

Annotated Listing

Editor's Note

Our policy is to review all books which are either sent to us or in our opinion are useful to our readers.

Rawat, Prem; *Peace is Possible Thoughts on Happiness, Success and Relationships for a Deeper Understanding of Life*; June 2019, Penguin Random House, UK, pp. 144, Price GBP 12.99 / US\$ 24.95

"Peace doesn't need to be imported. Peace doesn't need to be created. Peace needs to be felt because it resides in you." said Prem Rawat. The Inner calmness is strongly associated to cheerfulness. From Buddhist philosophy to Mahatma Gandhi and the Dalai Lama, they have all been strong supporter of inner calmness.

Peace is a word, which has several meanings. It is a word with numerous magnitudes used in varying perspective. For example, peace can be used in worldwide (peace between countries, the pleasant association among societies) as well as in individual contexts (peace between people and internal peace). The leading meaning of "peace" in Western society is the nonexistence of aggression. However, the thought of correlating internal peace inside a person is entrenched in non-Western verbal communication, customs, and religious conviction. Arabic, Chinese and Sanskrit have numerous words for peace.

In Sanskrit, words for peace also include *Shanti* and *Chaina*, which correlates to a person's spiritual or inner peace and mental calmness. Apart from a linguistic investigation into peace, in some religions (e.g., Buddhism, Jainism, etc.), peace is used to underline internal measurement other than the external aspect. In common, mental peace or internal peace relates to a purposeful situation of either mental or holy calmness in spite of the possible presence of stressors. It is a homeostatic emotional state, which outcomes in the most favourable performance of the mind.

It has to be well-known that given the difficulty of the word – peace or internal peace, there is no universal consensus with regards to its particular explanation. Happiness or cheerfulness is characteristically linked with the thoughts of **life fulfilment** and **subjective welfare**, which are a total attainment of cognitive and affective mechanism of one's mental position.

Peace and happiness are related notions. For example, at the universal level, nonviolent countries account a higher level of pleasure in common.

Likewise, a scrutiny of the explanation associated to peace and **happiness** above makes their union quite apparent. Some commonalities between these impressions include (a) Peace and happiness ideas are connected to optimistic psychology, which comprises peace psychology as well; (b) Peace and happiness have been illustrated as a constructive human knowledge; (c) Peace is related with terms such as serenity, harmony, happiness, and welfare.

Given that peace and happiness are associated concepts, the obvious question that comes in one's mind – is one more significant than the other? The answer to this straightforward question is more complex than one might imagine. Scholars are not sure which one pilot to the other. That is, does peace escort to happiness? Or, on the other hand, does happiness guide to peace? In other words, the causality is not clear. Perhaps, the best way to describe their affiliation for the time being, lest experiential studies show it otherwise is – there is a symbiotic connection between these two impressions. To clarify, both internal peace and happiness are connected with constructive sentiments.

Therefore, experiencing constructive sentiments can direct to addition in one's interior peace as well as happiness heights. How can you be healthier, happier, more successful, and be alive longer? The answer is positive relationships. Constructive relationships form a base for pleasure and achievements. We all have relationships we have preferred like our friends, relationships we have inherited like our family, and relationships that are a outcome of our situations like job and classmates. How we navigate and contribute in these relationships has a significant impact on our pleasure as well as our physical condition, prolonged existence, and accomplishments. Creating optimistic relationships will make us happier, while yielding to and becoming victims of pessimistic relationships and the connected drama will be a barrier to our cheerfulness. One of the most vigorous findings in the happiness study is that joyful people have superior social dealings. Relationships are linked to some of our strongest sentiments. When the relationships are optimistic we sense happiness, joy, gratification and peaceful.

This book consists of forty two chapters, which is divided into seven sections. The first section You, consists of five chapters, like you know about the people around you, but do you know yourself?, The coconut - a story about journey of a coconut. Whatever comes in front of coconut it grabs each opportunity without hesitation and it finds its niche. Second section Choice consists of seven chapters. Which consists of two short stories. First, The two ants about the choice or your preferences. In life we have to leave on step behind in order to take the next. We must take along what's good and leave behind what isn't needed. Second story, The learned parrots, about two parrots. Information is important, but for the essential things in life you need to know so that you can practically apply it in your life.

