



69 LIGHTS OF MY LIFE

BY – HEMANT LODHA

69TH BIRTHDAY, 12TH JUNE 2025



Foreword

In Celebration of My 69th Birthday

A Note of Gratitude to the Lights of My Life

As I complete 69 enriching years of life on 12th June 2025, I find myself looking back at the journey with deep gratitude.

A life is not built by events alone—it is shaped, nurtured, and coloured by the people who walk alongside us, guide us, uplift us, and sometimes, simply stay by our side in silence.

This compilation, “69 Lights of My Life,” is a humble offering of love and gratitude to 69 remarkable individuals and families who have, in their own

beautiful ways, left a lasting imprint on my heart and soul. Some inspired me, others supported me, a few disciplined me, many taught me—directly or silently—and all touched me deeply.

It is important to acknowledge here that many more people have played meaningful roles in my life but could not be included due to space constraints. Their absence from these pages in no way diminishes my gratitude towards them. I hold each of them with equal affection in the sacred space of my memory.

This book is not merely a memoir—it is a celebration of relationships, an expression of gratitude, and a reminder

of the human spirit that sustains us. Each page is a reflection of the shared moments, values, and bonds that shaped who I am today.

Let this note also serve as a gentle reminder to the reader: cherish your people, honour their presence, and always express your thankfulness—while time still allows.

With folded hands and a full heart,

Hemant Lodha

(A seeker, forever in gratitude)

12th June 2025

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Shri Sanvat Mal Lodha - Great Grand Father

A towering figure in the family lineage, Shri Sanvat Mal Sa Lodha was a man of unwavering discipline and spiritual depth. He served in the state police, commanding great respect for his integrity and courage. But beyond his worldly duties, he was deeply devoted to Jain values and religious life. In his final days, he took the vow of Santhara

(Sallekhana), a voluntary, peaceful renunciation of the body — a mark of supreme detachment in Jainism. His dignified departure earned him reverence not only within the family but also in the broader Oswal community. As the eldest patriarch, he laid the foundation of dharma and simplicity upon which generations have built their lives. His story continues to inspire a sense of purpose, restraint, and reverence among us all.



Shri Mohan Mal Lodha - Grand Father

Shri Mohan Mal Sa Lodha, my grandfather, was a man of immense discipline and unwavering values. Serving in the police force during pre-independence India, he carried himself with commanding dignity and upheld high standards of personal conduct. A strict disciplinarian, he ensured that I, as a young boy, never strayed into idle street play or mischief. It was under his

stern yet protective watch that I cultivated the foundational habits of order, focus, and responsibility.

In his twilight years, he was tenderly cared for by my parents—a living example of seva and shraddha for elders, a sanskar that left a deep impression on me. Dada Sa's legacy is not measured in wealth or possessions, but in the sense of duty, self-control, and respect for family that continues to shape our lives. He was the silent architect of our character—a true Lodha elder whose presence still guides me.



Smt. Umrao Kanwar Lodha - Grand Mother

My beloved Dadi Sa, Smt. Umrao Kanwar Lodha, was the embodiment of warmth and affection. A simple, loving woman, she had a silent strength that radiated through every corner of our home. One of the fondest memories of my childhood is receiving pocket money from her — small tokens wrapped in love that brought big joy to a little boy.

Even after her passing, she remains a divine presence in our lives. Our family believes she became a protective spirit — her blessings continue to watch over us during every auspicious moment. In fact, her photo is respectfully kept in all family rituals and functions, as a symbol of her ever-flowing grace and blessings.

Shri Badar Mal Sa Bhandari

My maternal grandfather, Shri Badar Mal Sa Bhandari — our revered Nana Sa — passed away just nine months before I was born. Though I never met him in this lifetime, many in the family believed, with quiet conviction, that he was reborn in me. This belief, rooted in deep emotion and faith, created a unique spiritual bond between us — one that transcended time.

Nana Sa was known for his principled life, soft-spoken wisdom, and unwavering adherence to Jain dharma. His presence left a lasting impression on the Bhandari family and especially on my mother, who saw in me glimpses of her father's temperament and values.

Though I never heard his voice or held his hand, I have always felt his presence guiding me like a silent guardian. His virtues — simplicity, strength of character, and devotion to truth — live on in the stories I've heard and the path I try to walk. It is my deepest honour to carry forward his name, not just in memory, but possibly in essence.

Smt. Jeeya Bai

My maternal grandmother, Nani Sa Smt. Jeeya Bai, hailed from Baori, a serene village about 40 km from Jodhpur. She was the quiet force that held our large joint family together — a woman of grace, discipline, and deep sanskars.

Though she had no formal education, she lived a life rooted in tradition and unwavering devotion. From morning till night, she remained engaged in household chores — always on her feet, ensuring everything was in order, never once seeking rest or recognition. Her hands moved in silence, yet her actions spoke volumes of her commitment to duty and care.

She had an aura of quiet dignity. Her words were few, but filled with meaning. Whether in her puja rituals or the way she managed family affairs with composed efficiency, she set an example of inner strength and spiritual poise. Her life taught me that devotion isn't always in loud prayers or discourses — sometimes it's in silent service.



Shri Chanchal Mal Sa Lodha – Papa

My revered father, Shri Chanchal Mal Sa Lodha, was the very embodiment of dedication, simplicity, and intellectual pursuit. Though he did not enjoy material success, he remained undeterred in his quest for knowledge and contribution to the community. A man of extraordinary perseverance, he devoted the last three decades of his life to meticulous research and writing on

the history of the Lodha family, Oswal lineage, and our sacred Kuldevis.

He authored priceless books like “History of Oswals,” “Oswansh ki Kuldeviya,” and a remarkable commentary on the Ashtavakra Maha Gita. His unwavering discipline, relentless research, and humble lifestyle deeply shaped my own aspirations. It was his inspiration that kindled in me the fire to become a Chartered Accountant.

An enlightened soul, his detachment from the body was truly remarkable. When diagnosed with terminal cancer, he calmly said, “Cancer is not to me, but to my body.” Such was his spiritual clarity and acceptance. His legacy of

wisdom, sacrifice, and values remains
my guiding light.



Smt. Sire Kanwar Lodha – Beloved Mummy

My dearest mother, Smt. Sire Kanwar Lodha, was not formally educated, yet she lived with a grace and wisdom that outshone scholars. A devout Jain, she embraced the Panch Mahavrat—Ahimsa (non-violence), Satya (truth), Asteya (non-stealing), Brahmacharya (celibacy), and Aparigraha (non-possessiveness)—with steadfast discipline and purity.

She loved every living being with unflinching compassion and passed on those values to me through her conduct rather than preaching. Her soft-spoken nature, kind smile, and selfless care defined our home. I still remember her sitting silently in prayer, absorbed in her spiritual world, radiating peace to everyone around.

Whatever moral compass I have today, it is because of her quiet strength and righteous upbringing. Her sanskars are etched in my soul, and every step I take forward carries the fragrance of her blessings.



Smt. Prabha Lodha

My Life Partner, My Strength

Prabha, my wife and constant companion, has been the epitome of selfless love, devotion, and silent strength throughout our journey together. She stood beside me in every season of life—be it joy or sorrow, struggle or success—with unwavering patience and faith.

In our early years, when my ego and anger often clouded judgment, she adjusted with quiet dignity, never once letting go of her calm demeanour or her deep love. She served my aging parents with the dedication of a devoted daughter, nursing them with care in their final years—actions that still bring tears to my eyes.

She is the nurturing force behind the upbringing of our two bright and compassionate children, Pratik and Prachi. Her motherly instinct, emotional intelligence, and sacrifice shaped our home into a haven of harmony. Her love, though soft-spoken, has been the loudest support in my life.

To me, she is not just my better half—
she is the best part of my being.



Pratik & Vaishali - Son & Daughter in Law

My Son and Daughter-in-Law – A Blend of Wisdom and Warmth

Pratik, my son, is a fine blend of intellect, composure, and responsibility. From an early age, he displayed a sharp mind and a thoughtful heart—traits that only deepened with time. Now settled in

Canada, he has built a successful life grounded in values, integrity, and respect for family traditions. As a professional and as a person, he is calm, focused, and humble.

Vaishali, his wife, is a perfect complement to him. Intelligent and graceful, she brings vibrancy and warmth to our family. With her MBA background and a balanced approach to life, she has carved her own identity while being deeply rooted in our cultural values. She has beautifully integrated into our family, creating a loving home in Canada and nurturing their child, Neel, with care and compassion.

Together, they form a strong, supportive unit—living modern lives yet upholding timeless values. Their love and respect for elders and their efforts to stay connected despite the distance are deeply touching.

They make me proud—not only as their father but also as someone who sees in them the reflection of life well-led.



Prachi Lodha - My Princess

My Daughter – Graceful, Strong, and Deeply Loving

Prachi, my daughter, is a radiant blend of intelligence, strength, and compassion. Born in Jodhpur and now settled in Dubai, she has blossomed into a confident and independent woman who balances her career, motherhood,

and family with remarkable grace. Currently serving as AVP at Barclays Bank, she has achieved professional excellence while nurturing deep familial bonds.

Her smile carries warmth, her words carry wisdom, and her actions reflect responsibility. A natural caregiver, she has always been the emotional anchor of our family—sensitive, grounded, and spiritually inclined.

Prachi and I share a unique bond—one that goes beyond the typical father-daughter relationship. She is my confidante, my reflection, and my strength. Despite geographical

distances, she keeps us all emotionally close.

She truly lives up to her name—Prachi, the dawn—bringing light and hope wherever she goes.



Advay Daga – GrandSon

My Grandson – A Spark of Joy and Promise

Advay, the son of Prachi, is a vibrant and curious soul who has added a new dimension of joy and purpose to my life. With his sharp mind, expressive eyes, and gentle heart, he embodies the perfect blend of intellect and innocence. He is

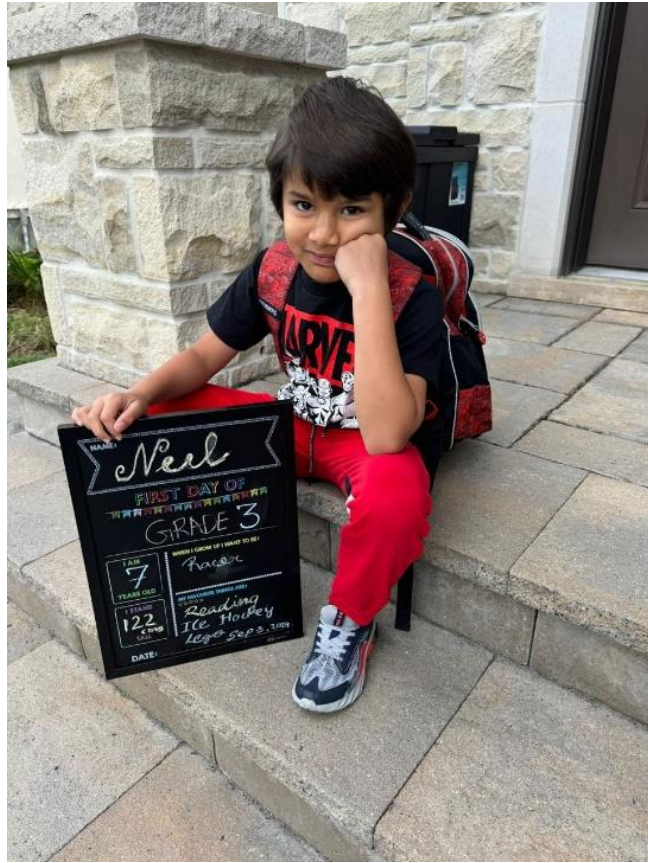
not just my grandson—he is my little friend, my cheerful companion, and sometimes, my thoughtful teacher.

