

1

00:00:02.159 --> 00:00:05.440

i have someone that all of you have

2

00:00:05.440 --> 00:00:09.200

already met and seen in person

3

00:00:09.200 --> 00:00:12.400

over television she is one of the most

4

00:00:12.400 --> 00:00:15.440

loved sharks on shark tank india guzzle

5

00:00:15.440 --> 00:00:17.520

and thank you so much gaza for joining

6

00:00:17.520 --> 00:00:20.160

us today for this conversation

7

00:00:20.160 --> 00:00:22.800

hey thank you for having me on the show

8

00:00:22.800 --> 00:00:25.359

and i'm i'm looking forward to a fun

9

00:00:25.359 --> 00:00:27.760

relaxing conversation

10

00:00:27.760 --> 00:00:29.920

relaxing more important congratulations

11

00:00:29.920 --> 00:00:32.399

are in order i know a big life event has

12

00:00:32.399 --> 00:00:33.440

happened

13

00:00:33.440 --> 00:00:36.079

this series

14

00:00:36.640 --> 00:00:38.079
they're not so much about investing or

15
00:00:38.079 --> 00:00:40.160
anything but frankly jomera guess

16
00:00:40.160 --> 00:00:42.000
i want to understand what is their

17
00:00:42.000 --> 00:00:43.680
relationship with money so my first

18
00:00:43.680 --> 00:00:45.920
question almost always is

19
00:00:45.920 --> 00:00:48.000
while growing up

20
00:00:48.000 --> 00:00:51.920
did you grow up with a lot of money yeah

21
00:00:51.920 --> 00:00:54.559
yeah it was somewhat okay what was your

22
00:00:54.559 --> 00:00:56.960
experience growing up

23
00:00:56.960 --> 00:01:00.320
so uncle my experience with money has

24
00:01:00.320 --> 00:01:01.359
been

25
00:01:01.359 --> 00:01:04.479
um with a lot of ups and downs um of

26
00:01:04.479 --> 00:01:06.320
course growing up it was an indirect

27
00:01:06.320 --> 00:01:07.600

relationship

28

00:01:07.600 --> 00:01:09.680

uh but you know

29

00:01:09.680 --> 00:01:12.960

uh during the first 10 years of my life

30

00:01:12.960 --> 00:01:14.720

i saw a lot of money so a very

31

00:01:14.720 --> 00:01:16.560

comfortable life i used to live in a

32

00:01:16.560 --> 00:01:18.799

joint family we were

33

00:01:18.799 --> 00:01:22.799

doing uh well we had a joint business so

34

00:01:22.799 --> 00:01:25.119

every every need was getting taken care

35

00:01:25.119 --> 00:01:27.840

of

36

00:01:30.320 --> 00:01:33.439

but surprisingly you know um

37

00:01:33.439 --> 00:01:34.640

once my

38

00:01:34.640 --> 00:01:36.880

grandparents passed away and you know

39

00:01:36.880 --> 00:01:38.880

this joint family was a family of three

40

00:01:38.880 --> 00:01:40.640

brothers who had to take care of all the

41

00:01:40.640 --> 00:01:42.000

property and all the business that they

42

00:01:42.000 --> 00:01:42.960

had built

43

00:01:42.960 --> 00:01:44.880

uh was time

44

00:01:44.880 --> 00:01:49.360

uh a lot of things went haywire

45

00:01:49.360 --> 00:01:50.159

um

46

00:01:50.159 --> 00:01:52.960

the split of property was not even and

47

00:01:52.960 --> 00:01:56.640

hence you know uh typical families

48

00:01:56.640 --> 00:01:59.119

okay elder brother had the right to the

49

00:01:59.119 --> 00:02:00.560

will uh

50

00:02:00.560 --> 00:02:02.880

the advantage

51

00:02:02.880 --> 00:02:05.600

um you know my father and uh the younger

52

00:02:05.600 --> 00:02:06.560

brother

53

00:02:06.560 --> 00:02:11.039

uh got some property that was disputed

54

00:02:11.200 --> 00:02:13.040

suddenly that relationship with money

55

00:02:13.040 --> 00:02:15.120

changed where you know

56

00:02:15.120 --> 00:02:17.680

comfortable

57

00:02:17.680 --> 00:02:21.360

to suddenly realizing

58

00:02:22.480 --> 00:02:24.879

so that i think that was my first

59

00:02:24.879 --> 00:02:29.360

interaction with money where i realized

60

00:02:29.360 --> 00:02:31.519

to live your life comfortably

61

00:02:31.519 --> 00:02:33.760

and you know that is when

62

00:02:33.760 --> 00:02:36.879

i i saw my mother stand up as a

63

00:02:36.879 --> 00:02:39.200

pillar of support to my father

64

00:02:39.200 --> 00:02:41.680

or who made our first lesson

65

00:02:41.680 --> 00:02:44.319

in terms of knowing what an asset is so

66

00:02:44.319 --> 00:02:47.040

all the gold that she had collected

67

00:02:47.040 --> 00:02:51.560
got used at that point of time

68
00:03:11.519 --> 00:03:12.720
since then

69
00:03:12.720 --> 00:03:14.400
uh but

70
00:03:14.400 --> 00:03:17.280
i think i've seen both sides of

71
00:03:17.280 --> 00:03:19.519
uh life you know growing up with money

72
00:03:19.519 --> 00:03:21.519
comfortable life where

73
00:03:21.519 --> 00:03:24.000
you know desires take

74
00:03:24.000 --> 00:03:25.120
uh a

75
00:03:25.120 --> 00:03:27.519
thought as a precedence

76
00:03:27.519 --> 00:03:29.599
and then the second phase of life

77
00:03:29.599 --> 00:03:32.599
is

78
00:03:48.230 --> 00:03:51.340
[Applause]