Third section, Peace consists of eight chapters, which includes The tortoises' picnic, about have you made peace with yourself? We all need to build up our own internal understanding and then accomplish whatever we can to increase the mindful consciousness of kindness, so we can come collectively and deal with the concerns that face us. Fourth section Life,

consists of seven chapters and includes The king's desserts story, that teaches us about we have to look on what are the root causes of the problems you are facing right now in your life.

Fifth section, Thankfulness have seven chapters and The old man's milk story, educate us that when the gratitude can be felt inside you, you know it's real. And it's precious to you. Seeds, sixth section consists of seven chapters and includes three stories, namely The archer and the oil salesman instruct about practicing. If you practise understanding, you will be become good at understanding, but if you practice anger, then that becomes your skill. When the desert blooms educate about the patient to your chance to flourish. And As strong as water teach us about persistence.

Seventh section, Relationship consists of queries asked by office worker, mother, father, high school student, young women, elderly woman, university student, company president round the world like, USA, India, UK, Japan, Brazil, South Africa, Italy and Spain about relationships and their solution provided by Prem Rawat. At the last of the book is about Prem Rawat about his life and work.

"Deep in the mountains lived a gardener..." who knew internal peace and calmness. His affectionate gentleness brought understanding to the cracked pot who saw only his own faults. In *Peace is Possible*, you will be introduced to the gardener of self-awareness. This methodically pleasurable modest book welcome booklovers to investigate within and tend the soil of their spirits. With clever sayings, appealing small tales, and queries for revealing "the actual you, the one that never ages, still as your body ages," our gardener utilizes his skilful storytelling talent to motivate us to grow our hearts, eliminate the brambles and spikes of fantasies, and give our gardens of calm space to cultivate. Each of us has unbelievable seed of potential, hidden inside, uncomplainingly waiting in the productive land of our minds for us to irrigate them with clearness and insight.

Using amazing effortlessness, Prem's words assist us to excel a limelight into the recesses of our realizations to discover the blooms of joy inside. With deepness and loveliness, *Peace is Possible* offers the positive situations requisite for our seeds of potential to rupture forth like an kernel, explosion from its seed coat during germination. Like an acorn which clutch a huge oak tree inside, we are competent of so much extra when we are deep-rooted in strength and harmony.

These stories give the warmth, water, and brightness essential for hope to sprout. As you read the first few sentences, you can begin to feel the smallest stalk of clearness peeking its head above the soil and a strong-but fine-hair-thin root underneath. By the ending of the book, fresh leaves of consciousness commence to shape and the roots start to take grasp. Plants, animals, and people require ample of clean, fresh air for respiration. "If you ever experience little and unimportant, keep in mind this wonder of breath occurrence inside of you and be grateful."

This book motivates us to have appreciation for each nutritious breathing we take. This admiration for existence articulates itself as uncontaminated happiness that manifests in our existence and brings us into amalgamation with ourselves and the world around us.

All we require for peace is already within us, as everything essential to cultivate an oak tree is inside of the modest acorn. Nothing outsider to us can bring peace. Once we find out to raise the garden inside, we can distribute our peace with others and world peace becomes attainable.

Prem Rawat started to talk regarding peace when he was hardly four years old. He is a promoter of peace who thinks that peace is achievable and it wants to be sense. He spread the worldwide message of peace by travelling worldwide, engaging to all kinds of listeners, despite of age, viewpoint, or position, whether through personal meetings or enormous mass. The main adversary of peace is the divergence which take place at three stages. It is between countries, between people and inside each of us as persons. The interconnectedness between the three in the world we live in creates it looks like peace is unfeasible. But *Peace is Possible* is a soothing assortment of metaphors and illustrations, that aid one think about happiness, accomplishment and a deeper thoughtful of life. It advocates us to discover peace inside ourselves.

Prem Rawat, in his book conveys together tales which have been passed down over generations. It serves as a resource of motivation as they let us replicate on life. It calls for personal introspection by directing one focus on the supremacy of flexibility, the significance of faith and guts.

The book is recommended to all generation of people weather its teenager or young or adult or old age person. This book is a good understanding of peace, success, happiness, relationship and should be used on universal thought purpose.

