backing of these measures, the bank witnessed four-fold profit and was successful in re-instating its position in the financial market. The bank's business increased from only Rs3500 crores to 13000 crores within a year, and reached Rs95000 crores within the next. This success convinced the Chairman to offer him responsibility of improving the state of NPA's. Within six months, 90% of them showed improvement.

In the last 35 years, Dr. Dani has provided remedial solutions to a multitude of problems arising in a variety of sectors, including Corporate, Bank, Industries and individual. He has gained immense popularity and fame as an authority in his field. The proofs of his extra-ordinary skills can clearly be observed in the success achieved by Dr. Dani for various well-known organizations such as BOB, Union Bank, LIC, UTI, Syndicate bank, SBI, ICICI, HDFC and many more.

Today, times are turbulent for every nation when it comes to maintain a progressive economy. With all the financial woes weighing in on the government, barely keeping the economy floating is itself a colossal task. These are the phases that instill belief on spirituality and religion. The faith shifts from purely monetary outlook to engaging in rituals and customs which guides our way towards success again.

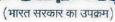
Banking is one of the essential pillars for the smooth sustenance of an economy. If this foundation starts shaking, it presents a ripple effect in the entire nation affecting businesses of ranges. A stable and sound banking system is required for a healthy growth of an economy. But today ballooning non-performing assets problem is the biggest impediment that chokes Indian lenders' effective operations.

Paresh Dani has embarked on a path which would be beneficial to not just the banking institutions but would aid the economy and all the customers who are dependent on the thriving business of banks. He has ventured into collaborating with several public and private banks, where he provided his valuable inputs which when inculcated, provide results that to an extent alleviates its NPA crisis.



T. C. VENKAT SUBRAMANIAN, CMD, EXPORT-IMPORT BANK OF INDIA WITH DR DANI







Bank of Baroda
(A Government of India Undertaking)

पी. एस. शेणॉय अध्यक्ष एवं प्रबंध निदेशक

P. S. SHENOY Chairman & Managing Director

27.2.2004.

Dear Dr. Dani,

It has been a great pleasure to be in touch with you since last couple of years. Your seemingly unbelievable subject of predicting future and improving it through face reading and palmistry has given amazing result to Bank of Baroda as an organisation and to me personally. Your holy remedial suggestions helped our Bank towards significant development and growth. I am really impressed.

This is to place on record the Bank's and my own most sincere appreciation for your holy remedy to problems and issues faced by us through your expert analysis and foresight.

I wish you best of success in your profession.

With warm regards,

Yours sincerely,

Dr. Paresh C. Dani 122, Shreekumj Society Ramapark Ahmedabad – 380 061 एस. बी. माथुर अध्यक्ष S. B. MATHUR CHAIRMAN



## भारतीय जीवन बीमा निगम

Life Insurance Corporation of India

केंद्रीय कार्यालय, 'योगक्षेम', जीवन बीमा मार्ग, पो. बॉ. नं. 19953, मुंबई - 400 021. Central Office,"Yogakshema", Jeevan Bima Marg, P. B. No. 19953, Mumbai-400 021. दूरभाष/Tel.: 22020997, फैक्स/Fax: 22810680, ई-मेल/E-mail: chairman@licindia.com

### TO WHOMSOEVER IT MAY CONCERN

I have known Dr. Paresh C. Dani, Ph.D, famous face reader, palmist and astrologer for the past couple of years. His analysis of events, capacity to derive conclusions therefrom and ability to predict the future is superb. I have been immensely helped in tackling problems, both as an individual and as the head of a large organization, by his gifted diagnosis, interpretation of issues and possible solutions.

I wish him all success in life.

S. B. Mathur 30<sup>th</sup> October, 2004



आर. एन. भारद्वाज अध्यक्ष R. N. BHARDWAJ CHAIRMAN



## भारतीय जीवन बीमा निगम Life Insurance Corporation of India

केंद्रीय कार्यालय, 'योगक्षेम', जीवन बीमा मार्ग, पो. वॉ. नं. 19953, मुंबई - 400 021. Central Office. "Yogakshema", Jeevan Bima Marg, P. B. No. 19953, Mumbai-400 021. दूरभाष/Tel.: 22020997, 22021645, फैक्स/Fax: 22810680 ई-मेल/E-mail: chairman@licindia.com

## TO WHOMSOEVER IT MAY CONCERN

I know Dr. Paresh.C. Dhani, Ph.D. who is a world famous Face Reader, Vastu Samrat, Palmist, Astrologer, for the last few years.

