

The Trader's Gita

Find Your Dharma in the Markets

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The Journey Started

*Happiness is not something ready made.
It comes from your own actions.*

–Dalai Lama

Arjun sat on the small terrace of his rented 1BHK house, watching the sun set. The sky was a mix of orange and pink, but Arjun's thoughts were dark and heavy. He held a pile of bills in his hands, unsure how he would pay them. The crinkled papers felt like the weight of his worries, pressing down on him.

Every month was the same. No matter how hard he worked at his low-paying job, it was never enough. Arjun came from a middle-class family, and his job at the local factory, where he worked long hours for little pay, barely covered the essentials. His wife, Meera, did her best to save

every rupee, stretching their limited resources with remarkable skill. She cooked simple meals, patched up old clothes, and kept their small home tidy, despite the never-ending challenges. Their young daughter, Aarya, deserved more—a good education, new clothes, maybe even a few toys. But all Arjun could give were empty promises.

Life seemed to be a series of unending challenges for Arjun. His aging parents, who lived in a small village, frequently needed medical attention, adding to his responsibilities. Every call from home was a reminder of another issue that required his attention and care.

Arjun's health was also worsening. The long hours at the factory had taken a toll on his body. He often came home with aching muscles and a heavy heart. His sleep was plagued by nightmares of mounting debts and unfulfilled promises.

Arjun sighed deeply, looking at the bills in his hands. Rent, utility bills, medical expenses for his parents, school fees for Aarya—all these weighed heavily on his mind. No matter how hard he worked, it seemed impossible to make ends meet. The constant pressure and the sense of failure were beginning to break his spirit.

Meera came upstairs, wiping her hands on her apron. She sat next to Arjun and noticed the bills in his hands. She put a comforting hand on his shoulder. *"We'll manage, Arjun,"* she said softly. *"We always do."*

Arjun sighed deeply. *"I don't know how much longer we can keep managing, Meera. Aarya needs more. You deserve more. I feel like I'm failing you both."*

Meera squeezed his shoulder. *"You work so hard. We'll find a way. Maybe there's something new you can try, something different."*

Arjun shook his head, tears welling up in his eyes. *"I'm so tired, Meera. Every day at that factory feels like a prison. The pay is so little, and the work is back-breaking. I see other people, living their lives comfortably, and I wonder why we can't have that. Why does it have to be so hard?"*

Meera hugged him tightly. *"I know, Arjun. I see how hard you work, how much you sacrifice. It breaks my heart too. But we have to stay strong, for Aarya. She needs us."*

Arjun buried his face in Meera's shoulder, letting the tears flow. *"I just want to give you both a better*

life. I want Aarya to have everything she dreams of, and I want to see you smile without worry."

Meera pulled back and looked into his eyes, her own tears shimmering. *"We'll get there, Arjun. I believe in you. We just have to keep trying."*

One evening, everything changed. Arjun was at the local tea shop, a place where the aroma of boiling chai and the hum of conversations provided a brief escape from his worries. As he sipped his tea, he overheard a conversation.

A group of men, dressed in smart casual clothes that hinted at a life of comfort, were talking about the stock market. Words like *"bullish," "bearish,"* and *"day trading"* sounded foreign but fascinating. One man in particular, with a confident voice, talked about how he had made a lot of money through trading. He spoke of strategies and profits, painting a picture of success that sparked a small hope in Arjun.

"Madhav, did you really make that much in just one month?" another man asked, his eyes wide with amazement.

Madhav nodded, a smile spreading across his face. *"Yes, Prakash. I started with a small amount, learned*

the basics, and now I'm seeing good returns. It's not without risks, but the rewards can be worth it."

A third man, Anil, chimed in, *"I've been thinking about getting into trading too, but it seems so complicated. How did you learn, Madhav?"*

Madhav leaned back in his chair, looking thoughtful. *"I spent a lot of time studying. I read books, watched videos, and practiced with a small amount of money. It's all about understanding the market and staying disciplined."*

"But isn't the stock market just gambling?" Prakash asked, frowning. *"I've heard so many stories of people losing everything."*

Madhav shook his head. *"It's not gambling if you know what you're doing. You need to have a strategy and manage your risks. Yes, there are risks, but with knowledge and discipline, you can make it work."*

Curious, Arjun leaned closer to catch more of their conversation. *"Excuse me,"* he said hesitantly. *"I couldn't help but overhear. How did you get started with the trading?"*

Madhav turned and smiled warmly. *"It's all about learning the basics and practicing. Anyone can do it if*

they're willing to put in the time. Start with small investments and focus on learning."

Madhav added, *"There are many online resources available now. You can join forums, watch tutorials, and even take courses."*

Arjun felt a flicker of hope. *"Thank you,"* he said, feeling a surge of determination. *"I'll look into it."*

That night, lying next to Meera in their small, dimly lit bedroom, Arjun couldn't stop thinking about the stock market. What if trading could solve their financial problems? What if he could learn and make money this way? He imagined a life where they didn't have to worry about money. A life where Aarya could dream big, go to a good school, and have new clothes and toys. He pictured Meera smiling, free from the stress of making ends meet.