Kumar, Sarita; *The Fundamentals of Environmental Studies*; 2018, Sultan Chand and Sons, Delhi, India, pp. 244, Price ₹ 195

"Environmental Studies" is a multidisciplinary educational area which analytically agreement with the individual and his surroundings boundary to untie complicated troubles for sustainable growth. It carries collectively the philosophies of numerous science streams in a holistic and comprehensive way to explain the modern ecological concerns.

This book provides detailed discussion on fundamental concepts and issues – including global warming, acid rain, ozone layer depletion, nuclear accidents and nuclear holocaust – related to the environment. Focusing on the immediate need for public awareness, the book discusses various natural resources such as water, land, forests, food and mineral, and the problems associated with them. Using examples, it introduces and explains different types of ecosystems, biogeochemical cycles and laws of thermodynamics. It also contains chapters on environmental pollution and waste management that visit important topics like air pollution, water pollution, noise pollution, waste water treatment and solid waste management in detail.

This book consists of eight chapters. Chapter one, The multidisciplinary nature of environmental studies, covers an excellent introduction to the role of science in environmental. The science of Environment studies is a multidisciplinary science because it comprises various branches of studies like

chemistry, physics, medical science, life science, agriculture, public health, sanitary engineering etc. The purpose of this chapter is to allow the students to understand rudimentary terminologies. At the end of this unit, you should be able to understand the meaning, scope, importance, objectives, need of public awareness, important institutions in environment and know about national and international environmentalists who worked towards environment.

In second chapter, Natural resources, author focused on the meaning, types and the problems associated with the Natural Resources. Preservation of resources is a complete requirement for financial development, growth and satisfactory living standards of mounting populations. To comprehend these matters, it is vital to know the working of the natural resources and the environment of which they are the parts. The purpose of this chapter is to allow the students to understand elementary expressions.

Chapter three Ecosystem, explains that everything in the natural world is linked. An ecosystem is a community of living and non-living things that work together. Ecosystems have no specific magnitude. An ecosystem can be as huge as a desert or a pond or as minor as a tree or a pool. If you have a terrarium, that is an artificial ecosystem. The water, water temperature, plants, animals, air, light and soil all work together. If there isn't sufficient light or water or if the soil doesn't have the accurate nutrients, the plants will die. If the plants die, animals that depend on them will die. If the animals that depend on the plants die, any animals that depend on those animals will die. Ecosystems in nature work the similar way. The purpose of this chapter is to permit the students to grasp basic expressions. At the end of this chapter, you should be able to know the meaning, structure, functions, energy flow of Ecosystem along with the food chain, food webs and Ecological Pyramid.

Chapter four, Biodiversity and its conservation, focused on the understanding of science that has endeavored to categorize and sort the inconsistency in nature for over an era. This has headed to an understanding of its organization into communities of plants and animals. This info has assisted in applying the earth's biological prosperity for the profit of humankind and has been essential to the procedure of 'development'. This comprises improved health care, better yields and the usage of these life forms as raw material for industrial development, which has led to advanced standard of living for the developed world. However, this has also produced the modern commercial society, which has had a adverse consequence on the diversity of biological resources upon which it is grounded. The diversity of life on earth is so prodigious that if we use it sustainably we can go on developing novel products from biodiversity for countless generations. This can simply occur if we manage biodiversity as a valuable reserve and prevent the elimination of species.

Chapter five, Pollution, author discuss about pollutants, different types of pollution, their effects of human health and natural disasters and management. From the commencement of the existence, man has been reliant on natural resources for his basic, social and cultural requirements. In ancient periods, his practices and societies guaranteed balance amongst his desires and environment for achieving the desires of rising inhabitants. This caused in the reduction of natural resources, deprivation of terrestrial and ecological pollution. Use of harmful industrial technologies and storage or transport

of deadly wastes are altering the situation at a frightening degree. These variations may distress the endurance of both the current as well as the forthcoming generation.

Chapter six, Social issues and the environment, author focuses on the scientific technologies and contemporary techniques have facilitated us to discover several natural resources and procedures of their consumption. However, growing population, agriculture, industrialization and urbanization have put burden on the humankind to over exploitation the natural resources to achieve their elementary, social and social requirements. As an outcome, there has been a stable infringement on natural resources, resultant in permanent deviations in their usages. The speedy deterioration in the quality and quantity of natural resources has directed to the anxiety for their management and maintenance. The insufficiency of non-renewable resources and poor organization of renewable resources has shaped a disaster. If man thinks to have a future on the Earth, he need to use the resources in the utmost prudent and conventional way.