Even at a young age, Advay exhibits a sense of maturity and emotional intelligence that often surprises us. He is deeply affectionate and has an innate ability to make everyone around him feel valued and loved. Whether it's our playful conversations, his insightful questions about life, or his quiet moments of observation, every interaction with Advay is a reminder of the beauty of new beginnings.

Living in Dubai, he has imbibed a multicultural outlook and a sense of global awareness, yet he remains rooted

in the values and traditions instilled by his mother and our family. His bond with me is special—one that transcends age and generation.

I see in him a bright future, full of potential and purpose. My blessings and hopes always surround him, as I pray he grows into a compassionate, wise, and impactful human being.



Neel Lodha – Grandson

My Grandson – A Sparkling Mind
with a Playful Spirit

Neel, son of Pratik and Vaishali, is a delightful bundle of energy and wit. Naughty yet endearing, playful yet perceptive — he fills our lives with laughter, surprise, and pride. Every

interaction with him is a joyful reminder of how intelligence can wear a mischievous grin.

From an early age, Neel has shown a deep love for numbers and an instinctive grasp of the value of money — traits that hint at a brilliant financial mind in the making. His sharp memory, logical thinking, and curious questions often leave even adults amazed. He doesn't just play games, he figures out how they work.

Beyond his intellectual brilliance lies a heart that is inclined towards our values and traditions. Living in Canada, yet deeply rooted in his Jain identity, Neel proudly follows vegetarianism and

expresses a natural interest in Jain philosophy. It is rare to see such conviction and clarity in one so young.

Neel is not just a grandson — he is a spark of joy, a bright mind, and a bearer of values. I see in him a vibrant future, woven with wisdom, compassion, and playful charm.



Shashi & Hira Chand Kawad - Sister & Brither in law

Shri Hira Chand Sa & Shashi Kawad **Simple Souls, Sibling Bonds, and** **Silent Strength**

Shri Hira Chand Sa Kawad, my Kanwar Sab, is one of the simplest and most pure-hearted individuals I've ever known. Gentle, unassuming, and kind to the core, his presence radiates quiet

dignity. He may not be known for profound wisdom, but his goodness is evident in every action — rooted in honesty, humility, and sincerity.

My sister Shashi holds a special corner in my heart. Our bond is built on decades of shared memories — especially from childhood. We fought like typical siblings, and yes, I used to dominate her being the elder brother! (laughs) Yet beneath all that, there was deep affection — and that love has only grown stronger with time.

Both Shashi and Kanwar Sab are deeply inclined towards Jainism, choosing a life of simplicity and spiritual balance. They are blessed with three wonderful

daughters — Alka, Shilpa, and Sapna — each one creative, affectionate, and respectful. Their love for us has always been heartfelt and unwavering.

Together, Shashi and Hira Chand Sa represent the values of humility, quiet devotion, and unpretentious living — a couple who enrich our family with their grounded presence and loving nature.

Alka married Sunil Sa Chandalia a devote Jain. They have 2 lovely children Bulbul and Harit

Shilpa married Akash sa Mehta very simple and loving soul. They have 2 very intelligent daughters Disha and Nishika.

Sapna married Navin sa Chopda a shrewd business man. They have 2 wise children Avi and Pari.



Vijay & Shanti Chand Sa jain - My
sister and Kanwar Sab

Devoted, Discerning, and Deeply
Rooted in Dharma

Vijay with love we call Bunty, my younger sister is an astute, strong-minded woman with a sharp intellect, especially when it comes to matters of investment and finance. Whether in the stock market or real estate, she has shown rare foresight and business

acumen, earning substantial wealth over the years alongside her husband, Shri Shanti Chand Sa.

What makes them stand apart is not just their success, but their generous heart. They donate liberally to numerous causes and charitable initiatives, always ready to give back to society.

Shanti Sa, as we lovingly call him, is a gentle, affectionate soul with deep faith in Jain dharma. His devotion is visible in his regular fasting, prayer routines, and disciplined spiritual practices. His warmth towards our family has always been consistent and heartfelt.

They are proud parents of two wonderful children — daughter Surbhi, and son Sourabh, who is married to Saloni. Their family is a fine blend of prosperity, piety, and purpose — one that reflects love, values, and quiet wisdom.

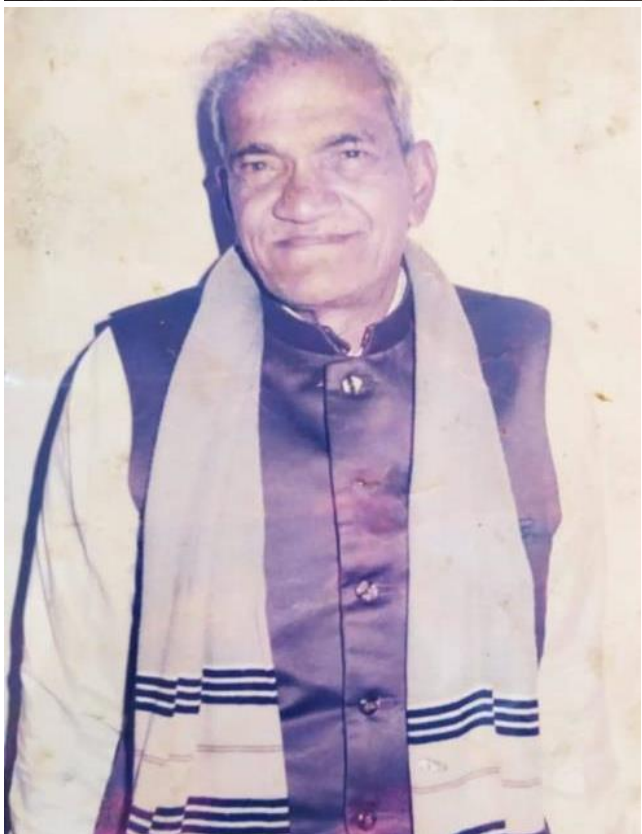
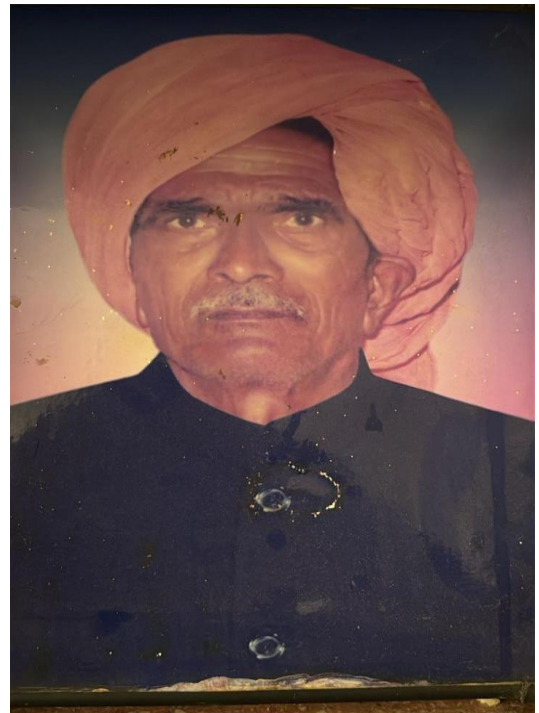
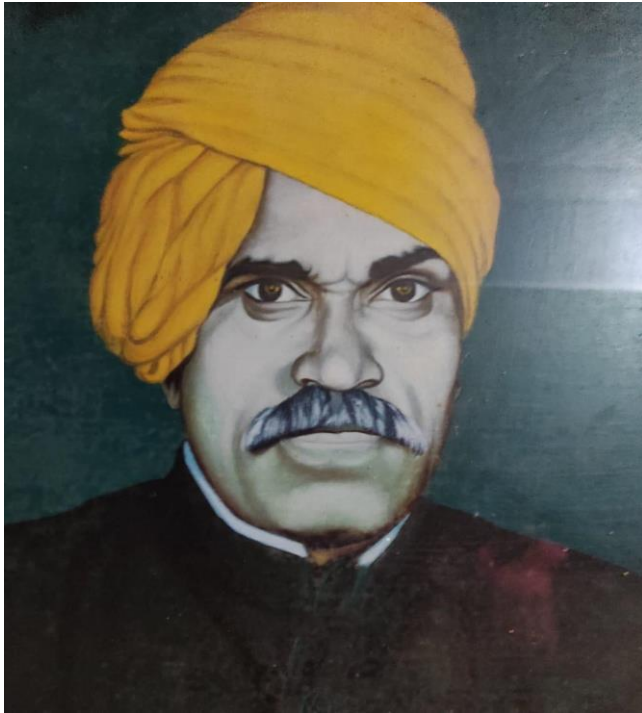


Ankur & Family - youngest sibling
Ankur Lodha & Smt. Namrata Lodha
Simple Hearts, Deep Bonds

Ankur, my younger brother, and his wife Smt. Namrata Lodha live a quiet and simple life in Sharjah. Both are gentle, affectionate, and deeply respectful — especially towards us, whom they regard like their own parents.

They are blessed with two lovely children — Dr. Aman Lodha, a dedicated doctor, and Aarna, a bright and graceful daughter. The family is known for their humility, care, and emotional warmth.

Ankur and Namrata never seek attention, yet their presence adds richness and depth to family gatherings. Their lives may be simple, but their values and affection make them truly special in our hearts.



My Maternal Uncles – Mamas

The Silent Guardians of My Childhood and Life

In the fabric of my life, few threads shine as brightly and warmly as those woven by my maternal uncles — Shri Anop Chand Sa Bhandari, Shri Meetha Lal Sa Bhandari, Shri Khiv Raj Sa Bhandari, and Shri Phool Chand Sa Bhandari.

During the most financially trying phases of our life—when my father’s ventures failed and we had to part with our jewellery and comforts—it was my Mamas who stood like steadfast pillars. Their silent contributions ensured our survival, our dignity, and ultimately, our stability. Both my and my sister’s

weddings were made possible because of their timely and loving support.

My maternal home in Baori, 40 km from Jodhpur, was more than a place—it was an emotional sanctuary. Every summer spent there brought joy, warmth, and the invaluable experience of being enveloped in a cocoon of selfless love. The laughter, the care, the stories—all became part of my emotional heritage.

Among them, my youngest Mama, Shri Phool Chand Sa, shared an especially affectionate bond with me. He loved me dearly and treated me not just as a nephew but as a beloved part of his own soul. His gentle nature and silent affection left an indelible mark on my

heart, and even though our time together was brief, the depth of connection has been lifelong.

Each of my Mamas was unique, yet bound by a common thread—unshakable family values, quiet strength, and pure hearts. They didn't just influence my life; they shaped it.