As he tossed and turned, Meera noticed his restlessness. *"What's on your mind, Arjun?"* she asked softly.

Arjun hesitated for a moment, then decided to share his thoughts. *"I overheard some men at the tea shop today talking about the stock market. They*

made it sound like a way to really change things for us, with the right knowledge and discipline."

Meera's brow furrowed with concern. *"But Arjun, we don't know anything about the stock market. People say it's like gambling. What if we lose everything?"*

"I know, Meera. But those men at the tea shop today said anyone can learn. They explained that with the right knowledge and discipline, it's not gambling. I'm going to try. I have to try," Arjun replied, determination in his voice.

Meera looked at him, worry etched on her face. *"I'm scared, Arjun. But if you believe this can work, I trust you. Just promise me you'll be careful."*

"I promise," Arjun said, squeezing her hand. *"I'll start small and learn as much as I can before making any big moves."*

Despite his initial determination, Arjun couldn't shake off the fear and uncertainty. He spent days thinking about the stock market, weighing the potential benefits against the risks. Every night, he would lie awake, torn between the hope of a better future and the fear of losing everything.

During these days, Arjun often found himself at the tea shop again, listening to Madhav and his friends discuss their trades. He absorbed their conversations, trying to understand the complexities of the market. He also started watching online tutorials about stock trading, but the more he learned, the more daunting it seemed.

One evening, Meera found Arjun sitting on the terrace, staring at his notes and books scattered around him. *"You're still thinking about the stock market, aren't you?"* she asked, sitting down beside him.

Arjun nodded, frustration evident in his eyes. *"I want to do this, Meera. But what if I fail? What if we lose even the little we have? I can't bear the thought of putting you and Aarya through more hardship."*

Meera took his hand, her expression serious. *"Arjun, I know you're scared. I'm scared too. But I also see how much this means to you. You've been working so hard to learn about it. Maybe... maybe it's worth taking the risk. Just start small, like you said. We can manage with little, but we can't keep living like this forever."*

After days of internal struggle and late-night discussions with Meera, Arjun finally made his

decision. He would give trading a try. He would start small, with the little savings they had managed to set aside, and learn everything he could before making any significant investments.

"I've decided, Meera," Arjun said one night, his voice steady but filled with determination. "I'm going to start trading. I'll be cautious and learn as much as I can before making any big moves."

Meera looked at him, her eyes filled with both fear and hope. *"I trust you, Arjun. Just be careful, and we'll get through this together."*

The stock market seemed like a mysterious world, far removed from his everyday life. Yet, the hope was too strong to ignore. He decided to learn everything he could about trading, no matter how long it took. He was determined to change their lives.

Arjun's journey would be tough. There would be late nights spent studying charts, early mornings filled with market news, and countless hours of practice and learning. There would be successes that lifted his spirits and failures that tested his resolve. Moments of doubt, when he questioned if he was doing the right thing, and moments of clarity, when everything seemed to fall into place.

Little did Arjun know, this journey would not only change his family's future but also transform him in ways he never imagined. It would test his patience, his perseverance, and his will to succeed. But through it all, he would discover strengths he never knew he had and a new sense of purpose.

This is Arjun's story— determination, and the pursuit of financial freedom through the stock market.

The Light Of Bond

*Walking with a friend in the dark is better
than walking alone in the light.*

–Mahatma Gandhi

Nakul's life was a cyclone of responsibilities and laughter. Every morning started the same way, with the sun barely peeking over the horizon and Nakul already juggling tasks. He lived in a modest 2BHK apartment with his mother, who had been the rock of their family, and his spirited daughter, Ananya.

The alarm clock buzzed at 5:30 AM, and Nakul groaned, reaching out to silence it. His mother, Amma, was already in the kitchen, preparing breakfast.

"Nakul, get up! You'll be late for work!" she called out in her no-nonsense tone.

"Coming, Amma!" Nakul shouted back, swinging his legs out of bed. He glanced at the small picture of his wife on the bedside table. "Morning, love," he whispered, as he did every day.

Nakul's day began with a chaotic rush to get Ananya ready for school. The seven-year-old was a bundle of energy, always asking questions and making up stories. She had her mother's eyes and Nakul's mischievous smile.

"Papa, do you think dragons are real?" Ananya asked, her eyes wide with curiosity as Nakul braided her hair.

"Of course they are, Ananya. They're just really good at hiding," Nakul replied with a wink.

Ananya giggled. *"You're silly, Papa."*

"And you're my favorite person in the world," Nakul said, planting a kiss on her forehead.

Once Ananya was off to school, Nakul headed to the factory with Arjun, his best friend and confidant. They walked together, sharing stories and dreams, trying to make the best of their exhausting jobs.

"Nakul, how do you stay so positive all the time?" Arjun asked one day, his face etched with worry lines.