Chapter seven, Human population and environment, the growing burdens on resources place countless stresses on the in-built buffering action of nature that has a positive skill to preserve a equilibrium in our environment. Author discuss about pollution growth, how to control population (family planning), women and child welfare and role of information technology in environment and human health. in order to live comfortably, production of resources should be more than consumption of these resources. If inverse is the case, it can lead to inadequate resources compulsory for comfortable living and financial damages. As man is equally manufacturer and user of resources, it is imperative to study about human population as it provides the facts about the overall work force available for production, and the total quantity of goods and service obligatory for their intake.

Chapter eight, the last one, Field work and project activities, documenting the nature of an ecosystem gives us a deeper appreciation of its value to humanity. Each ecosystem has something different to offer us. It may contain natural resources that local people depend on; or provide important ecological functions for us all; or have tourist or recreational potential; or simply have a strong aesthetic appeal that is difficult to quantify in economic terms. In fact, it can have multiple benefits for humankind at global, national and local levels. An ecosystem is not only used by different cultures and socio-economic groups in various ways, but has a different significance for different individuals depending on their way of life.

Considering the necessity of generating young generation conscious and aware of the environmental stuffs, their unfriendly consequence on human life and possible solutions to tackle them, Supreme Court of India has made study of 'Environmental Science' obligatory for all the undergraduate students. Consequently, University Grants Commissions; a statutory body of Government of India; has approved and designed for all the first years of undergraduate courses.

The Book of 'Fundamentals of Environmental Studies' has been organized in accordance with the syllabus approved by University Grants Commission. It is a preliminary course for the students with an ample of

professional objectives. Book is based on the syllabus prescribed by University Grants Commission and provides an initial, up-to-date vision of serious issues to help students understand the broad principles of Environmental Science.

This book have holistic view of all the vital environmental themes in a communicating way. Modest, straight, detailed and student-friendly tactic, vital facts and ample of evidence accompanied with adequate data for the active handover of opinions. Realistic facts in form of charts, graphs and figures to demonstrate the environmental concerns. Comprehensive exercise at the end of respective chapter to weigh the understanding. A complete glossary at the end of book for improved understanding and knowledge. It will be helpful for all the undergraduate students, irrespective of their discipline. In addition, the book will also be of attention for the students appearing in competitive exams, faculty members and all academicians.

Desai, Xerxes, S. Ramadorai, RussiMody and F.C. Kohli; *The Tata Saga: Inspiring Stories from a Timeless Institution*; November 2018, Penguin Random House, Delhi, India, pp. 253, Price ₹ 499

The “Tata Saga” is a collection of handpicked stories published on India’s most iconic business group. The anthology features snippets from the lives of various leaders of the company: Ratan Tata, J. R. D. Tata, Jamsetji Tata, Xerxes Desai, SumantMoolgaokar, F. C. Kohli, among others. There are tales of outstanding success, crushing failures and extraordinary challenges that faced the Tata Group.

After reading this book we get to know the spirit of Tata, of the fire that burnt in Jamsetji Tata’s eyes years ago and which continues to burn bright until this day. The book is divided into three parts. Part I contains five chapters, Part II contains five chapters and Part III contains five chapters.

Glimpse of Tata Saga, The Tata Group was founded in 1868 by Jamsetji Tata. In 2018, 150 years later, this remarkable institution is as restless and vibrant as ever. It is the largest Indian corporate house and one of the most visible India-headquartered conglomerates in the world. It has nearly 4 lakh shareholders, employs over 700,000 people and has a presence in over 150 countries worldwide. What makes Tata unique is not just its spread or size but the reason why it exists. The founder Jamsetji Tata’s vision of creating an organization where the ‘community is not just another stakeholder in the business, but is, in fact, the very purpose of its existence’.