My Favourite Mami Sa
Smt. Kusumbi Devi Bhandari – My
Mami Sa
Wife of Late Shri Meetha Lal Sa
Bhandari

Mami Sa was the soft glow of love in the warm courtyard of our maternal home in Baori. She had a magical way of nurturing—every morning, she served

us previous night's rotis, lovingly smeared with the creamy foam (the delicate layer between buttermilk and butter) that made breakfast feel like a festive treat. Even today, that rustic yet rich flavour lingers fondly on my tongue, evoking memories of carefree childhood.

But Mami Sa wasn't just a nurturing hand in the kitchen—she was a storyteller par excellence. Every night during the summer vacations, she would gather us children and transport us into moral worlds through her enchanting bedtime tales. Those stories weren't just entertainment—they planted deep values and ethical roots in our young hearts.

She never raised her voice, but her presence filled the house with calm, care, and quiet strength. Mami Sa embodied the spirit of unconditional love, gentle discipline, and timeless wisdom—all in her own humble way.

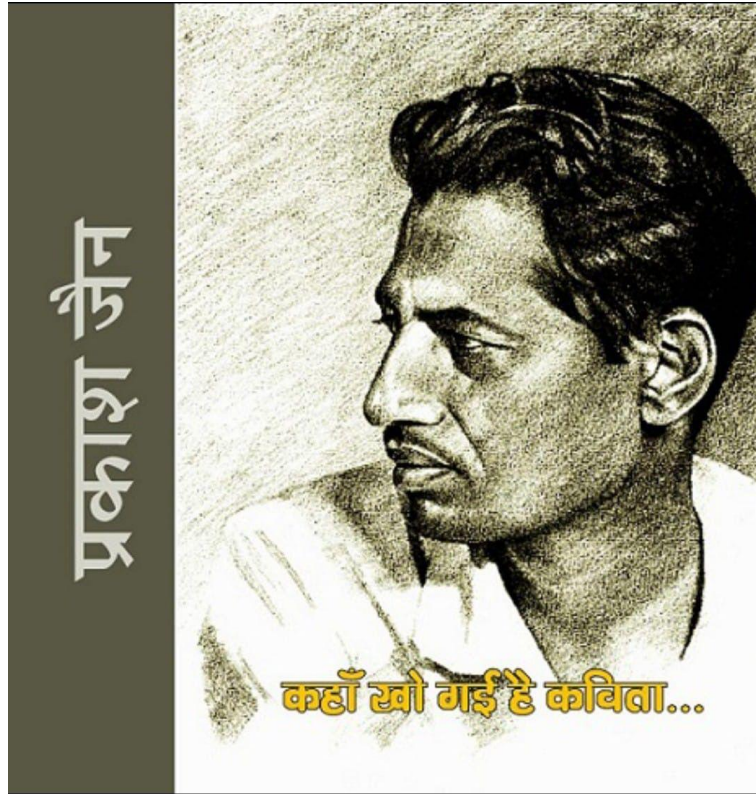


Smt. Meetha Basa – My Eldest Taiji

Affectionately called Meetha Basa by everyone in the family, she was as sweet and gracious as her name. The wife of my eldest Tauji, Shri Basti Mal Sa Lodha, she embodied the strength and tenderness of the true matriarch of our extended family.

She had a magical ability to bind everyone together with love, grace, and gentleness. Whether it was a family function, a time of crisis, or an everyday moment, Meetha Basa was always at the center—quietly ensuring harmony prevailed. Her calming presence made her the pillar of our family.

From her, I learned that one can be loving without being lenient, and strong without being loud. Her gentle voice, warm hands, and wise heart made her a role model for living a life of dignity and balance. Even today, her values echo in the way we interact with one another as a family.



Shri Prakash Mal Sa Jain – My Tauji and a Literary Luminary

Shri Prakash Mal Sa Jain, my father's elder brother and our third Tauji, played a pivotal role in shaping my early life. After our family faced hardships in Jodhpur, it was under his guidance that we moved to Ajmer in 1976—a transition that proved crucial for our future.

A towering figure in literary circles, Tauji was not just a poet and thinker but a celebrated cultural personality. He edited and published the monthly magazine “Leher”, which gained immense respect across Hindi literary circles. He shared the stage with icons like Harivansh Rai Bachchan, Kaka Hathrasi, and Bal Kavi Vairagi, leaving an indelible mark with his eloquence and thoughtful verses.

From 1976 to 1979, we lived in Ajmer under his patronage. That period introduced me to a world of books, ideas, and poetic rhythm. Although later there were differences among brothers, my respect and admiration for Tauji

remained unshaken. He was a man of immense intellect, boundless creativity, and quiet resolve—a true inspiration.



With my Kaka sa
Dr. Mahaveer Mal Sa Lodha – My
Respected Kaka Sa, Scholar and
Custodian of Heritage

Dr. Mahaveer Mal Sa Lodha, my revered Kaka Sa, is a living embodiment of wisdom, humility, and quiet determination. A distinguished professor by profession, he spent his life

shaping young minds with sincerity and intellect, earning the admiration of both peers and students alike.

Deeply inspired by my Papa, Shri Chanchal Mal Sa Lodha, Kaka Sa undertook a scholarly mission to preserve and document the legacy of our Oswal community. His devotion resulted in several insightful books that now stand as valuable resources of our community's history and culture.

He is the proud father of CA Anil Lodha, and his life reflects the finest values of learning, simplicity, and service. With calm discipline and a deep-rooted sense of purpose, Kaka Sa has always been a steady guiding force in our family.

To this day, his gracious presence and thoughtful insights continue to inspire not only me but our entire extended family. His dedication to education and heritage is a legacy future generations will hold dear.



CA Yashroop Mal Sa Lodha – The Eldest Cousin, My Inspiration

Shri Yashroop Mal Sa Lodha stands tall in our family as the eldest among all cousins, and in every sense, he has lived a life worthy of respect, admiration, and deep gratitude. Though technically my cousin, he has always been like an elder brother—guiding, supportive, and

instrumental in shaping the trajectory of my life.

Now in his graceful 87th year, he lives in Fremont, USA, with his wife Uma Bhabhi Ji, a woman of elegance and warmth who has loved me like her own younger brother. Together, they have radiated grace, affection, and wisdom across generations.

Shri Yashroop Mal Sa Lodha holds a special place in our family history as the first Chartered Accountant among us, a milestone that not only uplifted our family's stature but also inspired many—including me—to pursue the same path. It was his academic achievement and professional success that planted the seed in my mind to

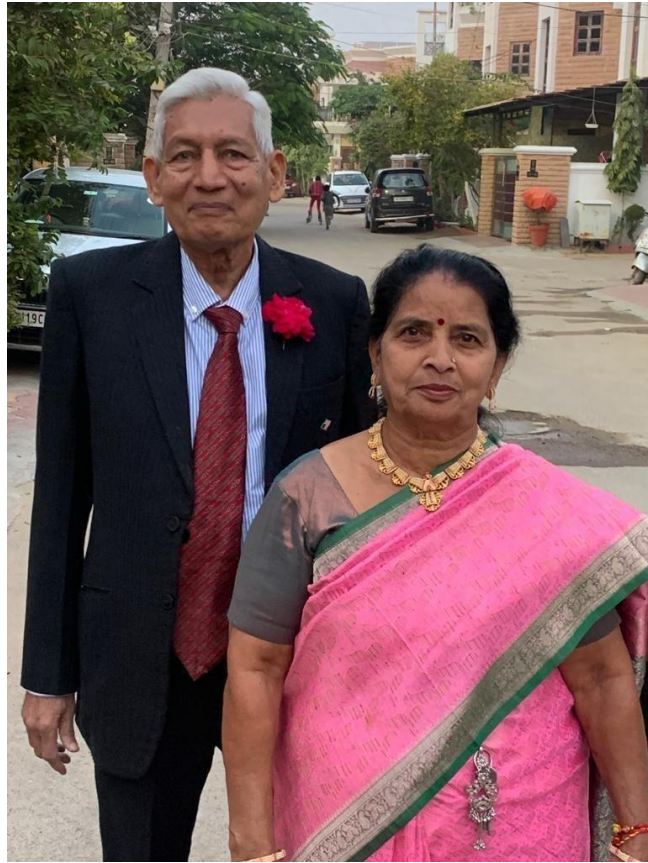
become a CA, a decision that transformed my life.

It was he who also opened the gateway to a new world by helping me secure a job in Indonesia in 1990. What began as a professional opportunity evolved into a decade-long journey of personal growth, career advancement, and financial upliftment. His guidance and belief in me during those early days abroad laid the foundation for all that followed.

They are blessed with three daughters—Inki and Pinki (twins), and Kshama—all well-settled in the Fremont area. My bond with their family has remained

strong and affectionate through the years.

For me, Shri Yashroop Mal Sa Lodha is not just a cousin—he is a trailblazer, a mentor, and a guiding force, whose influence has profoundly shaped the man I am today.



Dr. Rakshak Mal Sa Lodha – Cousin A Healer with a Humble Heart

Dr. Rakshak Mal Sa Lodha, my cousin and younger brother of Shri Yashroop Mal Sa Lodha, has been like a quiet guardian throughout my life. During our childhood, we lived together under one roof in Jodhpur, and the bond we shared has only grown stronger over the years.

In his early years, he managed his father's shop—Lodha Medical Hall—with sincerity and responsibility. However, his true calling lay elsewhere. With a compassionate spirit and a desire to serve, he pursued a career in naturopathy, becoming a doctor who heals not just the body but also touches the soul.

What makes him extraordinary is his selfless service—offering free treatment to thousands, day after day, without any expectations. His work is not just a profession; it is a noble mission carried out with humility, dedication, and a deeply spiritual sense of purpose.

Equally admirable is his life partner, Shakuntla Bhabhi Ji, whose warmth, simplicity, and devotion make her one of the most beloved members of our extended family. Together, they have become a source of strength, affection, and inspiration in my life.

Their children—Vikas and Yojana—have always held a special place in my heart. Our relationship has remained affectionate, sincere, and close, transcending generations and geography. I have watched them grow with the same values of humility, compassion, and integrity that their parents embody.

Their quiet service, unwavering love, and generous hearts are a constant reminder that greatness often lies in silent deeds, not loud declarations. In a world full of noise, people like Rakshak Mal Sa and his family shine through the light of simplicity, purpose, and silent giving.



My Saasu Ma

Smt. Meem Kanwar Bhansali – A Life of Grace and Tapasya

Smt. Meem Kanwar Bhansali, my Saasu Ma, is the epitome of quiet strength and dignified living. After the passing of my father-in-law in 1992, she carried the weight of life with grace, managing

everything on her own without ever losing her composure.

Over time, she found deep solace and purpose in Jainism. Her journey of tapasya, fasting, and prayer continues to this day—demonstrating her spiritual depth and remarkable willpower.

But above all, the most precious gift she gave me is Prabha, my life partner—whose love and companionship have made my life truly complete. For this blessing, I shall remain forever grateful to her.



CA Pankaj Bhansali

Shri Pankaj Bhansali & Family – Calm Wisdom and Global Grace

Shri Pankaj Bhansali, my brother-in-law, is not just family but a lifelong companion to my wife, Prabha. Both were raised by their grandparents in

Jaipur, creating a unique bond of shared memories and mutual affection that has stood the test of time. Unlike their other siblings who grew up in Jodhpur, Prabha and Pankaj formed a close-knit siblinghood grounded in care, discipline, and resilience.

