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Magazine of the military veterans in the corporate

ABCT - Any Body Can Tech

AN INITIATIVE OF FORCES NETWORK - NOW GAINING GROUND



INSPIRING VETERAN

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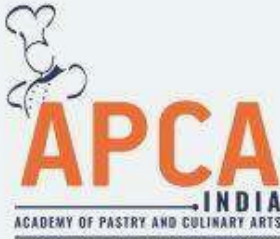
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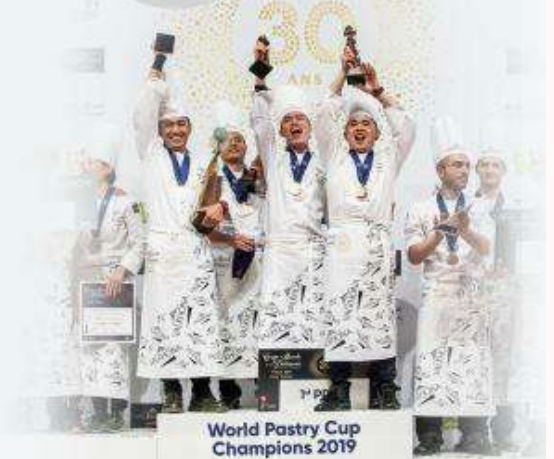
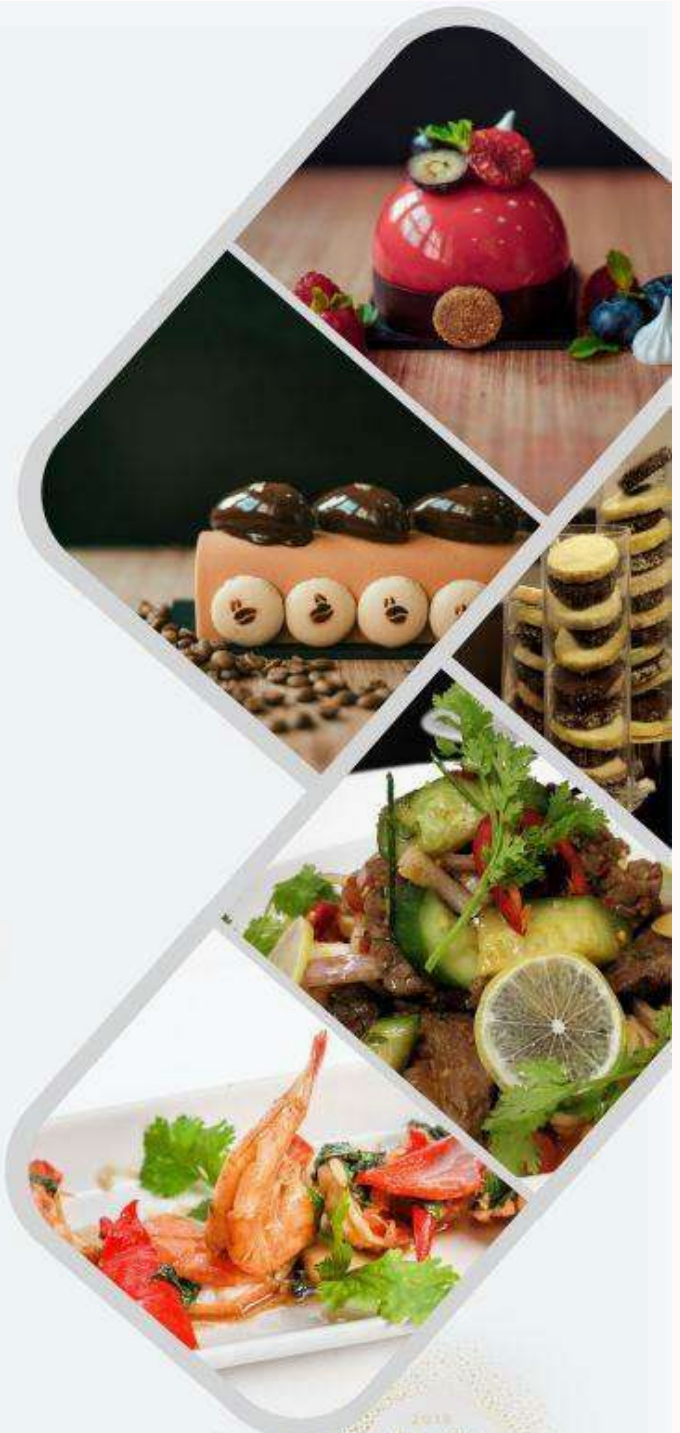
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RULES:

- Answer the Quiz related to the magazine contents at <https://forms.gle/CUUFRvX84LfoG1z3A>
- The Quiz will be available during 1 Nov-14 Nov 2020, only. Result will be declared on 15 Nov 2020.
- The person with maximum correct answers will be declared winner. In case, where there are more than one winner, the award will be by draw of lots, where those who answered first will be ranked higher. The decision of the Magazine Editor will be FINAL.
- The WINNERS will be declared in the Forces Network, and also intimated individually.
- The prizes are transferrable, but can not be encashed.
- The Quiz is open for Defence Officers and their dependent family members ONLY.
- The prizes can be availed only up to 31 Jan 2021.

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From the Editor

Dear Reader,

It gives me immense satisfaction and pride when I look back and realise how we have progressed and shaped up in the past 12 months, and recollect how we had started from a scratch. With a focused aim, we had commenced our journey and I am hopeful that we have been able to successfully meet the expectations of our readers in the past twelve issues. As they say, well begun is half done, but it also means that we are not going to sit on our laurels, and instead strive to raise the notch higher each and every time.

It is in this year, that the Covid pandemic has forced us to realise the importance of technology in all walks of our life, which probably earlier we were turning a blind eye to. Innovations and new technologies are changing the world and the daily lives of each and every one of us. Many things that were mere visions of the future yesterday are now reality. Meanwhile, we are surrounded by technology at every moment of our lives. The indulgence which has been forced upon us, has made even school going children comfortable with technology, which is surely going to change their way of seeing things and working, which should be a harbinger of changes we are likely to see in this field in the coming years.

While the younger generation is pretty comfortable with it, it is the acceptance and involvement in it by the older generation which is a matter of big concern. They have no option but to realise the need, and make a conscious effort to accept the change, adapt to it, and make themselves tech savvy. Else, it is going to create a 'tech generation gap', which might lead to their isolation and lead to loneliness. Steward Brand has aptly summed it up as, "Once a new technology rolls over you, if you're not part of the steamroller, you're part of the road." We better accept that fact.

It is even more essential for the aging working class. To stay relevant and in competition, they need to continuously upskill themselves and walk in step with the changing needs of the organisations. They need to realise that the technology is a positive enabler. Technology is much less frustrating when you understand it, and it makes you a better problem solver and also a better leader, apart from future-proofing your career.

Realising this challenge, Forces Network is taking appreciable efforts to equip our fraternity with adequate knowledge and tools, so that none of us feels left out on this unavoidable race. Building on the previous experience, a more comprehensive teaching and upskilling ABCT module has been planned for six weeks, starting this month. I am hopeful, a lot of us will benefit from it.

Until next time, take care. And, cheers to Forces Network - the Network that Works!!!

Regards,
Lt Col Ranvir Singh

ABCT: Time to Re-imagine Veteran Employment

"There has never been a better time to upskill"

BY IQBAL SINGH

For far too long we have allowed the technology world to be the exclusive preserve of the “techies” only. However, today with technology becoming all pervading, a dominant force in business and easy to learn from anywhere, anytime, by anybody, on any device it’s about time we broke the hegemony. We can no longer allow the “techies” to hold the keys to the technology kingdom. Now is the time for others to break into the tech kingdom.

Listen to what Joe Atkinson, the Chief Products & Technology officer of PwC has to say. “Before there used to be tech jobs and non tech jobs now there are just jobs and everyone needs to have comfort with technology”

It is with this backdrop that the concept of ABCT – Any Body Can Tech was conceived in Forces Network nearly 1.5 years ago. Any Body Can Tech (ABCT) this is a philosophy that I passionately believe in as well as try to live. For the past couple of years I have been sharing this philosophy on Forces Network. For sure there are more disbelievers but the shift is happening silently but surely. The success stories of last year's ABCT workshop has fired the imagination of many. I am writing this piece to share my views, my experiences from having seen a small batch of people move the needle.

The world of business and work is today undergoing a massive transition - quite similar to the transition we went through from the agricultural economy to the industrial revolution. We are now in the age of digitisation, automation and acceleration. The only difference being that the quantum of change would be much greater this time and the time for this shift would be much lesser. This would make the transition quicker and much tougher. This is an age where Tech skills and expertise is an imperative to succeed in business for companies and in careers for employees. Make no mistake about it.

The common perception in the corporate environment is that most military veterans are not tech savvy. The perception is not far from the reality in most cases. However, what most veterans do not realise is that technology unfolds new opportunities on a daily basis. By not being part of the technology world there is an ocean of opportunities both for employees as well as entrepreneurs that veterans are missing out upon. Also most roles in technology are what I call “officer like roles” ie cushy jobs sitting on a laptop in an AC environment, requiring no fieldwork or interaction with the blue collar labour class. In that sense these are aspirational job roles and in that sense keeping oneself away from technology is a self-inflicted liability.



It's time to ABCT Your Age Notwithstanding

What Can You Expect If You Do ABCT?

Many veterans/retiring military personnel feel that even if they learn a few technology skills they do not stand a chance against a much younger and hands on entrenched industry professionals. This thinking is misplaced. Learning technology opens the door to a continuum of opportunities which could range from being a tech-savvy physical security officer or technical project manager, a techno-commercial manager to a hands-on R&D engineer or even a tech product manager. What many people fail to realise is that how high the technology quotient (TQ) has increased even in traditionally non tech roles like admin/security/facilities manager. So if you can combine your past experience with upgraded tech skills you can give a booster shot to your career.

The second road block is the Catch-22 thinking. "I don't think anyone will hire me for tech skills even if I acquire them" - this thinking is defeatist. You must realise that first you need to pay the price of hard work and effort before you can expect worthwhile outcomes. It does NOT work the other way around. My learning in it has been that no knowledge or skill ever goes waste -it comes in handy in some way or the other.

Barriers to Learning

There are a raft of barriers which would be quoted by the nay-sayers- however most of them are mindset issues.

Too Old to Learn. I have heard this excuse very often. "I am too old to learn". it's a tired refrain which is a reflection of the vigour of the person rather than a real barrier. Psychologically it has been discredited. Another factor which many veterans miss out on is that with increasing life expectancy and an early retirement from the military

their working life gets extended. I would say they could work in a formal setting up to 65 years of age and work in order to keep themselves engaged up to 75 years of age. When you keep this context as the backdrop the entire scenario changes of a premature retiring officer in his early forties or a superannuating Col at 54 still has a working life to look forward to.



Barriers to Learning: Are you Holding Yourself Back?

I Know It All. Most people rarely acknowledge their ignorance. That is because they lock themselves inside an echo chamber of like minded friends/ colleagues and self-confirming social media feeds, where their beliefs are constantly reinforced and seldom challenged. This includes personnel from the technical cadre of the services who may have engineering degrees to flaunt but they are unaware of how antiquated they maybe. To such people my advice would be check your reality, see your results and it will tell you where you stand.

I Am a Non Tech. This is another extremely common and popular barrier to learning. In fact some people feel a sense of great pride in announcing this. People feel they need to have an engineering degree to perform roles related to technology. The honest truth is that with such fast changes in technology most degrees older than a couple of years is almost irrelevant in today's world. Forget that, even our university curriculum is outdated consequently even freshers do not have the relevant industry skills. That should give comfort - almost everyone is learning afresh. And what they are learning now they may have never studied that in their academic life. So why not you?

I Don't Need It. This one really get my goat. "I am an infantry officer targeting the role of a physical security officer-I don't need it." My response to this is "Horsefeathers!" This is akin to a self-goal. Well, this statement betrays a complete lack of awareness about the extent of inroads that technology has today made in all roles including the traditional non tech roles. So maybe you need to do ABCT maybe just to stay afloat in a non tech role not to become a techie.

Why ABCT Is Possible Today

While there is rapid evolution of technology learning technology has never been easier today than ever before. You can have access to world class faculty from MIT or Oxford thanks to the MOOC courses enabled by technology. And you can do all this learning, practising lab sessions and even appear certification exams all in the comfort of your home. Come to think of it you are only a few clicks away from your dream job certification. Will you let a few clicks hold you back from an aspirational job?



ABCT is easily achievable today

Multiplicity of Learning Resources. Apart from the formal courses of MOOCs today we have access to a multitude of resources on the internet notably YouTube, e-books, blogs, online learning communities and much more. You can saturate your mind with as much learning as you desire anytime, anywhere. From the aforesaid it is abundantly clear that today there is virtually no excuse left for not learning. You only need to battle your inner demons and put in sustained disciplined efforts and it shall happen.

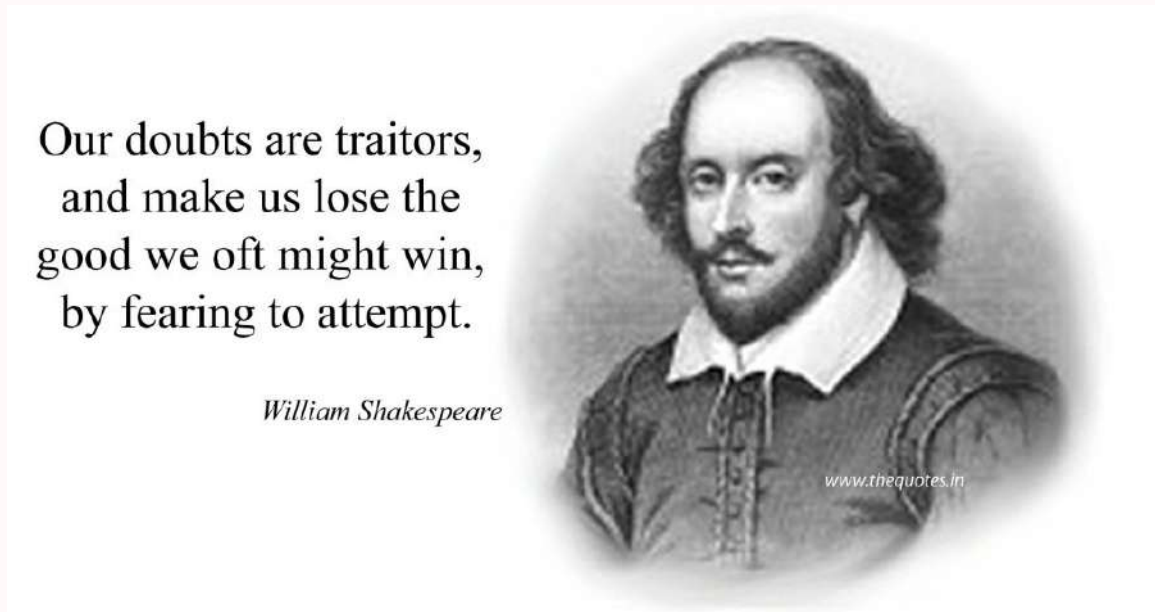
It's a Mind Game. More than any other barrier the biggest barrier to learning comes from one's mindset. If one does not have a growth mindset, is tradition-trapped or does not believe in pushing the boundaries then he shall stagnate. There are numerous inspirational life stories of people learning new skills and picking up a job or a vocation even in their 70s and 80s.



Barbara Beskind has retired five different times, but that didn't stop her from applying for a new job last summer designing with IDEO - one of the top firms in the San Francisco area. When she applied for the job she was 89 years old. She joined at 90. The 90-year-old California resident takes the train from her independent living community in San Mateo to the IDEO office in Palo Alto once a week.

What to Do?

Kill the Self Doubt. Well, everyone needs to do battle self doubts to reach any meaningful destination in their careers be it a film star, a sportsman or even a corporate honcho. so you are not alone. to quote Shakespeare, “ Our doubts are traitors that make us lose the good we often might win by fearing to attempt.” This is the first step. However it is a necessary and a mandatory step without which success will not be feasible.