I found him to be extremely perceptive and knowledgeable in his area of specialization. My personal experience of dealing with him with respect to organizational and personal issues has been extremely satisfying. His analysis of events and issues and remedies suggested has been quite appropriate and useful.

I wish him ALL THE SUCCESS in his pursuit.

R.N. Bhardwaj May 28, 2005





#### To Whosoever It May Concern

I have known Shri Paresh Dani now for over 4 years. His knowledge, understanding and ability in holistic healing is very noteworthy and effective. My family and I have been fortunate to benefit from his services from time to time and we have been very satisfied and delighted.

Shri Daniji has now become a mentor to all members of our family in various areasin our personal lives. He has guided us in term of my profession, health as well as well being of my family members. We have always depended on his advice and have greatly benefited from the same.

I would recommend his services to others who believe in holistic healing and other practices which Shri Dani has experience and expertise.

(NABANKUR GUPTA)

## naresh sharma

Managing Director (Retd.) L.I.C. of India 6/1/A, Lloyds Garden A.M.Marg, Prabhadevi, Mumbai – 400 025 Tel: 56633916 , Mobile : 9820054972 E-mail: n\_c\_sharma@yahoo.com

Dated. 20.02.2006

#### Certificate

This is to inform all concerned that I have had the pleasure and privilege of knowing Dr. Paresh C. Dani Ph.D.; Face Reader, Palmist and Astrologer very closely for the last approximately five years. In the case of my family and even in my own case the predictions of Dr. Dani have been quite accurate. One of his predictions was that I would get employment and do well after retirement. This has proved very correct. Even in other matters relating to my family whatever Dr. Dani had predicted turned out true. My entire family has, over the years, learnt to repose great faith and trust in Dr. Dani both as a professional and as an individual too. I can say with a lot of confidence that he is a good astrologer and a good human being.

(N.C.Sharma)



अरुण शाण्डिल्य मुख्य महा प्रबन्धक

ARUN SHANDILYA Chief General Manager भारतीय स्टेट बैंक

स्थानीय प्रधान कार्यालय, भद्र, अहमदाबाद - 380 001 फैक्स : 079-25509725 State Bank of India

Local Head Office,
Bhadra, Ahmedabad - 380 001

T: 2550 6652, 25506673

e-mail : cgm.lhoahm@sbi.co.in
29th September 2006

Dear Dr. Dani,

I would like to express my sincere gratitude to you as whatever predictions you have made in the recent past, have become true and also for your valuable advices on Vastu and for the Yantra given to me by you, which was found very effective by me.

With best regards,

Yours sincerely,

(ARUN SHANDILYA)

Dy. Managing Director

एम. एस. सुंदरा राजन

GENERAL MANAGER

M. S. SUNDARA RAJAN

鮝

यूनियन वैंक ऑफ इंडिया Union Bank of India महा प्रबंधक कार्यालय

GENERAL MANAGER'S OFFICE 66/80, मुंबई समाचार मार्ग, मुंबई - 400 023. 66/80, Mumbai Samachar Marg, Mumbai-400 023.

April 29, 2005

I have known Dr. Paresh Dani. He is interested in welfare of the people in general and to meet people to spread goodwill. He seems to have a command in the art of spiritualism, face reading and making predictions.

I found my experience with him in the spiritual councelling comfortable and he is in a position to make the life more meaningful with his guidance which enabled further growth in business.

I wish him success in his mission.

(M. S. SUNDARA RAJAN)

# ARUNDHATI BHATTACHARYA-THE WOMAN BANKER

The Chairperson of State Bank of India, Mrs. Arundhati Bhattacharya is one of the most recognized faces in the Country. The State Bank of India is the largest Bank in our Country with several records in its name. It leads the Banking sector with a lion's share of 20% in the market, and has 420 million Customers, catered to by 278000 employees. The bank has more than 24999 branches. 59000 ATMs and is ranked 232nd in the Forbes Global List of Fortune 500 Companies. In 2013, the bank added another feather in its cap, by appointing a woman Chairperson for the first time. It was none other than Mrs. Arundhati Bhattacharya.



Appearing as the 25th most powerful woman in the World on Forbes List today, her journey has certainly not been an easy one. If asked at the age of 22, which was when she joined SBI, if she would reach this stature, she would almost certainly have laughed it off.