A Chartered Accountant by profession, Pankaj has always impressed me with his calm demeanour and sharp intellect. He spent the major part of his professional life in Bahrain, and now lives in Jodhpur, offering wise counsel in investment management—a field where he has earned immense trust and expertise.

He is blessed with two remarkable children—Rishabh, who now lives in Canada with his elegant wife Sanchita, and their adorable angelic daughter Sanvi; and Riya, a bright and accomplished Chartered Accountant working with BCG Dubai as a tax expert. The family radiates warmth and dignity, carrying forward the values of simplicity, knowledge, and love across generations and geographies.



CA Prabhat Bhansali ji

Younger brother of Shri Pankaj Bhansali and elder to Smt. Bina, Prabhat is the third among the siblings of my beloved wife, Prabha. A Chartered Accountant by profession, he has spent most of his life in Indonesia. We shared several wonderful years together as a joint family in Bandung. Our time in

Indonesia was marked by deep companionship, laughter, and mutual growth. Prior to that, during his CA days in Nagpur, we created many cherished memories together.

He is blessed with a beautiful family—his wife Charita is cultured and graceful, and their children Priya and Prachur are bright and affectionate. Though distance keeps us physically apart, the bond forged through years of togetherness remains strong and warm.



Bina ji and Shri Pradeep Sa Bhandari

Pradeep Sa is like a younger brother to me—emotionally warm, dependable, and always attentive. Every time we visit Jodhpur, he takes care of us in every possible way, ensuring our comfort and happiness with utmost sincerity.

Bina ji, fourth among Prabha's siblings, is a gracious and affectionate soul. She

is an expert in preparing traditional Jodhpuri dishes, and her culinary skills are a delight to everyone who visits their home.

They are proud parents of Vaibhav and Vaishali. Vaibhav is married to Jaya, and they have a lovely son named Prithvi. Their daughter Vaishali is married to CA Ankit Sa, and the couple is blessed with a charming daughter, Medhavi.

Their family reflects the beautiful blend of care, tradition, and affection that keeps our extended bonds strong and full of joy.



Shri Pradeep & Smt. Rekha Bhansali — Jodhpur

Shri Pradeep Sa is a soft-spoken, humble, and deeply affectionate member of our family circle. Though calm in demeanour, his emotional warmth touches everyone around him. Rekha Ji is equally kind and rooted in traditional

values, making their home a place of warmth and grace.

They are blessed with a son, Rishi, who is married to Chandni. The couple is raising their delightful son, Neer, with the same family values of love, culture, and simplicity.

Their quiet strength and caring nature have always left a lasting impression on us. Whether it's festive gatherings or family get-togethers, their presence adds to the joy and unity of our extended family.



Shri Guman Mal Sa Lodha

Shri Guman Mal Sa Lodha, my distant grand-uncle, was a towering figure of intellect, courage, and service. A renowned advocate and public servant, he served as the Chief Justice of Assam and was later elected as Member of Parliament from Pali (Rajasthan). His life reflected an unwavering commitment to justice, truth, and the values of Jainism.

During my Chartered Accountancy studies, I stayed at his home in Jodhpur. Those days left a deep imprint on my mind. Despite his eminence, he was deeply grounded and led a life of simplicity. I studied alongside his younger son, Mahendra Lodha, and was inspired by the quiet discipline and dignity that permeated their home.

A defining memory from the time of the Emergency remains etched in my heart — when Guman Mal Sa was jailed for standing by his principles, I had the honour of delivering home-cooked food to him. His calm resilience in the face of injustice taught me more than any textbook ever could.

Later, after being appointed as a judge, he entrusted his successful legal practice to Shri Narpat Mal Sa Lodha, thus continuing the family's distinguished legacy in the legal realm.

In his final years, he moved to Ahmedabad to live with his second son, Mahendra Sa. Even in his twilight years, his wisdom, grace, and legacy continued to illuminate the path of many.



Adv Narpat Mal Sa Lodha

Shri Narpat Mal Sa Lodha, my cousin uncle (ताऊसा), has played a pivotal role in shaping my educational journey and early life. A dedicated educator, he served as a teacher at Nyat Nohara School, the primary wing of Sardar Higher Secondary School in Sardarpura, Jodhpur. I studied there up to the 5th

standard and continued in the same school until 11th standard — always under his attentive care.

His presence was not just that of a teacher, but also a vigilant guardian. I still remember an incident in 11th standard when I faced threats from local miscreants and feared missing my exams. It was Narpal Mal Sa who courageously ensured my safety and made sure I could appear for the exams without disruption. His protective instincts and unwavering support deeply impacted me.

Later, he took over the established legal practice of Shri Guman Mal Sa Lodha, our cousin grandfather, and rose to

become the Advocate General of Rajasthan, a position of immense honour and responsibility. His journey from a schoolteacher to the state's top legal authority is a testament to his intellect, integrity, and steadfast character.

In our family, he has always embodied discipline, strength, and a quiet, commanding presence — someone whose life has inspired me in more ways than one.



CA Mahendra Lodha ji

CA Mahendra Lodha is not just a relative; he is a friend, guide, and an irreplaceable companion from my school and college days. The son of Late Shri Guman Mal Sa Lodha, our cousin grandfather, Mahendra Sa and I shared a deep bond that blossomed during our formative years and continues even today with warmth and affection.

He played a crucial role during one of the most defining phases of my life — my Chartered Accountancy preparation. In Jodhpur, we studied together and supported each other like true brothers. His company, along with that of Surendra Bhansali, helped me regain focus when I was struggling academically. Their discipline and encouragement were instrumental in shaping my study habits and confidence, eventually leading me to complete my CA successfully.

Now based in Ahmedabad, Mahendra Sa is not only a respected Chartered Accountant but also a successful industrialist and entrepreneur. He has earned admiration in both professional

and business circles for his integrity, intellect, and vision.

His calm temperament, humility, and ever-ready smile make him truly special in my eyes. Our relationship is built on shared memories, silent strength, and mutual admiration. He remains one of the few people I can call a friend, brother, and fellow seeker all in one.

Shri Surendra Bhansali ji

Friend and Early Academic Catalyst

Surendra Bhansali was more than just a childhood friend—he was one of the key catalysts who changed the course of my life. During a phase when I had no serious inclination towards studies and was struggling academically—having failed in 7th and again in 9th when I tried science—Surendra's company turned out to be a blessing.

He, along with Shailendra Bhandari and other studious boys, became my peer group when I shifted to commerce stream after failing in science. Their discipline and focus rubbed off on me. For the first time, I felt a genuine pull towards academics. I started working

harder and gradually moved from “grace marks” to “good marks.”

Surendra’s approach to life was rooted in sincerity, dedication, and gentle motivation. He never imposed, never judged—he simply led by example. It was this silent leadership that pulled me onto a new trajectory that eventually led to my CA.

One specific moment etched in my memory is how he stood by me during my 11th board exams, when I was under immense stress due to threats from some local troublemakers. With police protection arranged, it was a difficult time emotionally, but Surendra gave me

moral support and strength to appear for the exam without breaking down.

Unfortunately, Surendra passed away at a young age, but his memory lives on—not just in my heart but in the very foundation of my academic and professional success. He was one of those souls who come into your life just when you need them most, and then quietly depart after fulfilling their purpose.

His contribution to my life can never be forgotten.



Shri Mahesh Chaudhary Ji – A Friend of Discipline and Devotion

Mahesh Chaudhary has been one of the most memorable companions of my youth. Our bond was forged during our college days in Ajmer, where we were neighbours and study partners. What made our friendship unique was not just

proximity, but a shared commitment to academic discipline and inner growth.

Mahesh possessed a remarkable photographic memory, which never ceased to amaze me. He was sincere, focused, and unwavering in his approach towards life. His quiet determination rubbed off on all of us in our study group, helping raise the standard of commitment in our daily routine.

What I cherish the most about those days are the simple yet profound memories—like carrying ghadas (earthen water pots) up to our second-floor rooms during water scarcity, or our long discussions while studying on rooftops. These moments were not just part of our

education, but of our emotional and personal growth.

Today, Mahesh has devoted himself to the Radha Swami path and leads a deeply spiritual life. He lives with grace and simplicity, choosing to walk a path of devotion and detachment. Though time and geography may have taken us on different journeys, our bond continues to be one of mutual respect and heartfelt remembrance.



Late Shri Uttam Kandoi ji – The Ever-Smiling Friend

Uttam Kandoi was not just a friend from my Ajmer college days—he was like family. Gentle in demeanor and ever-smiling, he brought warmth wherever he went. We shared not just academic dreams but also a home, along with Mahesh Chaudhary and Radhey Shyam Ajmera, forming a bond that transcended time and place.

Our late-night group studies on the terrace of his house are etched in memory. Those sessions were filled with serious study, hearty laughter, shared snacks, and the silent comfort of companionship. Uttam's affectionate and caring nature made our time together even more special.

Later in life, our paths diverged, but the bond remained. Sadly, Uttam left us too soon. His absence is deeply felt, but his presence continues to live on in the cherished memories we built together.

He was a rare soul—sincere, soft-spoken, and deeply affectionate. People like Uttam never truly leave; they

remain alive in the stories we tell and the
corners of our hearts they once filled.

Satyanarayan Maheshwari – A Beacon of Focus and Friendship

Among the bright constellation of friends from my Ajmer college days, Satyanarayan Maheshwari stands out for his laser-sharp focus, calm presence, and silent strength. He was a studious and self-driven individual who inspired everyone around him through his sheer consistency and commitment.

Our friendship, born during our CA preparation days, blossomed further in Mumbai, where we both moved to pursue our professional goals. His methodical approach and balanced nature were always a source of strength, especially during times when I needed

quiet encouragement rather than loud advice.

Satyanarayan has always been a man of few words but great integrity. A perfect blend of humility and determination, he went on to become a successful Chartered Accountant and continues to live in Mumbai with simplicity and grace.

Despite our busy lives and evolving journeys, the essence of our friendship has remained rooted in mutual respect and shared memories of those defining years. Friends like him are rare—quiet anchors who stay in your heart long after the moment has passed.

CA Chain Raj Sa Mehta – A Gentle Guide Who Opened My Path

After completing my B.Com. in 1976, we moved from Ajmer to Jaipur as my father secured a job there. At that point, I was inclined to take up a job, but my father stood firm in his vision for me—he insisted that I pursue Chartered Accountancy, inspired by the path of my cousin, CA Yashroop Mal Sa Lodha.

In those days, getting articleship was no easy feat. Fortunately, my father's cousin, CA Chain Raj Sa Mehta, graciously offered me a place under his wing. That gesture not only gave me a career but also introduced me to the world of professional integrity and mentorship.

CA Mehta Sa was a man of extraordinary kindness and quiet strength. I vividly recall an incident where one of his major clients misbehaved with me during an audit. Without a second thought, he told the client that he was willing to let go of the assignment, but would never tolerate disrespect towards his article clerks. That single moment etched in my heart the true meaning of standing by one's people.

After a year, when my father moved to Mumbai for work, I followed, taking a transfer to continue my articleship there. But the foundation was laid in Jaipur, under the protective and generous

guidance of CA Chain Raj Sa Mehta. His early trust and values became a stepping stone in my long professional journey.