Kill the self doubts

Focus. All successful learning needs to be planned and executed as a deliberate plan. You need to establish goals, timelines and interim milestones. Once that is done you need to ruthlessly execute this plan. This is where most people fail. it's a matter of persisting for a few initial weeks there after one gets into a habit forming rhythm.

Be Willing to Give Up Activities that Don't Help You. This is a tough one in today's day and age. It is so deceptively easy to be drawn to a dramatic story on the news channels, the videos on a WhatsApp chat, binge watching on Netflix, fighting political battles on course mates WhatsApp groups and much more. The question you need to ask is that is it really helping you? Fill I that wasted time with learning from great sources, learn market valued skills so that people would love to hire you.

Take the Plunge. Do not be trapped in a mindset of inertia. If you are not happy with where you are in your career then you need to do something about it -you need to change something. Even if you have been overlooked for promotion, remember “When all else is lost, there is the future”. However you need to work towards realizing the future of your dreams. Let learning new technology skills be this change. Remember nothing changes when nothing changes. You will be surprised as to how many people's lives change just by taking that first step which will plunge you into a stream of dynamism and self-propelling action.

You Have Nothing to Lose. Today learning, especially online, comes at a very low cost. So even if you are having self doubts there is no harm in trying to join a short course in fact you have nothing to lose but a lot to gain if it works out in your favour.

Be Part of Group Learning. As we say in Forces Network we are always “ Better Together” . Being part of a cohort for a structured classroom study makes you shed your lethargy as you get motivated from your peers. It brings about a positive urge to excel, you have a community support system at times when you may feel demotivated or stuck with some subject understanding issues, the peer energy rubs off on to you. Group learning is truly powerful. It will help you put off procrastination and eat the frog. What's more, more people get across the finishing line when learning in a cohort versus doing it solo.

ABCT Outcomes You Can Expect

While let me at the outset itself disabuse the notion that attending a single short technology course will turn you into a product engineering engineer the truth is that ABCT will empower you and open a plethora of options which you may have been hitherto deprived. While the technological sector is booming they actually also need experienced people for a wide range of non hardcore Tech jobs like in operations, procurements, supply chain management, project management however these roles required foundational level of technology skills, which can be acquired by doing a few short courses as well as acquiring industry certifications.

Gig Economy. The gig economy is rising, here to stay and would become mainstream in the years to come. One could become freelance consultant on online platforms like Upwork, Freelancer, Guru, Toptal, Flex jobs and many more. Most of these jobs are remote - you could thus be working from the comfort of your home on a global project billing hours in US dollars. Some roles also offer some onsite travel. eg once a month or every quarter. This could also serve as a refreshing break. In my opinion Gig economy remote jobs provide a very good option for veterans who are above 50 years of age. This helps then overcome the unstated age bias that they need to encounter. To add to it there is no retirement age here you could probably continue till the age of 75. However, this requires effort in terms of upskilling and acquiring industry certifications, being hands on. This is a favourable investment to make considering the long term gains.

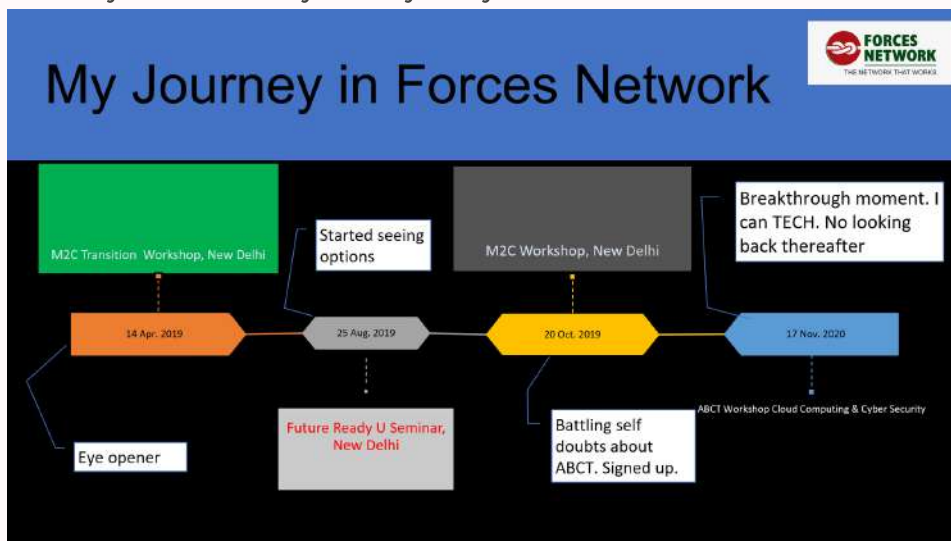
Entrepreneurship. Tech skills could help find you a gap to serve the needs of a future customer base. Starting up in the Tech World Is not capital intensive. A logical progression could be that you from being a gig worker become a solopreneur (eg website designer, a cloud solution architect, etc.) and then start a company with a few employees and serve global customers.

Confident Employee. No knowledge ever goes waste. ABCT on a tech skill would make you into a more confident employee who would be able to contribute across diverse functions in your company. and you never know what vistas could open.

Breaks the Experience Barrier. Many veterans face the barrier of lacking industry experience while trying to break into traditional roles. However, today the industry is facing an acute shortage of professionals with skills in the digital technology domain e.g. data science, cloud computing, cyber security, blockchain, analytics etc. So as a veteran if you could acquire an industry certification in any of these domains you certainly get a leg up and break the experience barriers as no one including industry professionals have any experience on these skills.

Past ABCT Results Serve as Proof Points

Last year in Forces Network we had run a three weeks ABCT course on cloud computing and cyber security. It was an online, offline hybrid course. We had weekly online webinars, assignments, quizzes and the course culminated in a day-long physical learning workshop in November 2019. It's been one year, and since then several participants including those coming from complete non tech backgrounds have thereafter pursued several technology courses and certifications. Some of them have acquired up to 4- 6 industrial certifications in this past year. This important data point reinforces my belief that yes, anybody can tech. The idea stands validated.



The Journey of Transformation in Forces Network as Shared by a Member

Certifications



- 
 Design Thinking for Innovation
 Darden School of Business, University of Virginia via Coursera - Nov 19
- 
 Python Bootcamp - Mar 2020
 via Udemey
- 
 IBM Data Science Professional Certificate
 9 Course Series hosted by IBM on Coursera - Jun 2020
- 
 Tableau 2020 - Jul 2020
 via Udemey
- 
 Project Management Professional
 PMI, USA - Sep 2020
- 
 Lean Six Sigma Green Belt
 Exemplar Global via Benchmark Six Sigma - Oct 2020

Trophy Wall of a Forces Network Member Inspired by ABCT



Trophy Wall of a Forces Network Member who was a participant in the ABCT Course Nov 2019

CONCLUSION

The technology industry is all set for the ensuing boom coming from the onset of the fourth industrial revolution. The people who would be able to ride the boom would be those who are skills ready before the boom happens. The opportunity offered by Technology is very democratizing offering lucrative job roles to those willing to upskill irrespective of their background, caste, colour or creed. Now the choice is in your hands. Will you be a bystander spectator in the stadium or be the one of the players playing on the pitch?

As I said earlier it's never been easier to learn new skills. The fruits of the labour of upskilling can be immense- take the plunge. What are you waiting for? Go ABCT- the future will belong to you.

Note: Forces Network Would Be Conducting an ABCT Workshop on Cloud Computing in Nov 2020. **ARE YOU READY?**



Lt Col Iqbal Singh was commissioned on 19 Dec 1987 into 4th Battalion The Garhwal Rifles. He completed MTech after undergoing the EME Officers Degree Engineering course on Infantry vacancy, and subsequently graduated from the DSSC Wellington. He has over 32 years of work experience mostly in the domain of technology/telecom projects, programs, transition management and delivery management. He has been with a large European Fortune 500 MNC since 2009. He has headed large delivery teams spanning across 13 countries around the globe. The article is written on the author's personal working experience. He can be contacted at iqchucks@gmail.com

Stars of Forces Network

A Forces Network Star is a member of the Forces Network who has gone on to achieve glory in the his/her corporate/civilian avatar. The aim of this series is not just to celebrate our successes from the veteran community, which unfortunately we do not do enough, but also to inspire others. The ultimate goal is to set up a virtuous self-sustaining cycle of inspiration leading to more successes in turn inspiring many more.

BY BIDISHA PANDEY

Lt Col Sudhanshu Srivastava got commissioned into 5 Raj Rif in 1994. He has been through a myriad of experiences during his tenure in the Indian Army which include participation in Op Parakram, Op Rakshak, Op Vijay and being part of the Officer Selection at the recruitment directorate. A qualified SSB psychologist with a tenure at a SSB, he took PMR in 2015 and then joined YES Bank in Sep 2015 and was instrumental in setting up and heading the Defence Channel in a remarkably short duration with a team of Officers, JCOs and NCOs which continues till today. He moved to HDFC Life in Sep 2018 and is currently the National Head for the HDFC Defence Channel.



Bidisha: What were the major highlights of your tenure in the Indian Army?

Sudhanshu: I got commissioned into the 5 Raj Rif in 1994. On ground leadership, under varying complexities were learnt and which stands me in good stead today also. OP Parakram was a learning in itself when everything moved in a blur and an actual war scenario unfolding was seen from close quarters. We had to keep evolving and adapting to new happenings in those times. Later in my career I moved on to pursue the Technical Officer course and gave up a premier competitive exam in the Army for my interest in studying human behaviour. Luckily I cleared the course and later had the privilege of serving in 21 SSB Bhopal. Post this I was in Army HQ, as part of the Recruitment Directorate and handling the recruitment of officers including marketing and advertisement. It was during this time that due to a family medical exigency I was also under tremendous pressure but the years of inner strength built up in the forces helped me cope up with it. It was then that I decided to take PMR during my Delhi tenure itself, due to all required parameters being met.

Bidisha: How did you prepare yourself for the military to corporate transition?

Sudhanshu: I had completed the Technical Officer course conducted by Defence Institute of Psychological Research and was a qualified SSB psychologist. Therefore, I believed that HR would suit me. To this end I added up a few certifications also to augment my knowledge. I was also offered an HR position by a cement company but unfortunately the company closed that position at the last moment and then I realized that my perception of HR and even other typical profiles and the corporates view are entirely different. I substantially increased my interactions/networking with

Officers and friends in corporate on an exponential scale and reworked on my CV and looked at openings from a new perspective. Interviews then gradually started happening but I was clear on differentiating between a job and a career and was patient in waiting for the right profile. The position for creating the defence channel for YES bank then came up. After multiple rounds of interviews and interaction, I was finally cleared. An important realization was that even after a service of 20 years, my knowledge of corporate workings was superficial. An in depth study of sectors that interest you and offer you the opportunity to grow and make a career should always be done. Financially, I had planned well for the transition as I had a decent exposure to financial planning early on. I had catered for all emergency situations and contingency planning. I had planned my retirement in a way that my family is able to maintain its standard of living even if I don't get a job for some time after release.



Bidisha: How has your experience in the corporate domain been so far?

Sudhanshu: Extremely exciting and satisfying. When I joined YES bank, I was asked to create a business channel. That in itself involved hiring, business outputs, creating enablers and ensuring Top Line. Working with some seasoned bankers was immensely enriching. In business development, your performance is always quantified and ultimately the MIS shows your efforts. The initial period was tough. I got in a team of four more officers under me and a team under them. Strategically opening up key MoUs, Branches in key locations, engaging with senior stakeholders was brought in. After the initial hiccups, the channel started growing. By Sep 2018 we were trending at a 50X growth over 3 years! It was then that I was approached by HDFC Life to lead their defence channel. A giant brand and a chance to lead a new challenge drove me on. In my new role things moved at a break neck speed and before I realized I was totally into a new pattern. There was no settling in type concept! P&L, Product Mix, Productivity kept on buzzing in my mind. Thankfully my three-year stint at YES Bank had made me fairly confident by then. I remember an incident when we had presented our scale up plan and the senior management had their reservations. Overnight we had to make a new business plan, get the approvals and start the

implementation. Again a lesson of learning to deliver under timelines. Today, we have substantially scaled up on manpower and business outputs and are continuously evolving with new measures to increase our efficiencies. I am extremely happy to state that even amidst the Covid crisis, we are growing. A point to bring out is, that most of the top performers of my team at each layer have been ladies and have shown great determination and courage.

Bidisha: What does a normal working day look like in your life?

Sudhanshu: In the Pre-Covid scenario, I would travel 7-8 days or more a month. A usual day would begin with going through all the MIS, observing the various business trends, a meeting with all my area heads, reviews and interactions with senior management, other departments on new developments. In the Post-Covid era, we have adapted to the digital way of working. The activities are the same but they all happen through various digital platforms. We try to wind up by 6:30 PM and I try not to disturb my teams after that.

Bidisha: What were the initial difficulties you faced in the military to corporate transition?

Sudhanshu: The scale of operations was overwhelming. You were suddenly looking at multipole MIS, data and trying to make sense of it. During the initial days, the banking jargons and the delays at multiple levels to get things moving were difficult to me, but I adapted and learnt and settled. Fortunately my peers in the organization were helpful and were more than ready to guide and support. The performance is solely measured by numbers and therefore, you need to be able to sustain the constant pressure to perform and deliver.



Bidisha: What are your plans for the future?

Sudhanshu: I like this field and would like to stick to the BFSI space. I keep myself abreast of all the latest developments in this domain and try to keep upgrading. I also would like to further develop my capability to become an independent consultant with respect to setting up a business channels and making a success story of them.

Bidisha: What would be your advice to Armed Forces Officers who wish to pursue a career in Sales and Business Development?

Sudhanshu: Passion, determination, eagerness to learn and energy is needed to move ahead of the game. A lot of officers I meet talk of hectic work pressure and meeting deadlines. Well please don't be afraid of hard work. It never damages anyone, Business development creates a lot of accelerated growth opportunities and is ideal to use your defense leadership skills with your team. You really get attached to your work and your team. Value creation will get you the right CTC in due time but initially one must concentrate more on learning and understanding the work and showing results initially for the first few years. I would like to state that every job in corporate has deadlines and requires one to deliver. Be ready to welcome hard work. Sales and business development is the core function of corporate, the revenue generated through this is what keeps the whole company going, and therefore, the growth is tremendous once you have learnt the tricks of the trade. One is required to be mentally tough and your performance is directly measured by the revenue/Top Lines and other efficiency levers you and the teams generate. Leading a team is always exciting and gives a separate high when you achieve or surpass the goals set. Therefore, don't be afraid and be ready to take on the challenge!



Bidisha Pandey is a blogger who believes every individual has a story and a lot can be learned from every story. More stories and interviews by her can be read on her blog site www.sassyweekender.com

The true entrepreneur is
a doer, not a dreamer.

Nolan Bushnell

ADVERTORIAL - From SCRIPBOX

Family and Money

A Set of Guidelines for Defence Personnel

There is a saying that says proper planning prevents poor performance. It's slightly more colourful in the US Army. But the essence is true.

Your job is a duty that comes with a level of uncertainty rarely found in any other job. The levels of risk are higher for you, and with COVID the risks are now higher for everyone. When your job demands you take such risks on a day-to-day basis you also need to prepare for any eventuality.

This means taking financial precautions as well and having a "go bag" as the spies and survivalists like to say.

A "go bag" is basically one which has emergency requirements and in the case of spies specifically, includes fake identification, passports, cash, etc. and is used when a spy is "burned" or discovered and needs to make a hasty exit from the country that is now actively hunting him. For others it just contains everything you would need in an emergency and is ready-to-go without having to do anything last minute. Having a back-up plan is important in any job that comes with risk, to life and limb, attached.

You too need a financial "go bag" of sorts. But this is for your family, so they are well-informed about the whereabouts of your money and financial documents. This can go a long way to ensure your and your family's peace of mind.