Born in Kolkata to a Bengali Family, her childhood was spent in the industrial town of Bhilai, where her father worked in a steel plant. Her mother was a homoeopathy consultant. She studied in St Xavier's, Bokaro before joining Lady Brabourne College in Kolkata for a degree in English Literature. She was pursuing an M.A at Jadhavpur University, when fate knocked on her door. Her father had retired and thus,

she decided to look for a job. Along with a few of her Hostel mates, she decided to try her luck at the Probationary Officer's exam of SBI.

Banking was never actually a career option for her till then. Her father had initially wanted her to be an engineer, but never really forced the decision on her. She herself had an inherent interest in language and journalism. Based on her creative side, her elders advised her to go for a degree in Arts. As she was a good editor, she fit the bill perfectly for a journalist. However, once she nailed the Probationary Officer exam, there has been no looking back. In fact in a recent interview, she said that she might have considered getting a degree in Economics, based on what she ended up doing, so as to make it less embarrassing for event managers, when introducing her.



Joining the Bank at the young age of 22, Arundhati Bhattacharya has had a long career spanning almost 40 years. She has worked in many remote parts of the Country as a Probationary Officer. Her long stint with the bank is not just one job, but a combination of 11 different roles. She started in the Foreign Exchange wing of the Kolkata main branch and later moved on to many different ones. Within the bank itself, she has had an experience in retail banking, corporate banking, rural banking, new business, Human Resources, metro business, Investment Banking, a stint abroad and finally, the Chairperson.

As a mother working full time, it was not an easy task for the Mrs. Bhattacharya to balance work and personal life. On being promoted to General Manager, in the year 2006, she actually thought of leaving her job as she was worried about finding a good school for her daughter. It was in 2009 that she was promoted to the post of Chief General Manager. In 2010, she was made the deputy Managing Director and Corporate Development Officer. After that, she headed SBI Capital, a subsidiary of the Bank as the CEO and MD. Later, she

was CFO for the Bank till 2013. Finally, after being selected over three male Colleagues, Arundhati was appointed the first woman CEO of SBI.

As a professional, Arundhati was always keen to step out of her comfort zone, which provided her experience in a myriad of sectors. Keen on meting women's expectations as the first Woman Chair, Arundhati Bhattacharya has taken many steps in that direction. She has introduced a women friendly transfer policy, and a 2-year sabbatical to be used during pregnancy or to care for an elderly. She was also the one to introduce General Insurance and a Platform for Mobile Banking.

All pf these achievements have earned Mrs. Bhattacharya a place in the most Coveted Forbes List of 25 Most Powerful Women in the World. She was ranked 4th most powerful woman in the Asia-Pacific region by Fortune. She also deserved to be India's nominee for MD and COO at World Bank. Even after all these achievements, she maintains that



it was all possible only because of her family's continued support and encouragement.

Truly a remarkable personality, there is much to learn from her exemplary life.

"When I met Mrs. Arundhati Bhattacharya for the first time she was a CEO of State Bank of India. On reading her face I predicted that she shall become the chairman in near future despite stiff competition and offered her my congratulations for the same in advance. On becoming the chairman with her advanced knowledge of economy & finance, dexterity and adaptability, she has increased the prestige of this renowned bank. My reading indicates her being active in the financial market for a long time. I believe that she shall not have an inactive retired life but would continue offering her services to the Government of our country." – Dr. Paresh C. Dani.





Dr K. C. Chakrabarthy, Deputy Governor, RBI with Dr Dani



Mr. Dipak Parekh, Chairman, HDFC Bank with Dr Dani



Mr. K. R. Kamath, CMD, Punjab National Bank with Dr Dani



Dr V. A. Joseph, Chairman & MD, South Indian Bank with Dr Dani



Mr. K. V. Kamath, Chairman, ICICI Bank with Dr Dani



Smt. Shikha Sharma, MD & CEO, Axis Bank with Dr Dani



Mr. P. S. Subramanian, Chairman, UTI with Dr Dani



Mr. T. C. A. Ranganathan, Chairman & MD, EXIM Bank with Dr Dani



Mr. Ramnath Pradeep, Chairman & MD, Corporation Bank with Dr Dani



Mr. M. V. Nair, Chairman, CIBIL with Dr Dani



Mr. T. S. Vijayan, Chairman, IRDA with Dr. Dani



Mr. Sunil Mittal with Dr Dani



Mr. Vijay Kalanthri & Family with Dr Dani



Smt. V. R. Iyer, Chairman & MD, Bank of India with Dr Dani



Mr. Anand Mahindra with Dr Dani



Dr Vijaypath Singhania, Chairman of Raymond Group with Dr. Dani



Mr. A. K. Dasgupta, LIC Managing Director with Dr Dani



Mr. Anil Agarwal, Chairman of Vedanta Group with Dr Dani & Himanshu Dani



Mr. B. V. Doshi with Dr Dani



Mr. Pramit Jhaveri, CEO of CITI Bank with Dr Dani



Dr Dani, Mr. Pradip P. Shah,
Dr K. C. Chakravati,
Mr. M. Damodaran, SEBI Chairman &
Mr. Sushil Handal, Chairman of
Claris Pharma & N Shah