Late Shri Chain Raj Sa Lodha – A Guardian in a Chawl, A Pillar of Respect

In the journey of life, there are people who don't just help you — they shelter you, shape you, and silently root for your rise. Shri Chain Raj Sa Lodha was one such star in my sky.

When I moved to Mumbai for my CA articleship, life was anything but easy. We were a family of six living in a 12'x12' chawl room with a shared toilet. My father had joined their saree shop for work, and it was through this family connection that we were given a place to stay—close to their home, modest in size, but filled with dignity. That room

wasn't just shelter; it was a symbol of their large-heartedness.

Chain Raj Sa and his five sons ran Mumbai's top matching centre in those days—a paradise for women trying to find the perfect match for their saree blouses. I was taken in not as a guest, but as one of their own. Alongside my CA journey, I began writing accounts for their family business. It was my first experience juggling professional studies with real business work—something that would later define much of my working style.

The love and respect I received from Chain Raj Sa, his wife, and all his children cannot be described in mere

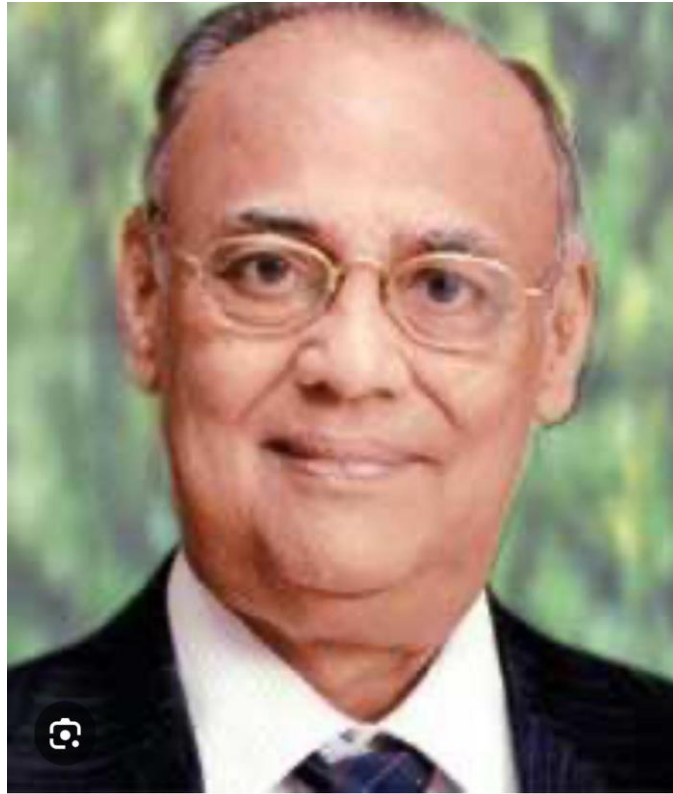
words. Their humility, affection, and unspoken sense of kinship made those struggling days in Mumbai not just bearable, but beautiful.

What makes this bond even more precious is its continuity across generations. Even today, I share warm relations with his sons and their families. Time has moved on, but the affection remains untouched—like a thread of silk running through the fabric of our lives.

In my heart, Chain Raj Sa will always be remembered not only for his business acumen but for the grace with which he lived and gave. He didn't offer me money or fame—but something far greater: a place to belong, an opportunity

to grow, and a lifelong memory of warmth in a cold city.

A true guardian... and forever, a shining star in my sky.



CA Rashmi Zaveri – A Mentor Who Opened the Gate to Mumbai

When I moved to Mumbai in 1977 to continue my Chartered Accountancy, it wasn't just a city change—it was a leap into a world of new opportunities and challenges. Getting articleship in Mumbai was even more difficult, with limited seats and intense competition.

By divine grace and my father's efforts, I was introduced to CA Rashmi Zaveri, a reputed practitioner in Fort. Initially, he had no vacancy. But when he heard that I had secured a first class in B.Com., he invoked a special provision that allowed a CA to admit one additional article if the candidate had exceptional academic merit. With that rare generosity, he accepted me as an article clerk.

CA Rashmi Zaveri's office was where I received my first formal grounding in the professional world of Mumbai. He was disciplined, systematic, and deeply committed to precision. Working under him not only honed my technical skills but also taught me the subtleties of

Mumbai's work culture, time management, and professional etiquette.

His trust in me at that early stage gave me immense confidence and became the stepping stone to everything I later achieved in the field of finance and leadership. I will always remain grateful to CA Rashmi Zaveri—not only for the opportunity but for showing me that when someone opens a door for you, it can transform your entire life.



Late CA Suparas Bhandari Ji – A Mentor of Precision, A Guide Beyond Office Walls

In December 1982, I joined Vidarbha Iron & Steel Company (VISCO) in Nagpur as an Accounts Officer, and my reporting head was Late CA Suparas Bhandari, who served as the Head of Accounts. He was a man of few words but immense clarity—firm, disciplined,

and deeply knowledgeable about accounting in a manufacturing setup.

His exacting standards initially made me nervous, but I soon realised they were shaping my fundamentals with uncompromising strength. Under his watchful eye, I imbibed the importance of meticulous documentation, timely reporting, and rock-solid internal controls—lessons that later proved invaluable in my journey from accountant to business leader.

Yet, beyond the walls of the office, we shared something even more special—a family-like bond. Many weekends were spent at his home over card games and dinners. His gracious wife, Santosh Ji,

always welcomed me with warmth and care. Their home became a space where professional mentorship transformed into personal affection.

Though he is no longer with us, his presence lives on in the systems I create, the teams I mentor, and the values I uphold. He was not just a boss—he was a mentor, a guardian, and a true craftsman of character.



Shri Rajendra Ji & Madhu Ji Singhi
Oldest Friends, Newer Bonds – A
Lifelong Relationship of Warmth
and Wisdom

Among the most enduring friendships of our lives are those that feel less like friendships and more like extended family. Such is my cherished bond with

Shri Rajendra Ji and Madhu Ji Singhi, whom we have known since 1983—more than four decades of togetherness that has weathered time, changes, and seasons of life.

Shri Rajendra Ji is a gentleman of immense generosity and intelligence. Always ready to extend a helping hand, he has stood by me in times of joy and need with unwavering loyalty and grace. His innate decency, calm temperament, and refined thinking make him an ideal friend and confidante.

Madhu Ji, on the other hand, is a rare blend of warmth and literary brilliance. An accomplished poetess, her words have touched many hearts. But beyond

her writings, it is her nurturing nature and deep affection that has built a bridge of belonging between our families.

From shared laughter over evening card games to unspoken support during difficult phases, our connection with the Singhi family is both deep-rooted and emotionally rich. Their daughters, Richa and Ruchira, have grown up alongside Pratik and Prachi, and even today, their friendship remains strong—proof of the values passed on by their loving parents.

To Shri Rajendra Ji and Madhu Ji, we owe countless memories, shared meals, festive celebrations, and a sense of comfort that only true companionship offers. They are not just friends; they are

a reflection of all that is beautiful in
lifelong bonds—steady, soulful, and
silently supportive.

Shri Narendra Bafna – The Catalyst Who Introduced Me to Computers

In the transformative years between 1988 and 1990, I had the privilege of working with Shri Narendra Bafna, a sharp, forward-looking businessman and my boss during our tenure at a manufacturing unit engaged in making helical springs.

He was the kind of leader who believed in equipping his people with the tools of tomorrow. When a CNC machine was procured for production, he didn't stop there—he also brought in computers for administrative and business use. This was my first real encounter with a

computer, and it ignited a spark that never faded.

He encouraged me to explore, learn, and get hands-on. His belief in modernisation and automation left a lasting imprint on me. That early exposure shaped my entire career—making me a tech-savvy leader who embraced MIS, digital systems, and efficiency as essential components of success.

Though our paths diverged professionally, I remain grateful to Shri Narendra Bafna for this life-defining introduction to technology. His vision laid the foundation for a key strength that would define my journey forward.



CA Kuldip Mehta Ji & Shashi ji From Colleague to Close Kin

In the year 1983, destiny placed CA Kuldip Mehta and me at neighbouring desks in VISCO, completely unaware of the deep-rooted bond that lay hidden beneath our professional association. In casual conversation, we soon discovered that he was the grandson of my father's real maternal uncle—making us

extended family by blood, but soon to be bound by heart.

From that moment onward, a beautiful camaraderie blossomed. Over the next two years, our homes became extensions of each other. After office hours, it was a common sight for us to share dinners, laughter, and long conversations either at his place or mine. His wife, Shashi Ji, and my wife, Prabha Ji, also struck a warm and affectionate bond that further cemented our family connection.

Kuldip ji wasn't just a competent professional; he was a visionary with quiet determination. After his time at VISCO, he shifted to Surat and boldly established his own co-operative bank—

a remarkable step that reflected his entrepreneurial spirit and dedication to service.

Our shared memories in Nagpur are filled with warmth, simplicity, and familial comfort. CA Kuldip Mehta remains, to this day, a treasured part of my journey—both as a colleague and a kin, whose presence added joy and depth to those foundational years.



Shri Dilip ji & Madhu ji Jha

Shri Dilip Jha – A Friendship Forged
in 1982

My journey with Shri Dilip Jha began in 1982 during our time at VISCO, where he worked in the Personnel Department and I served in Accounts. We were of similar age, shared a youthful enthusiasm, and instantly struck a chord

that has since matured into one of the most enduring friendships of my life.

Over time, our bond extended beyond office walls, woven deeper through the connection of our families. His sons Abhishek and Aniket became close companions to Pratik and Prachi, and this intergenerational friendship continues to thrive even today.

More than just a professional peer, Dilip ji has been a true family friend. We were together in the Lions Club of Nagpur MIDC, where our shared passion for service brought many moments of joy, teamwork, and community building. His steady, gentle presence and unwavering loyalty have always been a source of comfort and support.

Time may have moved forward, but our bond remains just as strong. Shri Dilip Jha has not just walked alongside me through many chapters of life—he has enriched the journey with grace, friendship, and quiet strength.



Late Shri Sudhir Shahlot ji – A Bond Beyond Business

Though younger to me in age, Late Shri Sudhir Shahlot became an integral part of my life since my early days in Nagpur around 1982–1985. Initially, I was acquainted with his parents — Late Shri Himmat Mal Shahlot and aunty — but over time, a heartfelt friendship blossomed between us. I fondly recall

the Sundays spent at his home watching movies on television, as we didn't own one back then. Our routine card games, laughter, and friendly banter created a warm rhythm of camaraderie.

Sudhir ji hailed from Jodhpur, just like me, which added to our sense of kinship. When I returned to Nagpur in 2002, we ventured into a few entrepreneurial projects together, including Bombay Bazar and Pearls School. Though these ventures didn't achieve commercial success, they brought us invaluable life experiences and strengthened our personal bond.

Our shared journey extended into community service through Lions Club,

and later, into social impact when I founded Helplink Charitable Trust in 2008. Together with Dr. Sanjay Trivedi, we worked to provide school kits to underprivileged children. Sudhir ji eventually became the President of Helplink, bringing passion and leadership to the cause.

His sudden passing due to cancer during the COVID period was a painful loss. But his spirit of warmth, generosity, and friendship continues to live on in my heart. Sudhir ji was not just a business associate or a friend—he was family.



Dr. Sanjay Trivedi ji – A Steadfast Companion in Service and Spirit

I have known Dr. Sanjay Trivedi since our VISCO days in 1982. Over the decades, our bond has evolved from mere acquaintanceship into deep friendship built on shared values, mutual respect, and unwavering dedication to community welfare.

