

SPARSH

Reach beyond Imagination



from the heart...

HOPE is the thing with feathers
That perches in the soul,
And sings the tune without the words,
And never stops at all,

And sweetest in the gale is heard;
And sore must be the storm
That could abash the little bird
That kept so many warm.

I've heard it in the chilliest land,
And on the strangest sea;
Yet, never, in extremity,
It asked a crumb of me.

Each good thought is the birth of a new hope. Hope was the bird on which we started this flight called Gurukul. We had hope, which was our ability to hear the music of the future and at the same time we had faith, which was our ability to dance to it that day. This unique, but necessary, combination of hope and faith enabled us to reach to these heights in such a short span.

Hope and life are inseparable, and a life without hope is already dead. If life is the body, then hope is the divinity. It is man's seeking his inner urge and an upward flight into anything.

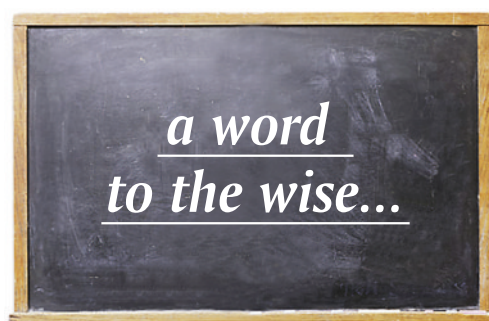
We are aware that hope is a good breakfast but a bad supper. Striving ahead in our journey towards helping you come out as better individuals, not only personally but also professionally, we have been regularly churning out programmes for you as per your requirements. The overwhelming support from you plays a very significant role in our progress, and our achievements would not have been so smooth had it not been for all of you. Your constant support in the form of participation in our numerous training programmes, has contributed immensely to our confidence in our worth, to help you to bring about the essential change in yourself, thereby making you emerge a much better individual.

Very sincere thanks, to all of you, for your contribution in our progress. Hope you will continue with this, in the years to come and help us serve you in a much better way.

HOPE TO HAVE YOU
ALWAYS WITH US.

From The Editor.
Dr. Naila

Pursuing to Cause a Change in Peoples' Lives



Savinay

Dear Readers,

By increased self-awareness: we get a clearer view of our needs, feelings, and wants.

- Step by step we will touch various aspects of Self awareness.
- Here we touch Self disclosure.
- Because, based on tests conducted over 15000 people during my various training programs, over 70 % people appeared weak in self disclosure.
- In fact, Self disclosure is the ability to open out- make people know about one self.
- To be able to clearly and completely inform others about how we see a situation, what we believe is happening, how we feel about it, and what we hope or expect to happen.
- Self disclosure helps us to develop closer, deeper, helpful, more meaningful and trustworthy relationships.
- When others accept us, we feel better within us and see ourselves better.
- When others realize our needs, fears, frustrations and so on, they may empathize and help to meet our needs.
- Now it would be clear to the readers as to how weakness in self disclosure, restricts our ability to build sound inter personal relationship. (can test your self through "self test facility" on the partner desk - Gurukul link and have the feedback on your status).

What prevents us from self disclosure:

- Fear of rejection.
- Sense of insecurity.
- Fear of being misunderstood and assessed incorrectly.

Some tips to improve self disclosure:

- Know your strengths, share them with people and enhance your utility for them.
- Share your weaknesses with close ones & seek their help to overcome them.
- Overcome fear of rejection. People may accept or un-accept our view point. But we must be bold enough to put forward the same. Rejection of views is not rejection of person.
- Talk often but not too long. Talking often keeps us participative and involved with people.
- Talking short help us to retain interest of listeners.
- Stay away from boasting and Gossip.
- Remain a genuine, correct and original self, to enhance credibility and authenticity.
- Avoid being dark and mysterious. Remain simple and plain. This makes the people feel comfortable.