79
00:03:56.480 --> 00:04:01.040
think 10 times before asking us to buy

80
00:04:16.479 --> 00:04:19.680

you know turning profitable was again

81

00:04:19.680 --> 00:04:21.600

the first time that i saw my father

82

00:04:21.600 --> 00:04:24.800

doing it and we celebrating uh it by

83

00:04:24.800 --> 00:04:28.520

ordering in dinner

84

00:04:31.759 --> 00:04:34.720

um you know those little lessons was was

85

00:04:34.720 --> 00:04:37.680

something that i i grew up with that has

86

00:04:37.680 --> 00:04:40.320

been um my base

87

00:04:40.320 --> 00:04:44.000

um of of how i deal with my money till

88

00:04:44.000 --> 00:04:47.280

date so what an interesting body

89

00:04:47.280 --> 00:04:48.720

relationship right

90

00:04:48.720 --> 00:04:50.560

that is beautiful i and i and i love

91

00:04:50.560 --> 00:04:52.160

this cookie

92

00:04:52.160 --> 00:04:53.600

logo

93

00:04:53.600 --> 00:04:55.440

straight line relationship either they

94

00:04:55.440 --> 00:04:57.680

don't have it or they have a lot of it

95

00:04:57.680 --> 00:05:00.240

or comfortably but you're one of those

96

00:05:00.240 --> 00:05:01.840

few genki pass

97

00:05:01.840 --> 00:05:03.280

and then you didn't have it so you got

98

00:05:03.280 --> 00:05:05.280

to see both sides and the lessons

99

00:05:05.280 --> 00:05:07.520

learned from that will always be there

100

00:05:07.520 --> 00:05:09.280

for life

101

00:05:09.280 --> 00:05:11.520

i'm particularly invest interested

102

00:05:11.520 --> 00:05:14.720

guzzle in the faq

103

00:05:15.840 --> 00:05:17.919

and then suddenly you all went through a

104

00:05:17.919 --> 00:05:19.360

hard time

105

00:05:19.360 --> 00:05:22.639

that's also the period as a teenager

106

00:05:22.639 --> 00:05:24.880

oh sorry

107
00:05:24.880 --> 00:05:27.120
our bodies are changing our hormones are

108
00:05:27.120 --> 00:05:28.560
making things

109
00:05:28.560 --> 00:05:32.479
to us we are suddenly realizing

110
00:05:32.479 --> 00:05:35.759
which is about comparison about fomo

111
00:05:35.759 --> 00:05:36.720
about

112
00:05:36.720 --> 00:05:37.759
our

113
00:05:37.759 --> 00:05:40.479
status in society and so on

114
00:05:40.479 --> 00:05:41.680
and it's a very

115
00:05:41.680 --> 00:05:44.960
impressionable very sensitive time for a

116
00:05:44.960 --> 00:05:46.720
teenager

117
00:05:46.720 --> 00:05:48.880
so

118
00:05:48.880 --> 00:05:51.680
did you find yourself mostly

119
00:05:51.680 --> 00:05:55.039
angry that you didn't have the money

120

00:05:55.039 --> 00:05:57.440
sad that you didn't have the money

121
00:05:57.440 --> 00:06:00.000
jealous of others who had money

122
00:06:00.000 --> 00:06:02.160
what was that overriding emotion if you

123
00:06:02.160 --> 00:06:03.520
remember

124
00:06:03.520 --> 00:06:07.120
no i very clearly remember

125
00:06:16.730 --> 00:06:18.080
[Music]