What Are The Things Your Family Needs To Know?

Here's a list you can get started with. You may have more depending on your specific situations.

1. Bank accounts and bank deposits: Ideally, you should only have one bank account per family member. Maintain a list of all bank account numbers, balances (you can update them once in 6 months) and nomination details. Ensure to add a nominee for each one of your bank accounts and deposits.

Preferably, keep your NetBanking credentials (passwords and customer IDs) in an Excel Sheet, accessible to your family members only. At least one other person in the family apart from you should know the credentials required for your financial accounts.

2. Investment accounts: Make a list of all your investment accounts, and brokerage, Demat accounts along with nomination details. Also make sure to add the contact information of the relationship manager if relevant.
3. Life insurance policy: Make a list of your life insurance policies, amount, type of policy, beneficiary, nominee, riders, date of premium payment and date of maturity. Remember that this is on top of your AGIF.
4. Details of physical assets: Details of homeownership, bank lockers, large refundable deposits with institutions other than banks, as well as your provident funds' details. Keep the relevant papers in a safe place and ensure you have copies in another location to bring in a level of redundancy.
5. Loans: If you have loans, the details of loans (car/ home, etc.), such as EMI amount to be paid, time remaining to repay the loan, etc.
6. Credit cards and debit cards: A list of all credit and debit cards, with their respective numbers (on the card), as well as process for blocking whether through app or through the web or customer care number. If a fraudulent event is reported, your family members can block the cards immediately.
7. Legal Will: Make sure you create a clear-cut will and keep it in a safe place and let your family know where it is.

Additional Tip: Maintain joint bank accounts, so that in case of an emergency, family members can access the major bank accounts, without having to wait for the approval of the member stuck in the emergency situation.

8. Overall family financial status: Often when a single family member is responsible for managing the majority of financial decisions in the household, the other members can be less than ideally informed about the actual financial status of the family. To make this right ensure that you have a simple status report of sorts which lists out:
 - a. All your sources of earnings such as rent, pension, dividends, etc
 - b. All your current outflows such as loan EMIs
 - c. All your financial investments

The idea is that this should give the family a quick understanding of their net worth and what they have to fall back upon.

How do you go about doing this?

Simply storing your lists and papers in a single place known to your family can work. Some maintain a google sheet and share it with their family. They don't need to look at it every day but they know where it is.

Ensure that you add contact details wherever possible. A periodic update of balances in your list would also help.

Here's a sample checklist to make sure you remember all of this (design your own):

S. No.	Details to be shared	Details	Shared or not
1	Bank accounts and bank deposits	1. Salary account number 2. Bank deposit details	
2	Investment accounts	1. Brokerage account details 2. MF investment account details	
3	Life insurance policy	1. Policy number, amount and premium	
4	Details of physical assets	1. Deeds, property tax details	
5	Loans	1. Number of loans, account numbers, EMI details, and linked to which account	
6	Credit cards and Debit cards	1. Credit card numbers and details 2. Debit card numbers and details and linked to which accounts	
7	Legal Will	1. Clear-cut detailed will	
8	Overall family financial status report	1. Net worth 2. Total financial and physical assets value 3. Total liabilities such as loans	

Follow us on



Financial security and independence are like a three-legged stool resting on savings, insurance and investments

— Brian Tracy —



We tend to focus on assets and forget about debts. Financial security requires facing up to the big picture: assets minus debts.

— Suze Orman —

ForceNetPreneurs

In this series we plan to showcase a few entrepreneur members of Forces Network who have achieved a reasonable degree of success in their business ventures. The aim being to celebrate their success as also to learn from them with a view to motivating more amongst our community to take up entrepreneurship as a full time vocation. Finally – we do need job creators in greater numbers than job seekers.

BY BIDISHA PANDEY

Lt Col Gaurav Khanna commissioned into the Corps of Signals in Dec 1989, is an alumnus of the prestigious National Defence Academy and the Defence Services Staff College. He has served with aplomb in various communication and non-communication appointments including the RR, NSG and AQ (Ops) of a desert Corps. After taking PMR from the Indian Army in June 2010 he served in the Corporate Sector for two years and subsequently along with his wife started SSG Enterprises in 2013 with an aim to provide quality, durable and comfortable footwear and leather accessories. As a Co-Founder, he has further progressed SSG to become a fabricator, exporter and supplier of a premium range of leather products. Started with a meager investment of Rs. 25000/-, today, SSG Enterprises is a growing business with an annual turnover of Rs 2 Crore.



Bidisha: Please tell us something about your career in the Indian Army.

Gaurav: Life in the Army has been very challenging and exciting. I got commissioned into the Corps of Signals in Dec 1989. I completed my YO courses and was posted in Jammu. Later, I was transferred to 31 Armoured Division in Jhansi where I was instrumental in setting up of the first communication centre company and then to Rashtriya Rifles where we provided communication support to the first RR Battalion involved in Operation Vijay. Moving to NSG I was instrumental in structuring the Communication support for various anti-terrorist and anti-hijacking tasks. As AQMG Operations of a Desert Corps, I was instrumental in streamlining procedures for safe transportation of ammunition and transportation/stockpiling fuel for operational purposes.

Being posted as an Instructor at my alma mater (Military College of Telecommunication Engineering) was really a great opportunity where I interacted with the younger and older generation officers from the Corps of Signals. As the Staff Officer to ADGPS, I had the privilege of kick-starting Project Gyandeeep, an initiative for the up skilling the civil professional qualifications of the Other Ranks of the Indian Army in collaboration with IGNOU, for bringing them at par with their civil counterparts in the job market when they retire.

Bidisha: Would request you to tell us something about your venture. What is SSG Enterprises?

Gaurav: SSG stands for Shaurya (our son), Sangita (my wife) and Gaurav (me). SSG Enterprises is a young and budding entrepreneurial venture started in 2013 by my wife. We provide quality, durable and comfortable footwear and leather accessories for all sections of the society. I joined her as a Co-Founder post retirement and further progressed SSG to become a fabricator, exporter and supplier of a premium range of footwear and leather accessories. These products are fabricated keeping the requirement of the consumer and using the best grade raw material and accessories. The hallmark of our products is trendy look, comfort, neat finish, wide range of designs, and durability. With offices in Delhi and Agra we offer footwear for retail or bulk usage to our clients all over India and even outside in affordable time frames. Designs can be fabricated as samples to cater for client approvals and variations keeping the current market trends in mind. Our aim is based on achieving total customer satisfaction by offering them trendy but comfortable footwear at unmatched prices.

Bidisha: What were the challenges you faced in this entrepreneurial journey?

Gaurav: We started SSG enterprises from the scratch with only Rs 25,000 of our savings and till date have never taken any loan. The primary challenge in setting up this enterprise was an understanding the shoe and leather industry and also the attributes of the material being used in fabrication of the shoes and accessories. I had an interest in shoes but was not aware of the technicalities involved like the type and quality of leather, synthetics, cost pricing, packaging and selling. Secondly, getting a dedicated chain of leather suppliers with knowledge of the various rules and regulations of the Government both for within India and export was extremely important. Handling the labour which is mostly illiterate is a tough task and keeping a tab on them to ensure quality of products and timely completion of orders is another arena of concern.

Bidisha: What do you think made your venture a success?

Gaurav: We would say perseverance and having faith in one's capability. We did get discouraged but my wife with her positive attitude and positive approach kept us going. Life is a sinusoidal curve and I have seen many people who enter on a crest leave on the first trough and switch to another field, which I feel is not advisable. One should have clarity of thought and the passion and should have done some research as to what one wants to do and then stick to that product for some duration and make a success of it. We are seven years old today and I still believe we are finding our feet and learning something new every day.

Bidisha: Any regret, in the journey so far?

Gaurav: None. Shoes were always our passion. I am happy that we run a successful business related to our interest and passion. My office is in Delhi on the first floor of our house in Janakpuri and the factory is in Agra, as travelling and overhead expenses are huge in Delhi, where we have built our residential premises. This helps eliminate

the need of unnecessary travel and gives a lot of flexibility with my time and monetary savings.

Bidisha: What are your plans for the future?

Gaurav: We would like to ramp up the production and go for more exports. We are already exporting to Europe, Dubai and the US. We aim to expand the export business further in the African continent.

Bidisha: How hectic is a life of an entrepreneur?

Gaurav: As an entrepreneur, life is hectic, but it is all worth the effort once you get the satisfaction from what you create. Being your own boss has its own pros and cons. The risk and ownership is high, but so is the reward. Despite all the hardship, I feel completely in control of my life as an entrepreneur because of the flexibility and freedom of action it offers to me.

Bidisha: What advice would you like to give to the fellow ForceNet members who want to take up entrepreneurship?

Gaurav: Those who want to become entrepreneurs should be clear about the risks involved and the ability to shed their egos and their rank. Those who aspire to become successful entrepreneurs should first learn by working and interacting with the existing ones.

I firmly believe that Forces Network is a very powerful networking platform, it is akin to the cloud and lot of benefits can be derived from it. The member nodes of this network can become the advertising Hotspots for the Entrepreneurs and with time it can be created into a MLM setup with each member node earning from the products being sold through them. We need to work as positive networkers through this excellent initiative called ForceNet E-Zine to help the Forces community succeed.



***Bidisha Pandey** is a blogger who believes every individual has a story and a lot can be learned from every story. More stories and interviews by her can be read on her blog site www.sassyweekender.com*

Inspiring Veterans

Defence Officers have been, and are making a noticeable impact and leaving a distinct mark in various walks of life, after bidding goodbye to arms. It is an outcome of the disciplined, competitive, varied as well as ambiguous environment they get to spend the major part of their life in, which helps them to make a reasonable and lasting impact in the field of their choice. In doing so, such torch bearers become the guiding force for other service veterans, who can draw lessons from such achievements and carve a niche for themselves too. In this series we plan to showcase the achievements of such inspiring veterans who have excelled in their respective fields through hard work, grit and determination, and have immensely contributed to the society and the nation, apart from their personal and individual success.

BY RANVIR SINGH

Col David Devasahayam, from the 56th NDA Course, was commissioned into 2/8 GR from IMA Dehradun on 7th June 1980. After a successful professional career spanning 25 years, he decided to hang his boots in May 2005. Based on the learnings imbibed during his Resettlement Course, Col David started his first company, Radiant Cash Management Services, in 2005 at Chennai. Since then, he has set up five more companies, serving as their Executive Chairman. These companies are under the umbrella of the Radiant Group of Companies, of which he remains Founder and Chairman. An alumnus of the celebrated Harvard Business School, he is also the recipient of numerous awards including the 'National Entrepreneur of the Year' in the field of Security Services, the 'Socially Conscious Entrepreneur of the Year' and the 'Udyog Ratna' by the Government of India. The plethora of prestigious awards won by the company, including the award for 'International Excellence' by the Institute of Economic Studies, Bangalore, speaks volumes about the Radiant Group's adherence to its philosophy and motto of 'redefining excellence'. This enables it to create examples of effective and efficient functioning across the country through its six distinct business verticals, and also about the able leadership provided by Col David. In 2019, the Radiant Group was awarded by Asia One for being amongst the 100 Best Emerging Brands in Asia, at a well-attended ceremony at Singapore.



Iqbal: Please tell us a little about your childhood, family and growing up in the Army.

David: My father, an extremely principled man, was an AMC Non-Technical Officer. He joined the British Army in 1944 as a Viceroy's Commissioned Officer, and then remained a JCO in the Indian Army post 1947. He was commissioned as an officer in 1963. I was born in 1960 when my father was posted at New Delhi. My father's younger

brother had also joined the Army in the Artillery – he later laid down his life and was martyred in the 1962 Indo-China War. My father's letters to me, which I preserve to this day, were a guiding influence in my formative years.

I studied in convent schools till Class VI, thereafter switching to Kendriya Vidyalayas. My last school was the Convent of Jesus & Mary in Ambala. I have spent nine of my childhood years in various military stations of Punjab like Pathankot and Ferozepur. All my friends had surnames like Dhillon, Gill or Brar, and many of them came to school on tractors. So I had a fairly cosmopolitan upbringing. My father was posted to the MH in Deolali in 1976, the same year I joined the NDA.

Iqbal: What life lessons do you think the NDA taught you, which have held you in good stead even decades later?

David: Since I did not come from a residential school or feeding institutions like Sainik Schools or the RIMC, I was the only cadet in my course in my NDA squadron, who did not have a school type. Also, I was not very strong physically, but was good in academics. The initial terms were really tough for me. It was only while undergoing the tough training at the NDA that I learnt to push the limits of both mind and body. Camaraderie also became a part of life as a result of the three years spent at the NDA. Till today, the 22 of us who are still alive out of the 25 course mates from the Alpha Squadron of the 56th Course, are a very close-knit family. We have our own WhatsApp group and continue to stay in touch on a daily basis, even jointly attending the weddings of all our children.

Iqbal: Why did you choose to join the 2/8 GR? Tell us about your early learnings in the Army.

David: Since I was good at academics, I had initially planned to join Engineers while at the IMA, where I was a Battalion Cadet Adjutant. The Deputy Commandant of the IMA at the time was Maj Gen Yogi Sharma, a hero of the 1971 Indo-Pak war. Just before the choice of Arms, he spoke to all the appointments and motivated us to join the fighting arms. His enthusiasm and the magic of his motivation had the desired effect, and I opted for the Infantry. However, I told him that I was clueless about the choice I was making, so he told me that he would send me to a good battalion. That is how I got commissioned into the 2/8 GR.

My first CO was then Lt Col Rustom Nanavatty, who later retired as an Army Commander. I owe him a lot, as he gave us a very strong value system, which I try to follow to this date. 'Your conviction should be so strong that courage is never an issue', is what I learnt from him as he led by personal example. Professionally, he had very high benchmarks and expected excellence from everyone. As a result, I was put on a sound professional trajectory, wherein I served as the Brigade Major of a Brigade, and also had an Instructor grading in my Senior Command course. In that sense, joining business later was an aberration for me.

Iqbal: What was your motivation towards becoming an entrepreneur after service in the Army? What made you tread this unconventional path for most military men?

David: I had commanded two Assam Rifles Bns. After finishing my command, I realised that it was a turning point in my career. From there on, it was a different kind of soldiering that was required. My children had studied in Assam Rifles schools and their education had suffered. I was posted after my second command as the Commandant of the Pioneer Corps Training Centre at Bangalore. Here, I had the opportunity to meet Capt Ravi, who had appeared for the SSB along with me - however he had joined the NDA a course later. Ravi was running two companies at that time. One was a training company called Pegasus and the other was a guarding company.

Ravi was kind enough to show me around when I visited the premises. I could sense the great charm that being an independent leader held for him, versus being an employee. It was then that I decided to opt for voluntary retirement from the Army. In the meanwhile, my wife Renuka picked up a job in Chennai and my pension gave me the comfort that I had a safety net, and I could now try my hand at entrepreneurship. My wife, as medical doctor, also had to sacrifice her professional growth when I was in service. She was very certain that I would do very well in civilian life, and besides our two children, she has remained my greatest cheerleader.

Iqbal: When you decided to start your own organisation, why did you specifically choose to venture into cash management?

David: I did a Resettlement Course related to setting up a guarding company, as a regular student with 100 percent attendance - I never missed a lecture! One day, a guest speaker from the Reserve Bank of India (RBI) spoke to us about cash logistics. It piqued my interest as I always wanted to do something different. I spent more than an hour with the speaker after the class, and he very patiently answered all my queries. That was the spark of the idea. In 2005 I started off in the cash logistics business.

A lot of investment was required initially, as we had to buy several cash vans. I was fortunate enough to find an investor and for the first few months, I also had a partner with suitable experience from the industry. He advised us on several vital aspects, which we executed with military precision.

Iqbal: What are the lessons you've learnt in your business?

David: Keep your plan simple, and meticulously chalk out everything in detail before execution. Also, stay grounded and never pretend to be someone or something you are not. Have the humility to hire employees who are smarter than you, and inspire in them a sense of ownership about what you are building. Also have a strong spine to take the setbacks. Always stay determined as success is round the corner. These are the lessons which I have learnt during my journey.