(The views and ideas expressed above are solely of the writer and not of NJ Gurukul necessarily)

- Balendu Bajpai

Building blocks for remaining Positive

- Self-awareness.
- Good Interpersonal Relationship.
- Assertiveness.
- Monitoring Thoughts.

Self-awareness.	Good IPR
Assertiveness	Monitoring Thoughts

Appreciate the need to modify self.



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Some Glimpses...

The process of education is not an easy one and that too to provide people with solutions to their respective problem areas of learning is a tedious process. We at Gurukul are immensely proud of this opportunity given by you. Some previous months have seen a huge success of some of our newly introduced training programmes, Siddhi and ECP being two of them. ECP is that program which has the prime objective of making a person competent and confident enough to present himself to the best of his ability and to create an everlasting impact on the person whomever he interacts with.

In today's society, life becomes very difficult for anyone who is not comfortable conversing in English. In the times of today when we are living in a cutthroat competition, it is a very embarrassing not to speak English when it is most needed and it is equally disheartening when failure embraces us, in whatever form, because of that one simple reason.

We, at Gurukul, have very clearly understood this problem, and it is this understanding which prompted us to come up with this programme for all those who feel they lack somewhere in terms on the spoken form of English.

We also realize the significance of personality being projected properly when dealing with people. This has been our prime reason to incorporate some lessons on personality development thereby making this a combo pack which trains an individual towards better English speaking and better presentation skills.



The Words of Wisdom...

COLORS OF LIFE

Hi Friends!! I am about to share my views about Colors and their significance in our lives. At first this may sound a very ridiculous topic. I too thought about it like this initially. But yesterday when it was raining heavily I saw out from my cabin, the rainy atmosphere and greenery all around. The scene was so enchanting that a spark of light fused in my mind. I thought that I appreciated the scene only because I saw different colours from the window. That fuse of light geared me up to write something on the topic and make this topic very very interesting to who ever would read it.

Firstly I will throw some light on the colours that we see all around. Colours in themselves indicate certain feelings, characteristics etc. When we see Red colour what comes to your mind first? Blood, apple etc. etc.

In our day-to-day life we use the colours to such an extent that we don't even realize their importance and how our life would be without them.

Can we imagine our life without colours? Just close your eyes and think how good the earth would be without colours!!!! In fact there won't be any reason to have our eyes for we won't be enjoying any colors. It is very true when some one said that all the colours are important and they do significantly play a vital role in an individual's life.

All the colours have their own importance and significance. There are many meanings attached with colours. Our National Flag consists of four colours.

Saffron	: Indicates the symbol of courage
White	: Indicates peace and honesty
Green	: Is for hope, joy, fertility and love
Blue	: Indicates vigilance, truth and loyalty, perseverance and justice.

Hence we can understand the importance and what our National Flag indicates.

Even the astrologers use the colors for every zodiac sign. For eg.

Aries	-- White	Taurus	-- Yellow
Gemini	-- Red or Purple	Cancer	-- Bright Green
Leo	-- Golden Yellow/Orange	Virgo	-- Pale Blue
Libra	-- Violet	Scorpio	-- Reddish Brown
Sagittarius	-- Orange or Purple	Capricorn	-- Brown or Blue
Aquarius	-- Dark Blue	Pisces	-- White or Purple

According to astrologers, colours also indicate the nature and personality of an individual. They can make out the characteristic nature of a person by knowing his/her favorite colour.

Thanks a lot to all of you for reading this I believe that you found my observation of colors as much interesting as I found it writing.

I truly wish that various colors make your life beautifully colorful in every way.

Hozeifa Rasuljee

Reasons to Work...

Work is worship. None of us are unaware of this. To work is to live and vice versa.

Ask any young man today about his goal in life. "Success at any cost", pat comes the reply. Do we realize the significance of hard work? Do we really acknowledge the efforts put in by successful people? Do we understand the incessant flow of energy on their part to achieve what they achieve? Do we really know what is the meaning of SUCCESS? Certainly not. Most of us feel that materialistic landmarks such as good pay package, huge bungalow, imported cars, bank balance are symbols of success. This is not true.