126
00:06:18.080 --> 00:06:20.080
you know from having money to losing it

127
00:06:20.080 --> 00:06:23.120
all and suddenly friend circle may um

128
00:06:23.120 --> 00:06:24.720
you know you want to go as a teenager

129
00:06:24.720 --> 00:06:26.560
like you said you want to go out for

130
00:06:26.560 --> 00:06:28.720
parties you want to

131
00:06:28.720 --> 00:06:31.680
spend in the canteen um if you want you

132
00:06:31.680 --> 00:06:33.759
have those certain special friends dinky

133
00:06:33.759 --> 00:06:35.520

birthday spear you want to give them

134

00:06:35.520 --> 00:06:38.080

gifts right but you need to have money

135

00:06:38.080 --> 00:06:40.080

to do that and you don't

136

00:06:40.080 --> 00:06:43.880

and the only source

137

00:07:12.479 --> 00:07:14.400

there was a time when i used to be very

138

00:07:14.400 --> 00:07:16.800

angry

139

00:07:27.840 --> 00:07:30.800

the best lesson

140

00:07:55.360 --> 00:07:58.960

always used to tell me it was time to

141

00:08:10.319 --> 00:08:13.319

foreign

142

00:08:34.159 --> 00:08:36.479

um you know taking tuitions when i was

143

00:08:36.479 --> 00:08:40.959

around 15 16 years i bought a

144

00:09:05.920 --> 00:09:09.360

this was an interesting thing

145

00:09:12.959 --> 00:09:15.680

and that's how i started

146

00:09:15.680 --> 00:09:18.959

i i earned my few little pennies right

147
00:09:18.959 --> 00:09:22.000
by charging 500 rupees a month from one

148
00:09:22.000 --> 00:09:24.480
student and ensuring that i'm uh

149
00:09:24.480 --> 00:09:26.800
teaching them five days in a week and

150
00:09:26.800 --> 00:09:27.839
stuff

151
00:09:27.839 --> 00:09:29.040
uh but

152
00:09:29.040 --> 00:09:29.920
you're

153
00:09:29.920 --> 00:09:33.120
purely driven by abner could come out of

154
00:09:33.120 --> 00:09:35.360
my

155
00:09:35.360 --> 00:09:37.760
okay decisions love that i love that i i

156
00:09:37.760 --> 00:09:39.519
think i i don't know if you've already

157
00:09:39.519 --> 00:09:41.839
done it

158
00:09:42.240 --> 00:09:45.680
i would love your mom to document all of

159
00:09:45.680 --> 00:09:48.320
these lessons and share it in some form

160
00:09:48.320 --> 00:09:52.320
like these are such invaluable lessons

161
00:09:53.440 --> 00:09:57.360
and of course it's circumstantial

162
00:10:00.880 --> 00:10:03.360
but circumstances

163
00:10:03.360 --> 00:10:05.519
for the right lessons to land in our

164
00:10:05.519 --> 00:10:07.120
life at the right time

165
00:10:07.120 --> 00:10:10.480
it's just pure luck and i i love

166
00:10:10.480 --> 00:10:12.720
all that your mom has

167
00:10:12.720 --> 00:10:14.959
taught you through the design and

168
00:10:14.959 --> 00:10:16.079
through the surrender pity of

169
00:10:16.079 --> 00:10:19.079
circumstances

170
00:10:22.000 --> 00:10:24.320
do you uh do you remember anything

171
00:10:24.320 --> 00:10:26.320
significant you bought through

172
00:10:26.320 --> 00:10:29.760
the first inflow you you got

173

00:10:29.760 --> 00:10:32.320
of money

174
00:10:44.240 --> 00:10:46.720
being able to buy that one extra dress

175
00:10:46.720 --> 00:10:49.600
because you can afford it let alone the

176
00:10:49.600 --> 00:10:51.440
15 clothes that your mom is buying for

177
00:10:51.440 --> 00:10:54.000
you but yeah

178
00:10:55.760 --> 00:10:57.839
um

179
00:10:57.839 --> 00:11:00.880
you know it was liberating so to say

180
00:11:00.880 --> 00:11:02.000
um

181
00:11:02.000 --> 00:11:04.560
i still remember i was still studying

182
00:11:04.560 --> 00:11:07.279
um i was in my first year when

183
00:11:07.279 --> 00:11:10.720
um you know i i started feeling

184
00:11:10.720 --> 00:11:12.720
that's not enough and

185
00:11:12.720 --> 00:11:15.720
college

186
00:11:20.480 --> 00:11:22.959

and you know i was so hungry looking for

187

00:11:22.959 --> 00:11:26.800

more opportunities other opportunities

188

00:11:26.800 --> 00:11:29.800

um

189

00:11:34.560 --> 00:11:36.160

they were looking for

190

00:11:36.160 --> 00:11:38.880

folks who had good communication skills

191

00:11:38.880 --> 00:11:41.200

who could talk well in english and who

192

00:11:41.200 --> 00:11:42.399

could present

193

00:11:42.399 --> 00:11:44.000

a presentation

194

00:11:44.000 --> 00:11:44.959

um

195

00:11:44.959 --> 00:11:46.560

the first year we bought presentations

196

00:11:46.560 --> 00:11:48.240

vanity

197

00:11:48.240 --> 00:11:50.160

languages secret

198

00:11:50.160 --> 00:11:52.399

every month you had to present something

199

00:11:52.399 --> 00:11:54.480

so i thought okay let me give it a try

200
00:11:54.480 --> 00:11:57.720
for sure

201
00:12:12.400 --> 00:12:14.720
[Laughter]

202
00:12:14.720 --> 00:12:16.480
you know and what is what is the money

203
00:12:16.480 --> 00:12:19.040
that's going to come in most important

204
00:12:19.040 --> 00:12:21.200
uh so then they told me

205
00:12:21.200 --> 00:12:23.760
basic computer

206
00:12:23.760 --> 00:12:26.240
word powerpoint and you have to go to

207
00:12:26.240 --> 00:12:27.120
these

208
00:12:27.120 --> 00:12:31.360
uh organizations a few organizations

209
00:12:32.079 --> 00:12:34.240
and they were new to computers uh so to

210
00:12:34.240 --> 00:12:36.079
say they were training their employees

211
00:12:36.079 --> 00:12:38.639
to start using excel and word and all of

212
00:12:38.639 --> 00:12:39.760
that

213

00:12:39.760 --> 00:12:41.760

though i've i said this is

214

00:12:41.760 --> 00:12:45.200

in my comfort area i can do this

215

00:12:45.200 --> 00:12:48.320

let me go out and that's how we can stay

216

00:12:48.320 --> 00:12:50.480

i started taking some of these corporate

217

00:12:50.480 --> 00:12:52.880

trainings that's how i became um a

218

00:12:52.880 --> 00:12:54.800

corporate trainer part-time and then i

219

00:12:54.800 --> 00:12:57.839

took it up full time

220

00:12:58.190 --> 00:13:01.269

[Applause]

