

**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. On this series we explore our personal economy all the things that we value the most in our lives. Earlier on the series we explored career and home and, on this episode, today we are exploring the concept of passion and the role it plays in driving our lives.

**Speaker 2:** I might learn to choose to put myself in an environment that I really enjoy.

**Speaker 3:** I guess in some sense a bunch of small Lifestyle changes that groove me to start become fitter myself.

**Speaker 1:** After working in the world of Finance Purnendu Nath's passion for health and fitness let him to transform himself into a life coach.

**Speaker 3:** I started to work in finance, finance research, technology related to finance and increasingly I am spending time doing things in the Wellness space in using technology or applying the same methods I might in finance to be able to do things in spaces which are in some sense connected with what I am doing now.

**Speaker 1:** Rahul Balani's love affair with sea began when he was less than a year old. He learned to swim before he could walk.

**Speaker 2:** My parents have always into the ocean and spending time in the waters. I guess it's because of them that I love the ocean so much So, when I was growing up they always brought me to the beach. In fact, to this beach, to this very beach right here. I spend my childhood learning how to swim and when I got older they taught me how to sail, surf, windsurf and then of course you know continue to do all these watersports that I do now.

**Speaker 4:** I was born in London but I grew up In Mumbai. And then I spent the first 20 years of my adult life in England and when I came back and I started work in Mumbai for the first time at the age of 40. One of the first things that struck me was that the country has grown a lot wealthier over the last over the previous 20 years. But the

citizens of the country weren't necessarily living better lives, so they could buy things out in the stores that weren't available earlier and they had more purchasing power. But sitting in on meetings in the mornings with 20 something year olds and seeing that they were looking quite unfit, worried me and got me thinking about the fact that in some sense the wealth of a nation or a society, or even a family is not just about how much money's in the bank but also about individual health. And the individuals together make society and so I said that if I need to change the first thing I have to do is be an example myself.

**Speaker 2:** So, when I was going to university, I had pretty much decided to go to the school that was closest to the ocean and had the best conditions for all the water sports that I enjoyed. I ended up going to the university of San Diego and pretty much spent the first two years surfing and kitesurfing and not a lot of time in the class unfortunately. I studied Philosophy and art. Philosophy appealed to me because it's all about understanding the meaning of life and I thought it might be important to understand the meaning of life before I sort of move through life.

**Speaker 4:** So, I just started living my life in the way I always had living in London. I used to have a relatively active life and that sort of people started asking they said you have been away for so long, live in such a big house. How come you take the train to work. And my simple response was actually the train is efficient. I know when I'll get to work and when I'll get back home and just doing that journey itself is a lot of exercise climbing the stairs at the station or just walking to the office and things like that. And from there on started a chain reaction. I started cycling in the city like I did as a child. I took up running at relatively late age of almost 40 and more for general recreation and exercise. But through that I begin to realize that I myself is able to add more value to my life in the sense that I have more energy at the end of each day. So, I could achieve a lot more and not be constantly working and then coming home tired and going to sleep. So, I started speaking to audiences first within the company I worked at and then a lot of other corporate set at local clubs in the city. About how you can live more productive life. One with greater sense of motivation and fulfillment and how you can actually reach a fairly high level of physical fitness. And in some sense using physical fitness to live a better life.

**Speaker 2:** What was hard was learning how to balance my educational career along with my passions my interests which was surfing. Which is why in my third year I actually left college and I move to Maui to Hawaii which is sort of the birthplace of

surfing and kitesurfing. It's the mecca of these water sports in the world. When I went there I focused all my energy on learning to surf and teaching kitesurfing, working in the industry and just learning about the lifestyle that the Hawaiian people live, the Waterman Lifestyle

**Speaker 3:** When I quit my last full-time job, I spent a lot of time helping small businesses, friends' organizations, individuals in the things that they did. And somewhere along the line I was approached by someone she's a friend of mine and she said can you help me train for this and I sure you are a friend I'll do it. She said no I want to pay you a professional fee. So, my first thoughts were Do I really want to do this for money because so far, I had been doing it pro-bono just to help make society better. And then it struck me that, a couple of things happened. Firstly, when you give people advice for free they don't value it as much. And of course, there are only so many hours in the day so you know it's nice to have a source of income that is linked to your hobbies and that's kind of how I got started.