For the past 125 years, Tat Trusts have contributed to many aspects of the community around us, investing significantly in education, health, creating livelihoods art and culture. These public charitable trusts own 66% of the equity shares of the Tata Group. J. R. D. Tata ensures that ‘what came from the people has gone back to the people many times over’. Since the beginning, the Tatas have pioneered multiple businesses which are important to the nation and community. These include: India’s first integrated Steel plant; India’s first luxury hotel; India’s first commercial airline; the first Indian car; branded iodized salt, which has changed the

way India consumes its food; branded jewellery, which has transformed one of the country's largest markets; the company which has put India on the global IT services map.

Leaders, Men of Steel, Heart of Gold, way back in 1880s, Jamsetji Tata developed a belief that steel would be essential for the nation's development. He studied the industry thoroughly, visited location in India which had iron ore deposits. Jamsetji Tata was a determined man with immense faith in the enterprise he had embarked upon. So he forged ahead, choosing to ignore the doomsayers and the cynics. With the help of an American expert, he undertook a project in densely forested areas where raw material was likely to be available. His team located the required iron ore reserves in the jungles near the village Sakehi in Eastern India.

Plant did not produce steel during Jamsetji Tata's lifetime. Production commenced in 1912, eight years after his demise. By then/ his son Dorabji Tata had succeeded Jamsetji Tata as the chairman. After initial period of great success, the steel plant ran into significant difficulties and misfortunes in the post-world war-I period. In 1924, driven by large debt and a fall in demand, the company was on the verge of bankruptcy and closure. At one point, there was no money to pay wages to the workers in Jamshedpur. To rescue the company, funds were urgently needed, and Dorabji Tata pledged his entire personal fortune of Rs 10 million to obtain a loan from the Imperial Bank of India. The fortune that he pledged included his wife Meherbai Tata's jewellery including the flawless jubilee Diamond, which at 245 carats, was twice as big as the fabled Kohinoor. This is a tale of nerves of steel, a fabulous diamond and a heart of gold.

Wings to Fly, Wheels to Soar, J. R. D. Tata had a great passion for aviation. In fact, he was the first Indian to qualify as a commercial pilot. Driven by this passion, and by his belief that air transport would be critical for the nation's future, he founded India's first commercial airline, Tata Airlines, way back in 1932. The then director general of civil Aviation wrote about this venture in the national newspaper. The Times of India, "Scarcely anywhere else in the world was there an air service operating without support from the Government. It could only be done by throwing on the operator the financial risk. Tata sons were prepared to take that risk".

In 1936, larger aircraft were inducted into the fleet. In 1946, Tata Airlines went public and transformed itself into Air India Ltd. In 1992 Ratan Tata succeeded J. R. D. Tata. Ratan Tata, led an equally ambitious and risky venture over sixty years later, in producing India's first car. In 1993, when Ratan Tata first suggested the possibility of component and car manufacturers in India getting together to produce a car worthy of national pride the idea attracted considerable skepticism. There was considerable criticism and cynicism about the suggestion. In 1995, they formally undertook a program to develop a new Indian car. Two types of reactions were forthcoming at that stage: One was that they were being very brave but the other, which came more often, was that they were being very foolish.

Ratan Tata forged ahead with an effort that he considered important for the nation, with faith in his company's engineers, and belief in his dream.

The Tata Indica, India's very first domestically developed and manufactured car, was born in 1999. After some initial challenges, the Tata Indica went on to become the nation's fastest selling car in the year 2001. Most importantly, it became a symbol of Indian prowess in developing world-class products. Professionals, RussiMody joined the Tata Group in 1939 as an office assistant in Tata Steel and rose to become managing director more than three decades later and eventually succeeded J. R. D. Tata as the chairman of Tata Steel in 1984. A maverick with a large heart and an equally large appetite for life, his outstanding human relations skills are the stuff of legend, in Jamshedpur and elsewhere. He nurtured exceptionally good talent, took exemplary care of employees and it is said that he personally knew the name of several thousand workers in the Tata Steel plant.

SumantMoolgaokar, The Tata Group's formidable presence in the automobiles sector was shaped over four decades by a very bright and totally committed engineer, SumantMoolgaokar. Having completed his engineering studies at Pune and London, Moolgaokar joined J. R. D. Tata's leadership team and created the enterprise which has made the Tata name, on four wheels, so ubiquitous on the roads of India. He drove standards of the world class excellence in everything that he touched, and famously said, "Do not accept second-rate work; Accept the best and ask for it. Pursue it relentlessly and you will get it". The Tata Sumo vehicle was named after him, combining the first two alphabets each of his first and last names.