221

00:13:04.000 --> 00:13:05.839

and that suddenly was a lot of money in

222

00:13:05.839 --> 00:13:08.480

just one weekend i was like okay more

223

00:13:08.480 --> 00:13:10.320

than two thousand bucks what else do i

224

00:13:10.320 --> 00:13:11.600

need in life

225

00:13:11.600 --> 00:13:13.760

uh but i still remember you know

226

00:13:13.760 --> 00:13:16.240
jesse mccooy

227
00:13:16.240 --> 00:13:19.120
the upbringing has been so emotional

228
00:13:19.120 --> 00:13:20.000
uh

229
00:13:20.000 --> 00:13:22.880
i've been raised with so much love and

230
00:13:22.880 --> 00:13:25.279
you know always being considerate about

231
00:13:25.279 --> 00:13:27.120
how how your parents are thinking how

232
00:13:27.120 --> 00:13:29.440
people who matter to you will think you

233
00:13:29.440 --> 00:13:31.440
know um

234
00:13:31.440 --> 00:13:33.760
how do you want to make them feel and

235
00:13:33.760 --> 00:13:35.519
finding happiness in that

236
00:13:35.519 --> 00:13:36.320
um

237
00:13:36.320 --> 00:13:38.880
the may use value

238
00:13:38.880 --> 00:13:40.800
system

239
00:13:40.800 --> 00:13:42.720

i think the first money that i made out

240

00:13:42.720 --> 00:13:44.240

of this job which was like a proper

241

00:13:44.240 --> 00:13:45.279

weekend

242

00:13:45.279 --> 00:13:49.720

uh job and i know consistently

243

00:14:05.279 --> 00:14:08.560

that's okay um so he was he was a little

244

00:14:08.560 --> 00:14:10.320

okay you should focus more on your

245

00:14:10.320 --> 00:14:12.000

studies why are you doing this what are

246

00:14:12.000 --> 00:14:14.000

you doing right but my mother on the

247

00:14:14.000 --> 00:14:15.199

other hand

248

00:14:15.199 --> 00:14:18.240

um had always told me here

249

00:14:18.240 --> 00:14:20.880

even after you get married for a woman

250

00:14:20.880 --> 00:14:22.480

for a um

251

00:14:22.480 --> 00:14:24.480

you know for you it's very important if

252

00:14:24.480 --> 00:14:25.920

you want to take your own decisions you

253

00:14:25.920 --> 00:14:28.079

need to be financially independent and

254

00:14:28.079 --> 00:14:29.839

the sooner you start thinking about it

255

00:14:29.839 --> 00:14:31.680

the better um

256

00:14:31.680 --> 00:14:34.079

at least

257

00:14:34.240 --> 00:14:36.639

how am i going to become that

258

00:14:36.639 --> 00:14:37.600

so that

259

00:14:37.600 --> 00:14:39.760

merely family man

260

00:14:39.760 --> 00:14:44.399

no woman had gone out to work ever

261

00:14:56.720 --> 00:14:59.279

that's your standard of living there is

262

00:14:59.279 --> 00:15:00.240

no

263

00:15:00.240 --> 00:15:03.120

discussion or argument around the fact

264

00:15:03.120 --> 00:15:05.199

give a fifty percent you save karnay and

265

00:15:05.199 --> 00:15:06.480

he has already

266

00:15:06.480 --> 00:15:09.360

um and that was instilled in me also so

267

00:15:09.360 --> 00:15:11.199

the first thing that i did was take my

268

00:15:11.199 --> 00:15:12.399

mother out

269

00:15:12.399 --> 00:15:15.199

bought her a suit when i came back after

270

00:15:15.199 --> 00:15:16.639

three days she returned that money

271

00:15:16.639 --> 00:15:19.680

because she was feeling guilty

272

00:15:20.880 --> 00:15:23.440

and you know instead she said okay i'm

273

00:15:23.440 --> 00:15:25.760

giving this back to you but i want you

274

00:15:25.760 --> 00:15:27.040

to

275

00:15:27.040 --> 00:15:28.320

save it

276

00:15:28.320 --> 00:15:30.880

i want you to start thinking about

277

00:15:30.880 --> 00:15:34.000

saving money so that in future if you

278

00:15:34.000 --> 00:15:36.800

want to make a big expense for yourself

279

00:15:36.800 --> 00:15:41.560
you have some corporate immediately

280
00:15:42.800 --> 00:15:45.839
that will help you fulfill some of your

281
00:15:45.839 --> 00:15:48.079
desires so i think that was the first

282
00:15:48.079 --> 00:15:51.279
lesson into moving out of

283
00:15:51.279 --> 00:15:55.199
needs into wants and still ensuring that

284
00:15:55.199 --> 00:15:56.079
you're

285
00:15:56.079 --> 00:15:58.320
you're starting to think about saving

286
00:15:58.320 --> 00:16:01.040
money rather than just spending it all

287
00:16:01.040 --> 00:16:04.800
um so again that was i think my second

288
00:16:04.800 --> 00:16:08.880
uh lesson where i learned ketchup

289
00:16:10.160 --> 00:16:12.560
rather than just you know uh splurging

290
00:16:12.560 --> 00:16:13.680
all of it

291
00:16:13.680 --> 00:16:16.399
awesome i love that i love the lessons

292
00:16:16.399 --> 00:16:19.120

your mom this is turning out to be uh

293

00:16:19.120 --> 00:16:23.639

guzzles mom's personal finances

294

00:16:27.120 --> 00:16:29.600

it is it is endearing it is beautiful i

295

00:16:29.600 --> 00:16:31.759

love this and

296

00:16:31.759 --> 00:16:32.639

the

297

00:16:32.639 --> 00:16:34.240

corporate training was your first formal

298

00:16:34.240 --> 00:16:37.279

job right if i understand right

299

00:16:37.279 --> 00:16:41.519

and when you when you started earning

300

00:16:41.519 --> 00:16:43.120

how old were you when you started the

301

00:16:43.120 --> 00:16:44.880

corporate training profession

302

00:16:44.880 --> 00:16:47.360

so part-time corporate trainer i became

303

00:16:47.360 --> 00:16:48.880

when i was 18

304

00:16:48.880 --> 00:16:51.839

and then i got full time into it with

305

00:16:51.839 --> 00:16:54.399

like languages teaching

306
00:16:54.399 --> 00:16:55.759
you know

307
00:16:55.759 --> 00:16:58.880
sql and java i'll go these oracle these

308
00:16:58.880 --> 00:17:00.639
were the hot ones at that point of time

309
00:17:00.639 --> 00:17:02.000
when i was i think

310
00:17:02.000 --> 00:17:03.839
uh 20

311
00:17:03.839 --> 00:17:05.600
years old i was the only student in my

312
00:17:05.600 --> 00:17:07.520
college who had

313
00:17:07.520 --> 00:17:09.280
written permission from the principal to

314
00:17:09.280 --> 00:17:12.319
skip college because i was earning money

315
00:17:12.319 --> 00:17:13.600
outside

316
00:17:13.600 --> 00:17:16.240
this is so cool this is so good did you

317
00:17:16.240 --> 00:17:19.039
ask for it i asked for it i went into

318
00:17:19.039 --> 00:17:23.120
her office i said see um i have got this

319