Nakul shrugged, a playful smile on his face. *"Well, when life gives you lemons, you make lemonade. And then you add a little sugar and a lot of jokes."*

Arjun chuckled. *"I don't know what I'd do without your jokes, Nakul."*

"You'd be bored to tears, my friend," Nakul said, clapping Arjun on the back.

Work at the factory was grueling, but Nakul always found a way to lighten the mood. His colleagues adored him for his ability to find humor in the bleakest situations. He was the unofficial morale booster, the one who made everyone feel like part of a big, slightly dysfunctional family.

One evening, after another long day, Nakul and Arjun were sitting on the terrace of Nakul's apartment. The city lights twinkled below them, and a cool breeze provided a brief respite from the day's heat.

"Nakul, remember the time you convinced the new guy that the factory had a secret swimming pool?" Arjun asked, laughing at the memory.

Nakul grinned. *"Yeah, and he spent his entire lunch break looking for it! I thought he was going to dive into one of the vats!"*

Arjun shook his head, still chuckling. *"You're a menace. But seriously, Nakul, I don't know how you do it. You're like a ray of sunshine in this gloomy place."*

"Well, someone has to be," Nakul replied. *"If I didn't make you laugh, you'd probably turn into a grumpy old man before your time."*

Arjun laughed. *"You might be right about that."*

Their laughter faded into a comfortable silence, both men lost in their thoughts.

"Nakul," Arjun began hesitantly, *"I've been thinking more about the stock market idea. What if we tried it together? It's a risk, but maybe it's our way out of this grind."*

Nakul's smile faded slightly as he leaned back, looking at the stars. He felt a twinge of hesitation. *"Arjun, you know how tight things are already. I can't afford to lose what little we have. What if it doesn't work out? What if we end up worse off than before?"*

Arjun looked at his friend, understanding his concern. *"I get it, Nakul. It's a huge risk. But think about it—if we can learn and be smart about it, we might actually change our lives. We can't keep doing the same thing and expect different results."*

Nakul sighed, the weight of his responsibilities pressing down on him. *"You're right, Arjun. Life is full of risks. We just need to be cautious and well-prepared. If we can learn and be smart about it, why not give it a try?"*

Arjun smiled, feeling a sense of relief. *"You're right. Let's do it together. We'll study, practice, and support each other."*

"Deal," Nakul said, extending his hand. *"And hey, if we become millionaires, I'm buying a pet dragon for Ananya."*

Arjun laughed. *"Deal."*

One Saturday, Nakul took Ananya to the park. She ran around, playing with other kids, her laughter echoing through the air. Nakul sat on a bench, watching her with a smile. His thoughts wandered to the future he hoped to build for her.

As he watched Ananya play, another father sat down next to him. "Your daughter?" the man asked, nodding towards Ananya.

"Yes," Nakul replied, pride evident in his voice. "She's my world."

"She's lucky to have you," the man said, smiling.

"It's tough raising kids on your own." a hint of sadness in his eyes.

"Her mother passed away while giving birth to her."

The man's smile faded. "I'm sorry to hear that."

Nakul took a deep breath, glancing at Ananya as she laughed and played. "My wife, Priya, was an amazing woman. She was so excited to become a mother. But during the delivery, there were complications. She didn't make it. It was the happiest and saddest day of my life."

The man listened, his expression somber. "That must have been incredibly hard for you."

"It was," Nakul admitted. "But every time I look at Ananya, I see Priya in her. Her smile, her energy... it reminds me of the love we shared. I promised Priya

I'd take care of Ananya and give her the best life possible. That's what keeps me going."

The man nodded, admiration in his eyes. *"You're doing a great job. She's lucky to have a father like you."*

Nakul smiled, his heart swelling with pride and a touch of sadness. *"Thank you. I just hope I can live up to that promise."*

Nakul's life was rooted in love and loyalty. His daughter, Ananya, was his world, a cherished reminder of his late wife, whose memory he honored daily. His mother, Amma, was his steadfast support, and his bond with his best friend, Arjun, was unbreakable. Determined to create a better future for his family and break free from the grind of factory life, Nakul decided to take a bold risk and dive into the world of stock market trading. The decision was fueled by his love for his daughter and the desire to honor his wife's memory by providing the life they had dreamed of.

The Plan Takes Shape

*Take risks in your life. If you win,
you can lead, if you lose, you can guide.*

–Swami Vivekananda

The evening breeze was a welcome respite as Nakul and Arjun sat on the terrace, their minds buzzing with possibilities.

"Alright, Arjun, so how do we start?" Nakul asked, breaking the silence.