Xerxes Desai created Titan, a company of the Tata Group that has transformed three lifestyle industries in India-wrist watches, Jewellery and Eyewear and has its eye on many more. He joined the Tata Administration Services (TAS) in 1963 and served the Tata Group until his retirement in 2002. The TAS is a central management cadre, created by J. R. D. Tata in 1956, to nurture fine, well-rounded professionals in the Tata Group. Xerxes Desai is a very good example as a brilliant visionary and leader, lover of great design, astute marketer perfectionist, dedicated to the community and yet a maverick at heart. He represents the sort of professional that can power the future of Tata Group.

F. C. Kohl migrated from Pakistan to India, following the partition of the country at the time of independence. He completed his studies in electrical engineering at the Massachusetts Institute of Technology in the U.S., returned to India in 1951 and joined the Tata electric companies. In 1969, he became the general manager of Tata Consultancy Services, which had just been created as a computer and information technology division of Tata sons. He led TCS as its founder CEO, thus creating what is today the finest and largest IT services company in the country. He is often referred to as the father of the Indian software industry and the Tata Group has been his professional home for an amazing sixty-five years. In 2018, F. C. Kohli is still a sprightly ninety-four-year-old is seen at many Tata events, speak with a twinkle in his eye and walks with a spring in his step.

There are five lessons from the Tata Group. Dream Big -It is important as an entrepreneur to be able to dream big and has big ambitions. Tata Finance Limited showed with its rapid growth and bright visage to be a one-step financial services shop, the likes of India had never seen before. To be able to

do the right thing- it's transparent, upright handling of any crisis has only enhanced the Tata brand. As a company, your response to an error committed is what helps you stand tall through the tests of principles and character. Have Courage- there will be times that nobody will believe in you. Tata Motors had no dearth of naysayers who refused to believe in an Indian car and yet they build India's first indigenous car. Full down, but always get back up- Tata Motors itself is a great example of how a company can stumble but also pulls itself up quickly. They built a new version of India that was a success. There is a silver lining around the dark clouds- there will always be problems and issues but how you act as a company through them will bring you closer together and stronger.

The book is recommended for MBA, MBF and PGDM students, future and present entrepreneurs, economists and Ph.D. students who have interest in entrepreneurs. Teachers and Business Historians would find the book of interest and indept experiential learning.

Bansal, Rashmi; *I have a Dream*; Westland Books, Mumbai, India pp. 351 Price ₹ 299

The book is a collection of 20 stories of people who have chosen an unusual path for themselves. Driven by their dreams to make an impact on the lesser privileged in society. Most of them are well-educated people from premium institutes in the country or outside the country. They are not usually expected to choose these options as careers in their lives, and hence they stand out in the crowd. The initial days when they took the offbeat path of working in the social sector rather than Plush corporate jobs were obviously tough for most of them. They all started small & kept on expanding the idea & its reach as they moved on. Some are profit making organizations. The author categorizes them as Rainmakers. Then come the Changemakers who are single person pursuit and not for profit. Then there are spiritual Capitalist under which there are three profiles out of which the only one made sense was of Akshaya Patra. each chapter ends with an advice to entrepreneurs, which is a very small and generic section.

To start with the book deals with few Rainmakers. To begin with, Bindeshwar Pathak from Sulabh International_ conceptualizes to realize Mahatma Gandhi's dream of a "Clean India and his struggle to remove the caste system is 1960s. "Sulabh International" revolutionized the sanitary situation in India. Next story is of Anita Ahuja from Conserve India is a story of rags to riches where Anita Ahuja & her husband run a unique income generation program of recycling plastic waste. to create beautiful export quality handbags. The story of Vineet Rai of Aavishkar Social Venture Fund founded in 2001, with a vision to catalyze development in India's underserved regions It identifies capable entrepreneurs, provides them with capital, supplements it with a nurturing environment & helps build sustainable enterprises. He is able to prove that where there is a will, there is a way. Nest is the story of Sumeeta Ghose from Rang Sutra. One women who is changing the lives of 3,000 artisans from Remote Indian villages with their own help. Instead of

abandoning the idea when banks reject to give funds, she turned to weavers & craftspeople & offered them equity. To become shareholders 1000 artisans invested Rs.1000/- each, providing her with a seed fund of a respectable Rs.10 lakh. With her own money & contributions from her family & well wishers, she began the company on a small scale.