00:17:23.120 --> 00:17:25.199

opportunity i want to get into it i

320

00:17:25.199 --> 00:17:27.120

don't want to wait for another year

321

00:17:27.120 --> 00:17:28.640

whatever they are teaching me in the

322

00:17:28.640 --> 00:17:30.000

third year of

323

00:17:30.000 --> 00:17:31.760

computer applications i've already

324

00:17:31.760 --> 00:17:34.400

learned uh on the other side i can give

325

00:17:34.400 --> 00:17:37.440

exams so please judge me on my

326

00:17:37.440 --> 00:17:40.000

performance in exams rather than number

327

00:17:40.000 --> 00:17:42.000

of lectures that i'm attending because i

328

00:17:42.000 --> 00:17:43.840

want to use that time here and i was the

329

00:17:43.840 --> 00:17:45.679

only student in the college who got this

330

00:17:45.679 --> 00:17:46.880

exception

331

00:17:46.880 --> 00:17:49.120

um from her

332

00:17:49.120 --> 00:17:50.080
and

333
00:17:50.080 --> 00:17:53.520
she she still appreciates

334
00:17:53.520 --> 00:17:55.760
me off the charts for doing what i did

335
00:17:55.760 --> 00:17:57.200
then you know these were

336
00:17:57.200 --> 00:17:59.679
few few wins which gave you a lot of

337
00:17:59.679 --> 00:18:02.240
confidence

338
00:18:03.200 --> 00:18:05.760
i don't i don't come from like the best

339
00:18:05.760 --> 00:18:06.559
of

340
00:18:06.559 --> 00:18:09.440
uh schools and colleges you know it's

341
00:18:09.440 --> 00:18:11.440
it's all been practical learning it's

342
00:18:11.440 --> 00:18:14.320
all been life experiences

343
00:18:14.320 --> 00:18:16.640
and and that has shaped me

344
00:18:16.640 --> 00:18:18.480
uh to be the person

345
00:18:18.480 --> 00:18:21.039

you know i am today or the choices the

346

00:18:21.039 --> 00:18:22.559

decisions that i've

347

00:18:22.559 --> 00:18:26.799

made and i'm pretty okay um

348

00:18:26.880 --> 00:18:29.600

if i can do it now anybody can do it

349

00:18:29.600 --> 00:18:31.520

right you can figure it out you just

350

00:18:31.520 --> 00:18:33.360

need to have that hunger to

351

00:18:33.360 --> 00:18:35.280

uh make money for yourself

352

00:18:35.280 --> 00:18:37.520

no and it's it's so beautiful i i have

353

00:18:37.520 --> 00:18:39.520

to tell you

354

00:18:39.520 --> 00:18:40.880

i don't know how much of this you

355

00:18:40.880 --> 00:18:42.640

realize ghazal or

356

00:18:42.640 --> 00:18:44.240

people tell you

357

00:18:44.240 --> 00:18:46.480

but stories such as yours

358

00:18:46.480 --> 00:18:47.919

which are

359
00:18:47.919 --> 00:18:49.760
and i don't mean any disrespect these

360
00:18:49.760 --> 00:18:53.039
are the underdog stories

361
00:18:53.360 --> 00:18:54.559
i was like

362
00:18:54.559 --> 00:18:57.039
sadhara

363
00:18:57.200 --> 00:18:58.240
woman

364
00:18:58.240 --> 00:19:00.960
coming from a small town

365
00:19:00.960 --> 00:19:01.760
yeah

366
00:19:01.760 --> 00:19:04.480
first job engineering

367
00:19:04.480 --> 00:19:06.720
corporate training

368
00:19:06.720 --> 00:19:10.000
and then you enter this big bad wolf

369
00:19:10.000 --> 00:19:13.200
startup world of this country where it's

370
00:19:13.200 --> 00:19:15.679
like literally doggy dog

371
00:19:15.679 --> 00:19:19.120
and it's still very male dominated it's

372

00:19:19.120 --> 00:19:21.280

very very aggressive it's very

373

00:19:21.280 --> 00:19:24.320

competitive they're only the top schools

374

00:19:24.320 --> 00:19:26.400

that get funded the top

375

00:19:26.400 --> 00:19:28.400

cadre that get funded

376

00:19:28.400 --> 00:19:30.080

your story

377

00:19:30.080 --> 00:19:33.360

is going to serve as inspiration for so

378

00:19:33.360 --> 00:19:34.640

many people

379

00:19:34.640 --> 00:19:38.240

who don't have that rare degree or that

380

00:19:38.240 --> 00:19:41.600

rare pedigree that you often find

381

00:19:41.600 --> 00:19:44.400

and islamic donkey

382

00:19:44.400 --> 00:19:45.520

of course

383

00:19:45.520 --> 00:19:47.760

celebrate entrepreneurship it's such a

384

00:19:47.760 --> 00:19:49.360

wonderful thing and it's such a great

385

00:19:49.360 --> 00:19:51.440
profession that teaches you so much

386
00:19:51.440 --> 00:19:53.200
but more importantly

387
00:19:53.200 --> 00:19:56.240
celebrate the stories of people who had

388
00:19:56.240 --> 00:19:58.160
the courage and the audacity to pursue

389
00:19:58.160 --> 00:20:00.160
it despite all odds

390
00:20:00.160 --> 00:20:01.679
after successful

391
00:20:01.679 --> 00:20:03.520
which gives it even more reason to be

392
00:20:03.520 --> 00:20:05.440
celebrated but there's so many people

393
00:20:05.440 --> 00:20:07.600
who find remote mediocre

394
00:20:07.600 --> 00:20:10.799
or let's say not so comparable success

395
00:20:10.799 --> 00:20:14.320
yet are happy with their decisions

396
00:20:16.799 --> 00:20:19.520
because it's just lost in the crowd so

397
00:20:19.520 --> 00:20:22.400
thank you for being so

398
00:20:22.400 --> 00:20:24.799

just so open about your story and and

399

00:20:24.799 --> 00:20:26.559

sharing it with the with the level of

400

00:20:26.559 --> 00:20:27.760

confidence and with the level of

401

00:20:27.760 --> 00:20:30.880

self-awareness that you do

402

00:20:31.840 --> 00:20:35.080

keep on

403

00:20:36.080 --> 00:20:38.240

are drawing that level of courage that

404

00:20:38.240 --> 00:20:39.840

they need in their life

405

00:20:39.840 --> 00:20:41.360

sorry deviation but i wanted to

406

00:20:41.360 --> 00:20:43.679

acknowledge that no no thank you so much

407

00:20:43.679 --> 00:20:46.159

for that matter i i also want to tell

408

00:20:46.159 --> 00:20:49.840

them that uh mama are successful but

409

00:20:49.840 --> 00:20:52.400

mama said

410

00:20:52.559 --> 00:20:54.320

massively failure

411

00:20:54.320 --> 00:20:56.720

uh it's not like this was the first time

412
00:20:56.720 --> 00:20:58.880
when i hit it right

413
00:20:58.880 --> 00:20:59.760
um

414
00:20:59.760 --> 00:21:02.799
learning journey

415
00:21:42.880 --> 00:21:45.840
foreign

416
00:21:55.440 --> 00:21:59.039
using those ingredients on newborn

417
00:22:06.240 --> 00:22:08.880
you end up feeling guilty about

418
00:22:08.880 --> 00:22:12.720
everything that goes wrong with the baby

419
00:22:22.360 --> 00:22:25.480
[Applause]