**Speaker 5:** It's intrinsic the ability to dream and a lot of people today have the freedom which probably we didn't see about 15-20 years back. There are lots of opportunities to pursue that dream again we didn't see that long back so if you are an entrepreneur, when I started my career to become an entrepreneur was practically impossible but today there are opportunities there. Earlier we used to look at a family and work and passions is more of a hobby and it got taken as a hobby. Overtime people realize that if you develop this hobby which actually with a passion into something much more than that, it actually provides a value to you intrinsically and eventually you can actually make it into a profession as well. So, it's not just intangible I like to say its intangible and you can also make a tangible.

**Speaker 1:** Time for a short break on the other side we continue to explore how we can make our passion our work. Stay tuned.

**Speaker 1:** Welcome back to the personal economy series your wealth and beyond brought to you by HSBC premier in partnership with CNBC TV18. Now on the series we are exploring the various aspects that make up our personal economy and recognizing our passion is a stepping stone to a fulfilling and wholesome life something that individuals are now realizing.

**Speaker 3:** What you want to do is you definitely want to go lower down and get your nose to the front. Little up to this side and make sure our shoulders are at level.

**Speaker 1:** Apart from being a marathon runner himself, Purnendu Nath helps individuals achieve their personal goals. Be it training for a Marathon or leading a fitter life.

**Speaker 3:** When I got professional certification from the American College of sports medicine, and from there on let a whole bunch of other similar assignments. So, I do talks at companies sometimes there are people who want to train for Marathon and I kind of guide them there through the company and then there are individuals who want to get fitter and everybody is different. You know not everybody wants to run a marathon. Everybody's goals are different and not everybody starts out from the same place. So, typically what I do is take people from where they are towards the goal that want to get to. And it's more a case of empowering people giving them the knowledge and the know about how to do things. Because in some sense the information's all out there in with the world wide web. information or knowledge is never the problem it's all about how do you bring it into your life and actually you apply it and implement it that will lead to success.

**Speaker 1:** Rahul Ballani returned to India to setup the VAYU project with his partner Gill Ferguson. VAYU includes a surface school, accommodation facilities, a Cafe and an Art Centre. It is also considered as India's first comprehensive water sports retail outlet.

**Speaker 2:** I think the primary reason why I moved back is because what I found was that through my experience because I spend so much time in nature in the oceans surfing and doing all these activities. I started to develop a strong environmental ethic. Because I had such a close relationship with the oceans. It's really simple actually if you spend lot of time in the water you just don't want the water to be dirty. You don't want it to be polluted. It's not a very complicated situation so I thought that by sharing this Lifestyle the Waterman Lifestyle with other people in India there was an opportunity to I guess spread environmental awareness in a fun and more exciting way.

**Speaker 6:** Really important thing about surfing is timing and balance. So, timing is about where you are in position to the wave and paddling really hard so you can catch the momentum of the wave and harness that power and stand on that. And then as a beginner too you are going for the white wash for the already broken waves. So, that you can just get comfortable with stability and balance and all of that. The thing about this beach is that it's a beach breaker so the wave is formed by the shape of the floor by the way that the sand underneath and the water goes gently out. It's actually a perfect beach for learning on.

**Speaker 2:** Well one of the projects of course is the adventure Centre where we teach surfing, kitesurfing, stand up paddle boarding. Through that project we hope to create environmental awareness but besides that we also have a lot of environmental projects that we do including beach clean ups at our very own beach by sort of integrating the local community as well as well as the foreigner community in Goa. Besides that, we also have a lot of amazing goals to create a Recycling Centre in Goa with like close to this area, basically we also have the vision collective which is a sort of artistic based project and the focus of that project is to create a cultural expression and to sort of inspire artistic awareness and just to focus on creativity.

**Speaker 3:** So, if you ask me what am I really passionate about? What is it that I'm really trying to do?

My goal really is to improve public health so like I said I want our country which is getting richer by the year to have people whose citizens are much healthier and that's my real goal.

**Speaker 5:** When I started my career almost 25 years back I wasn't even looking at a passion. I was just looking at a job. Today it's not like that, today a lot of people follow the passion and say can I make this my living. So, for example, when I come to work is my passion translating into what I am doing which also earns me money. I met and this typically will come out of artists today okay. It started off with artists so whether it's an artist who's a singer, who's a painter that's their passion and they make a job out of this. But then it moved beyond artist and creative people to a lot of other fields as well. And that's where the passion comes and becomes their job as well. Now you enjoy your job if it's your passion otherwise what you'll end up doing? You'll do a 9 to 5. You'll probably do a good job of it, you won't enjoy it day after day.