Arjun leaned forward, his eyes filled with determination. *"I've been watching a lot of Youtube videos on stock trading. There are some really good tutorials out there. Plus, there are courses that can guide us step-by-step. We need to start by learning the basics."*

Nakul nodded thoughtfully. *"That sounds like a plan. We can dedicate an hour or two every evening after work to study. But we need to be disciplined and patient. This isn't a get-rich-quick scheme."*

Arjun agreed. *"Absolutely. We need to approach this methodically. Start small, learn from our mistakes, and gradually build our knowledge and confidence."*

That weekend, Arjun and Nakul gathered at Nakul's apartment for their first study session. Laptops open, they started with the basics, watching introductory videos on YouTube.

"Look at this channel," Arjun said, pointing to the screen. *"It breaks down candlestick patterns really well. Candlestick charts are crucial for understanding market trends."*

Nakul nodded, taking notes. *"This is good."*

As they worked through the tutorials, they discussed what they learned, making notes and asking each other questions.

"We're really doing this," Nakul said, a mix of excitement and nervousness in his voice.

"Yes, we are," Arjun replied, feeling a newfound sense of hope. *"We're taking the first step towards changing our future."*

After a few weeks of studying, they decided it was time to take the next step. *"We need to open Demat accounts to start trading,"* Arjun said one evening.

Nakul agreed. *"I found a broker with low fees. Let's get our documents in order and apply."*

The process was straightforward but required careful attention. After a few days, they received confirmation that their accounts were active.

After three months of diligent study, they felt ready to make their first trade. *"I think it's time,"* Arjun said, looking at Nakul. *"We've learned a lot, and it's time to put our knowledge to the test."*

Nakul hesitated. *"But it's our hard-earned money. What if we lose it?"*

Arjun took a deep breath. *"We'll start small. Let's invest ₹10,000 from our savings. We need to take this step if we want to move forward."*

That night, Arjun shared his plans with Meera. She listened intently, her face a mix of concern and support. *"Arjun, I trust you. If you believe this can work, I'm with you. Just be careful."*

Meera's words gave Arjun the confidence he needed. *"Thank you, Meera. Your support means everything."*

Arjun and Nakul transferred ₹10,000 into their trading accounts. Nervously, they placed their first

intraday trade, watching the market movements closely.

As the market moved up and down, so did their heartbeats. Every fluctuation felt like a surge of adrenaline. Hours passed, and their nerves were on edge.

Suddenly, the market moved in their favor. *"We're in the green, Nakul!"* Arjun exclaimed, his eyes wide with excitement.

By the end of the trading day, they had made a profit of ₹500. It wasn't a huge amount, but it was a significant victory for their first attempt.

"We did it!" Nakul shouted, unable to contain his happiness.

Arjun looked up, his eyes shining with excitement. *"Thank God! We finally made a profit."*

Nakul shook his head, smiling. *"It's not God, Arjun. It's our hard work and learning that got us here. There's no divine power in the stock market."*

Arjun chuckled, nodding. *"Maybe you're right, but it still feels good to be grateful."*

Nakul clapped his friend on the back. *"Let's keep working hard and make this a regular thing."*

Over the next few weeks, they continued their routine, taking 10 trades in the morning session before heading to work. Out of the 10 trades, four turned in their favor, giving them a decent start.

One day, Nakul stumbled upon a Telegram group promising stock market tips. The group boasted impressive profit and loss statements, and the ads were filled with promises of easy gains.

"Arjun , have you heard of these stock market tips on Telegram?" Nakul asked as they reviewed their trades.

Arjun frowned. *"I don't trust these groups. It's too risky. We've done well on our own so far."*

Nakul nodded in agreement, but the temptation lingered in his mind. The group's flashy ads and success stories were hard to ignore. Despite his agreement with Arjun, he decided to give the tips a try without telling his friend.

Later that night, Nakul sat on his terrace, his phone glowing in the dark. He joined the Telegram group and began reading their tips. The

testimonials and success stories were hard to resist.

As Nakul scrolled through the messages, he thought, *What if this really works? It could be the shortcut we need.* He decided to test the waters, promising himself he'd be cautious and start with a small amount.

The next morning, as he walked to the factory with Arjun, Nakul couldn't help but feel a pang of guilt. He glanced at Arjun, who was talking animatedly about their trading strategy.

"Nakul, you seem distracted. Everything okay?" Arjun asked, noticing his friend's unusual silence.

"Yeah, just thinking about how we can improve our trades," Nakul replied, forcing a smile.

Arjun nodded, unaware of Nakul's internal conflict. *"We'll get there, one step at a time."*

A few weeks passed, and Arjun and Nakul's intraday strategy was not yielding the expected results. Their losses mounted, and their initial capital of ₹10,000 had fallen by 50%.

"Arjun, our strategy isn't working. We've lost half our capital," Nakul said, frustration evident in his voice.

Arjun sighed. "I know, Nakul. This is tough. I think we should stop trading for a while, focus on learning more, and then start again. What do you think?"

Nakul hesitated. He had been trading with the tips from the Telegram group, with a very small amount, and was still in profit. He had been planning to tell Arjun about this but knew it would upset him.

"Arjun, there's something I need to tell you," Nakul began, his voice shaky. "I've been using those stock market tips from Telegram. I started with a small amount, and I'm actually in profit."