We were colleagues in the Lions Club, where we jointly participated in numerous social and charitable initiatives. However, our most meaningful collaboration came in 2008, when I founded the Helplink Charitable Trust. Sanjay ji stood by me as a core founding member and has been a constant pillar of support ever since. Today, he serves as the President of Helplink, leading our mission to distribute school kits to needy children and promoting educational empowerment.

What sets Dr. Trivedi apart is his compassionate leadership, quiet dignity, and steadfast commitment to social service. He is a man who believes in

walking the talk, and his actions speak volumes more than words ever could. Our conversations—whether about life, society, or future dreams—are always rich with sincerity and wisdom.

Through the ups and downs of life, Sanjay ji has remained a loyal friend, a gentle guide, and a trustworthy companion on the path of service. I am deeply grateful for his presence in my life.



Shri Arun Bhandari ji – A
Gentleman of Grace, Precision, and
Steady Wisdom

I had the privilege of working with Shri Arun Bhandari from 1985 to 1987 at Star Circlips, Nagpur, a period that left a deep imprint on me—not only professionally but personally.

Arun ji is the very embodiment of elegance, order, and composure. I have

rarely met someone so consistently calm, soft-spoken, and yet so meticulously organised. His desk always mirrored his mind—neat, uncluttered, and methodical. His sense of discipline and dedication to work was not showy but quietly inspirational.

He believed in slow, steady, and sustainable growth, never one to chase shortcuts or glamour. It was under his leadership that I observed how business can be conducted with grace and poise, without raising one's voice or compromising one's values.

Our relationship went beyond professional boundaries—we shared many candid conversations and light-

hearted moments that made work feel like a pleasure. Over time, I came to admire him not just as a boss but as a mentor and gentleman, whose values and conduct have silently guided me long after we stopped working together.

His ability to remain calm amidst chaos, and his never-fading smile, are qualities I continue to draw inspiration from, even today. He showed me that kindness and clarity can co-exist in leadership, and that character is best revealed not in speeches, but in everyday conduct.



Shri Sri Prakash Ji Lohia and family

Sri Prakash Lohia & Shri Amit Lohia – Visionary Industrialists Who Gave Me a Global Break

My professional journey took a transformative leap when I joined Indorama Group in Indonesia in 1990, thanks to Sri Prakash Lohia ji, the founder and Chairman of the group. Though I did not directly report to him, I was deeply inspired by his humility,

strategic acumen, and financial brilliance. He is one of those rare industrialists who lead without fanfare—always focused, always precise.

Sri Prakash ji entrusted me with a challenging role as Accounts Manager for their polyester yarn and fibre plant in Purwakarta, Indonesia. This opportunity not only gave me a global platform but also instilled in me a deep understanding of international business dynamics. Watching him lead from a distance was like attending a masterclass in visionary entrepreneurship.

Later, I got the opportunity to work more closely with his only son, Shri Amit

Lohia, a dynamic and modern business leader. Together, we were entrusted with reviving a loss-making dyeing and printing fabric unit in Bandung. It was a tough assignment, but with mutual trust, hard work, and strategy, we turned it around into a success story.

My decade at Indorama (1990–2001) was one of immense professional expansion and personal growth. I owe a large part of that to the Lohia family, whose faith in me helped shape the global perspective and entrepreneurial spirit I carry to this day.



Shri Vinod Laroya – The Tough Taskmaster Who Sharpened My Business Acumen

During my time at Indorama Group, I had the privilege of working directly under Shri Vinod Laroya ji, the then President of the company. Known for his dynamism, discipline, and performance-oriented leadership, he was a man who led by example—demanding the best,

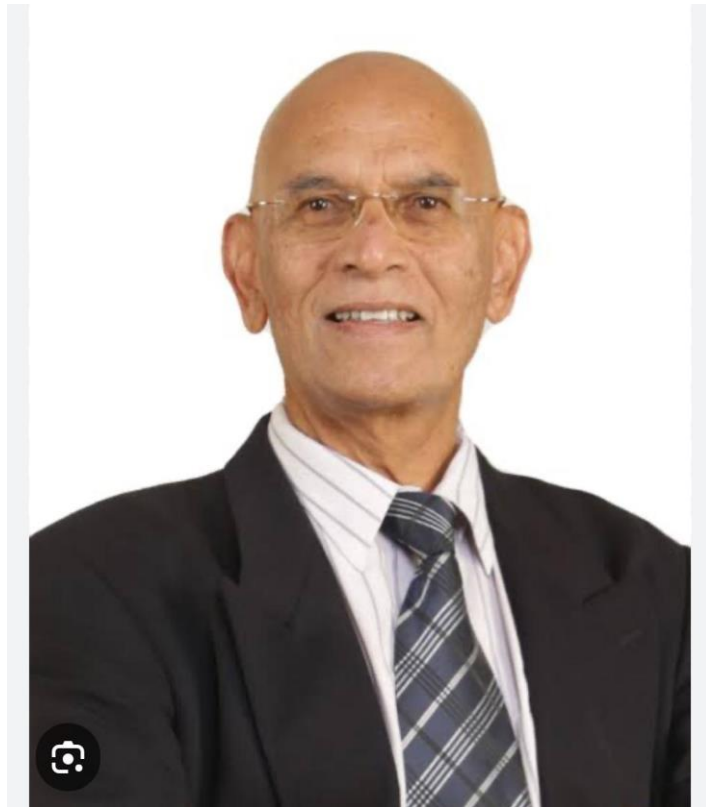
not just from his team, but from himself too.

Under his sharp and focused leadership, I learnt the true art of business management. He introduced me to the power of Management Information Systems (MIS) and how numbers could narrate the real story of a business. His relentless insistence on data-backed decisions, timely execution, and accountability became my guiding principles in leadership.

Working with him was not always easy—he was tough, demanding, and had high expectations. But behind that strict demeanour was a leader who genuinely wanted his team to grow, and

I'm grateful that I was one of those who learned under his watchful eye. His mentorship helped me evolve from a finance professional into a results-driven business leader.

To this day, the systems and practices I imbibed under Shri Laroya ji continue to influence how I operate, solve problems, and lead teams. He remains one of the strongest pillars in my professional foundation.



Shri John Vijayrangam – The Spark That Ignited My Inner Fire

In the year 1992, during my tenure at Indorama, I had the opportunity to attend a four-Saturday workshop called ‘Com-Lab’, conducted by Shri John Vijayrangam, who was then the Head of HR. At that point, I lacked the confidence to speak in public and had no

clear direction beyond my professional duties.

That short workshop turned out to be a life-changing experience.

With his graceful style and encouraging presence, Shri Vijayrangam helped me discover the power of communication and expression. He inspired me to start reading books beyond finance, which in turn led me into the world of blogging, poetry, teaching, spiritual seeking, and eventually becoming a TEDx speaker.

He planted two precious seeds in me—intellectual growth and spiritual curiosity. Over the years, these seeds

blossomed into what has now become my deeper calling: to write, reflect, and guide.

I owe a great part of my journey as a seeker, speaker, and writer to Shri John Vijayrangam's timely intervention and gentle nudges. Sometimes, all it takes is one mentor to light the path. For me, he was that torchbearer.



Shri B. K. Shrivastava & Family – Friends Who Became Family

In the early 1990s, during my professional chapter in Indonesia, life gifted me a circle of companions who made a foreign land feel like home. Shri B. K. Shrivastava, along with his gracious wife Neelu Ji and their lovely

children Manas and Juhi, became an integral part of our lives. Together with four other Indian families, we formed a close-knit group we fondly called “Hum Panch”.

BK Shrivastava ji was a man of warmth, intellect, and quiet strength. Whether it was festivals, family dinners, or unexpected challenges, we supported one another like real relatives. Our bond was not of convenience—it was of genuine affection, shared values, and mutual respect.

Neelu Ji brought grace and hospitality into every gathering, treating all of us as her own extended family. Their home was always open—be it for a

spontaneous get-together or to nurse a low day with tea and laughter.

Our children grew up together, forming lifelong friendships that continue even today. The memories we created—from road trips to cultural celebrations—remain deeply etched in my heart.

Even after returning to India, our bond of friendship never faded. We are still connected through affection, shared nostalgia, and a silent promise that distances will never dull the glow of a friendship born on foreign soil.



Shri A. K. Srivastava & Family – A Bond Rooted in Respect and Warmth

Among the cherished relationships forged during my time in Indonesia, the one with Shri A. K. Srivastava, his gracious wife Ranu Ji, and their children Rashi, Soumya, and Siddhant holds a special place in my heart. Together, they were an inseparable part of our close

circle of five families affectionately known as “Hum Panch.”

A. K. Srivastava Ji was always composed, thoughtful, and reliable—a gentleman in every sense. His presence brought balance to every gathering, and his calm approach to life offered quiet reassurance to all of us navigating the ups and downs of expatriate living.

Ranu Ji, with her gentle nature and ever-smiling face, added a warmth that turned even the simplest get-togethers into cherished memories. Their children were like extended family to us, growing up alongside our own, sharing school days, birthdays, and countless family

moments that still bring smiles when we reminisce.

Even today, though life has taken us to different cities and countries, the love and affection we share with the Srivastava family remain timeless. They are not just friends from a phase in life—they are a permanent part of our story, written with affection, trust, and memories that time can never fade.



Shri Munavar Sheriff & Family – Friendship Beyond Faith and Borders

In the multicultural mosaic of Indonesia, we were fortunate to find not just colleagues or neighbours, but soul families. Among them, Shri Munavar Sheriff, his gracious wife Rakshan Ji,

and their children Muiz and Mehak were an integral part of our cherished group “Hum Panch.” Ours was a bond that transcended religion, region, and nationality—rooted deeply in mutual respect, warmth, and shared values.

Munavar Sheriff Ji, with his gentle demeanour and dignified personality, was someone I admired greatly. He was a thoughtful listener, a steady friend, and always extended himself in times of need or celebration. His humility and grace made him beloved by everyone in our circle.

Rakshan Ji was the emotional centre of their family—graceful, caring, and ever-welcoming. Her affection towards all of

us created a home-away-from-home atmosphere, where our children mingled freely, and our families celebrated every festival—be it Diwali or Eid—with equal joy and togetherness.

Muiz and Mehak were like extended family to our children. They grew up sharing toys, stories, and friendships that have lasted through time and distance.

Even today, whenever we think of our Indonesia days, the name Munavar Sheriff and family brings a smile to our faces and warmth to our hearts. Their presence was—and continues to be—a living testimony of how humanity binds us stronger than any label ever could.



Shri Ashok Trehan & Family – A Bond Forged in Foreign Lands

During our enriching decade in Indonesia, one of the warmest bonds we cultivated was with Shri Ashok Trehan, his ever-gracious wife Sunita Ji, and their wonderful children Vishu and Suchi. As members of our cherished

circle “Hum Panch,” the Trehan family brought colour, energy, and laughter to our shared journey in a foreign land.

Trehan Ji, with his jovial spirit, pragmatic mind, and ever-smiling face, was like the sunshine of our group. Be it a professional matter or a family outing, he had the knack to lighten the mood and guide with wisdom at the same time. A man of principle and cheer, his presence ensured that every gathering turned lively.