Iqbal: Entrepreneurship requires a completely different mindset and approach. How did you make the shift?

David: Yes, there are several differences. Unlike a job where you get a fixed pay cheque at the end of every month, there is no safety net in entrepreneurship. However, the risk-reward ratio is also high. The returns can be disproportionate. You will have to undergo challenging times in business, and have the courage to go through them.



Ranvir: Did you have to modify your style of leadership in business from what it was in the Army?

David: Good question! Frankly speaking, the one thing I decided while getting into entrepreneurship was never to change. I was moulded a certain way during my service in the Army, so why should I change at this age? Now, even my team realises that this is the way I am, because I do not sugar coat anything. Some people do appreciate that style of functioning, while those who feel otherwise may move on. Fortunately, a large number of people have decided to stay on! One has to be authentic and genuine; employees are fully capable of seeing through you. For building stable businesses, you have to have the courage to remain yourself. For instance, I still wear my cravat, and continue to dress as I did while in the Army. People are the same everywhere – they want to hear the truth, see integrity and honesty, and have people tell it to them the way it is! This trait is not only accepted, but also appreciated, and then builds into the culture of the organisation, leading to a fair level of success.

Ranvir: Does this mean that service officers venturing into this field should believe that their leadership learnings from their service career will hold them in good stead?

David: Yes, I strongly believe in that. People want to work with us because we have a strong culture of leadership, which they want inculcated within their own

organisations. On the other hand, once we're out, if we change just to gel with the culture outside, how does that differentiate us from the world? We will lose our USP, which in fact, we should really be proud of.

Ranvir: Between being CO of a battalion and being the CMD of Radiant Group, which role have you enjoyed more and why?

David: Both have their own charms and merits. As a CO, you give orders and your men are ready to even lay down their lives. As a CMD, you can generate employment, and bring in happiness by providing job opportunities. I remember, 15 years ago, I half-heartedly hired a girl after an interview, but she proved us wrong with her brilliance. Today, she heads a department and has also seen proportionate lifestyle changes as a result. What I did not like as CO of the battalion was that the tenure was short and fixed at two years. There was not much that one could plan and execute in this short period. There was also no guarantee that the changes you ushered in would continue after you handed over command. As a CMD however, you can plan long-term and witness the results of your efforts. You can also plan for and predict your succession plan.

Iqbal: We hear you enjoyed your Maruti Zen more than you do your Rolls Royce Phantom!

David: That is an interesting story. For quite some time after starting my business, I continued to use and commute in my Indigo Marino, and I was oblivious because I strongly felt it still continued to take me to my destination as any other car would. It so happened that once I had to pick up the COO of a multi-national bank for a business proposal over lunch, and I landed up there with my battered Indigo Marino. I could sense that he was uncomfortable travelling with me, and probably wondered if he was getting into business with or even speaking to the right person! It was only then that the realisation dawned on me that in today's business environment, these are strategic emblems and unavoidable instruments of branding. It is a different thing that now I can happily survive with four trousers and six shirts, as I have gained credibility in the market. However, when one is building oneself, these are definitely strategic acquisitions to showcase yourself.

Ranvir: You demonstrated the ability to scale quickly and also successfully. What would your advice be to a budding entrepreneurs?

David: What usually happens is that in the initial flash of success, one tends to overspend or go overboard trying to scale up with excessive borrowing. Curb such tendencies, use the money wisely, save up what you have, build fixed deposits and huge assets within your organisation. So when you eventually go out to attract capital, raise funds and build equity valuations, your company is valuable enough. Try also to bring in minimum inescapable capital to achieve those goals you're going after. Don't let hubris set in, such that you may start taking the wrong path or resorting to unethical practices just to raise that additional capital. This pretentious visibility will destroy you, as it would be just a matter of time. If you want to build a

long-term legacy, it all boils down to the balance sheet. For an ex-serviceman, it will help if he continues the practice of managing his funds the way he managed his salary while in service.



Ranvir: Tell us about a tough decision you had to make in business.

David: All our group companies, barring one, are 100 percent held and funded by me. In the case of our cash logistics vertical, I knew we had the capability to scale up to a different level, so I went attended a three-year Owner President Management Program at the Harvard Business School from 2012 to 2014. I wanted to educate myself about the funding aspects before I took that decision. The course gave me great insights into the funding process. Private equity investors bring in a lot of value, provided you appreciate and choose the right one. So I brought in a private equity fund, as I liked their promoter, in exchange for a minority stake in the company. That is the only tough decision I think I had to take, since I have always believed that your growth should be dictated only by your internal accruals. I would not like to have a single rupee of debt or any financial obligation to anyone. However, while it is the most difficult decision I have taken, it has also been the best, since they brought a different set of competencies on board. They brought in automation in a big way, something we were lacking in. Gratefully, today we are fully automated in our logistics vertical, where everything is app-based. It also helped me subsequently, when as per RBI guidelines, we were required to have a certain level of net worth. We met those requirements comfortably. This decision of parting with a certain portion of my shareholding was a tough decision for the kind of person I am, but we have also grown four times thereafter as a result.

Ranvir: How was the experience at Harvard Business School? What did you learn?

David: Since I wanted to learn about business, I thought why not learn from one of

the best institutions in the world? The experience was unique, and the good part is that the professors continue to stay in touch with you - if you are interested - even for life. They always respond to queries. Our learning was mainly through the case studies method, so it was very fruitful. While the course was for three years, we were required to physically stay at Harvard for only three weeks each year. It was during this time, in class, that a lot of social and academic interactions occurred within the batch. Each of my batch mates from HBS is a successful entrepreneur in his or her own right, and we are all good friends today. We come from 22 different countries, each bringing in varied experiences and a diverse set of learnings. The networking was excellent and we still are in touch with each other, available to guide or provide suggestions in matters related to business. We have an amazing global connect, and conduct reunions to maintain this connect. So much so, that when I was deciding to raise equity for my company, a friend from Brazil who was earlier into cash logistics (and later sold his business to Brinks), was the one who rendered valuable guidance and advice.

Ranvir: What was the selection process for this course? How did you find time to prepare for it?

David: I had to work a bit harder, as my business also had to be driven. Since the time zone was different, classes there would be conducted while India was sleeping. So yes, it involved a lot of self-discipline, dedication and hard work. As far as the selection criteria goes, one should have a minimum turnover of USD 10 million, and selections are also made with the aim of having an optimum mix in the class. What the Chair of the program probably liked while interacting with me, was my service background and someone who would bring in a new set of competencies.

Uday: The Radiant Wellness Centre and Medals & Ribbons are two projects very close to your heart. What was the driving force behind them?

David: In recent years, there has been a spike in wellness-related issues, especially with the fast food culture, stress and sedentary lifestyles. The need for preventive healthcare has suddenly gained importance. In 2006, we set up the first Radiant Wellness Centre in Chennai. Along the way we helped many patients, and with those experiences, my wife Dr Renuka conceived the idea of bringing together some of the country's finest minds on one platform, so that the best of insights about wellness could be shared with a larger audience. In 2015 under her leadership, Radiant Wellness conducted its first ever conclave, which was a big success. From that year onwards, we have been organising the Radiant Wellness Conclave every year, with iconic and legendary personalities from sports, the media, entertainment, politics and spirituality coming together and sharing their wellness insights and journeys. Today, it is one of the country's leading wellness conclaves.

Medals and Ribbons - the magazine, is a Radiant Group initiative, launched on September 26, 2020. During my recent interactions with the Chiefs of the Army, AF and Navy, who also happen to be my course mates, I realised that there is a need to

highlight stories of valour, sacrifice, bravery and camaraderie to a larger audience. Later on, Lt Gen J S Sandhu, PVSM, UYSM, AVSM, VSM (Retd), a well-regarded 'scholar warrior' and Lt Gen D Anbu, PVSM, UYSM, AVSM, YSM, SM (Retd), former VCOAS joined the Radiant Group and the magazine started taking its final shape. Today, we are proud that our first edition has been published and also well-received by all our readers from both the Armed forces fraternity as well as those who are not from Armed Forces background. To put it simply, for me personally, Medals & Ribbons is a labour of love, a recognition of the values, bonds and the spirit that I imbibed while in the Army.



Uday: Along your journey, you've made friends with stalwarts across professions like sports, Bollywood, spirituality and politics. What is the one factor that has led them to excel in their respective fields?

David: They are authentic people. Each one of them believes in who they really are, and has a great deal of self-discipline. That's why they have become masters of their particular domain. Also, since we have the privilege of choosing whom to interact with, we tend to choose those with these inherent qualities, making them a part of our activities. There may be others who have risen without these qualities, but then that is unlikely to be sustainable.

Iqbal: And, finally Sir we come to the 'Quick Fire' round of questions for the 'reclusive patriot' who rarely gives interviews. The first one is, describe yourself in one word.

David: Genuine.

Iqbal: One thing you miss from Army life.

David: Informal, naïve, devil-may-care interactions.

Iqbal: Regrets in life.

David: Zero.

Iqbal: One failure and what you learnt from it.

David: I missed making it to the Defence Services Staff College in my first attempt, learning the lesson of not being over-confident!

Iqbal: Advice to military officers seeking entrepreneurship.

David: Be yourself. You need a very strong spine too, as you may have to withstand several setbacks. Keep your plans simple, and be detailed while executing them. Always keep an eye on the balance sheet, and grow organically!

Iqbal: Well, David Sir with that we come to the end of our interaction. I must say that it was great interacting with you, and we are also thankful that you were able to take out some time from your busy schedule for this wonderful session. We wish you the best of luck for all your future endeavours, and look forward for our continued association.

David: Thanks, Col Iqbal. It is always a pleasure to be in the company of defence officers, as it helps me too, to relive my days gone by. We can say we are all from the same union - we all wore uniform some day. I must also convey it in the same breath that you all are doing a wonderful job and Forces Network is unquestionably a wonderful platform for the veterans and the serving alike. As a veteran myself, I feel proud of you, and may you continue enjoying what you are doing. I will always look forward to help and contribute to your efforts in whatever manner possible. Keep smiling!!

(Authored by Lt Col Ranvir Singh, based on the video interaction with Col David by Iqbal, Ranvir and Uday.)



Lt Col Ranvir Singh, a product of Rashtriya Military School and an alumnus of National Defence Academy, was commissioned into 2nd Battalion The Bihar Regiment in June 1988. After hanging his boots in Jan 2009, he has contributed immensely as a Corporate Warrior for last 10 years to recognised organisations like IL&FS Technologies Ltd, National Institute of Bank Management of RBI, and MMTTC-PAMP India Pvt Ltd. Apart from being a Security & Safety specialist and an Administration expert, he has a keen interest in the field of ever evolving Information Technology, and a flair for writing. He can be reached at ranvirsm@gmail.com

THE ENTREPRENEUR
always searches for change,
responds to it, and exploits it
— as an —
OPPORTUNITY

Expatriate Interview

In this series we plan to showcase the achievements of the members of Forces Network who have settled abroad and carved a niche for themselves through hard work, grit and determination. The aim is to bring to fore the mechanics of such transitions, and thereby quell the apprehensions of the larger community in the Network. Learning from each other would help us exploit our true potential in any part of the World. And, it could be beneficial for our families too.

BY BIDISHA PANDEY

Lt Col G S Mundi got commissioned into the 9 Garhwal Rifles in Dec 1989 and was a part of multiple operations in diverse environments. He has trained with the best of the Special Forces of the western world during his tenure as an instructor at Counter-Insurgency and Jungle Warfare School. He took premature retirement in Aug 2011 and moved to Canada with his family later in 2013. He founded the Mpower immigration consultancy services in 2019 and today, Mpower is helping a lot of people in making their dream of moving to Canada a reality



Bidisha: What were the highlights of your life in the Army?

Gursandeep: First of all, it was my commissioning into 9 Garhwal Rifles, an illustrious battalion that will always be home forever. I served with them in CI, deserts, mountains and jungles and I participated in a lot of operations. The second was a posting as ADC which allowed me a very close and ring side view of what goes on in the higher ranks and offices of the Indian Army. I was fortunate to be ADC to a General who was very open and professional. The third was my tenure as an instructor at CIJW School during the 9/11 days. I had a chance to train with the best of the Special Forces of the western world. It was a great and educative experience. The fourth was my RR tenure. It gave me a great insight into how all other arms and corps are just as good when their turn comes to fight and did a lot to change my mindset about them. The fifth was a tenure at the ASC Centre and College as an Instructor. The ASC brethren welcomed me to their sanctum and I have an extraordinary amount of respect and love for the ASC. I have always been treated like family by them and the feeling is and always will be reciprocated. Finally, I was posted in North East India and that is where I decided to put up my papers and seek my fortune in the civil stream.

Bidisha: Did you have any concrete plans post retirement? How did you prepare yourself for retirement?

Gursandeep: Actually, I did not have any plans, so preparation was out of question. An opportunity presented itself and the money was enticing. I was contemplating leaving anyway, so I just went ahead and grabbed the opportunity.

Bidisha: Why did you choose Canada? What were the initial difficulties you faced in settling down in a new country?

Gursandeep: After I took my PMR, I started to spend more time at home and saw that my kids were not shaping up to be what I wanted them to be. It was just academics and constantly pushing them to study. In short, they had no life at all and were just, well, studying. No sports, despite all the exposure they had as fauji brats. This was not what I had envisioned for my boys.

I started exploring various options, then my cousin, who has always been very close to me, from Canada said that it sounded like Canada was my answer. I agreed to check it out. I travelled to Canada on a visitor's visa in Aug-Sep 2012. After exploring the education system there, I was quite impressed. I consulted my wife and asked her if she was open to the idea. Though we knew that life would be hard initially, but it seemed to be worth it, for the boys. I was lucky to find a job as a Store Manager with a Cell phone company and they applied for my papers. We moved to Canada in May 2013. We were very lucky. A friend had already rented an apartment for us and we just came and signed the lease. They were there with us throughout the initial settling days. Saskatoon, the city where we moved, is an extremely welcoming community and even strangers went out of the way to ensure we felt at home. It was quite hard to adjust to the pace of work here. Firstly, if you were at work, no personal phone calls, no frequent breaks and sit back and 'chai lao'. It was focused work. Second, the pace at which work gets done is really fast, because everything just works. No bribes or contacts required e.g. Business license took 20 minutes, GST registration took an hour and the list goes on. Money was tight, very strict budgeting had to be put in place. However, I grew and soon my wife also found a job and things were on track.

Bidisha: What makes Canada a good choice for veterans who wish to move abroad?

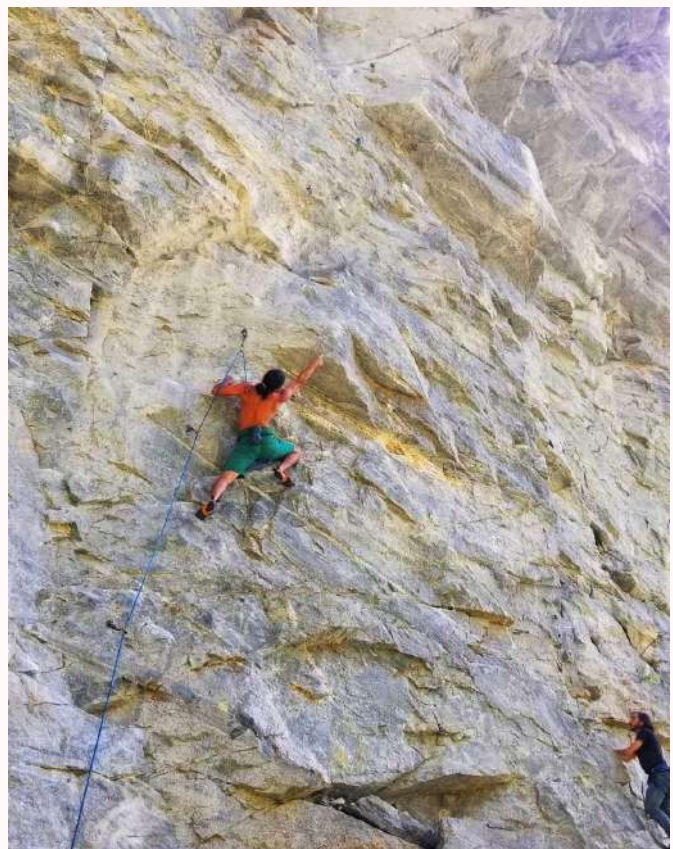
Gursandeep: The problem with me and I would assume most veterans is that we have a very hard time dealing with corruption. Corruption is a way of life in corporate India, at least whatever little I saw of it. Veterans are generally outdoorsy people, who love nature and the outdoors. India is too overcrowded and not much opportunity exists for this aspect although a lot is now happening. In Canada, this aspect is hard baked into the education system. My younger boy attended what is called Outdoor School for a semester. It happened to be a winter semester and they never entered a class indoors even at minus 40 degree centigrade. Instead, was excited all the time. Both my boys are now great outdoors people. They are expert canoeists, rock climbers and snow boarders and starting on wind surfing now! One is already an environmental engineer and has a great job and the younger one is in University right now.