These are the basic needs, desires and symbols of status in society. However, it is not the purpose of life. If that were the case, then Bill Gates, Tata, Birla, Laxmi Nivas Mittal would not have turned up for work. Amitabh Bachhan would not have danced at this old age and Ustad Bismillah Khan would not have played Shehnai till he breathed his last, at the ripe age of 90, despite his lungs problem.

The question, then is:

Why do they work?

What makes them come to work every day regularly?

To my mind, they do it because....

- ▶ It makes them happy.
- ▶ They have a passion for work; they love their work and enjoy it.
- ▶ They have set certain goals in life, which they pursue religiously and vigorously.
- ▶ They want to improve from their current level to a higher level.
- ▶ They have an urge to improve upon their knowledge and they believe in continuous learning.

I am sure that I have managed to express my thoughts to all of you and I am also hopeful that you agree on these with me. Have a great successful life ahead....

Colonel Dixit

There are four things that you cannot ever recover:

1. The stoneafter the throw
2. The wordafter it is said
3. The occasion.....after the loss
4. The time.....after it is gone

Dear Reader,

Taking forward the efforts on financial literacy, let us once review the basics closely:

- ▶ Financial literacy is a process by which investors improve their understanding of financial markets, products, concepts and risks.
- ▶ Thus, Financial literacy is the ability to know, monitor, and effectively use financial resources to enhance the well-being and economic security of oneself, one's family, and one's business.

Why do we need financial literacy?

- ▶ We as a nation, have inclination to savings inculcated from early childhood. Incidentally this has made us a nation with one of the highest savings rate in the world. While we are so good at savings, where these savings get invested is a major concern.
- ▶ We have been banking on bank fixed deposits, risk-free government-backed securities and low-yielding instruments, or in non-financial assets. As a matter of fact, familiarity to financial markets is very low and a less focused area.
- ▶ We need to contribute effectively to convert a country of savers into a nation of investors.
- ▶ Unless we familiarize people at large to explore and venture into right investments through right selling, the goal of assisting people in wealth creation will remain unachievable.
- ▶ Participation in modern finance would be possible only once people are subjected to answer the following major questions:
 1. Do you make household budgets?
 2. Are you clear about your material Goals?
 3. Are you aware of the money value of your goals?
 4. How much do you need to save every month to meet all your material goals (converted to money value) successfully?
 5. If you save the required amount is it going to serve you properly in your goal achievement program?
 6. What further needs to be done to make your savings (money) work for itself to assist you effectively in successful accomplishment of your goals?

Balendu Bajpai

Contd....

Four ways not to Persuade

In my work with managers as a researcher and as a consultant, I have had the unfortunate opportunity to see executives fail miserably at persuasion. Here are the four most common mistakes these people make.

1. They attempt to make their case with an up-front hard sell.

I call this the John Wayne approach. Managers strongly state their position at the outset, and then through a process of persistence, logic, and exuberance, they try to push the idea to a close. In reality, setting out a strong position at the start of a persuasion effort gives potential opponents something to grab onto – and fight against. It's far better to present your position with the finesse and reserve of a lion tamer, who engages his "partner" by showing him the legs of a chair.

2. The resist compromise.

Too many managers see compromise as surrender, but it is essential to constructive persuasion. Before people buy into a proposal, they want to see that the persuader is flexible enough to respond to their concerns. Compromises can often lead to better, more sustainable-shared solutions.

By not compromising, ineffective persuaders unconsciously send the message that they think persuasion is a one-way street. But persuasion is a give and take process. To persuade meaningfully, we must not only listen to others but also incorporate their perspectives into our own.

3. They think, "the secret of persuasion lies in presenting great arguments".

In persuading people to change their minds, great arguments matter. No doubt about it. But arguments, per se, are only one part of the equation. Other factors matter just as much, such as the persuader's credibility and his or her ability to create a proper mutually beneficial frame for a position connect on the right emotional level with an audience, and communicate through vivid language that makes arguments come alive.