Arjun's face turned red with anger. *"Nakul! I told you not to do that! Those groups are scams. How could you go behind my back like this?"*

Nakul sat quietly, absorbing Arjun's anger. *"I'm sorry, Arjun. I just thought it might help us recover our losses."*

Arjun shook his head, frustration evident in his eyes. *"We agreed to learn and trade together, not to*

take shortcuts. This is not the way, Nakul. We need to trust our own learning, not some random tips."

Arjun's anger softened slightly. "We'll get through this, Nakul. We just need to be patient and keep learning. No more shortcuts."

That evening, Arjun confided in Meera about Nakul's behavior. "I'm really worried about Nakul. He's been using these stock market tips from a Telegram group, even after I told him not to. I just want us to succeed together, not rely on some dubious advice."

Meera listened patiently. "Arjun, I know you're upset, Maybe you can find a way to help him see reason without pushing him away."

Meanwhile, Nakul continued to trade using the tips, driven by his deep desire to keep his daughter happy. Over the past two years, he hadn't been able to buy her a single gift. Every time he saw the disappointment in her eyes when she looked at her old toys, it tore at his heart. The small profits he was making now seemed like an opportunity to change that, to finally bring a smile to her face with something new.

Nakul decided to invest a larger amount, hoping to make significant gains. He imagined the joy on his daughter's face when he could finally afford to buy her the doll she had been asking for. But within a few days, the market turned against him, and he started seeing losses. The tips that had seemed so reliable now felt like a trap.

Sitting in the office, Nakul's anxiety grew with each passing hour. The numbers on his screen were a constant reminder of his decreasing savings. He couldn't bear the thought of facing Arjun and admitting his failure. The fear of judgment, the shame of having gone behind his friend's back, and the worry about his financial situation weighed heavily on him.

Despite the mounting anxiety, Nakul forced a smile whenever Arjun looked his way, hiding his worries behind a mask of normalcy. He laughed at Arjun's jokes and pretended everything was fine, but inside, he was a storm of fear and regret. The burden of his secret grew heavier each day, yet he couldn't bring himself to confess. The hope that he might still turn things around kept him going, even as the losses kept adding.

Desperate to recover his losses, Nakul borrowed money from a few friends. But luck was not on his

side, and he lost everything again. The financial strain began to take a toll on Nakul's mental health. He found himself losing his temper over small things, shouting at Anaya and his mother. The weight of his failures and the fear of disappointing his loved ones tore him apart.

"Why are you always making noise?" Nakul snapped at Anaya one evening, instantly regretting it as tears welled up in her eyes.

"What's wrong, son?" his mother asked gently. *"You've been so tense lately."*

"Nothing, Amma," Nakul replied, avoiding her gaze. *"Just work stress."*

In a last-ditch effort to recover his losses, Nakul took out a loan from the bank and resumed trading with the borrowed money. But once again, he faced devastating losses. Now, his debt had ballooned to a few lakhs, an amount he couldn't hope to repay even in his dreams. Nakul's nights were filled with restless tossing and turning, and his days were a blur of worry and guilt. He started avoiding Arjun, afraid of his friend discovering the depth of his troubles.

"Nakul, you okay?" Arjun asked one morning, noticing the dark circles under Nakul's eyes.

"Yeah, just tired," Nakul lied, forcing a smile.
"Didn't sleep well."

At home, the pressure transformed Nakul. He snapped at Anaya for the smallest of things, the stress making him irritable and distant.

"Dad, can you help me with my homework?" Anaya asked.

"Not now, Anaya!" Nakul barked, immediately feeling guilty as he saw her face fall.

His mother, noticing the change, tried to comfort him, but Nakul felt too ashamed to confide in her.

"You know you can talk to me, son," she said softly one evening. *"We're here for you."*

"It's nothing, Amma," Nakul replied, his voice hollow. *"Just some work issues."*

The cheerful, optimistic man who had once been the heart of his small family now seemed like a shadow of his former self, consumed by his mounting debts and the fear of an uncertain future. The dream of making his daughter happy

had turned into a nightmare, and Nakul was trapped in a cycle of despair and helplessness.

Helpless and overwhelmed by his mounting debt, Nakul found himself turning towards God. The man who had once dismissed Arjun's faith now found himself in the quiet, reverent atmosphere of the temple. Each morning, he visited the temple, lighting incense sticks and praying for a miracle. His mind, once filled with the mechanics of trading and market trends, now echoed with desperate prayers.

"Please, God," Nakul whispered, "Help me get through this. I don't know what else to do."

The calls from banks and money lenders were relentless, each ring of his phone sending a wave of terror through his body. His heart pounded as he saw unknown numbers flashing on the screen, knowing they were creditors demanding their money.

"Nakul, we need to talk about your EMI payments," a stern voice from the bank said one day, filling Nakul with a deep sense of fear.