420
00:22:58.240 --> 00:23:00.320
and i said okay

421
00:23:00.320 --> 00:23:02.480
you know i want a research hat

422
00:23:02.480 --> 00:23:04.559
i said let me figure this out

423
00:23:04.559 --> 00:23:05.760
once i

424
00:23:05.760 --> 00:23:08.880
had full confidence

425
00:23:08.880 --> 00:23:11.280
the first person that i convinced to get

426
00:23:11.280 --> 00:23:13.440
on board with me was

427
00:23:13.440 --> 00:23:14.640
him

428
00:23:14.640 --> 00:23:16.320
the first

429
00:23:16.320 --> 00:23:19.679
first lesson for entrepreneurship

430
00:23:19.679 --> 00:23:21.280
vision and now you have to convince

431
00:23:21.280 --> 00:23:23.600
somebody else to have that vision

432
00:23:23.600 --> 00:23:25.440
about that because he was going through

433
00:23:25.440 --> 00:23:26.159
it

434
00:23:26.159 --> 00:23:27.600
himself

435
00:23:27.600 --> 00:23:31.840
but yeah that's how i got my co-founder

436
00:23:31.840 --> 00:23:34.799
the rest is history

437
00:23:34.799 --> 00:23:36.960
no

438

00:23:42.000 --> 00:23:43.600
and the next thing they know it's such a

439
00:23:43.600 --> 00:23:45.279
great success everything is happening

440
00:23:45.279 --> 00:23:47.679
and of course i'm sure there were a lot

441
00:23:47.679 --> 00:23:50.159
of periods of uncertainty and struggle

442
00:23:50.159 --> 00:23:52.320
which both of you manage so commentably

443
00:23:52.320 --> 00:23:55.840
well uh i'm particularly fascinated key

444
00:23:55.840 --> 00:23:57.760
kyuki you are a

445
00:23:57.760 --> 00:24:00.159
wife husband duo

446
00:24:00.159 --> 00:24:02.400
do you find it hard

447
00:24:02.400 --> 00:24:05.760
or easy to dissociate business from

448
00:24:05.760 --> 00:24:08.400
personal life

449
00:24:13.840 --> 00:24:15.840
you know we need to have boundaries and

450
00:24:15.840 --> 00:24:19.120
work life is different

451
00:24:39.600 --> 00:24:41.520

it's not like we don't have fun it's not

452

00:24:41.520 --> 00:24:43.919

like we don't have our moments together

453

00:24:43.919 --> 00:24:46.640

uh but yeah things do get into each

454

00:24:46.640 --> 00:24:49.039

other and

455

00:24:49.039 --> 00:24:51.440

effort

456

00:24:51.440 --> 00:24:53.919

is futile when you're together in life

457

00:24:53.919 --> 00:24:55.279

in business

458

00:24:55.279 --> 00:24:57.360

day in day out

459

00:24:57.360 --> 00:25:01.159

intermingle to hoga

460

00:25:08.880 --> 00:25:10.559

and then you will easily find ways of

461

00:25:10.559 --> 00:25:12.159

maneuvering around it

462

00:25:12.159 --> 00:25:15.279

the fact is that two of you have

463

00:25:15.279 --> 00:25:17.039

vowed to spend your life together

464

00:25:17.039 --> 00:25:18.799

through ups and downs you are now

465
00:25:18.799 --> 00:25:21.200
business partners as well so why the

466
00:25:21.200 --> 00:25:23.760
separation

467
00:25:25.520 --> 00:25:29.120
i mean if you go on my instagram

468
00:25:41.039 --> 00:25:43.600
we both of us love to dance and we dance

469
00:25:43.600 --> 00:25:46.159
right both of us love to do funny stuff

470
00:25:46.159 --> 00:25:47.279
around

471
00:25:47.279 --> 00:25:49.600
uh spend some time with kids doing stuff

472
00:25:49.600 --> 00:25:52.080
and i particularly because

473
00:25:52.080 --> 00:25:54.400
instagram all said and done is also a

474
00:25:54.400 --> 00:25:56.159
part of our business right we learned so

475
00:25:56.159 --> 00:26:00.559
much from it it's not just fun fun fun

476
00:26:00.720 --> 00:26:03.120
trends

477
00:26:03.120 --> 00:26:05.039
and it sits in your mind because you're

478
00:26:05.039 --> 00:26:06.960
a person who loves dancing in music

479
00:26:06.960 --> 00:26:08.240
right

480
00:26:08.240 --> 00:26:11.039
so i get

481
00:26:27.020 --> 00:26:30.130
[Music]

482
00:26:36.000 --> 00:26:37.760
that's working for you both

483
00:26:37.760 --> 00:26:40.159
professionally and personally it's okay

484
00:26:40.159 --> 00:26:42.400
otherwise work life balance is a myth it

485
00:26:42.400 --> 00:26:46.000
doesn't exist especially when

486
00:26:46.720 --> 00:26:49.360
you exist

487
00:26:49.520 --> 00:26:51.360
so agree so agree

488
00:26:51.360 --> 00:26:52.480
uh

489
00:26:52.480 --> 00:26:55.600
who who manages your money today

490
00:26:55.600 --> 00:26:59.679
i manage my money myself ah lovely just

491

00:26:59.679 --> 00:27:01.919
the answer i was hoping for that is

492
00:27:01.919 --> 00:27:03.039
awesome

493
00:27:03.039 --> 00:27:05.120
and and does varun manage it himself or

494
00:27:05.120 --> 00:27:06.960
he manages it through you

495
00:27:06.960 --> 00:27:08.640
no no he manages it

496
00:27:08.640 --> 00:27:12.080
that way we are independent

497
00:27:14.640 --> 00:27:19.400
i get very uncomfortable it is

498
00:27:59.840 --> 00:28:03.520
careful conscious around how to spend

499
00:28:03.520 --> 00:28:04.960
where to spend

500
00:28:04.960 --> 00:28:06.559
what are the kind of decisions that i

501
00:28:06.559 --> 00:28:09.440
should take i have i've made a lot of

502
00:28:09.440 --> 00:28:13.320
fds in my life

503
00:28:15.200 --> 00:28:18.359
[Applause]

