

**Speaker 1:** Hello and welcome to the personal economy series your wealth and beyond brought to you by HSBC premier in partnership with CNBC TV18. Now personal economy incorporates all the things that we value the most our home, our careers, our passions and much more. Now earlier on the series we dwell on these concepts and look at how important they are in our lives and in this Episode, we are taking a look at health and well-being and the important role it plays in a successful personal economy.

**Speaker 2:** From very early on I was very active as a sportsman from school days onwards I was very lucky to get indoctrinated into the rugby program in school cathedrals, one of the few schools in Bombay That offered the program and then I went on to Obviously represent the Bombay Gymkhana Club and played for India. I was again fortunate enough to captain the country for five years from 98 to 2004. I obviously retired many years ago but I still keep active, still play some rugby on the weekends, play some golf, obviously hit the gym maybe once in a while couple of days week. And look at doing various things which I enjoy doing as my fitness program.

**Speaker 3:** I started working with the alternative yoga and wellness fields so to speak at least 11 years ago. And I have been teaching yoga and meditation Vedic chanting. I also practice different healing methods like Thai osteo body work and abdominal chi massage. Recently I've certified myself as a movement therapist as well. So, I use creative dance and movement for different modes of expression, wellness and health.

**Speaker 1:** Chaitanya Singh is an entrepreneur who runs a successful corporate concierge A-La-Concierge.

**Speaker 4:** My clients are typically very large multinational companies. And we have our own executive based in their office. And then everything from

travel, ticketing, entertainment, bill payments, referral, relocation, passport, RTO like I said it's about a hundred different services which we offer. And the employees get to use us for free. And then we contract with the company, we provide the entire bouquet of services.

And we've now very recently launched HOME-SEVA which is actually the B2C arm which allows for users to avail our services on demand. So, its website, SMS, mobile app driven and you can avail of the same services on call. You know it's not the easiest, especially now that we have launched HOME-SEVA which is a start-up kind of company now so the hours are long. The team needs to be motivated, they need to invest the time into the new venture. So, you do find or rather I do find myself struggling to allocate enough time for myself for fitness and then family and kids and all you know occupy that space. But I always try and manage to play some golf early mornings. Saturday the evenings are reserved the time for rugby. I allocate those times and then I hit the gym. If I am travelling obviously I do a lot of free hand exercises and 20-minute workouts. There is a wonderful new workout which is out there. It is called the Power of 10 and its a 20-minute workout but it does really work the entire body.

Samantha Duggal works with an eclectic range of students in group sessions and individual classes. Here she's training Shaana Levy Bahl a creative consultant and film producer.

And then take your knee forward like this. Take your right hand wrap it around and grab your feet forward. Bend forward and relax. This side your back is completely straight.

**Speaker 3:** The kind of yoga practice that I teach is a very integrated practice. I have been studying before like about 10-11 years is a combination of very classical Hatha yoga as well as yoga therapy and little bit of Vinyasa yoga and so the class is a combination of asanas practice as well as Pranayama and relaxation and meditation. So, it integrates all the elements of Yoga practice.

**Speaker 4:** About maybe a decade or so or maybe even little behind that people who would exercise or who would maintain a Healthy lifestyle were the people who were probably sports people athletes. People who had to

take care of their looks and their physique not anymore. You Go Down Marine Drive in Mumbai or bandstand you will find people of all ages shape size is exercising. So, it's their own behavior that's changing to say I need to maintain Healthy lifestyle. If that means walking, running I need to do it. You also see people changing their lifestyles as in terms of diets What can I eat? What can I not eat? Suddenly that's become important. Fast food was such a hit when I was back and colleges for me it still is but lot of people are now thinking twice thrice about should I be eating this not. look at employers in a corporate sector and they actually provide listen gyms in office they give you time to take off and to destress. So, a lot of people starting to become aware of this and I am seeing a lot of this in India. It is coming up in the last 10-15 years and I definitely think there is lots more that's there.

**Speaker 1:** Time for short break on the other side Chaitanya and Samantha continue to tell us about achieving a successful work life balance. Stay tuned.