Next story is of Saloni Malhotra of Desi Crew who setup the India's first rural BPO Desi Crew, a socially motivated business process outsourcing company with a double, bottom line connects global clients with low cost back office centers in rural India. Ishita Khanna who started Spiti Ecoshpere says it was a passion for mountains and the environment took her to scenic Spiti valley in HP. At a time when climate change is threatening livelihoods across the world, Ishita is helping the local community in Spiti lead better lives & build a sustainable environment. Next is the story of Harish Hande of Selco, which is a social enterprise providing solar power to remote villages & even urban slums that are off the power grid since 1995. Hande's experiences taught him the usefulness of solar systems for the poor & providing them clear sustainable solar energy.

The next story is of Anand Kumar who is an Indian mathematician and a columnist for various national & international mathematical journals and magazines. Anand is best known for his Super 30 program, which he started in Patna, Bihar in 2002 & which coaches economically backward students for IIT-JEE, the entrance examination for the Indian Institutes of Technology. By 2011, 236 of the 270 had made it to IITs & Discovery Channel showcased his work in a documentary. Dhruv Lakra who founded Mirakle Couriers in January 2009. Started by Dhruv Lakra who combined his education and experience in both the business and social sectors to come up with a for-profit social enterprise. The idea to help the deaf was triggered by one particular incident he experienced while traveling on a bus in Mumbai. Over the last two years Mirakle Couriers has grown to operate in 2 Branches in the city, employing 70 deaf employees and delivering over 65,000 shipments per month

The book then moves to Change Makers. First Change maker is Anshu Gupta who started Goonj. Rewriting many rules of the development sector Anshu made the masses his prime focus - not only as givers and receivers of material but also as the prime source of money, skills and services. He also structured imaginative solutions with urban surplus, to some basic but neglected needs outside the radar of the development sector and the civil society. He started [Goonj](#) in 1999, with his wife Meenakshi Gupta and a few friends, to work on the basic need of clothing, an issue that does not have a place in the development agenda. Using cloth as a metaphor for other crucial but ignored needs like sanitary pads for menses or school material for education, for the last 18 years, under Gupta's leadership Goonj has taken the growing urban waste and used it as a tool to trigger development work on diverse issues; roads, water, environment, education, health etc. in backward and remote pockets of India.

Next Change Maker is Shaheen Mistry. At the age of 18, Shaheen Mistry realized that there were thousands of children who didn't have access to quality education. She and a few of her classmates came together to address

this issue by volunteering their time teaching these children. Shaheen started the first Akanksha Centre at a classroom donated at the Holy Name High School in Colaba. The Centre started with 15 students and one teacher. The next changemaker, Bhushan Punani started Blind People's Association which is a professional organization which believes in providing equal opportunities to all categories of people with disabilities. Consistent with the philosophy, it works for providing education, employment opportunities, equal rights and quality life for them. BPA, understands that gainful employment plays an essential part in the life of a person because it gives him status and binds him to the society.

The last part of the book elucidates the spiritual capitalists. Madhu Pandit Das who founded Akshaya Patra Foundation is an NGO in India headquartered in Bengaluru. It strives to eliminate classroom hunger by implementing the Mid-Day Meal Scheme in the government schools and government-aided schools. Alongside, Akshaya Patra also aims at countering malnutrition and supporting the right to education of socio-economically disadvantaged children.

In the last, there is a story of Vinayak Lohani who started Parivaar Ashram is a humanitarian organization inspired by the spiritual and humanistic ideals of Sri Ramakrishna and Swami Vivekananda, with its chief institutions based in West Bengal and Madhya Pradesh. For last 16 years, Parivaar has worked towards the total care and overall development of children who are highly vulnerable to exploitation, victimization and trafficking, including orphans, street children, abandoned children, and extremely impoverished children from tribal areas. It also conducts many more humanitarian activities for the destitute and uncared, including elderly and shelterless.