Sunita Ji had a quiet elegance about her—always graceful, warm, and nurturing. Her gentle nature made everyone feel welcome and comfortable. She contributed immensely to the

emotional balance of our social circle, whether it was through conversations over coffee or her thoughtful gestures that left lasting impressions.

Vishu and Suchi were close companions to our children—be it birthday celebrations, festivals, or picnics, they were always part of our extended family narrative. The carefree childhood days we all experienced together in Indonesia are etched in our memories like golden pages in an old, beloved book.

The Trehan family enriched our life abroad with joy and togetherness. Their friendship continues to be a valuable treasure that time and distance can never fade.



Shri Tauqueer & Rani Siddiqui – Our Chosen Family

Some friendships evolve into bonds so deep, they feel destined. Shri Tauqueer and Rani Siddiqui are not just close friends—they are truly our chosen family. Since returning to India in 2002, our lives have been beautifully intertwined with theirs, creating a

relationship that has grown stronger with every passing year.

Tauqueer Bhai is a vibrant soul—always cheerful, ever helpful, and ready with practical wisdom or a warm-hearted joke. His lively nature and boundless optimism have made him a delightful companion in business, leisure, and life. We ventured together into entrepreneurship by starting Q3 Construction Company, a journey that created not just profits but priceless memories. Though we exited the venture in 2019, our partnership in life remains eternal.

Rani Ji, for me, is not just Tauqueer's better half—she is also my best friend.

Her calm strength, warm smile, and generous heart have comforted and supported us through many of life's milestones. She is also an exceptional cook, and I must confess that I'm a great admirer of the food she prepares—it's soulful, delicious, and always served with love.

Together, they are loving parents to Armin and Alhaan, and our families share a sibling-like affection. Be it travel, celebrations, or everyday joys and sorrows—we've shared them all, making memories that are etched in our hearts forever.

In every sense, the Siddiquis are not just companions of the past—they are companions for life.



Dr. Abhay & Dr. Aarti Kelkar
Compassionate Healers, Cherished
Friends

Dr. Abhay and Dr. Aarti Kelkar entered our lives in 2007, during a deeply vulnerable time—my father’s battle with cancer. What began as a doctor-patient relationship soon blossomed into a lifelong bond built on care, trust, and profound mutual respect. Since then,

they have stood by us like family—not only treating illnesses but healing hearts with their empathy and presence.

When my mother's health declined, it was this divine couple who stepped in like guardian angels. They cared for her with such personal affection and dignity, that even in her final days, we felt she was surrounded by love, not just medicine. Their care transcended duty—it became devotion.

But their warmth goes far beyond their clinic. As a couple, they embody humility, simplicity, and adventure. Both are avid travelers and socially conscious individuals who live life with great zest, always ready to serve others

with a smile. Their home has always been open, their hearts even more so.

Their children, Shaunak and Anushka, reflect their values beautifully—grounded, loving, and full of life. Over the years, the Kelkars have become part of our innermost circle—sharing festivals, dinners, journeys, and moments that will forever be etched in memory.

They are more than our doctors. They are family. Their presence in our lives has been nothing short of a blessing—a quiet reminder that angels walk among us, disguised as healers and friends.



Shri Sunil Raison Ji – The Gentle Catalyst

In the journey of life, some individuals appear at just the right moment—offering not only opportunities but also silent encouragement that reignites purpose. Shri Sunil Raison Ji, the visionary Chairman of Raison Group of Institutions, became such a catalyst in

my life during a time of reflection and recalibration.

After facing a few setbacks in business ventures like Bombay Bazar franchise, Pearl School, and artificial flower imports, I had decided to return to a stable role. It was in April 2003 that Raisonni Sir offered me an opportunity to lead their NMC street light maintenance and energy-saving project. This was more than just a job—it was a graceful return to structured leadership.

Under his gentle mentorship, I experienced one of the most fulfilling years of professional rejuvenation. His faith in me rebuilt my confidence. In April 2004, with his blessings and

encouragement, I transitioned to the SMS Group, where I would go on to lead the Environment Division for the next two decades.

We continue to share a warm and respectful bond. Shri Sunil Raison Ji's composed demeanour, thoughtful leadership, and quiet generosity have always inspired me. He never forced his wisdom—he simply lived it. And in doing so, became a pivotal force in redirecting my life's course toward purpose and legacy.

He is one of those rare individuals whose presence remains impactful long after the moment has passed.



Late Shri Shakti Kumar Ji Sancheti – Bade Bhau: The Smiling Visionary

Few leaders leave behind a legacy not just of enterprises but of enduring values. Shri Shakti Kumar Ji Sancheti, fondly known to all as Bade Bhau, was one such exceptional soul—an

embodiment of vision, humility, and unwavering grace.

As the Founder of SMS Group, he wasn't merely a businessman, but a nation-builder with a heart full of compassion and a mind brimming with ideas. Though my direct association with him was limited in duration, its depth was profound. I still recall how his smile could ease any tension in the room and how his soft-spoken words carried the weight of immense wisdom. His leadership wasn't loud—it was luminous.

One moment etched forever in my heart is the day when Bade Bhau felicitated my father during a program organized

by Oswal Panchayati, Nagpur. To witness my father being honoured by such a noble and respected figure was a moment of immense pride for our entire family. It wasn't just a felicitation—it was a blessing.

He believed in building with trust, growing with values, and leading with love. The strength of SMS Group today is a reflection of the strong ethical foundation he laid. I am deeply fortunate to have witnessed his towering simplicity, to have worked under the aura of his legacy.

Bade Bhau's life reminds us that true greatness lies not in asserting power, but

in serving with a smile and
walking with humility.



Shri Ajay Sancheti Ji – The Gateway to a New Beginning

In every life, there are people who open the right doors at the right time. For me, one such person has been Shri Ajay Sancheti Ji, fondly known as Ajay Bhau. It was through his warm invitation and

belief in my capabilities that I joined SMS Group in April 2004—a move that shaped the next two decades of my professional journey.

At that time, Ajay Bhau held a leadership role in the Group and saw in me a potential contributor to the growing vision of the organization. He introduced me to Abhay Bhau, who had recently secured two major projects in hazardous waste management—at Nagpur and Pune. From the very first day, I started building the Environment Division under the guidance and leadership of Late Shri Abhay Kumar Ji Sancheti.

Ajay Bhau, though not directly involved in my day-to-day functioning, has always remained a well-wisher, a well-informed leader, and a kind-hearted supporter. Our association over the years has been marked by mutual respect and warmth. His political and public life has only strengthened the reputation and network of the SMS Group.

Ajay Bhau has a reputation for generosity, vision, and accessibility. Despite his stature, he remains grounded and approachable. It was his trust that paved the way for my journey within the group, and I shall always remain grateful for that initial faith.

People like him don't just create opportunities; they create lasting goodwill. His ability to identify talent and place it where it can flourish is a rare leadership gift—and I am a direct beneficiary of that.



Late Shri Abhay Kumar Ji Sancheti – The Visionary Behind the Green Revolution

Some relationships in life are not built over decades, but they leave an everlasting impact. My association with Late Shri Abhay Kumar Ji Sancheti, fondly remembered as Abhay Bhau, was

one such bond—brief in time but profound in influence.

In April 2004, I joined SMS Group under his dynamic leadership. He had recently secured two prestigious Hazardous Waste Management projects at Nagpur and Pune, and he entrusted me with the responsibility of building the Environment Division from scratch. That trust became my mission.

Abhay Bhau was a true visionary—sharp, enterprising, and relentlessly innovative. He could see opportunity where others saw challenge. With his encouragement, strategic clarity, and unwavering support, I worked to transform the Environment Division into

one of the largest and most profitable arms of the SMS Group.

Under his leadership, and later in his memory, we expanded to over 25 projects across 8 states, employing more than 1,000 people, achieving a ₹400 crore turnover, ₹250 crore EBITDA, and ₹2,500 crore valuation.

But more than the numbers, what I cherish is the entrepreneurial spirit he instilled in me. He gave me freedom to operate, space to innovate, and strength to take bold decisions. Working with him transformed me from a finance professional into a full-fledged business leader.

In 2016, when Abhay Bhau had to travel to the United States for a lung transplant due to a rare condition, I took upon myself the responsibility to realize his unfinished dreams. Sadly, we lost him in 2020, but his ideals and energy continue to guide me every single day.

He was not just a leader; he was a movement, a force who inspired courage, creativity, and commitment in those around him. His legacy lives in the systems he built, the businesses he shaped, and the hearts he touched.

Aap hamesha hamare beech
rahenge, Abhay Bhau.



Shri Anand Sancheti ji

Shri Anand Sancheti Ji – The Torchbearer of Legacy and Leadership

After the untimely departure of Abhay Bhau in 2016 for treatment in the United States, the mantle of leadership at SMS Group passed into the capable hands of

Shri Anand Sancheti Ji, the present Group Managing Director. Ever since, I have had the privilege of working closely with him, and together we have continued to build upon the visionary foundation laid by his predecessors.

Anand Ji is a man of exceptional memory, strategic thinking, and sharp execution. He has an uncanny ability to retain vast amounts of information, and he leverages that knowledge to drive the Group forward with precision and purpose. Despite his numerous responsibilities, he gives attention to minute details and leads with the conviction of someone who understands both the big picture and the grassroots reality.

One of the most cherished aspects of our bond is our daily morning coffee sessions—a quiet but powerful ritual where we exchange ideas, evaluate decisions, and align on strategic directions. These moments have not only deepened our professional understanding but also fostered a strong mutual respect and trust.

As a succession plan, I have completely handed over the Environment Division to Param Ji Sancheti with effect from 1st April 2025. Following this transition, Anand Ji entrusted me with new and expanded responsibilities.

Under his leadership, I was given the mandate to oversee group-level support functions such as Finance, Accounts, HR, IT, Administration, Taxation, Audits, and the development of our new Real Estate Division. His confidence in me has been a great source of motivation and accountability.

Anand Ji combines the wisdom of legacy with the agility of modern leadership. He respects tradition but is never hesitant to innovate. In him, I see a perfect blend of continuity and change, of calmness and assertiveness, of vision and execution.

Our association is not just professional; it is deeply personal—rooted in shared values, mutual admiration, and the

common goal of seeing SMS Group soar to greater heights.

A leader, a thinker, and above all, a trusted companion in this long and meaningful journey.



Shri Manish Ji Sinha – The Quiet Pillar of Wisdom and Trust

In the dynamic corridors of SMS Group, Shri Manish Sinha stands tall—not by seeking attention, but by being the dependable force everyone turns to. A peer in every sense and a direct report to our Group MD, he is the trusted

confidant and man Friday to our MD Sir, known for his sound judgment, discretion, and unwavering commitment to the organisation's values.

Manish Ji currently heads the Legal Department, but his influence extends far beyond his official designation. He is the go-to person for countless team members, a silent absorber of concerns, frustrations, and dilemmas. His office is often the first place people go—not just for legal advice, but for emotional reassurance, clarity of thought, and quiet strength.

He is a man of sharp intellect, immense composure, and analytical brilliance, yet what makes him truly remarkable is his

compassionate listening. In a world where everyone wants to speak, he listens—deeply and patiently. And when he speaks, his words carry the weight of wisdom, logic, and balance.