Welcome back to the personal economy series your wealth and beyond brought to you by HSBC premier in partnership with CNBC TV18.

**Speaker 1:** Now our personal well-being is at the center of our lives. It allows us to achieve our potential to the optimal. It is in effect at the core of our personal economy.

**Speaker 3:** Because of technology and iPad, iPhone and wanting the next best thing, long hours at work all these things have contributed to higher levels of stress and less time for themselves. On the other hand, there is this growing intellectual awareness Oh Yes, I should be eating better or I should be doing yoga or Thai-chi or meditation but I am finding that the conversion to practice is very slow.

**Speaker 4:** It's been horrifying because there are so many people who have actually been fairly healthy and maintaining a level of fitness who've suddenly had massive heart-attacks and passed away in the forties. I have seen that around us as well. Lot of our friends, people in the friend circle so obviously that's stress related.

**Speaker 3:** You know unfortunately we have reached that point where we wait for some kind of lifestyle disease to manifest like diabetes or high blood pressure or high cholesterol and then we do not take stock of that and then we seek help. And actually, things like Yoga, Ayurveda, meditation all these are preventive measures which have existed since you know a long time. And I feel that to start now even when you don't have any issues is to consultant there are so many Health and Wellness experts out there so many classes are there. So, many of personal therapist who can really look after these things. It's to actually seek help from such people and inculcate in your lifestyle. It doesn't mean that you go to a class forever it's just that you take that one hour out in a day learn what you have learned and put it into your daily life.

**Speaker 4:** So, stress is always going to be there and I don't think you can run away from it, but can you manage it better is the important thing. And there is stress today in most corporate lives and again it's the family support that also helps you. So, there two ways of managing this one is what's your work environment like and what's your family life. You need support on both sides and that's when you try and build out this you know this cliché of work life balance. There will be times when you need to put one right on top of the other, If I have got a very critical meeting coming up in a couple of days, I'll probably be spending 12-15 hours at work just because I need to get that done right. You need support back home at that point in time and there will be a time when you'll just take off from work because you need to spend time with your family.

**Speaker 1:** Chaitanya says playing a team sport has been a positive contribution to his life.

**Speaker 4:**All team sports and especially contact team sports put a lot of reliance on the other team members. So, everybody's got a job to do and it's like that the weakest link in the chain analogy. You know we are only as strong as weakest link. So, everybody needs to step up and make sure that they are contributing positively. And I think when you are put into that environment and you are put under stress that's when the true character of a person comes out and how you deal with the challenges come to the surface.

**Speaker 1:** Samantha emphasizes importance of diet in the battle against Lifestyle diseases.

**Speaker 3:**It's not about following some kind of fat diet or going to a dietician or a nutrition. Great if you have the time and the space to do that. But also, simple things like just eating on time. You know not skipping meals. Eating before like 7 or 8 in the evening because all are metabolic processes completely slow down after 8 o'clock. And I see people like restaurants like really full at 10 -10:30 at night, or you know dinner time is like a big social meal. So, people are eating really late and like sleeping late as a result of that you know so many things get affected. So, just to follow these simple things like eating on time like breakfast really well and then lunch as well, but it is like a dinner time and having probably less carbs or lesser proteins which are very difficult to digest in the evenings. And eating before a certain time at night these are just simple tips for people to sort of follow instead of a particular diet so to speak. And you know these are just lifestyle aids.

**Speaker 4:**I eat and drink almost everything and anything but I try and keep my workouts fairly routine.

**Speaker 3:**Our Indian cuisine has a lot to offer itself because we have so many different kinds of grains we have so many different kinds of pulses. Everybody is going crazy about quinoa right now you know quinoa is like this new thing, it's the new grain which has high source of protein. But we also

have like Amaranth or like Rajgira which has a high source of protein. We have millets, we have bajra we have so many different kinds of grains and pulses which people are not looking at their own Indian diets. What you get here which is grown organically over here. I know organic produce is a little bit more expensive but instead of looking at more expensive options like that, I mean there is so much stuff that you can even have in your Indian food.

**Speaker 1:** Time for a short break on the other side we take a look at how integral our well-being is to our lives and how best to plan for it. Stay tuned.