Smt. Kokila Ambani with Dr Dani



Dr. D. Subbarao, ex-Governor of Reserve Bank of India with Dr Dani



Mr. C. Vidyasagar Rao, Governor of Maharashtra with Dr Dani



Mr. Venugopal N Dhoot, Chairman of Videocon Group & Mr. Rajnish Kumar, MD of State Bank of India with Dr Dani



Hon. Vajubhai Vala, Governor of Karnataka with Dr Dani



Mr. Ajay A. Piramal, Chairman of Piramal Group & Dr Swati Piramal, a leading Scientist with Dr Dani & Himanshu Dani



Mr. I.G.Patel, Ex-Governor of Reserve Bank of India with Dr Dani



Mr. Mrutyunjay Mahapatra, Dy. Managing Director of SBI with Dr Dani



Mr. G. Srinivasan, Chairman of The New India Assurance Co. with Dr Dani



Sadguru Jaggi Vasudev with Dr Dani



Mr. Narayan Murthy, Chairman of Infosys with Dr. Dani



Mr. Bhairav Singh Shekhawat, Ex-Vice President, India with Dr Dani



Mr. Pratip Chaudhuri, Ex-Chairman of SBI, with Dr Dani



Mr. Mehul Chokshi, Chairman of Gitanjali Diamond with Dr Dani and Himanshu Dani



Shri Arun Tiwari, Chairman & MD of Union Bank of India with Dr Dani



Mr. O. P. Kohli, Governor of Gujarat & Madhya Pradesh with Dr Dani



Mr. Pradyuman Vyas, Chairman of NID with Dr Dani



Dr. B.R.Shetty, Chairman of NMC Group UAE, Lord Rana, Chairman of Cordia Group UK, Mr. Binoy Shetty, UAE with Dr Dani



Mr. A. K. Purwar, Chairman of SBI with Dr Dani



Mr Madhukant G. Sanghavi, Chairman of Syndicate Bank with Dr Dani



Mr. P. P. Vohra, Chairman of IDBI Bank with Dr Dani



Mr. A.K.Shukla, Ex-Chairman of LIC India, with Dr Dani



Shri Rajeev Rishi, Chairman & MD of Central Bank of India with Dr Dani



Mr. L. K. Advani, Senior Leader, Bhartiya Janata Party with Dr Dani



Mr. Hiranandani, Mr. Atul Shah & Mr. Vijay Kalantri with Dr Dani



Mr. Mohan Tankashale, Chairman of Central Bank of India with Dr Dani



Mr. T. S. Vijayan, Chairman of IRDA with Dr Dani and Himanshu Dani



Mr. Rana Kapoor, Chairman of YES Bank,
Vijay G.Kalantri, President of
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Mr. Nitin Kashiwal, Chairman of Reid & Taylor
Group with Dr Dani



Mr. Hemraj Shah, President of Gujarati Samaj, Mumbai with Dr Dani



Mr. A. K. Purvar, Ex- Chairman, State Bank of India with Dr Dani



Mr. A. Krishna Kumar, MD, State Bank of India with Dr Dani



Mr. Aditya Puri, MD, HDFC Bank with Dr Dani



Mr. D. Sarkar, Chairman & MD, Union Bank of India with Dr Dani



Mr. G. N. Bajpai, Ex-Chairman of SEBI with Dr Dani



Mr. Laxmi Mittal & Usha Mittal with Dr Dani



Mr. Dilip Sanghvi with Dr Dani



Mr. Sam Pitroda with Dr Dani



Mr. Kumar Mangalam Birla with Dr Dani



Mr. Anil Ambani with Dr Dani



Honorable Ex-President of India, Dr APJ Abdul Kalam with Dr Dani

Honourable President of India, Pranab Mukherjee, with Dr Dani



Mr. Arun Jaitley, Honorable Minister of Finance, Government of India with Dr Dani



Mr. Bill Clinton, Ex-President of the United States of America with Dr Dani



Shri Atal Bihari Vajpayee, Ex-Prime-Minister of India with Dr Dani