Whether it's resolving a conflict, interpreting a complex legal clause, managing a crisis, or mediating interpersonal challenges, Manish Ji brings calm to chaos. His presence in the leadership team ensures that empathy and efficiency co-exist.

A peer, a pillar, and a paragon of silent leadership, Shri Manish Sinha exemplifies what it means to lead with intellect and heart.



CA Suman Bose

The Devoted Auditor with a Saintly Spirit

My initial association with CA Suman Bose was purely professional—he served first as an internal auditor and later as the statutory auditor for SMS

Group. But over time, our bond evolved far beyond balance sheets and boardrooms. We connected on a deeper, spiritual wavelength—one that only kindred seekers can truly understand.

Among the many remarkable individuals I have encountered, he stands out as one of the purest souls I've ever met. In matters of work, Suman ji is the epitome of integrity—unyielding, meticulous, and always guided by principle. He held high standards, never hesitated to point out gaps, and worked tirelessly—without seeking recognition—for the betterment of the Group.

But outside the formalities of audits and reports, our conversations would effortlessly drift toward the timeless truths of life, karma, and consciousness. Every meeting became an opportunity to reflect, exchange spiritual insights, and experience the quiet joy of shared values.

In him, I have found not just a professional ally, but a spiritual companion—honest in his actions, humble in his thoughts, and deeply devoted in his purpose.



Shri Assif Hussain

**The Unshakeable Pillar of the
Environment Division**

When I joined SMS Group to lead the newly established Environment Division, one of my earliest and wisest decisions was to bring Mr. Assif Hussain into the team. At that time, he did not

come from the conventional background one would expect for such a pivotal role—but what he brought with him was far more valuable: sincerity, sharp intellect, and an unwavering commitment to learn and grow.

Over the years, Assif ji became one of the strongest pillars of the division. His ability to handle complex challenges, build cohesive teams, and deliver consistent results made him indispensable. From leading large-scale projects to ensuring on-ground execution with precision, he carried enormous responsibility with quiet confidence and humility.

What I admire most about him is his loyalty and team spirit. He never sought the spotlight, yet his contributions illuminated every corner of the work we did. Today, he successfully leads multiple Solid Waste Management projects across various locations, especially Pune, playing a central role in the division's continued success.

Assif ji is not just a trusted colleague but also someone I deeply respect for his humility, perseverance, and ability to rise above challenges with grace. Watching his journey has been both fulfilling and inspiring.



Dr. Kishore Malviya

True Environmentalist

Among the brightest stars who helped shape the journey of SMS Group's Environment Division, Dr. Kishore Malviya stands tall—radiating brilliance, commitment, and heartfelt purpose. I first brought him into the team in 2004, during the formative years of our division, and from that very

moment, he proved himself to be an indispensable asset.

With deep technical knowledge and dynamic leadership, Kishore ji took charge of our Waste Water and Biomedical Waste verticals. His grasp over intricate processes, ability to scale operations, and passion for innovation helped these segments flourish. Not only did he lead with strategic foresight, but he also carried his team along with empathy and integrity—hallmarks of a true leader.

What I deeply admire about him is his social commitment and the sincerity with which he approaches every challenge. Whether it is a boardroom

discussion or a field inspection, he brings with him energy, solutions, and a sense of purpose that uplifts everyone around him.

Along with Assif ji, Dr. Malviya has been one of the core architects of our division's success story. Watching him grow from a capable professional to an inspiring leader has been a source of great joy and satisfaction for me.



Shri Dinesh ji Jain

A Global Visionary with Jain Roots

Among the many inspiring souls I have met, Shri Dinesh Jain holds a unique place in my heart. Our bond was forged in Nagpur, where I first came into contact with him, but it has only grown stronger over time, transcending borders

and rooted in shared values—especially our deep interest in Jainism.

Now based in Chicago, Dinesh Ji is a passionate changemaker and a forward-thinking visionary. He is the founder of ‘Nagpur First’, a vibrant initiative that aspires to transform Nagpur into a global city of excellence and opportunity. His tireless dedication to his homeland while living thousands of miles away is truly commendable.

What makes our connection even more special is our continuous dialogue around Jain philosophy and values. His understanding of Jain tenets and ability to apply them to modern life is both refreshing and inspiring. Our

discussions are never mere intellectual debates—they are soul-touching exchanges that reinforce my own journey on the spiritual path.

With a global mindset and deeply Indian heart, Dinesh Ji bridges continents with compassion and conviction. Whether through civic transformation or spiritual exploration, he lives a life of purpose, passion, and purity.



Shri Jeetu Jodhpurkar ji, Washington

I met Shri Jeetu Jodhpurkar ji just a few years ago, yet our bond feels as if it's rooted in lifetimes of shared spiritual pursuit. His simplicity, humility, and profound spiritual wisdom immediately drew me to him. Despite residing in the bustling landscape of Washington, USA, his soul remains anchored in timeless truths.

He is the founder of Share Your Strength, a noble charitable initiative in the United States, passionately committed to eradicating global hunger. But beyond his philanthropic endeavors lies a deep spiritual core—especially his extraordinary understanding of the Bhagavad Gita. Our common love for this sacred text connected us deeply, and in our many discussions, I discovered in him a rare clarity and depth of insight.

When I shared with him that I had translated the Gita into Hindi Dohas—one for each of its 700 verses—he revealed that he had already been quietly working on an English translation, verse by verse. What began as individual

journeys has now blossomed into a shared mission: to jointly publish a comprehensive edition of the Gita, pairing my Hindi Doha on each shloka with his elegant English verse translation.

His interpretations of the Gita are not just scholarly; they are soulful, practical, and transformative. I consider it a divine blessing to walk this path of spiritual service alongside him.

Shri Jeetu Jodhpurkar ji exemplifies how simplicity, devotion, and knowledge can together become a force of grace and impact in this world.



Acharya Dr. Aditya Tiwari

The Sage Who Thinks in Sanskrit,
Speaks in Wisdom

In my spiritual journey, few souls have left as indelible a mark as Pandit Aditya Tiwari. A brilliant Sanskrit scholar, he serves not just as a Dharma Guru to the Indian Army but as a guiding light to

countless seekers walking the path of dharma and self-realisation.

Pandit Ji is a rare blend of scriptural mastery and grounded simplicity. What sets him apart is not only his ability to interpret ancient scriptures but his astounding ability to think in Sanskrit. His oratory in Hindi is infused with the precision and grace of Vedic thought, making even the most complex spiritual concepts accessible and alive.

From the very first conversation, I was struck by his patience, depth, and clarity. I've posed him countless spiritual questions—some emerging from the intellect, others from the soul. And each time, his answers have felt like

revelations—timeless truths served with humility and conviction.

He never rushes to respond; instead, he reflects, connects, and delivers insights that resonate long after the conversation ends. He has truly been a spiritual anchor in my journey—bringing clarity where there was confusion, and light where there was doubt.

Pandit Ji is not merely a teacher of scriptures; he embodies them. In an age of noise, his calm presence and quiet brilliance are a gift to anyone fortunate enough to cross paths with him.



Shri Avinash Ji Bagde

The Quiet Sculptor of My Poetic
Soul

Some guides don't walk ahead of you—they walk beside you, gently polishing your potential with love and precision. Shri Avinash Ji Bagde is one such guiding force in my life. I often say that

I learnt to fly with words because he taught me how to walk with meter.

I met him at a turning point—when I had begun my journey into spiritual literature but sought a medium to express it meaningfully. Avinash Ji became that medium. He patiently initiated me into the art of Doha and Haiku writing, gently correcting, encouraging, and inspiring me to give rhythm to my reflections.

Under his mentorship, I translated all 700 verses of the Bhagavad Gita into 700 Hindi Dohas over two years—a deeply spiritual and creative labour of love. That project, and every one that followed—Samansuttam, Chanakya

Neeti, Ashtavakra Gita, Tattvarth Sutra, Samaysar, Ratnakarand Shrivakachar, and Tattva Bodh—bears the indelible stamp of his editing brilliance and poetic touch.

Despite his vast knowledge and refined poetic sense, Avinash Ji has always remained humble and selfless. He has stood by me for every scripture-based creation—not for recognition, but for the joy of sharing wisdom in its most beautiful form.

His contribution to my spiritual literary journey is immeasurable. He is not just an editor or a mentor—he is a co-traveller of the soul, shaping words that

will echo in the hearts of seekers
for years to come.



Dr. Pandit Sanjeev Godha Shastri The Torchbearer of My Jain Spiritual Awakening

There are voices that don't merely preach—they awaken. Dr. Pandit Sanjeev Godha was one such profound voice in my life. Though he departed from this world far too early, his teachings continue to echo in the corridors of my conscience.

When I began treading the path of Jain philosophy in earnest, it was his deeply insightful discourses that illuminated my way. Over the years, I must have listened to more than 2000 hours of his lectures, each one opening a new window into the vast, nuanced, and incredibly logical world of Jainism. His ability to explain complex concepts like Anekantvad, Syadvad, Karmavad, Santhara, and Samyak Darshan with such clarity, structure, and passion was simply unparalleled.

Dr. Godha was not just a scholar—he was a spiritual scientist. His analytical mind, profound grasp of Jain scriptures like Samayasaar, Tattvarth Sutra, and Niyamsar, and his compassionate

delivery made even the toughest philosophies feel accessible. Listening to him, I felt as though the ancient Agamas were speaking directly to me.

I consider him my Jainism Guru—the one who opened my inner eyes to truths I had read but never truly grasped. His passing in 2024, at the age of just 49, was an irreparable loss not just to his family, but to the entire Jain spiritual community.

Even today, whenever I revisit the teachings of the Tirthankaras, the principles of Nishchay Naya and Vyavahar Naya, or the path of liberation, I hear his voice resonating within me—

reminding me that true knowledge is not just read, it is realised.

His legacy lives on in every seeker he inspired—and I am deeply grateful to be one of them.



Pandit Vipin Jain Shastri

A Guiding Flame of Jain Wisdom in
My Present Journey

As I continue my spiritual exploration within the rich and intricate fabric of Jain philosophy, one voice that consistently brings clarity, depth, and

insight is that of Pandit Vipin Jain Shastri.

A true scholar and orator par excellence, Panditji is deeply revered not only for his mastery over the Jain Agamas and classical scriptures but also for his rare ability to articulate them in a manner that touches both the intellect and the heart. Every discourse of his feels like a meditative experience—structured, logical, and deeply rooted in the core values of Ahimsa, Aparigraha, Samyak Darshan, and Moksha Marg.

His style of teaching is unique—methodical yet heartfelt. One can sense that he not only understands the text but lives it. His command over works like

Samaysaar, Pravachansaar, Ashta Pahuda, and Gommatsaar is extraordinary, yet he simplifies their essence for everyday application without compromising their depth.

What sets Pandit Vipin Jain Shastri apart is not just his scholarship, but his humility, his unwavering discipline, and his spiritual sincerity. Listening to him has sharpened my own understanding of Jain doctrine and inspired me to walk this path with greater conviction and awareness.

In this phase of my life, when I seek subtler meanings and deeper truths, he has become an anchor—steady, profound, and ever inspiring. I consider

him my Margdarshak in the ongoing inner quest.

I remain grateful to him for making the timeless wisdom of the Tirthankaras feel relevant, vibrant, and profoundly transformative in today's world.