Bidisha: You run your own immigration consultancy now. How did you start this venture? What motivated you to become an immigration consultant?

Gursandeep: During my initial days when I was on a work permit in Canada, I was quite stressed at times. One looked around and saw many a sad story in the immigrant community here. It was just a niggling thought at the back of my mind

that I should do something about it.

My first opportunity came after I became a Permanent Resident. I resigned my job to be free and sit and think about what I wanted to do. I thought of becoming an Immigration Consultant then, but my financial status would not support my going to School for a year for this. I was approached by two lawyer friends to set up an immigration business for them. I jumped at it and we set up five offices in two years. After a few hiccups, the business started rolling and then disaster struck. The Law Society decided that the Lawyers could not be a part of the business, so we simply had to close it down. I decided that I had found my calling, and immediately went to School for Immigration Studies, while by day I ran a fast food restaurant called Press'd. After graduating in my subject, I took the government Entry to Practice Exam and got my license and became an RCIC (Registered Canadian Immigration Consultant) in late August 2019. Mpower immigration was born. There is so much fraud and misinformation in the industry. There are numerous cases where unscrupulous consultants have put peoples' complete lives and futures at risk 'for a few pieces of silver'. In addition, a number of people who apply on their own, find out later that they made some errors in their applications, which could spell disaster for their dreams later. Immigration Consultants like this because it is a major source of income! My aim was, and always has been to be honest and straight up. I do not sugar coat or mislead; the idea is to be absolutely honest. Spell out the approximate chances clearly, then it is up to the client to take a call. As well, some cases are hopeless, but willing to try anything, I simply tell them the truth and try to stop them wasting their money. I try to keep my charges as low as possible, but they will always be higher than Indian prices because I pay my staff here in CAD.



Bidisha: How does a day in the life of an immigration consultant in Canada look like?

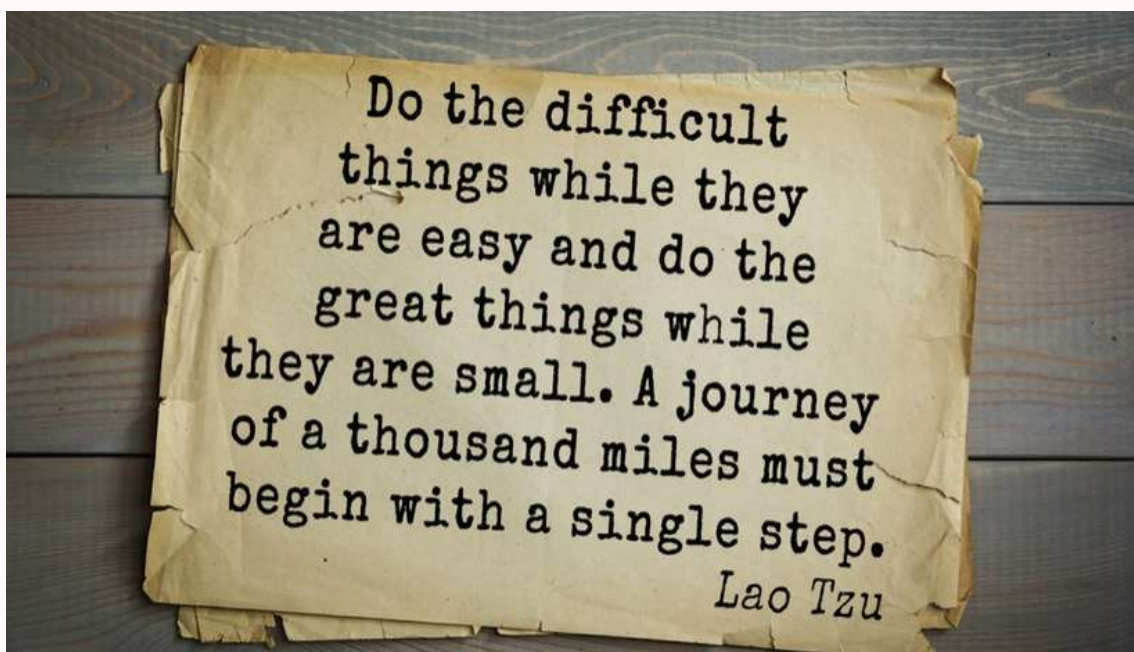
Gursandeep: Typically, it starts with a review of the previous day and then the approaching deadlines for various clients. We then distribute our tasks and go about them. I have between two to sometimes as many as six paid meetings every day. I sometimes have to attend hearings on behalf of my clients and these, I do only about two a month, can take a week of preparation of the arguments and preparation of the client and his/her witnesses. It's supposed to be an 8 hour day, but usually ends up being 9 or even 10. Sometimes, in emergencies, I get called to attend Immigration hearings at the border and these can be emotionally and physically challenging, with driving 5 hours one way and then seeing the plight of a client and trying to help them.

Bidisha: What would be your advice to officers who wish to move to Canada post retirement?

Gursandeep: If you wish to come Canada, prepare with skills that are in demand here. Check the various tabs on jobbank.gc.ca. Try to get some experience you can show off even if free lancing. Be prepared to rough it out for about two years, some struggle for the next three and by then you will be comfortable. Take professional advice so you don't make mistakes. Don't be penny wise and pound foolish.



***Bidisha Pandey** is a blogger who believes every individual has a story and a lot can be learned from every story. More stories and interviews by her can be read on her blog site www.sassyweekender.com*



Women Power

Spouses of Defence Officers have immense potential as individuals. While many of them have already established themselves as successful independent entities, a very large number still has to recognise and exploit their inherent hidden capabilities and worth. In this series we plan to showcase the achievements of such spouses of the members of Forces Network who have carved a niche for themselves through hard work, grit and determination, so as to provide adequate motivation to the others.

BY RANVIR SINGH

Sqn Ldr Rukhsana Parveen Haque after completing her MBA worked in the corporate till she joined and was commissioned into the Indian Air Force in 1996. After completing her service tenure, she joined the Corporate in 1998 and has worked in senior HR positions with Shapoorji Pallonji & Company, and the Vatika Group. The entrepreneurship bug however bit her and she has started her own cafe in Gurgaon just before the Covid pandemic raised its hood. She is a fitness enthusiast, and loves cycling as well as running, where she finds equal support from her husband, also an Air Force officer.



Uday: Tell us something about your background prior to joining the Army, and your subsequent Army career.

Rukhsana: Born in Tezpur and brought up partially in Guwahati and Tezpur, I graduated in Physics and MBA from AMU, Aligarh. After a short stint with a Real Estate Developer firm briefly in Delhi and then into Hospital Administration in Guwahati, I made a choice and joined the Indian Air Force from where I was commissioned in 1996 as a Pilot Officer (Administrative Branch). Apart from my normal duties, I also earned a para badge by Skydiving in NDA at Pune in 2000. Retired as a Squadron Leader in Dec 2007 after serving for twelve years. Thereafter, I have been in the Corporate since May 2008. I am now based in Gurgaon and an avid Cyclist and a Runner. Started serious cycling in 2016 and have completed 30,307 kms of cycling and 2879 kms of running.

Recently, I also embarked on this journey of realising my dream of becoming an entrepreneur. I have started my own cafe, "Coffee Tales" in Gurgaon on 14 Feb, 2020 and have been dealing with it since COVID-19 struck us. We have resumed operations since 8 June 2020 and currently it is the only cafe operating out of the commercial complex (Baani.Address One, Sector 56,Gurgaon) since lockdown.

Uday: What was the impetus for you to leave the uniformed service and then get into this field? What was your transition journey like?

Rukhsana: While I was in service, the service conditions did not provide for permanent commission to the women officers, hence I had to bid good bye to arms, though my

heart wished otherwise. I was then one of the initial petitioners to file a legal suit during May 2007 to grant Permanent Commission (PC) to women in the IAF and also attended all the hearings and saw the entire case through and won the case in July 2010. However, I did not join back since I felt there is a lack of command opportunities available in the Administrative Branch of the Air Force. So, I refused the offer for re-joining and made myself available for employment in the corporate sector, where I had scope to exploit more opportunities to become a decision maker for my talents as an Administrator. I was however extremely happy that we paved the way for other women to exercise a choice and opt for PC in the IAF.

The transition from the Armed forces to the corporate sector was pretty smooth. The discipline inculcated during my tenure with the Air Force enabled me to easily fit into my job as an HR professional. It was cake walk to tap my abilities for motivating personnel below me and to communicate the intentions and benefits offered by the leadership to them. The corporate sector offers more flexibility in making rules and SOPs than the Air Force which have most grounds covered in the rules, regulations and charter of duties defined for every single grouping. I was thus able to translate this knowledge gained into practice in the corporate sector.

Uday: Please give us more details about what you are presently engaged in.

Rukhsana: At the moment, I am engaged in taking my dream of being a coffee shop owner forward. I have opened a café and named it: COFFEE TALES. Despite the impact of the COVID-19 pandemic, my team and I have been able to survive. It is showing promise and is likely to be successful. This will enable to build on the brand and open a series of such cozy cafes and one day enable us to compete with the likes of 'Barista' and 'Starbucks'.



Uday: What is your vision behind starting your businesses?

Rukhsana: My vision was my dream. My partner in this adventure, Mr Vikas Gupta is working very hard in fulfilling this. It is a challenging task and the journey ahead will

not be without its obstacles. But I am sure, I will not lose my passion for this business and we will be able to overcome adversities as and when they arrive. As soon as it started, we faced the first adversity in the form of the pandemic and having overcome it, I am sure the rest will be relatively easier to overcome.

As you would also be aware that I am a cycling and running enthusiast, I have tried to blend streaks of my passion and the entrepreneurship, and that would be pretty evident to every visitor to my café.

Uday: Yes, I am aware. Do tell us something more about it.

Rukhsana: I started cycling and running as my husband told me to have a hobby. The cycling and running bug bit me so hard that my days were incomplete without completing either of the two. During the course of the rides, I would engage with nature and stop at places just for a cup of tea and breakfast. A pit stop for the cyclists emerged in our minds, where we could provide what cyclists and runners actually desired. Thus, the idea of opening a café for the cycling and running enthusiasts took shape and translated into reality on 14th of February this year.

Uday: Has the uniformed life had any influence in your decision to pursue this profession, and have you had any related professional training?

Rukhsana: As I said it emerged when I became a passionate cycling enthusiast. I do not have any formal training, but what I have is passion and commitment to be the best I can be in this business. I guess I have learnt one thing in my life, that no formal training in any field can beat these two ingredients. Also, my 12 year long career as an Administrative Officer in the IAF has made me a disciplined, decisive, supremely confident and more people-oriented person, which will surely guide my success.



Uday: Would you like to share the details of your products, and your marketing strategy?

Rukhsana: As I said before, we are targeting mostly cycling, running and fitness enthusiasts. So our strategy is mainly focused on providing our customers with healthy

meals that is compatible with our coffee blends. This is an ongoing experiment and we strive to continuously improve on this, introduce newer items depending on the feedback we receive. One of the successful items we realized was the quinoa salad bowls and avocado sandwiches/wraps which have gone very well with our coffee blends. Though our primary focus was on coffee, we have expanded and introduced other drinks like Curacao, Peached iced lemon tea, Green Apple crush, Cold brews. Our coffee beans are sourced from Lavazza and includes the finest and expensive coffee beans like Colombian beans, Brasile beans.

Uday: What is your team like, and how did you build it?

Rukhsana: Vikas Gupta runs the café and he is assisted by three baristas who are trained in latte art. They also contribute to innovating coffee blends and other drinks based on their previous experience. The coffee dessert, Affogato suggested by them has turned out to be very popular with our customers.

Uday: Where do you operate from, what is your reach, and how do you tackle the logistic challenges usually associated with this business?

Rukhsana: We have rented out a place in Bani, The Address Building complex, right above the Porsche and BMW showrooms, in Sector 56, Gurgaon on the Golf Course Road. We source our raw materials mostly from Le Marche and Modern Bazar. We monitor our stocks closely and replenish them regularly, given that these items have a very short shelf life, we are careful in the quantities we buy on a regular basis and are always ready for urgent replenishment.



Uday: Any challenges have you faced so far, on the way to establishing yourself?

Rukhsana: Covid-19 was a challenge as we had just set-up the café and the ensuing lockdown stopped the anticipated income flow. The landlord did not accommodate our request for reduced payment for rent. The building complex was sealed due to

lockdown, as a result we could not operate. There was a one - way cash outgo for us. This set us back and we are playing catch up. The footfalls have not reached the pre-lockdown levels as yet, as most of the office goers are working from home and the fear psychosis still looms large. However, I am hopeful things will change and pick up soon.

Uday: What advice do you have, especially for spouses of defence officers and even the ladies in uniform, who desire or aspire to be similarly independent?

Rukhsana: I think my advice will be to stand like a ROCK in the face of adversity. Challenges will come in plenty. However, as long as you have faith in yourself, you charge on. You become deaf and blind to people's discouragement, weird behaviour (at times) And CONSTANT nagging self-doubt whether you are taking/making the right decisions as everything is at stake once you take the road to Entrepreneurship. Stability is a thing of the past then. Confidence and more Confidence is the key to Success, I guess.

My philosophies in life as I turned into a mature professional and an individual have been to try and not take things to heart, enjoy life as it comes, and constantly practise what you aim at perfect. My nature is to call a spade a spade and that helped me deal with many difficult situations. One has to have a great deal of moral courage as well as physical courage to overcome conflicts which we are likely to face in our everyday life. The tough always gets going. I am greatly influenced by these quotes and inspiring stories of men and women who go about fighting their own battles and living life king size! There are plenty of them around us. We just need to be observant and emulate them. Joining the Armed Forces is the best career option and Corporate too is not bad either. Walk with your head held high and you will rule the world! Try and make a difference in all that you do, "Value Add". I wish for women coming together and promoting other women, and would myself love to contribute in every way. Making a difference by being there, talking to people, inspire and encourage others and in the bargain get inspired too!

Uday: Thank you, Rukhsana. It was great to get an insight into your passion and the effort that goes into it.

Rukhsana: Thanks, Uday. It was a wonderful interaction for me too!!



***Capt Uday K Shriwas** was commissioned into the Corps of Signals, and served in various theaters during his service for five years, including in a newly raised RR Battalion. Thereafter he has worked with many renowned Companies, and is now the Relationship Leader with Yes Bank Ltd.*

Stars On The Horizon

Children of Defence Officers have the capability to excel in various fields, owing to their extensive exposure resulting from frequent transfers and change of stations. They possess very high adaptability skills, and immense potential as individuals. In this series we plan to showcase the achievements of such children of the members of Forces Network who are on the path to carve a niche for themselves through hard work, grit and determination, so as to provide adequate motivation to the others.