**Speaker 1:** On that note it's time for a short break but when we return lessons from the world of sport. Don't go away will be right back.

**Speaker 1:** Welcome back now in the earlier episodes we featured the personal economy summit your wealth and beyond brought to you by HSBC premier in partnership with CNBC TV18. At the summit sporting legends shared their personal experiences about following their passions and how it has made a difference in their lives.

**Speaker 7:** Everybody has a passion. My topic is my passion, and my passion was just to play. Run away from the school, run away from anywhere just to complete my passion. When I used to play cricket I never needed the alarm to get up in the morning, because my passion was to play. If I have to get up six in the morning I never need an alarm and till today if I have a game 6 in the morning golf I don't need somebody to wake me up. It's that's what you need is enjoying your passion.

**Speaker 8:** As a rugby player I wasn't allowed to play because I had epilepsy. So, was the end of the world for me? No, nothing guys the key for me here is that the fact I knew my limitations. Okay I can't play rugby, I have epilepsy. I can't get my head in the bottom of a loose ball. I knew my limitations. I knew my weaknesses lay and I focused on my strengths. Just one thing is often an issue that we work hard at fixing our faults, we work hard at fixing our weaknesses. Kapil Dev Sir spoke about his passion, when you are passionate about something you can be good at it without even trying hard, you really can. And too often in a corporate environment these are all our weaknesses, this is what we got to fix. We hate doing that, well actually all the work that you spend your about to get it to up to average. But if we can focus is a bit more time on doing what we will love to do, what we really are not good at but what we love to do and are passionate about it's amazing how that growth, that incremental a compound growth would be. Not just okay I'll get it up to your standard that's good enough. If you can spend more time and focus more time doing things that you are passionate about in any environment. It can be in a corporate environment too doesn't have to be on the sports field. If You can spend more of your time doing that then the growth is compounded as opposed to just incremental.

**Speaker 9:** So, if I mentor someone and then they can pass that on then that's a very good thing.

**Speaker 2:** There is nothing else I'd rather be doing in my life. And there's nowhere else I'd rather be than at VAYU with my sort of community and interacting with new people all the time.

**Speaker 5:** People dream but they don't talk about it. Now that's where I always encourage the use of advisors, bounce it of somebody else don't be embarrassed to talk about it. There are professional advisors, financial advisors, there are career counsellors and there is family. When you start talking about your dreams and say this is what I want to do five years from now, 10 years from now or even immediately. People will come up with support, people will come up with ideas and then people tell you how to plan for it. I'm not saying you can't do it on your own but sometimes what happens is the emotion and the logic sort of clash. Because when you talk about your dreams there's just emotion and a lot of emotion. Somebody will help you plan for it in a very logical manner the beauty of a passion becoming a career is when both these balances out. That your emotions drive it and there's a very logical plan that supports it together. And that logical plan involves finances, involves contingency planning and involves your family around you.

**Speaker 3:** So, I hope that overtime that my engagement with society through all of these different methods that I spoke about increases. And then I continue to do the things that have always interested me. You know problem solving in finance or technology or the combination of them. And then I hope to find or continue to find this interesting balance where I am able to live the lifestyle that I want. So, I sort of chase the lifestyle rather than the money. I feel money just comes if you are good at what to do or your passionate about it. Because there's always a need for certain to meet, there's always opportunities to fulfill certain needs. And you know there will be rewards from that.

**Speaker 2:** When I was a young kid I was quite a lazy person. And I had a really hard time being productive in in school, in class. But the moment I chose to focus my energy and to focus my career on the things that I love I found that it became very easy for me to be highly constructive. And for me to leave that lazy part of my personality behind. So, it's this passion and love for all these activities and for this Lifestyle that really keeps me going and allows me to wake up at 6 o'clock in the morning and go back home at 11 o'clock at night you know.

**Speaker 1:** Be passionate about what you do and the rest will follow. Well that's all on this episode but stay tuned to the series as we continue to explore all that matters to us in our personal economy. Until next time from the entire team many thanks for watching.