Welcome back now in earlier episodes on the series we looked at some of the key moments from the recently held personal economy summit your wealth and beyond brought to you by HSBC premier in partnership with CNBC TV18. Here's a look back.

**Speaker 5:** We have learned all about work and life and bring in that balance. We have learned about life beyond work about being able to dream of new things being able to look after those who look up to us. Looking after society and as the rising tide of affluence has lifted us, we have learned to dream of new dreams and travel to new shores to further shores. But each long march is made up of many thousand steps and planning is critical without which these could be lost dreams.

Your set of dreams is yours that's personal to you. How you realize them is based on how you plan them out. Whether you move on to the next world happy with the legacy is up to you. The path from here on will determine whether the legacy is full of happiness and success and achievements or maybe not so.

**Speaker 6:** Passion which fires everything, purpose which gives you a reason and planning without which both are wasted is really what I want to talk about. Now at the end of the day this is very personal to you because how you deal with what comes in your way you got a set of assets with you it's the Goodwill that you have earned, the family you have, the physical assets you may have built up and a set off liabilities and in this case assume

you have not borrowed those liabilities are actually the obligations and duties and those dreams that you have. How do you manage the two? Most of us overestimate our longevity, most of us assume that tomorrow shall be taken care of just as today was happily take care of. Most of us adapt to the future based on how yesterday was and these are obstacles that stand in our way.

**Speaker 7:**Om chanting.

**Speaker 1:** As a therapist who conducts workshops around the world Samantha believes that Indians need to look closer home for solutions to well-being.

**Speaker 3:**Very Important pause at the end. When you do H, it is an aspiration sound which has to be produced from the abdominal region. So, it's like doing Kapalbhathi.

Students Chanting.

**Speaker 3:** I feel that people because they want quick results they are very quick to like just pop a pill for a headache or a migraine or a stomach ache. But actually, not really looking into where that problem is actually coming from, have you not had enough sleep or have you not eating properly which is the cause of that acidity which is happening. So, there are again a lot of practices which we follow in Naturopathy and Yoga and Ayurveda which can be used as preventive practices.

**Speaker 4:** I give my body plenty of time to heal. There are lot of people who work out in extreme circumstances and then injure themselves. I am aware that I am getting older that my body needs to heal like I kind of figure out what's good for me. I read a lot of information and I speak to a lot of people I try and gather it all in and make decisions that that work for me as

an individual what my body can take, what my pain threshold is, how much can I push myself, how much recovery do I need? And then you know that that becomes by mantra so to speak. So, then can I know how much I can push myself or if I am capering off what I need to do.

**Speaker 8 :**If I need to plan firstly I need to plan the hours at work I, need to plan the hours at home. I need to ensure that if something happens to me there is a support system that takes care of me and my family. Let see there are people who work 12 hours a day 14 hours a day. Do they even think about an annual check-up? How many people firstly think about it? Secondly how many people plan for a contingency situation. Suppose in my high stress life, if something happens Can I afford a treatment for something? I actually recommend this to most people to save. When you start your career start planning for medical support immediately. Not just for you for your elders actually what we have realized right now in our bank. Lot of people are coming with the need to say, one of the needs that I need to plan for is to take care of the elders in my family. Because India that way a very family-oriented country. So, people like to take care of their parents at some point of time.

**Speaker 3:**So, I would say that everybody should just keep aside 30 to 40 minutes for themselves every day. Whether they are doing some kind of physical activity or whether it's something that really enjoy doing for themselves every day. I think that would make their days and their lives much more meaningful.

**Speaker 9 :**For me working out, running around, having friends, having a laugh obviously working very hard to provide a living but apart from that enjoying life as much as possible. And being able to stay active all becomes part of managing the system so to speak. And I think you got to, there are stressful times and you know there will be ups and downs in anything you do in life. How you manage them and if you have a good friend support system or family support system than that makes it easier.

**Speaker 1:** It's all about managing the system. Well that's all the time that we have on this episode but do stay tuned to the series as we continue to explore the important aspect of our personal economy. Until next time from the entire team many thanks for watching.