BY UDAY K SHRIWAS

Meghal A, is the daughter of Col Sameer Anukul. She has done her schooling all over India in various Army Public Schools. She is an avid sports person and fond of reading books, music, and traveling. After graduating, she did a brief stint as a freelancer and worked for major brands in India, and is currently working as Art Director for Design agency in the Fashion & Luxury sector in Tokyo, Japan. Meghal's work has been featured in Lomography Magazine, Deccan Herald National Newspaper, and many other reputed publications. More details of her creative work can be found at www.sattired.com



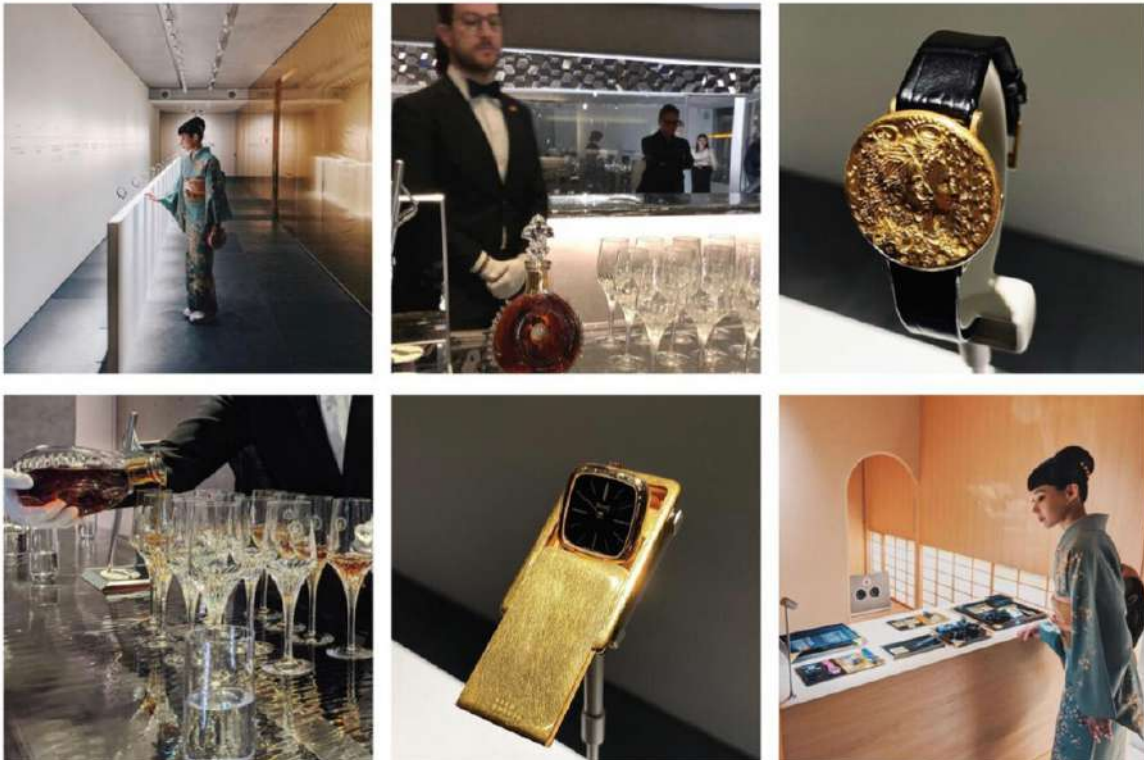
Meghal shares her story and experiences thus....

As far back as I can remember, I have always been fascinated by design. It started manifesting itself when I realized I was collecting packaging boxes/wrappers of my favourite snacks, hoarding fashion magazines, and specifically not sticking any of my stickers. Growing up I didn't realize it was an actual job people got paid for until I had to make a decision after 12th grade - to pick a career and steer towards it. I did not have that many options for college I would say. Top 3 being NID, NIFT and Srishti Institute of Art, Design & Technology. NIFT was pretty much out of my lane as it seemed specifically oriented towards fashion, and I had no interest in making clothes, that was something I didn't feel so strongly about at that time. I ended up going to Srishti Institute of Art, Design & Technology, I thought it was far more open-ended and would give me the opportunity to explore various options of design as I was still quite unclear. Looking back, it was a good decision. Going to art school has its perks, and at the same time, it can be quite annoying. If you are the kind of person who is meticulous, organized, etc, it can be quite an adjustment. It took me some time to break away from certain thinking processes, mindset, that I was brought up with, to be able to think more openly, uninhibitedly, to express myself with work beyond words, etc.

My first couple of years, there I was signing up for many different courses - from understanding photography, sculpture making, museums and curations, printmaking, etc. And then in the last two years I narrowed down to "Visual communication design".

It is exactly how it sounds - to consolidate data in a manner that is space-efficient, clear, and easy to understand, with a purpose. Some of my classes included Graphic design, Editorial design, UI/UX, Branding, Analogue printing, etc.

After graduating college I did not feel confident about joining a company as a Visual Designer right away. Instead, I worked as a freelancer for a year or so - on various different projects ranging from Branding, Package Design, creating social media content, street art, etc. It was fun to be able to switch and or combine projects, to be able to use different skills, and most importantly to learn more about the various customer/client segments. It was at this point I realized how much I enjoyed working on different projects, as opposed to confining myself to one line of work. I joined a French startup accelerator company, with their office in Bangalore. My work there was varied. From curating the space - Co-working space, office, startup hub, etc. to working with various startups in different industries and help them grow. It was good to be a part of that set-up as it helped learn about the business aspect of Brands and companies. I did feel there was a certain lack of creative output and so I decided to look for Design agencies and studios that specialized in a range of different creative projects. I wrote to a bunch of them, all based abroad. Some in Tokyo seemed quite interested and so I decided to take a trip to Japan.



I had always been fascinated by Japanese design and the philosophy around minimalism, it didn't come as a shock when I really enjoyed being here, it was a great solo trip - also my first solo trip ever. I have since (Oct 2017) been based in Tokyo, Japan. Life here is definitely very different from my life in India. Japan is culturally different, ridiculously immaculate in so many ways, and very safe. People have immense respect for other peoples time, space and service - something that I appreciate a lot. My job here has given me an opportunity to work with various brands

in the Fashion & Luxury sector. The projects range from creating launch events & campaigns, curating spaces & exhibitions, private events & parties, etc. I have learned about space design & flow entirely on the job. I did study about it in the form of “museum and gallery practices” at Srishti Institute of Art, Design & Technology and it only aided my work here. Every project starts with a core concept, which is then built into an experience set in a specific space for a specific time. Here are some projects I have been a part of.

FERRARI



A launch event for Ferrari’s all-new tailor-made program. This was a 4-month long project that began with venue hunting. We designed the Launch event for Ferrari’s new programme called “The Art of Ferrari Tailor Made”. An exclusive event created for the Press, followed by a party for the brand’s SVIP clients. The event took place at the Embassy of Italy in Tokyo, to showcase the nine unique cars. The space was curated to display the cars as if they were Italian sculptures, set on pedestals and some even placed inside the House. The flow of the event was designed, to begin with, an informative session, set in a casual environment featuring a Japanese Actor & Creator. The dialogue was held between the Under-Secretary of State for Economic Development, and the Ambassador also attended the evening and celebrated Made in Italy. Michelin-starred Chef created an assortment of refreshments for the Press and attending clients. The evening was followed by an After Party. From the outside, it would appear as a fairly simple event. But an accurate split would be 25% concept and content and 75% technical execution. A fair amount of work goes into creating floor plans, setting up, calculating how to fit 2-tonne cars through a 2-metre door, to sit atop a pedestal that should take enough weight and not sink in the marble floors that have fine wooden panelling, many technical details.

JIMMY CHOO



The brand approached us to design a campaign launch for their Japan-exclusive star studs collections' 10th anniversary. A cohesive design that could be well adapted across various platforms - onsite, online, launch event, offline material, pop-ups, etc. The main focus being - acquiring a younger clientele and establishing a fresh image, increasing brand awareness, and driving sales. The concept of #TagMyChoo was created as a scalable system. A theme arising from the very streets of Tokyo - fun, colourful and young. Stickers act as elements that can be animated, stacked, distributed across various platforms. We created a set of 20 stickers and a zine comprising of posters with street mood images incorporating the stickers in hidden details, along with pack shots by an infamous Japanese product photographer. The image on the cover of the Zine is taken from a nook in Shibuya, Tokyo. The stickers were animated as GIFs and made available to be used on Giphy and Instagram stickers under the hashtags #tagmychoo & #jimmychoo.

A private launch event was designed for the brands' top clients, PR, and influencers. The e-vite consisted of a sticker tagging short video and the print invite consisted of a set of the actual stickers, plus invitation. The event space was carefully chosen for its rawness and exposed cement walls that were a direct link to the streets. Steel mesh, large oil cans, short skateboarding ramp, etc. were some elements used to decorate the space. The DJ deck was composed of exposed structure as well. The lighting was set in accordance with Electronic music.

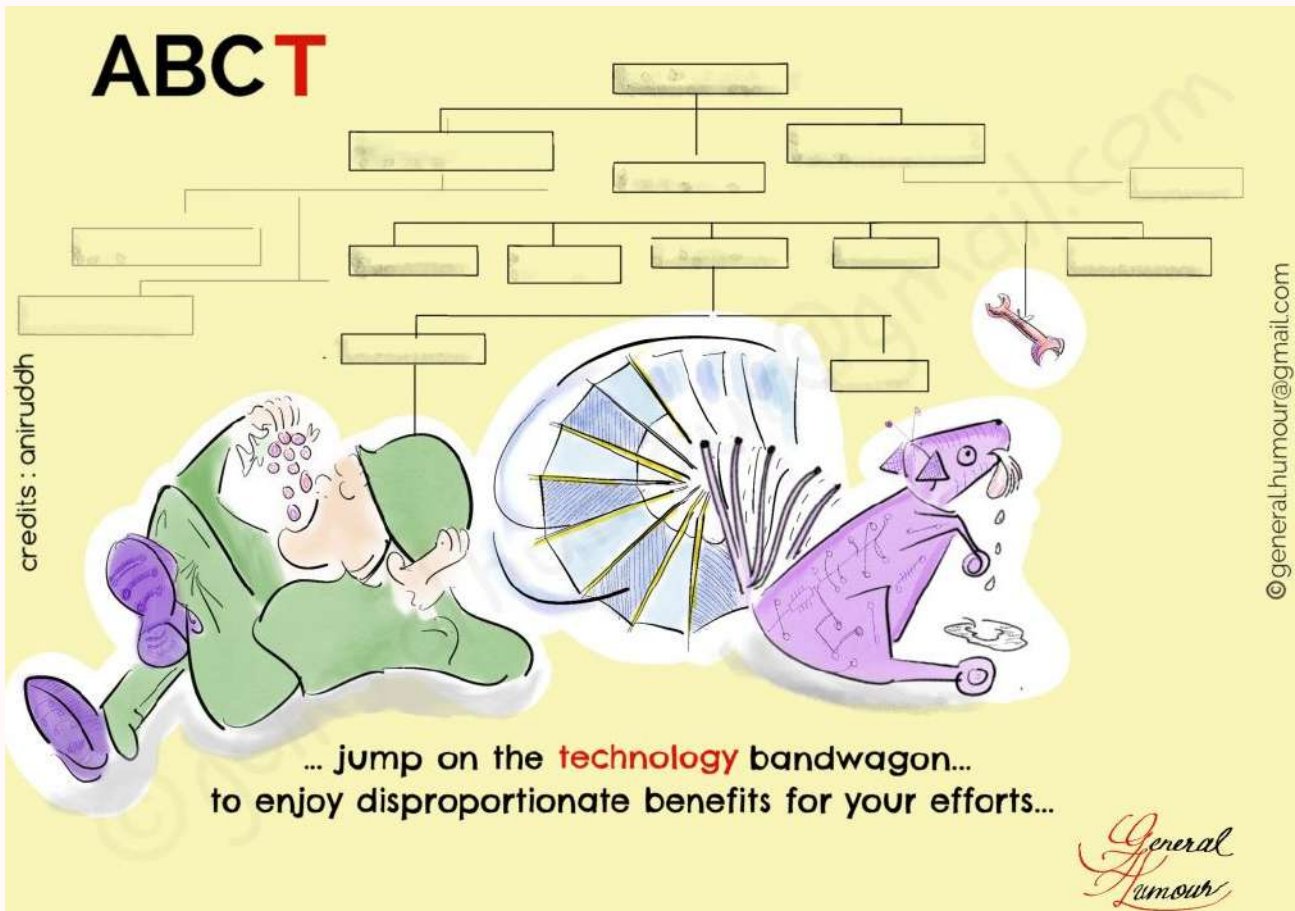
This was a fairly big project and took nine months until completion. My main responsibility was to create all the graphic content and help with the space curation.

Being an Art Director now has only been possible because of the various choices I made during and after college. To have a Science school background, experiment more, acquire more skills, work on my different projects with different people, etc gave me an opportunity to be part of a line of work that is not quite standard. There are times when I am only working on graphics elements for a brand, or an entire event experience, pitching for a social media campaign, etc. The ability to switch lanes ever so often keeps me motivated to learn more about the various aspects of design. In the end, my job is essentially to enhance a Brands value.

(As narrated to Uday K Shriwas on phone and through e-mail)



Capt Uday K Shriwas was commissioned into the Corps of Signals, and served in various theaters during his service for five years, including in a newly raised RR Battalion. Thereafter he has worked with many renowned Companies, and is now the Relationship Leader with Yes Bank Ltd.



Amit Dalvi

Knowledge Bank

ABCT (Any Body Can Tech) or EHTT-(Everyone Has to Tech)?

BY SUBHASH KATOCH

Science and Technology has always fascinated and driven humankind. Millions of readers have devoured H G Wells, Issac Asimov, Arthur C Clarke, Robert Heinlein, Frank Herbert who spun webs of magical Sci Fi tales and initiated the love for technology in their life. As Arthur C. Clarke said, "Any sufficiently advanced technology is indistinguishable from magic."* This magical beast has transformed humanity and has really disrupted the ecosystem of our planet. We need to keep pace or end up as dinosaurs did eons back. In the last 20,000 years, homo-sapiens or humans have moved from being hunter gatherers, almost same as other animal species, initially with pieces of stones as tools and weapons, to the present day Gen Z armed with smartphones, immersed in the virtual world of Internet and Social media. It began with agricultural revolution around 10,000 years back, when the steady crops and permanent settlements led to emergence of various civilisations. The scientific revolution of 15th century gave way to industrial revolution further changing the way, humans lived. The sweeping magic of technology has in the last few decades totally transformed almost everything. Diseases, famines had become almost extinct till COVID-19 sprung a surprise. Technology has us looking at future in a very different manner. (*Arthur C Clarke. Clarke's 3rd Law - from the essay "Hazards of Prophecy : The failure of Imagination" - 'Profile of Future : An Inquiry into the Limits of the Possible, 1962)

Communication Technology and Information Technology have really revolutionised our world. Communications Technology with its ever expanding networks and higher bandwidths and Information Technology, exponential increase in power and capability of both hardware and software, have almost taken control of everything that humans have created. In the Business world, Technology is blowing apart 'Economic Moats' that have historically protected market leaders. For manufacturers, economy of scale due to major capital investment is the moat; for consumer business, brands and distribution are the moats. These are being challenged by 3-D printing for manufacturers and e-commerce for traditional distribution networks, building connections with the consumers in the digital space. Every aspect of the corporate world, be it HR, Finance, Marketing/Sales or Operations has been totally disrupted.

For most of us looking at a second career, the HR effects need to be examined in detail. Analysing the way technology will disrupt the existing norms and practices will help us prepare ourselves for the incoming times. Some interesting trends and transformations in future would be:

- Work from Home (WFH). Covid19 forced WFH and has almost normalised it. Most

Tech Companies now have plans for making it a regular feature, saving costs and improving productivity. Other industries and sectors are also likely to follow suit.

- Gig Economy. Permanent positions are likely to reduce. Contract workers, working on assignment/project basis is likely to be the new norm.