"I... I just need a little more time," Nakul stammered, his voice shaking. *"I'll pay you soon."*

The weight of his debts pressed down on him, an unbearable burden that seemed to grow heavier with each passing day.

"Why are you crying again, Anaya?" Nakul shouted one evening, his patience wearing thin. *"Can't you see I'm trying to work?"*

"I'm sorry, Dad," Anaya whimpered, her small frame trembling with fear. *"I just wanted to show you my drawing."*

Nakul's mother watched her son with growing concern. She had seen him go from a cheerful, optimistic man to a shadow of his former self, consumed by worry and despair.

As he knelt in the temple, surrounded by the flickering light of candles and the soft murmur of prayers, Nakul felt a glimmer of hope. Perhaps, he thought, if he prayed hard enough, God would hear him and grant him a miracle. But as days turned into weeks, and weeks into months, the miracle he prayed for remained unfulfilled.

"Please, God," Nakul begged, his hands clasped tightly together. *"I need your help. I can't do this alone."*

But each day, as he left the temple and returned to the harsh reality of his life, the burden of his debts weighed heavily on his shoulders. The once strong and determined man now felt broken, crushed under the weight of his financial struggles.

Alone in his room when the house was quiet, Nakul locked himself in. He screamed in frustration, his throat raw and tears streaming down his face.

"Where are you?" Nakul whispered, his voice trembling with desperation. Tears streamed down his face. "I've heard you made this world. I've heard you help everyone. I've searched in temples, mosques, and everywhere else. I've done all the rituals, all the prayers. Like millions, I bow my head to you. But where are you when I need you the most?"

His voice broke into a sob, and he fell to his knees, hands clasped tightly together. *"Please," Nakul begged, his heart heavy with despair. "Show me a way out of this darkness."*

"You're known by many names, with many faces, worshiped in different ways," Nakul murmured, his voice shaking. "I've tried them all, but I still don't understand what you want from me."

He screamed out loud, his throat so strained that his words choked in his mouth.. his throat bones were visible.. *"Even so, I keep trying,"* Nakul cried out, his voice getting louder. *"I follow your guidance with all my strength. Where are you, God?"*

Days passed, and Nakul's hope began to fade. The debts piled up, calls from creditors grew constant, and the burden of financial failure weighed heavily on his shoulders. Every day seemed darker than the last, with no solution in sight. Nakul had tried everything he knew—risky trades, prayers for help—but nothing turned the tide of losses that engulfed him. Alone with his thoughts, he felt lost, like a traveler wandering through a dense fog, unable to find his way back home.

Arjun woke up early, the morning light filtering through the curtains. He got ready for work, the usual routine feeling heavier today. As he adjusted his tie in the mirror, he turned to Meera, who was preparing breakfast.

"Meera, I'm worried about Nakul," Arjun said, his brow furrowed with concern. *"He hasn't been himself lately. Yesterday, he didn't come to the office at all. He's always lost in thought, and when I try to talk to him, he changes the topic."*

Meera looked up, her expression mirroring Arjun's worry. *"Have you tried asking him directly what's going on?"*

"I have," Arjun replied, frustration seeping into his voice. *"But he just brushes it off, saying everything's fine. I think I should visit his house after work today, just to check on him."*

"That's a good idea," Meera said, nodding. *"He might open up more if he knows you're there for him."*

Arjun sighed, feeling a mix of concern and determination. *"I hope so. I just want to help in any case."*

Arjun arrived at the office, his mind still on Nakul. He looked around, hoping to see his friend's familiar face, but Nakul's desk was empty.

"Has anyone seen Nakul today?" Arjun asked, approaching a colleague.

"No, he hasn't shown up," the colleague replied. *"He didn't come in yesterday either."*

Arjun's worry deepened. He tried calling Nakul, but there was no answer. After a long day filled with unease.

Arjun arrived at Nakul's house, anxiety gnawing at him. As he approached, he noticed a crowd gathered around the entrance. His heart began to race, a sinking feeling settling in his stomach. The sight of so many people outside Nakul's home filled him with terror and confusion.

Pushing through the crowd, Arjun felt a mix of fear and urgency. Each step forward was heavy with worry, his mind racing with possibilities. Were they here because of Nakul's debts? Or had something worse happened?

The murmurs and raised voices of the crowd only added to Arjun's growing anxiety. He caught snippets of conversation, words like "*money*," "*repayments*," and "*trouble*" floating through the air. His pulse quickened, and he felt a cold sweat forming on his forehead.

"Nakul, what have you gotten yourself into?" Arjun thought, his concern for his friend overshadowing his own discomfort. With determination, he continued to push through the crowd, desperate to find out what was going on and to help Nakul however he could.

What could have happened? Was Nakul in trouble?

Arjun's steps quickened, but as he pushed through the crowd and entered the house, his world shattered. His heart felt like it had dropped to the floor. There, lying on the floor, was Nakul, his face pale and eyes closed.