4. They assume persuasion is a one-shot effort.

Persuasion is a process, not an event. Rarely, if ever, is it possible to arrive at a shared solution on the first try. More often than not, persuasion involves listening to people, testing a position, developing a new position that reflects inputs from the group, more testing, incorporation compromises, and then trying again. If this sounds like a slow and difficult process, that's because it is. But the results are worth the effort.

Anju Bahri

Trainer's Desk...

INFLATION - IS A GROWING CONCERN FOR INDIA

Driven by positive sentiments, investment, FDI & FII net inflows and higher productivity, India could sustain 9% average GDP growth rate over the last four years. But the spiral inflation has been the major dampener of the show. The economy is experiencing a rough patch due to mounting inflation in consequent to rising crude oil prices, rising food prices and supply side rigidities. Apart from this the key road blocks for ensuring high GDP growth rate are widening trade deficits, rising fiscal deficits leading to fiscal deterioration, rising subsidies, increasing public wage bill, rising interest rates and more importantly political instabilities. India could experience an era of high inflation and low GDP. Inflation has swelled from just 3.79% on January 05 2008 to 12.63 for the week ended August 09, 2008. The continuous monetary tightening and slowing down world economy have jointly derailed the GDP growth rate and consequently the outlook for future investment in India could become negative.

During late '80's, growth rate touched as high as 8.51% in 1988 it fell sharply to 2.14% in 1991. We had serious BoP crisis with double digit inflation in 1991 leading to bring radical reforms in the form of Liberalization, Privatization and Globalization. Hence the question is whether we should restore congenial and positive investment scenario by introducing massive reforms in terms of deregulating interest rates, having capital account convertibility, ensuring competitiveness among the public sector units, or to wait for the situations worsening further.

Inflationary pressure is mounting up and the impact is more severe on primary articles. The easing of the pressure is possible only if the supply side responds to rising demand in the system. Frequent tightening monetary measures alone can not really curb the inflation. It has succeeded only by reducing the pace of rise in inflation to some extent. It is obvious to see a rising trend in aggregate demand when the economy is poised for achieving 8.5% - 9% growth rate p.a. In such a scenario, by imposing tight monetary measures slows down the growth rate. It has really become a major challenge before the policy makers to bring down the inflation which seems to be very difficult to achieve before March 2009. Generally, central bank has to control the liquidity to tame inflation. But it is understood that the present excessive liquidity has also been created by running fiscal deficits.

The first quarter review of the Annual Monetary Policy Statement for 2008-09 was undertaken by the Reserve bank of India (RBI) amidst moderate growth in GDP and IIP,

rising crude oil prices, widening trade deficit, huge fiscal deficit and 13-year high WPI inflation. These concerns are the reasons for having further tightening monetary policy announced by RBI on July 29, 2008. RBI has emphasized on bringing down the inflation while reviewing its credit policy. Moreover, key monetary and banking aggregates such as money supply, bank credit and aggregate deposits posted growth, well above their respective targeted growth rates. Thus, moderation in the monetary expansion in consonance with the outlook on growth and inflation to ensure macroeconomic and financial stability in future became top priority agenda for RBI. Announced monetary policy measures include:

- Repo rate increased by 50 bps to 9 percent
- Cash Reserve Ratio (CRR) hiked by 25 bps to 9 percent effective from the fortnight beginning August 30, 2008.
- Bank rate kept steady at 6 percent
- Reverse Repo Rate LAF remained unchanged at 6 percent

RBI appears to continue with its policy to active demand management of liquidity through appropriate use of the CRR stipulations and Open Market Operations (OMO) including the MSS and LAF to limit liquidity in desirable levels. Hence, to ensure a monetary and interest rate environment leading to price stability, well anchored inflation expectations while being conducive to continuation of the growth momentum, the RBI announced these restrictive monetary measures.