- Obsolescence of Blue/White Collar Workers. Potential effects of robotics and AI on global labour market specially in developing economics where production/economy is skewed towards jobs based on routine manual skills, susceptible to automation, need to be taken into account. Routine jobs in manufacturing, agriculture, call centres, security etc. will be performed by robots, IOT devices and bots.

- Stagnation of wages and polarisation of labor market is likely to take place. There are going to be few well paid jobs which is likely to create an urgent need for reskilling, in a rapidly changing job market.

- Recruitment & HR Management. This is going to become more challenging with Data analytics playing a key role in identifying the right person, analysing personality and fit for the available jobs.

All domains in the corporate world will be impacted.

- Finance & FinTech.

- Finance and Lending.

- Crowd sourcing.

- Payment and Retail transactions. Cashless transactions, Digital wallets, UPI, cards like octopus in Hong Kong.

- New Banking practices. Virtual banks, ATMs, Net Banking, Flow of money across borders.

- Equity Trading and Investments.

- Algorithm trading, High Frequency Trades.

- Apps like Robinhood, eToro, Quantopian bringing sophisticated investment and equity trading strategies and ideas to individual investors.

- Cryptocurrency - Blockchain, Smart contracts, Tokens.

- Marketing/Sales.

- E-commerce - global shopping galas.

- Digital Marketing, brand building.

- Augmented & Virtual reality.

- CRM - 360 degree customer evaluation.

- Operations.

- IoT - digital twins, Industry 4.0.

- Cloud - SaaS, PaaS, IaaS, Everything as a Service.

- Logistics - Supply chain management using AI & open ledger blockchain tech, Reverse logistics.

- Additive Manufacturing (3D -4D Printing).

- Artificial Intelligence (Self Drive/Autonomous Vehicles), Virtual assistants - Siri, Alexa, Cortana, Google assistant.

Even fields like Health and Agriculture will be impacted.

- Medicine & Health.

- BioTech: New drug discoveries.
- AI based Diagnostic technology.
- AI-robotic surgery.
- Patient and Hospital Management, EMRs.
- Genomic mapping.

- Agriculture.

- GM crops, hybrid seeds, weed/pest control.
- Poultry/Meat/Dairy/Fish industry may change to plant based substitutes.
- Farm Management –Automated controlled farming with smart farm machinery, vertical farming, Sensor aided drip irrigation, Automated soil analysis, nutrient supply to crops.

Digital transformation is not about 'going digital' – forcing every facet of the business to be digitised. Organisations should instead be focusing on re-imagining experiences and outcomes first. Forcing digital technology onto existing processes will not yield the expected returns, whether that be cost savings or improved customer experience. One often sees companies focusing on a digital initiative – say a new digital channel – without looking at much broader measures of digital fitness and readiness across the organisation. Enterprise-wide change is required to deliver new or re-imagined products and services. A true digital transformation "impacts the entire organisation." Fortunately technology has made it easier to acquire new skills with a deluge of new platforms, MOOCs and the ubiquitous Internet.

This Technology driven world with Digital transformation needs new ways of working, not just new technology. The scarcest resource at many companies is not necessarily technological know-how but leadership. Leaders need the ability to sift through the deluge of digital initiatives, manage accelerating innovation cycles, and reshape the organisation around new approaches. These leaders will have to Tech.



Brig Subhash Katoch was commissioned into Corps of Signals in Jun 1980. He served for 36 years in Army, attended DSSC, SC, HC, commanded an Armd Div Sig Regt and was CSO of a strike Corps. He was also BM of an Inf Bde on the LC and Col Adm of an Inf Div on the western border. He has a M Tech in computer sciences from IIT Madras and MBA from FMS, Delhi University. Post retirement, he has been a visiting faculty at FMS Delhi University and a consultant with various Cos. Fascinated with Technology, he continues to learn more and acquire new skills specially in the fields of Data sciences and AI.

Book Review

Why We Sleep - Unlocking the Power of Sleep and Dreams: by Matthew Walker PhD

BY SURESH CHANDRA

About the Author: Dr Matthew Walker is a British scientist and professor of neuroscience and psychology at the University of California, Berkeley. Prior to this he was a professor of psychiatry at Harvard Medical School. He is one of the most well-known public intellectuals in the world on the subject of sleep hygiene and its impact on human health. Funded by National Science Foundation and the National Institutes of Health for his studies, he has to his credit, published over a hundred scientific research papers / studies. He has shared his research on the importance of sleep on television and radio outlets including CBS's "60 Minutes," National Geographic, NOVA Science, NPR and the BBC. He is also the host of the TED original series 'Sleeping with Science'. His popular science work "Why we Sleep" published in 2017 became an international best seller.

(Sources: [Wikipedia](#) | [Goodreads](#) | [TED](#))

The Book Review

We all have done all-nighters at some point in our lives. Being a software developer in the early eighties, long coding hours / all night coding was the norm in those days. Sometimes "couple of nights in a row" too. We felt that sleep was for the lazy bums and not for people who are purpose driven. The same philosophy exists today in most start-ups where highly motivated and driven young people are continuously working and staying awake dependant on caffeine and adrenaline to meet their targets. Little do we realise that long working hours / all-nighters, combined with almost never getting eight hours of sleep, takes a big toll of our health.

Matthew Walker in his fascinatingly readable book explains - how neglecting sleep affects your creativity, problem solving, decision-making, learning, memory, heart health, brain health, mental health, emotional well-being, immune system, and even your life span. "*The decimation of sleep throughout industrialized nations is having a catastrophic impact,*" he writes.

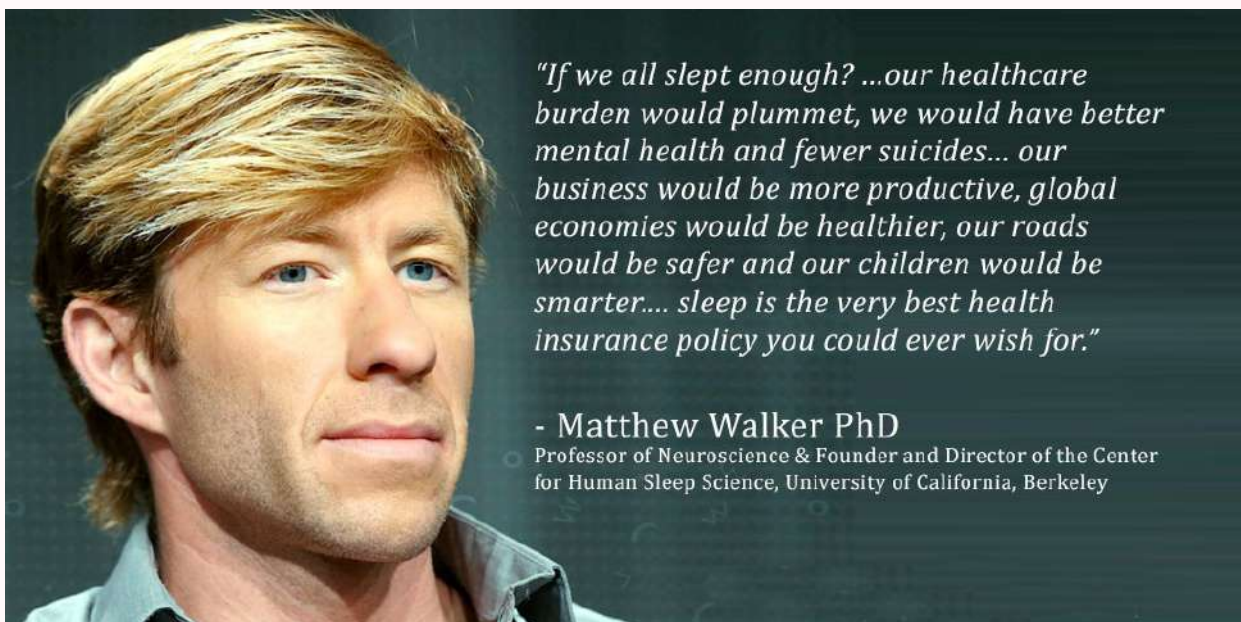
This book is my first read on subject of sleep and I found it as **comprehensive and compelling compendium** of nearly all research till date on the subject. It has forced me to believe that our ability to sleep well offers huge health advantage. It addresses in detail all issues surrounding sleep. The author provides an insight on how sleep

affects cognitive and physical performance in both the short and long term, and what you can do improve your own sleep including avoiding things causing bad sleep.

The main import of the book is that sleep is vital for many functions of the brain and body, including memory, problem solving, attention, immune function, growth, and the effective and efficient functioning of most of our organs. Hence everyone needs at least seven if not eight hours sleep a night. Sleep deficiency or poor quality of sleep leads to many ailments like dementia, raised blood pressure, heart disease, stroke, cancer, road traffic / other injuries, and makes us prone to infections. In layman terms these are the most common causes of morbidity and mortality.

Walker says that many celebrities boast of less sleep and we admire people like Margaret Thatcher and Ronald Reagan who said they slept only four-five hours. His research proves that people who can sleep so little and not suffer long-term damage are extremely rare. Both Margaret Thatcher and Ronald Reagan succumbed to dementia.

An interesting anecdote from the book was when he refers to a paediatrician talking to the parents of a new born - *"From this moment forth, and for the rest of your child's entire life, he will repeatedly and routinely lapse into a state of apparent coma. It might even resemble death at times. And while his body lies still his mind will often be filled with stunning, bizarre hallucinations. This state will consume one-third of his life and I have absolutely no idea why he'll do it, or what it is for. Good luck!"*



The author severely reprimands the public-school system that forces adolescents to attend school at 7.30 AM. He says that the educators and education administrators have failed to understand simple sleep biology - *an adolescents' diurnal rhythm runs three hours behind those of adults*, implying that getting up at 6 AM each day to get to school by 7.30 AM feels like getting up at 3 AM for an adult.

Sleep is a basic and often neglected activity that humans have evolved for over two million years to sleep eight hours a night and it affects all of us. A **strongly recommended read** for everyone.

BOOK SUMMARY

In the next few paragraphs, I will summarise the book and bring about key takeaways for most readers who may not have the time to read the book in full.

The book is organised in four parts, each part addressing a particular aspect of sleep.

- [Part 1](#) - This Thing Called Sleep
- [Part 2](#) - Why Should You Sleep?
- [Part 3](#) - How and Why We Dream
- [Part 4](#) - From Sleeping Pills to Society Transformed

Part 1: This Thing Called Sleep

Comprising five chapters this part is an introduction of sort for sleep. What is it, what affects it etc.? Walker emphasises the need to sleep and says that shorter sleep leads to shorter life spans since sleep resets our brain and body health each day.

There are two factors that determines when a person sleeps or wakes up. Circadian rhythm is one of the factors where melatonin helps regulate the timing of sleep. Sleep pressure caused by build-up of adenosine in your brain is the second factor affecting sleepiness. To identify sleep deficiency, *answer these questions*: 1) Would you wake up on time without an alarm clock? 2) Do you find yourself re-reading things? 3) Can you function optimally before noon?

An important takeaway from this part of the book is that we cannot sleep back which we have previously lost and its consequences are explained in later chapters.

In the section “How Should We Sleep?” Walker describes how the modern world has taken to “monophasic sleep pattern” – where people take long single bout of sleep at night usually seven-eight hours which is now reduced in most cases to less than seven hours. The author presents the case where tribal and hunter gatherers in Kenya and Kalahari Desert who are untouched by electricity have a “biphasic sleep pattern” – where they take a long sleep of seven to eight hours at night and a thirty - sixty minute nap in the afternoon. The author also points out the improved health of some areas of Greece like Ikaria where afternoon siestas are a norm.

REM sleep as per Walker, fine-tunes the emotional circuits of the human brain and fuels creativity. Alcohol is one of the most powerful suppressors of REM sleep.

This part also explains in detail as to how sleep changes across a person’s life span.

Importance of sleep in brain development of a child/adolescent is clearly established. It is a myth that older adults need less sleep. Discussion on sleep of middle aged and seniors aged person is illuminating to read.

Part 2 - Why Should You Sleep?

This part of the book focusses on benefits of sleep for the brain, affect of sleep on memory and creativity and affect of sleep derivation on the overall health with special reference to its effect on cardiovascular health, obesity, reproductive health and immune system.

It has been clearly established that sleep aids memory: both before learning, to prepare your brain for initially making new memories, and after learning, to cement those memories and prevent forgetting. Sleep is most essential for creativity.

Research also points to some devastating effects of sleep loss on human health. Like Walker says, "No facet of the human body is spared the crippling, noxious harm of sleep loss." Sleep loss is linked to numerous neurological and psychiatric conditions (e.g., Alzheimer's disease, anxiety, depression, bipolar disorder, suicide, stroke, and chronic pain), and on every physiological system of the body. Diseases like cancer, diabetes, heart attacks, infertility, weight gain, obesity, and immune deficiency have proven linkages to sleep loss.

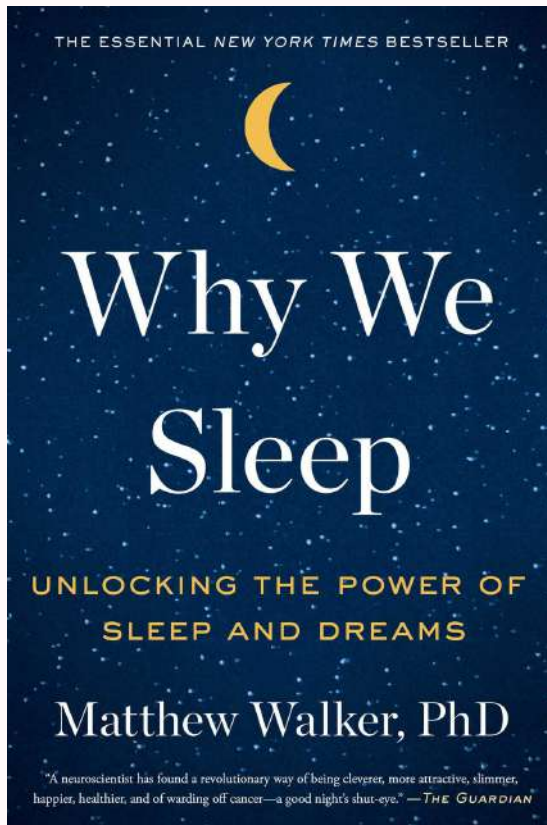
Concentration is one of the brain functions that gets impacted with the smallest dose of sleep deprivation and is one of the leading causes of drowsy driving which has fatal consequences across the globe. Some illuminating facts strongly highlighted in the book are:

- Humans need more than seven hours of sleep each night to maintain cognitive performance.
- After ten days of just seven hours of sleep, the brain is as dysfunctional as it would be after going without sleep for twenty-four hours.
- Three full nights of recovery sleep are insufficient to restore performance back to normal levels after a week of short sleeping.
- The human mind cannot accurately sense how sleep-deprived it is when sleep-deprived.

Part 3 - How and Why We Dream?

Emotional concerns are what have been found to correlate most with our dreams. In the chapter, Dreaming - The Soothing Balm Walker states that "REM sleep is the only time during the twenty-four-hour period when your brain is completely devoid of this anxiety-triggering molecule. Noradrenaline, also known as norepinephrine, is the brain equivalent to a body chemical you already know and have felt the effects of adrenaline (epinephrine). He goes on to state that, deep NREM sleep strengthens

individual memories, but it is REM sleep that offers the complementary benefit of fusing and blending those elemental ingredients together, in abstract and highly novel ways. Key takeaway from this part is that dreaming is essential, and it is the Creative Incubator for human beings.



Author: Matthew Walker, PhD
@sleepdiplomat

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ISBN-13: 978-1501144318

Goodreads Score: 4.38/5.00 from 74,628 ratings

Author's Profile:

<https://www.sleepdiplomat.com/professor>



Part 4 - From Sleeping Pills to Society Transformed

This is one of the most practical and informative part of the book. Insomnia, as per the author, is one of the most pressing medical issues facing modern society, yet few speak of it this way, recognize the burden, or feel there is a need to act. In addition to longer commute times and sleep procrastination caused by late-evening television and digital entertainment, Walker brings out the following factors which are preventing us from sleeping - 1) constant electric light as well as LED light 2) regularized temperature 3) caffeine 4) alcohol 5) a legacy of punching time cards.