"Nakul!" Arjun screamed, rushing to his friend's side. *"Nakul, wake up! Please, wake up!"*

But Nakul didn't move. Arjun's hands trembled as he checked for a pulse, his own heart racing with terror. He looked around frantically, hoping someone would step in, help, or explain what had happened. The room was filled with the echoes of panicked whispers and gasps, but no one moved to help.

"Nakul, please," Arjun begged, his voice breaking. He gently shook Nakul, trying to rouse him, but there was no response. The weight of the situation hit him like a tidal wave.

Arjun's eyes scanned the room, taking in the grim reality. Bills and loan statements were scattered across the floor, a stark reminder of the financial hell Nakul had been going through. The once lively and optimistic Nakul was now a shadow of himself, brought down by the crushing burden of debt.

Seeing his friend like this, lifeless and vulnerable, was more than Arjun could bear. Tears streamed down his face as he held Nakul's hand, feeling utterly helpless and heartbroken. The room seemed to close in around him, the walls pressing in as the reality of Nakul's desperation became painfully clear.

"Why didn't you tell me, Nakul?" Arjun whispered, his voice thick with emotion. "We could have faced this together."

The silence in the room was deafening, broken only by the occasional murmur from the crowd outside. Arjun knew that from this moment on, nothing would ever be the same. The loss of his friend, the weight of guilt and sorrow, would haunt him forever.

Arjun's heart ached as he glanced around the room, his gaze falling on Anaya and Amma. Anaya, Nakul's little daughter, stood nearby, her innocent eyes wide with confusion and fear. She clutched a worn-out stuffed toy, her tiny frame trembling as she looked at her father lying motionless on the floor. Arjun felt a surge of sorrow and protectiveness for the young girl who didn't fully understand the gravity of the situation but could sense the despair in the room.

Amma, Nakul's elderly mother, was seated in a corner, her hands trembling as she covered her face with her sari. Her frail shoulders shook with silent sobs, the weight of her son's struggle and the current tragedy too much for her to bear. The deep lines on her face, etched by years of hardship, now bore a new depth of anguish.

Arjun moved to Amma's side, kneeling down beside her. He gently placed a hand on her shoulder, trying to offer some semblance of comfort, though he felt utterly helpless himself. *"Amma, we'll get through this,"* he whispered, though the words felt hollow even to him.

Anaya's soft, tearful voice broke through the heavy silence. *"Uncle Arjun, is Papa going to be okay?"*

Arjun's heart shattered at her question. He pulled Anaya into his arms, holding her close. *"We'll take care of him, Anaya,"* he said, his voice choked with emotion. *"We'll do everything we can."*

The room was filled with a suffocating mix of grief and helplessness. Arjun's mind raced with thoughts of what needed to be done, how he could help, and how he could support this broken family.

The pain in his chest was almost unbearable, but he knew he had to stay strong for them.

He turned back to Nakul, his best friend, and swore silently to himself that he would do everything in his power to make things right, to honor Nakul's memory and support his family in the way Nakul had always strived to do. The journey ahead was uncertain and filled with challenges, but Arjun knew he had to face it, for Nakul, for Anaya, and for Amma.

Part 2

The Path to Understanding

Lost and Broken

To transform your life, start by transforming your mind. Change your thoughts, and you will change your reality.

– Satguru Wamanrao Pai

Nearly a year had passed since Nakul's tragic passing, but the pain still felt fresh for Arjun. The weight of guilt and sorrow pressed heavily on his heart every day. He found it hard to shake off the memories, the shared dreams, and the moments of despair that led to his friend's downfall.

Arjun had grown to hate the stock market, the very thing that had once brought them together in hope and excitement. Now, it seemed like a cruel entity that had taken his friend away. The office, once bustling with shared plans and friendship, now felt cold and empty.

At home, Meera noticed the change in Arjun. His laughter had disappeared, replaced by a hollow silence. He withdrew from conversations about the future, his mind trapped in the past. Meera tried to

comfort him, but nothing seemed to lift the heavy cloud of grief that surrounded him.

One evening, as they sat in their living room, Meera gently broached the subject. *"Arjun, I know it's been tough. We all miss Nakul. But blaming yourself won't bring him back."*

Arjun's eyes welled up with tears. *"Meera, I should have done more. I should have seen how bad things were for him. I feel like I failed him."*

"You did everything you could," Meera said softly. *"Nakul made his own choices. It's not your fault."*

Arjun shook his head, struggling to accept her words. *"I can't help but feel responsible. If only we had never started trading..."*

Meera took his hand, her eyes filled with compassion. *"We can't change the past, but we can learn from it. Nakul wouldn't want you to live like this, blaming yourself. He'd want you to find a way to move forward."*

Arjun knew she was right, but the path to healing seemed unclear. He had lost not just a friend, but a part of himself. The journey ahead was daunting,

and despite Meera's unwavering support, the weight of grief and guilt held him firmly in its grip.