Rashmi's compilation of the extraordinary entrepreneurial quest undertaken by motivated Citizens of India to uplift the the life and living conditions of the economically weak people is a must read for all young Indians ...to know that if they have the inclination to improve the situation of their fellow down trodden citizens.

The book an interesting read for entrepreneurs, students of management sciences and those who wish to emerge as leaders. The stories help one understand the nuances of life and growth for people to broaden their perspective and horizon.

Sapre, Vinayak; *Dohanomics : Timeless Lessons for Investors from Sant Kabir and Rahim*; TV18 Broadcast Limited (CNBC TV18), Mumbai, India, pp. 225; Price ₹ 399

Indian economy brought many changes in last 25 years because of changing in investors behavior of our society. Changing in spending pattern is the key of big changes in investment. Previously the spending pattern was conservative where now the investment is conservative. The luxury spending becomes necessity now, increase the salary also increase the spending power, lower interest rate, buy now pay later process also have an

influential effect on enhancing the spending. With respect to the spending habit the investment or saving behavior have hardly changed. Lack of proper education of investment, failure of mutual fund to assist. This author of this book here by trying to make people understand the importance of investment education and use 40 couplets of Kabir das ji and Rahim Ji. The main message of the book is to make the behavior of investor.

Both living life and investing could be simple and uncomplicated if only we were more sensitive to our own unique needs and paid more attention to our environment. Sant Kabir and Rahim were very observant of the way people behaved and offered timeless solutions to the complexities of life in a very lucid manner. Their advice, when interpreted appropriately, is immensely pertinent for investors even today and can help pre-empt common mistakes that we tend to make in our financial lives.

This book deals with the behavioral aspect of investing with 40 “Dohas” (couplets). Book elucidates various couplets of Kabir and Rahim to make the reader understand the following basics of investment. Herd mentality of people in case of investing decision. People must not follow the herd and must take the investment decision as per their needs, risk appetite, goals, liquidity etc. one needs to do homework rather than following herd.

The Voice of Reason should be in investors. Do not invest in peer pressure. Decision should be taken with logic and requirement. Keeping the Faith on market in every situation i.e instead of following the noise of market one should invest wisely. One should not go with the flow of market and need to get the opportunity from market like stay away where all are investing and invest in such a company which have a gloom in the market. i.e investment should not act on headlines.

Make the portfolio meaningful as per the need of investment, means the instruments use in the portfolio should have a need. In that case the relationship between advisor and investors plays an important role. Destiny of a real investor may vary time to time, may be because of surprise movement of FII the value of a top company decrease certainly. In that case person need to control their emotional key and invest as per change of situation. All these activities of investor shows his or her confidence and behavior for investment.

Patience is the key mantra for good investment. When investing in a equity fund it takes long time to get profit and it may be volatile with the time being. Retirement planning is the most ignored financial planning in our country. But, to avoid too much dependency on children one should be focused on retirement planning. One can get loan for every big purpose except the retirement unless they go for mortgaging. Follow the guide (investment planner) is another mantra of good investment. The planner always helps the investor to keep safe from market noise and the relation between them should be trustworthy.

Broader Scope of Financial Planner from the investment manager to investor’s manager is another important aspect. The Financial advisor should be dependable a good coach of investor. They must understand and empathic from the investor’s point of view.

As an investor first of all one should make a contingency fund which will be helpful for any uncertainty and losses etc. An investor should not be Action biased for any stock. If you invest in a fundamentally strong company then it will give result eventually and one should not do panic because of it.

Compromise of lifestyle is painful after retirement hence one should be very careful about their proper retirement planning. In case of health and wealth people become peril of procrastination. Financial Advisor should be candid coach for investor. Investment planner should not have a Halo Effect sell a specific product or gain commission. The investors should not have confirmation bias, predictive in unpredictable behavior, overconfidence biasness. They should not move beyond misconception, emotional biasness. Investment should be on the basis of destination, mutual understanding between planner and investor.

The book is written in a very simple languages which is understandable by everybody. Think book will change the way of thinking about investment. A very good book connecting the wisdom of sages like Kabir and Rahim to the subject of personal Finance. Students of Spiritual learnings, MBA, MBF, investement bankers, leaders and heads of institutions would find the book of interest and fruitful in their life endeiviours.