504
00:28:29.600 --> 00:28:33.039

think about what to do with my money

505

00:28:33.039 --> 00:28:34.880

which i think is true for a lot of

506

00:28:34.880 --> 00:28:36.960

people and i think this mindset

507

00:28:36.960 --> 00:28:40.640

is uh is a healthy mindset to have gaza

508

00:28:40.640 --> 00:28:43.640

logos

509

00:28:46.320 --> 00:28:49.279

but we stop to lose

510

00:28:49.279 --> 00:28:52.080

sight of the fact that our potential to

511

00:28:52.080 --> 00:28:53.120

earn

512

00:28:53.120 --> 00:28:55.279

is technically unlimited

513

00:28:55.279 --> 00:28:57.679

and if you have that mechanism built in

514

00:28:57.679 --> 00:28:59.279

some way or the other

515

00:28:59.279 --> 00:29:01.679

you will always have someone helping you

516

00:29:01.679 --> 00:29:03.120

manage the money

517

00:29:03.120 --> 00:29:03.840

but

518
00:29:03.840 --> 00:29:06.399
most people falter at making the money

519
00:29:06.399 --> 00:29:09.039
part itself

520
00:29:09.039 --> 00:29:10.240
salaries

521
00:29:10.240 --> 00:29:12.240
or something which is fixed awesome i

522
00:29:12.240 --> 00:29:15.679
love it uh as we nearing the the end

523
00:29:15.679 --> 00:29:17.919
though

524
00:29:18.720 --> 00:29:20.880
what has been so far

525
00:29:20.880 --> 00:29:24.000
the biggest splurge of your life money

526
00:29:24.000 --> 00:29:25.679
wise

527
00:29:25.679 --> 00:29:28.960
my biggest splurge

528
00:29:28.960 --> 00:29:31.120
i bought a car

529
00:29:31.120 --> 00:29:33.600
the first car that i ever had at the age

530
00:29:33.600 --> 00:29:34.320
of

531
00:29:34.320 --> 00:29:36.880
32

532
00:29:37.200 --> 00:29:38.320
investment

533
00:29:38.320 --> 00:29:39.679
nice

534
00:29:39.679 --> 00:29:41.200
do you still drive it

535
00:29:41.200 --> 00:29:43.440
yes

536
00:29:44.159 --> 00:29:47.840
it's like one and a half year old

537
00:29:48.799 --> 00:29:51.200
um so one and a half year old but did

538
00:29:51.200 --> 00:29:53.200
not take a dead did not take a loan that

539
00:29:53.200 --> 00:29:54.880
was the biggest thing so

540
00:29:54.880 --> 00:29:57.679
uh so i think full payment

541
00:29:57.679 --> 00:29:59.360
first car lena has been my biggest

542
00:29:59.360 --> 00:30:00.960
splurge trigger

543
00:30:00.960 --> 00:30:02.640
that said it's very difficult for me to

544

00:30:02.640 --> 00:30:05.440
splurge i bought a louis vuitton bag

545
00:30:05.440 --> 00:30:07.440
about eight months back

546
00:30:07.440 --> 00:30:10.720
and it took me six months to convince

547
00:30:10.720 --> 00:30:12.159
myself

548
00:30:12.159 --> 00:30:15.679
that it's okay to buy it

549
00:30:16.080 --> 00:30:19.120
it is okay it is okay but i can get it i

550
00:30:19.120 --> 00:30:22.399
i so relate to that

551
00:30:27.760 --> 00:30:30.480
why would you do that with your money

552
00:30:30.480 --> 00:30:32.799
when there are so many other things good

553
00:30:32.799 --> 00:30:35.360
things that you can do with it

554
00:30:35.360 --> 00:30:36.399
awesome

555
00:30:36.399 --> 00:30:39.600
i want to end ghazal with a

556
00:30:39.600 --> 00:30:42.159
quick rapid fire teen savan whatever is

557
00:30:42.159 --> 00:30:43.840

the first one that comes to your mind

558

00:30:43.840 --> 00:30:47.440

i'd love to get your responses first one

559

00:30:47.440 --> 00:30:51.120

pick between money and power

560

00:30:51.120 --> 00:30:52.240

money

561

00:30:52.240 --> 00:30:53.840

i think power comes with money when you

562

00:30:53.840 --> 00:30:56.559

have money power follows

563

00:30:56.559 --> 00:30:59.039

but you can't be you can't have power

564

00:30:59.039 --> 00:31:01.360

without money

565

00:31:01.360 --> 00:31:06.320

awesome i i totally get that number two

566

00:31:06.320 --> 00:31:08.240

what do you think will be your most

567

00:31:08.240 --> 00:31:11.200

expensive purchase in your life

568

00:31:11.200 --> 00:31:12.640

my house

569

00:31:12.640 --> 00:31:15.279

so i i i'm not okay paying the rent

570

00:31:15.279 --> 00:31:18.799

the dream the dream of every family

571

00:31:18.799 --> 00:31:21.360

uh yeah though i i i totally i totally

572

00:31:21.360 --> 00:31:24.159

get that absolutely and and and third

573

00:31:24.159 --> 00:31:25.600

and final

574

00:31:25.600 --> 00:31:27.600

this is a hypothetical question

575

00:31:27.600 --> 00:31:30.000

let's say i gave you 100 million dollars

576

00:31:30.000 --> 00:31:32.080

today

577

00:31:32.080 --> 00:31:34.640

or the option of

578

00:31:34.640 --> 00:31:36.559

knowing whatever is it that you know

579

00:31:36.559 --> 00:31:38.880

today sorry life lessons and all

580

00:31:38.880 --> 00:31:40.640

experiences

581

00:31:40.640 --> 00:31:43.120

but you are now 20

582

00:31:43.120 --> 00:31:45.120

instead of your current age which one

583

00:31:45.120 --> 00:31:47.440

would you choose oh that's a dream that

584
00:31:47.440 --> 00:31:50.320
i love comes true i would love to go

585
00:31:50.320 --> 00:31:53.200
back to being my 20 year old self and

586
00:31:53.200 --> 00:31:55.600
knowing what i know today

587
00:31:55.600 --> 00:32:01.080
i could have made so much more money

588
00:32:02.159 --> 00:32:03.679
oh my god

589
00:32:03.679 --> 00:32:05.919
and early on and still have

590
00:32:05.919 --> 00:32:10.880
would have had some few young years left

591
00:32:11.120 --> 00:32:14.320
i i i love that no it it shows it it

592
00:32:14.320 --> 00:32:16.720
just absolutely shows with it you know

593
00:32:16.720 --> 00:32:18.080
when you when you sit and reflect you're

594
00:32:18.080 --> 00:32:21.840
like oh my god it is

595
00:32:22.559 --> 00:32:25.840
lessons i wish i got a chance to go back

596
00:32:25.840 --> 00:32:28.480
one final question because i'm just very

597

00:32:28.480 --> 00:32:30.120
selfish and i'm greedy here

598
00:32:30.120 --> 00:32:31.919
[Music]