Sleep and Electric/LED Light. Compared to reading a printed book, reading on an iPad suppressed melatonin release by over 50% at night. iPad reading delayed the rise of melatonin by up to three hours, relative to the natural rise in these same individuals when reading a printed book.

Due to its omnipresence, solutions for limiting exposure to artificial evening light are challenging. A good start is to create lowered, dim light in the rooms where you spend your evening hours. Avoid powerful overhead lights. Mood lighting is the order of the night. Some committed individuals will even wear yellow-tinted glasses indoors in the

afternoon and evening to help filter out the most harmful blue light that suppresses melatonin.

Maintaining complete darkness throughout the night is equally critical, the easiest fix for which comes from blackout curtains. Finally, you can install software on your computers, phones, and tablet devices that gradually de-saturate the harmful blue LED light as evening progresses.

Sleep and Alcohol. In addition to its artificial sedating influence, alcohol dismantles an individual's sleep in an additional two ways. First, alcohol fragments sleep, littering the night with brief awakenings. Alcohol-infused sleep is therefore not continuous and, as a result, not restorative. Most of these night-time awakenings go unnoticed by the sleeper since they do not remember them. Second, alcohol is one of the most powerful suppressors of REM sleep that we know of.

The evidence of harmful effects of alcohol is extraordinarily strong. Many people enjoy a glass of wine with dinner, even an aperitif thereafter. But it takes your liver and kidneys many hours to degrade and excrete that alcohol, even if you are an individual with fast-acting enzymes for ethanol decomposition. *"Nightly alcohol will disrupt your sleep, and the annoying advice of abstinence is the best, and most honest, I can offer",* says Walker.

Sleep and Temperature. Thermal environment, specifically the proximal temperature around your body and brain, is the most underappreciated factor determining the ease with which you will fall asleep, and the quality of sleep you will obtain. Ambient room temperature, bedding, and nightclothes dictate the thermal envelope that wraps around your body at night. A bedroom temperature of around 65 degrees Fahrenheit (18.3°C) is ideal for the sleep of most people, assuming standard bedding and clothing. A hot bath before bedtime helps us fall asleep quickly because after hot bath, the blood vessels on the surface of the skin dilated and quickly help radiate out inner heat dropping your core body temperature. Hence you fall asleep faster because your core is colder. Hot baths prior to bed can also induce 10 to 15% more deep NREM sleep in healthy adults.

In the chapter "Hurting and Helping Your Sleep", Walker discusses sleeping pills and their harmful effects and offers Cognitive Behavioural Therapy for Insomnia (CBT-I) as an alternative to sleeping pills for people suffering from insomnia.

Key Takeaway: Twelve Tips for Healthy Sleep

For people not suffering from insomnia or another sleep disorder, using good sleep hygiene practices will help securing a good sleep. A list of twelve key tips, given below can be found at the National Institutes of Health website:

1. Stick to a sleep schedule
2. Exercise is great, but not too late in the day. Try to exercise at least thirty

- minutes on most days but not later than two to three hours before your bedtime.
3. Avoid caffeine and nicotine.
 4. Avoid alcoholic drinks before bed.
 5. Avoid large meals and beverages late at night.
 6. If possible, avoid medicines that delay or disrupt your sleep.
 7. Don't take naps after 3 p.m.
 8. Relax before bed. Don't over-schedule your day so that no time is left for unwinding. A relaxing activity, such as reading or listening to music, should be part of your bedtime ritual.
 9. Take a hot bath before bed.
 10. Dark bedroom, cool bedroom, gadget-free bedroom.
 11. Have the right sunlight exposure. Daylight is key to regulating daily sleep patterns. Try to get outside in natural sunlight for at least thirty minutes each day. If possible, wake up with the sun or use very bright lights in the morning.
 12. Don't lie in bed awake.

Some Quotes From the Book

"The best bridge between despair and hope is a good night's sleep."

"Inadequate sleep - even moderate reductions for just one week—disrupts blood sugar levels so profoundly that you would be classified as pre-diabetic."

"Humans are not sleeping the way nature intended. The number of sleep bouts, the duration of sleep, and when sleep occurs has all been comprehensively distorted by modernity."

"Practice does not make perfect. It is practice, followed by a night of sleep, that leads to perfection."

"The shorter your sleep, the shorter your life. The leading causes of disease and death in developed nations—diseases that are crippling health-care systems, such as heart disease, obesity, dementia, diabetes, and cancer—all have recognized causal links to a lack of sleep."



Col Suresh Chandra was commissioned on 11 Jun 1988 in the 94 Field Regiment. He commanded 121 Light Regiment and superannuated from service on 30 Nov 2017. An MTech (CSE - IITD), he has been instrumental in the design and development of the ACCCS/Project Shakti. He was an instructor in School of Artillery and DS, JC Wing, Army War College. He has also served with the Wargaming Centre, SWC and was Col GS (Systems) Western Command. Post retirement he divides his time between mentoring underprivileged kids in Mathematics, Physics and Computer Science of Class XII level, and freelancing as a cyber security and data analytics expert. He is available at sureshchandra@protonmail.com

Do You Love Your Child: by Delin Mathew

BY MARY SAMUEL

When we buy any electronic item, it comes with a user manual. This user manual clearly and precisely tells us how to use the equipment and lists out all the do's and don'ts. The manual also has a section on all the probable errors, how to rectify it and the customer care number if the error cannot be sorted at our level. Thus, dealing and operating the equipment becomes very easy.

Sometimes, as parents, haven't we thought of a similar guidance to deal with our children? If this thought has occurred to you at any point of your parenting journey, exactly these are the issues addressed by the author, Lt Col (Dr) Delin Mathew, in his terrific and thought-provoking book on positive parenting, "Do You Love Your Child?".

The title of the book itself sets one thinking, as it's a question whose answer is obvious. However, after reading through each chapter, and while introspecting at the ways we deal with them, we can't help but wonder, "Do we "really" love our child?". Yes, that's what this amazing book does. With the deep understanding of child psychology of the author, it sets us onto a path of introspection through the meticulously worded chapters with a plethora of easy to emulate positive parenting tools.

The author emphasises on the fact that parenting is not an event but it's a journey in his book. As in any journey, therefore, it is natural to come across hindrances and barriers, sometimes, daily. In fact, as our children grow up, the challenges are different every day. The author has addressed issues parents face at every stage of parenting from newborn to teenage and adolescence parenting. Interspersed with slice of life incidents, I am sanguine, some of the readers, especially parents of teenagers, will closely identify themselves in similar situations almost on a daily basis.



A true gem in the parenting genre, humorous yet hard-hitting, with a generous sprinkle of real-life encounters, this book is worth every second you invest in reading it. The worksheets at the end of every chapter helps you to check and recheck if it's going great, the journey of parenting, as the author puts it.

“Do You love Your Child” is an exhaustive book with complete A to Z of parenting, with handy and practical tools to fine tune the relationship between you and your children that lay waiting to be discovered. Pick up this book to make your parenting journey stress free, interesting, fun-filled and agitation free. Strongly recommended book for every parent, grand parent, teachers or anyone dealing with children, who would love to make the moments they spend with their precious children blissful.



Mary Samuel is a B.Tech, MBA and has donned many hats from being an educator to walking down the aisles of the corporate world. She is also a freelance editor and a poet. She is an avid reader and collects books and believes words penned are immortal and eternal. She stays in Hyderabad with her husband and her two handsome sons and can be contacted at peepaspl@gmail.com.



ForceNet Connect

HELPING HANDS IN FINLAND

Maj Vivek Varma wanted reliable contacts in Finland as his wife's sister had met with an accident on 28 Sep 2020, and was in hospital with injuries. She is pursuing her PhD in the University of Jyvaskyla, which is three hours drive from Helsinki.

He had no connects in the foreign land to reach out to, for help. And that's when he called up Col Jamwal who is into travel industry. Vivek wanted to check details about visa and rules on travel to Finland. Col Jamwal suggested it to him to drop an email in the Forces Network and seek help, while he assured Vivek that he would give him all relevant information on visa rules.

Without further delay and hesitation, Vivek reached out to the Network and in no time he got messages from Cdr Wahi, Lt Cdr Mukund and Maj Ashish. They provided him with a few local contacts which was a big morale boost. The patient was contacted and assured of all possible assistance which gave him a breather. The problem was that there was nobody from the family who could get there and the power of Network worked quickly. Luckily for him, the hospital staff had done a great job in giving urgent assistance, but Vivek was more at peace just because of the support received from the Force Network. He was now confidently assured that while he or no one from his family was there in the foreign land at that point of time, he knew that there will be someone for sure who would rise to the occasion and render all possible support.

It was a big a morale support to his family and also the the patient as it gave them the assurance that reliable contact can come down to the hospital at short notice if need arises.

It is during such testing times when one cannot be in the foreign land, and you need a trustworthy and reliable contact who can assure to provide the help whenever required, that you develop more faith in brotherhood. The officers who connected with him showed genuine empathy and conveyed the feeling that she was one of their family member, which is very reassuring for the family.

The patient is currently recovering well and if the need arises, and when requested then surely any of these local contacts will go all the way to Jyvaskyla to check on the patient, is what Vivek and his family is confident of.

That is the true power of the Forces Network and the uniform which binds us all in the finest traditions of Indian Armed Forces. "I have your back covered, don't worry mate"

Compiled from mails received in the Forces Network Group - Editor

Matrimonials

Brides Desired

A suitable match is sought by Col Vivek Matta for his son. The son was born on 06 Nov 92 and is 5.7 tall. His education qualification is MSc in IT. He is now employed with SE2 at Kansas City, USA on H1B visa, willing to relocate to Canada for which he has already been offered PR. Father is just retired and the family is presently settled at Noida. His mother is a homemaker. He has a younger brother who is to go to Australia shortly for Masters. A girl from a respected family is desired, who is willing to settle in US/Canada, and work after marriage.

Col Vivek Matta can be reached at +91- 7056889044 and vivekmats@gmail.com for additional details.

A suitable match is sought by Wg Cdr Chandra Prakash Pandey for his son. The son was born on 17 Jan 1992 and is 168 cm tall. His education qualification is BTech from NIT and MBA in Finance. He has cleared his CFA Level 2, and appearing for CFA Level 3. He is now employed with JPMC at Mumbai. Father is retired and the family is presently settled at Lucknow. His mother is an Educationist. His only sister is working. A girl is desired who is equally educated and respects Indian values, and is from a progressive and educated family. Preference is for a Brahmin family.

Wg Cdr Chandra Prakash Pandey can be reached at +91-9958645071 and fauji2dcore@gmail.com for additional details.

A suitable match is sought by Maj Gen N Sethi for his son. He was born on 15 Jul 1989 and is 5'11" tall. His education qualification is BBA, MBA. He is now employed with PNB as Specialist Manager (Government Business) at HO Delhi. Father is a retired specialist doctor and now HoD in a corporate hospital in NCR. The family is well settled at Noida. His mother was an educationist. He is the only child. A working girl is desired who has a pleasant personality and is from a cultured family. No caste, horoscope or dowry considerations.

Maj Gen N Sethi can be reached at +91-9873029832 or drnavdeepsethi@gmail.com for additional details.

A suitable match is sought by Col Aditya Bhagwat for his son. The son was born on 12 Jan 1993 and is 172 Cms tall. His education qualification is B. Tech. and MBA . He is now employed with an MNC Investment Bank at Mumbai. Father is retired and the family is presently settled at Indore. His mother is a homemaker. He has one sister who is also an engineer and working with one of the Big 4 consultancy MNC. A girl is desired who is smart, professionally qualified, working and is compatible. The girl's family preferably should be from Hindu/Sikh/Jain/Christian religion.

Col Aditya Bhagwat can be reached at +91-9111888957 and adityabhagwatmail@gmail.com for additional details.

Grooms Desired

A suitable match is sought by Wg Cdr Chandra Prakash Pandey for his daughter. The daughter was born on 12 Jan 1995 and is 153 cm tall. Her education qualification is BTech E&TC, and MBA in Marketing. She is presently employed with MNC MARSH at Mumbai. Father is retired and the family is presently settled at Lucknow. Her mother is an Educationist. She has a brother who is working in Mumbai. A boy is desired who is well educated and working in a good position. The boy's family should be well educated and supportive in nature. Preference is for a Brahmin family.

Wg Cdr Chandra Prakash Pandey can be reached at +91-9958645071 and fauji2dcore@gmail.com for additional details.

A suitable match is sought by Col Virender Yadav for his daughter. The daughter was born on 7 Oct, 1990, and is 152 cm tall. Her education qualification is Hotel Management from IHM Bangalore. She is now employed with a company named Mirage at Dubai. Father is retired and the family is presently settled at NCR and Dehradun. Her mother is a home maker. She has one brother who is married and settled at Singapore. A boy is desired who is well settled and below 35 years of age .He could be working in Gulf Countries/Dubai/Merchant Navy/Defence Services Officer. The boy's family should be broad minded Hindu family.

Col Virender Yadav can be reached at +91-8003599902 & 9818214991, and viren1960@gmail.com for additional details.

A suitable match is sought by Col Kabir Chaudhary for his daughter. The daughter was born on 31 Mar 1996 and is 5' 5" inch tall. Her education qualification is BA, LLB, and currently undergoing Business Management studies in Canada. Post PMR, father is working in corporate and the family is presently settled at Gurgaon. Her mother is a home maker. She has one younger brother who is currently in final year of college. A boy is desired who is caring and well poised for a future. The boy's family should be Hindu.

Col Kabir ChaudharyI can be reached at +91-8527583222 or k.chaudhary01@gmail.com for additional details.

A suitable match is sought by AVM PK Shrivastava for his daughter. The daughter was born 06 Feb 1993, and she is 5'4" tall, She is now employed with a MNC at Hyderabad. Father is retired and settled at Bhopal. Her mother is a homemaker. She has one elder sister who is married. A well educated boy is desired who is 29-30 years old, 5'7" to 6' in height, working in India, non smoker, and preferably from a defence family, Alliance from a Kayastha family is desired.

AVM PK Shrivastava can be reached at +91-022530889 and pramodairforce@gmail.com.for additional details.

Suitable match is sought by Col Jaideep Bali for his daughter. The daughter was born on 30 Mar 1999 and is 5'3" tall. She has done BA (Hon) in Sociology and is a free lance professional fashion photographer. Father is a serving officer, and the family plans to settle at Panchkula. Her mother is a home maker. She is the only child of her parents. A suitable boy is desired who is a defence officer, preferably Army, from a Panjabi North Indian Hindu family. Horoscope match is desired.

Col Jaideep Bali can be reached at +91-9599023952 and bali30bali@yahoo.in for additional details.

A suitable match is sought by Lt Col Anil Kumar Singh for his daughter. The daughter was born on 25 May 1992 and is 5' 2" tall. Her education qualification is LLM. She is now employed with Wipro as Legal Officer at Bengaluru. Father is retired and the family is presently settled at Ballia (UP). Her mother is a home maker. She has a brother who is in Merchant Navy. A Rajput boy is desired who is from Defense Forces/Merchant Navy/ Legal Officer/Gazetted Officer. The boy's family should be Rajputs and of similar status.

Lt Col Anil Kumar Singh can be reached at +91-8469673877 and 8511058585, and anilkr Singh1963@yahoo.co.in for additional details.

A suitable match is sought by Col Sanjay Srivastava for his daughter. The daughter was born on 29 Jan 1994 and is 164 cm tall. She has done her MBA, and working with vPersist. Father is retired and mother is a home maker. Her younger brother is doing BBA. The family resides at Noida. A well settled boy with a pleasant personality and decent outlook, from a Hindu family is desired.

Col Sanjay Srivastava can be reached at +918288094004 and sansri_13church@hotmail.com for additional details.

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