One evening Arjun sat on a bench by the riverside, staring at the gently flowing water, lost in his thoughts. The calm scene in front of him was very different from the chaos in his mind. He couldn't stop feeling guilty and sad about Nakul's tragic end. The image of Nakul's face, filled with debt and despair, kept playing in his mind. Arjun blamed himself for not doing more, for not seeing the signs earlier, and for encouraging Nakul to join him in the stock market, which had led to such a disaster.

As he sat there, consumed by these dark thoughts, a familiar voice broke through his daydream.

"Excuse me, do I know you?"

Arjun turned and saw Madhav, a man he had met once at a tea shop where they had talked about the stock market. Madhav was smiling, clearly happy to see a familiar face, though he seemed to be struggling to recall Arjun's name.

"Yes, we met at the tea shop a while back," Arjun said, managing a faint smile. "You gave me some advice on the stock market."

Madhav's eyes lit up with recognition. *"Ah, right! Sorry, I'm terrible with names. What was it again?"*

"Arjun," he replied. *"And you're Madhav."*

"That's right, Arjun," Madhav said, taking a seat next to him. *"It's a good place to clear your mind. But you, you look like you have the weight of the world on your shoulders. What's going on?"*

Arjun sighed, struggling to find the words. *"It's... a long story. A lot has happened since we last talked about the stock market."*

Madhav nodded, sensing the depth of Arjun's distress. *"Tell me about it. Sometimes, talking helps."*

Arjun hesitated for a moment but then began to share the story of Nakul, his tragic downfall, and the overwhelming guilt that had consumed him since. He spoke of the shared dreams they had, the mistakes they made, and the ultimate cost that Nakul had paid.

Madhav listened intently, his expression serious. *"I remember you talking about your plans with so much hope,"* he said softly. *"It's heartbreaking to hear what happened. But blaming yourself won't change the past, Arjun."*

Arjun's eyes filled with tears. "I don't know how to move on from this, Madhav. I feel like I failed him."

Madhav put a comforting hand on Arjun's shoulder. "Just because you made a mistake which you can not fix, this does not mean you're allowed to run away and cry.... We all make mistakes, Arjun. What matters is how we learn from them and move forward. There's a verse from the Bhagavad Gita it says:

***"कर्मण्येवाधिकारस्ते मा फलेषु कदाचन।
मा कर्मफलहेतुर्भूर्मा ते सङ्गोऽस्त्वकर्मणि॥"***

It means, 'You have the right to perform your prescribed duties, but you are not entitled to the fruits of your actions. Never consider yourself the cause of the results of your activities, nor be attached to inaction.' (भगवद गीता, अध्याय 2, श्लोक 47).

Madhav's words from the Bhagavad Gita reverberated within him like a soothing balm, offering a glimpse of light amidst the darkness that had consumed him for months. As tears welled up in his eyes, he felt a profound sense of relief—perhaps the first real moment of comfort since Nakul's passing.

"What is your duty, Arjun?" Madhav's question hung in the air, stirring Arjun's thoughts.

Arjun searched for an answer but found his mind blank, clouded with guilt and uncertainty.

Sensing Arjun's struggle, Madhav continued gently, *"Your duty is to do what is right for the people you care for. Sometimes, that means taking on responsibilities that others cannot bear."*

Arjun nodded slowly, the weight on his shoulders lightening with Madhav's understanding.

Madhav smiled warmly. *"Remember, Arjun, your actions must be guided by duty, not by the desire for personal gain."*

"Thank you, Madhav," Arjun spoke with sincerity, his voice steadier now as he wiped away his tears. *"I needed to hear that."*

Madhav nodded empathetically, his expression warm yet contemplative. *"You're welcome, Arjun. Remember, forgiving yourself is the first step towards healing."*

As Arjun turned to leave, a surge of determination welled up inside him. He couldn't shake the responsibility he now felt towards Nakul's family,

especially towards Ananya and Amma. It was his turn to carry forward Nakul's dreams of changing their lives for the better.

"Actually, Madhav, there's something else," Arjun spoke earnestly, turning back to face him. "I need your help. I want to learn more about the stock market. Nakul's dreams are now my responsibility. I want to honor his memory and ensure that Ananya and Amma are taken care of."

Madhav's gaze softened with empathy as he looked at Arjun, sensing the weight of responsibility and determination in his words. The setting sun cast a warm glow around them, lending a sense of seriousness to their conversation by the riverside.

"I understand, Arjun," Madhav replied, his voice calm yet supportive. "It's a noble cause you're undertaking." He paused briefly, as if considering the weight of Arjun's request. "Let's begin. Meet me at my office at 6:00 PM this Saturday, and we'll start from there."

Arjun felt a renewed sense of purpose as he thanked Madhav once more and made his way home. For the first time since Nakul's death, he saw a glimmer of hope—a path forward where he

could make a difference, guided by Madhav's wisdom and support. With determination burning in his heart, he hoped to transform tragedy into opportunity, not just for Nakul's family but also for his own journey towards healing and growth.