599
00:32:31.919 --> 00:32:33.360
now that you've gone through everything

600
00:32:33.360 --> 00:32:36.240
that you have and of course

601
00:32:36.480 --> 00:32:38.720
but so far

602
00:32:38.720 --> 00:32:42.159
one lesson that you wish you knew that

603
00:32:42.159 --> 00:32:44.799
when you were 20 like gosh

604
00:32:44.799 --> 00:32:46.240
because this has been perhaps the

605
00:32:46.240 --> 00:32:48.080
costliest lesson to learn

606
00:32:48.080 --> 00:32:48.960
i think

607
00:32:48.960 --> 00:32:50.240
you know

608
00:32:50.240 --> 00:32:53.200
taking a little more care of your time

609
00:32:53.200 --> 00:32:56.640
um and spending it wisely

610
00:32:56.640 --> 00:32:58.799

that that is something that i wish i

611

00:32:58.799 --> 00:33:00.960

knew at that point of time because i

612

00:33:00.960 --> 00:33:04.159

still feel while i've had a very

613

00:33:04.159 --> 00:33:07.440

you know compact years i've always been

614

00:33:07.440 --> 00:33:08.799

doing something

615

00:33:08.799 --> 00:33:10.960

but

616

00:33:16.000 --> 00:33:19.039

and hence it would have helped me become

617

00:33:19.039 --> 00:33:20.640

a better version of myself possibly

618

00:33:20.640 --> 00:33:23.279

invested that time in getting higher

619

00:33:23.279 --> 00:33:25.279

education learning

620

00:33:25.279 --> 00:33:27.760

a lot learning you know reading books

621

00:33:27.760 --> 00:33:31.679

that i did not do until i was 28 29 it's

622

00:33:31.679 --> 00:33:35.200

a recent habit that i've developed

623

00:33:35.279 --> 00:33:37.039

imagine the amount of knowledge that i

624
00:33:37.039 --> 00:33:38.640
would have had today

625
00:33:38.640 --> 00:33:40.320
uh i think i would

626
00:33:40.320 --> 00:33:41.360
you know

627
00:33:41.360 --> 00:33:43.840
that's that's what i would want to do

628
00:33:43.840 --> 00:33:46.960
i love this takeaway i love love love

629
00:33:46.960 --> 00:33:48.880
this takeaway because

630
00:33:48.880 --> 00:33:51.200
it's just so applicable one to my

631
00:33:51.200 --> 00:33:54.320
audience who are very young

632
00:33:54.320 --> 00:33:56.000
the easiest thing to do when you're in

633
00:33:56.000 --> 00:33:58.480
your 20s your late teens

634
00:33:58.480 --> 00:34:00.640
is to think that you have so much time

635
00:34:00.640 --> 00:34:02.880
that you can waste it right now

636
00:34:02.880 --> 00:34:06.040
but the hardest realization that hits

637

00:34:06.040 --> 00:34:09.290

[Music]

638

00:34:12.560 --> 00:34:14.480

and i think the wisdom that you shared

639

00:34:14.480 --> 00:34:17.119

would only come in with that reflection

640

00:34:17.119 --> 00:34:19.520

thank you so much guzzle you were so

641

00:34:19.520 --> 00:34:21.679

open you were so

642

00:34:21.679 --> 00:34:24.079

candid with everything that you went

643

00:34:24.079 --> 00:34:26.000

through the lessons that your parents

644

00:34:26.000 --> 00:34:27.679

have left you with i've kept my

645

00:34:27.679 --> 00:34:29.760

experiences and how you've shaped up so

646

00:34:29.760 --> 00:34:32.879

meaningfully it is not a surprise to me

647

00:34:32.879 --> 00:34:34.399

that the country is

648

00:34:34.399 --> 00:34:36.320

in a way of loving you

649

00:34:36.320 --> 00:34:37.760

and all of you have done such a

650

00:34:37.760 --> 00:34:40.000
commendable job this is me representing

651
00:34:40.000 --> 00:34:42.320
the startup community

652
00:34:42.320 --> 00:34:44.399
generally startup quick prime time

653
00:34:44.399 --> 00:34:46.079
conversation

654
00:34:46.079 --> 00:34:49.280
which is so endearing

655
00:34:59.200 --> 00:35:01.680
that is such a respectable thing to do

656
00:35:01.680 --> 00:35:04.560
so thank you congrats on the success

657
00:35:04.560 --> 00:35:06.640
congrats on mama earth congrats on

658
00:35:06.640 --> 00:35:08.240
everything that you've done so far and

659
00:35:08.240 --> 00:35:11.200
best wishes for all the things

660
00:35:11.200 --> 00:35:14.000
thank you thank you so much

661
00:35:14.000 --> 00:35:17.839
all the best cousins bye

662
00:35:17.920 --> 00:35:20.079
youtube short skillet dedicated channel

663
00:35:20.079 --> 00:35:21.040

launch

664

00:35:21.040 --> 00:35:23.760

just pay absolute for 60 seconds shots

665

00:35:23.760 --> 00:35:25.680

except they have no long format content

666

00:35:25.680 --> 00:35:28.240

to confuse you and hopefully those 60

667

00:35:28.240 --> 00:35:30.160

seconds will help you just as much as

668

00:35:30.160 --> 00:35:31.920

these long format videos do subscribe

669

00:35:31.920 --> 00:35:33.599

create a pin comment or description may

670

00:35:33.599 --> 00:35:38.920

link here to the varico shorts channel