Indian economy can regain the strength and can grow at more than two times of the global average growth rate in GDP. Normal monsoon will really help to keep the prices of primary articles under check to a great extent. According to the Ministry of Earth Science, the cumulative seasonal rainfall during this year's monsoon (from 1st June to 15th July) has been 6% above the long period average for the country as a whole. If this trend continues through out the monsoon then there will be substantial relief from spiraling inflation. More over, the monetary measures have to go in tandem with fiscal measures coupled with bringing radical reforms in the country. This will lead to create positive investment outlook and spreading sense of optimism all around.

Dr Soumendra K. Dash
Chief Economist

At a Glance...

SIDDHI: To enhance selling skills of the participants

Effective selling is the most vital requirement of a successful enterprise. Entrepreneurs need this skill more to make their expertise reach the customers who have to be delighted for the lasting success of enterprise.

Hence to revisit our stances, take stock of current performance levels and identify areas for improvement, is necessary for successful business.

The program basically deals into the selling psychology at the salesperson's end as well as at the customer's end, 7 KRAs of Sales Process in detail. It takes the partners through Prospecting process, the need of a good telecalling script- in fact making a script of one's own, presentation techniques, need analysis in detail, handling objections, closing techniques application and the importance of referral which is the life line of sales.

In essence, the program is designed to take the average performing partners to a greater height of performance and personal achievements. The overall response to the program is found to be quite encouraging. Seasoned partners finding out the faults in themselves, understanding how process can play the greatest role and agreeing to follow the process is a revelation in itself.

NJ Gurukul, in its endeavour to assist you in fortifying your business empire offers you an opportunity to pick up the appropriate methodology for ensuring higher success in the area of financial advisory services.

Following "Learning by doing" approach, you are offered a chance to participate in a workshop and realize more appropriate ways of doing activities.

Please avail of this benefit without a second thought.

Sr. No.	Coverage	Objective
1	Insight into basics of Selling: <ul style="list-style-type: none"> Visualizing key factors in the role. Assessing self on requisites. 	Refresh the role content and responsibilities. High light the skill set needed for the role and how to remain on top of work.
2	Insight into Selling skills: <ul style="list-style-type: none"> Approach and opening. Objection handling 	Observe the art of selling effectively. Note the steps to be practiced for proper execution of sales.
3	Self Management: <ul style="list-style-type: none"> Focusing on Goal driven activities 	High light the need to utilize resources properly.

Quarter in Progress

Apart from the regular AMFI trainings and Basic trainings, we are in the constant process of rolling out more in coming months.

1. EP	Aiming to enable participants to use correct English in conversation, and developing their personality to the very best. (To be held at: Surat, Kolkata, Ahmedabad, Bhavnagar, Mumbai and Indore. Do not miss this opportunity and enroll at the earliest).
2. SIDDHI	Aiming to provide inputs for proficiency in making calls and closing the deals.
3. SMILE AT LIFE	Aiming to make the participants mitigate the negative impact of various situations of life and help them retain their smile forever. (All set to come to locations very soon)
4. SANTULAN (Time Management)	Aiming to enable participants to manage their time effectively and create time for every important thing that he wishes to do.
5. SAKSHAM	Aiming to enable participants to visualize their roles correctly and get the right practices essential for success as a businessperson.
6. SWA-PRERIT	Aiming to inspire the participants to practise self-motivation thereby improving their self-belief and reach their desired destination.
7. SAKARATMAK	Aiming to energize participants with action plan to remain positive and derive the best from life and offer the best to the society.
8. SARTHAK	Aiming to provide role clarity and suggest right methodologies for performing the role.

PLEASE SEND IN YOUR INCLINATIONS THROUGH THE PARTNER'S DESK. INCLINATION FORMS FOR ALL THE ABOVE MENTIONED PROGRAMMES ARE AVAILABLE AT THE DESK.

KINDLY AVAIL OF THIS OPPORTUNITY.

YOU BE THE FIRST TO BENEFIT, LEST IT BE LATE

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