

TOWARDS THE TRUTH



RAGHAVAN SEETHARAMAN

THE UNIVERSE WITHIN US



Dr.R. Seetharaman's speech at the Washington College, while receiving the honorary degree, the Doctor of Laws during the 229th commencement.

Today I would like to share with you a few principles of life I have followed which have been the back bone of where I stand today. My life so far has been built on these principles and I wish that if some of you from here takes back at least one of these principles, my purpose for being here today is served. I will not be presumptuous enough to say that my life can be an inspiration for anybody; but it may help some kid living in a remote place in an underprivileged environment who will find strength and courage from the way my destiny has been shaped. It could perhaps help such young minds liberate themselves from the bondage of their illusory backwardness and weaknesses. And in that lies the goal of self realization of a human being.

I was born into an economically poor but intellectually rich family where I had great values instilled in me from a young age. I have always believed that there is a whole universe within ourselves. The universe that helps us see the right perspective and direction in life. For me that universe and a power called God are my parents. From the place I come from we are taught "Mata-Pita-Guru-Daivam" which articulates the importance of your parents and teachers. It explains that your mother and father come first, then your teacher and finally the religious God you worship. We have to make sure that we contribute the best we have in us to society and to the fellow human being. Parents lay the foundation for the self-governance principles of your life which later transform to ethics and global governance in the corporate scenario. Self-realization, which is at the pinnacle of the Human needs pyramid, is attained only by the values, efforts and experiences that you have in a lifetime and parents lay your foundation stone for that pinnacle of life.

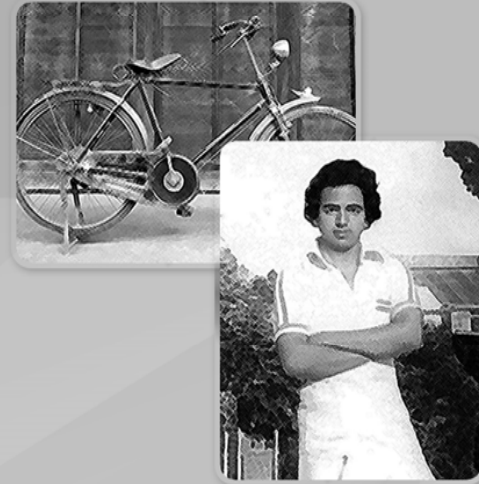
SETTING GOALS



Education is the best investment an individual can make in their lifetime and I realized this at a very young age. For this reason I chose the best school in the locality which was 10 kms away from my home. My father was earning less than 75 rupees a month and one third of these earnings were spent on my school education. It is this investment made in my education that has benefitted me at every juncture of my life and career. I learnt the relevance and importance of investing diligently. Investing in the right agenda at the right time will help you reap the benefits in the future. As the cost of living and education went up, I could see my parents struggling to afford the expenses for me and my siblings. And that is when I decided my education was my responsibility. I was then in Grade 8 and I would say that was the first challenge I faced as an individual. I spoke to the school head master and he said if I emerged top performer in that year, I could study Grade 9 to Grade 11 for free which would include the clothing and hostel facilities. "Necessity is the mother of all inventions". I decided to accept the challenge to take my education and career forward. I was always studious and systematic and this helped me set goals. Step by step I planned to achieve the goal I set for myself.

Even today as CEO of Doha Bank we ensure goal setting is done periodically and efforts are directed to achieve them. "Think and Dream Big" should be your motto for life. Thinking should become your key asset, no matter whatever ups and downs you will inevitably come across in life.

DEDICATION AND DETERMINATION: THE BOY WHO RAN



A dream doesn't become reality through shortcuts; it takes determination and hardwork that makes you sweat. In Grade 8 I was working my hardest to emerge as the best performer. This for me was a question of taking my life forward and that thought made me dedicated, focused and systematic. It is this intensity and passion in whatever I do that acts as the inner driving force for me. The exams approached and I did well in all subjects. The sleepless nights definitely helped. My last exam was Mathematics. I was well prepared and was aiming to give the final exam my best shot.

KNOWLEDGE AS WEALTH AND IMPORTANCE OF HARD WORK



I was waiting as usual at the bus-stop at 8:30 am. The exam duration was for 3 hours from 10 am to 1 pm. To my horror the bus didn't turn up that day. I was in a panic and desperate and waited till around 9 o'clock and I realized I'd have to find another means of transport to get to school. I ran home, picked my bicycle and started pedaling with all my might. Maybe too hard because after about 2 kms the tyre burst in a remote area. With less than 30 minutes to reach the exam hall I started running to school leaving my cycle at the roadside. My body and legs were failing me but the inner strength made me run. I ran 8 kms and finally reached school. Though late by almost 30 minutes, my head master finally consented and helped me gaining entry into the hall after my repeated and desperate requests to him. I was tired and exhausted but my mind was strong. This never say die attitude of my mind gave me just enough strength to complete the exams in around 2 Hours and 15 Minutes. My planning and preparation came to my aid. When I think back to that day, it was not just my performance and studies, there was a much more important and crucial lesson of life that I learnt from that experience. Never Give up. You may be faced with 100 unforeseen hurdles. Have the ultimate goal in mind and work tirelessly towards it. When I look back, it was my decision to run to school that day that was critical to my success. We should realize that uncontrollable circumstances and challenges can be overcome with sheer determination.

Even in the present at Doha Bank, however best we manage our routines, we should be alert to the external circumstances and it is this determination which can overcome un-expected adversities. I would say that a failure establishes only one thing, that our determination to succeed was not strong enough. So let us be determined and dedicated and drive our force towards our goal.

Having successfully emerged the top performer for the year I did get to study and stay for free the subsequent 3 years. The very striving and hard work that we so constantly try to avoid is the major building block in the person we are today. I was in Grade 9 when I used to work part time for my sustenance. My earnings were 9 rupees for a week. I used to give my mother 8 rupees for the family expenses and retain 1 rupee for my travel expenses, for the weekend trip to the village. While in Grade 9 I used to tutor lessons to Grade 11 students. I had 2 benefits from these knowledge sharing sessions. One was that I was learning while teaching them. The other was of course the free books I used to get from them for my learning.

It is these foundations that helped us initiate the knowledge sharing sessions at Doha Bank which we are so well known for now. We brought the philosophy of knowledge sharing and hard-work to Doha Bank to achieve its goals. Even today, I make a point to spend 10-12 hours a day for the organization. My knowledge sharing initiatives continue with the Media, my employees and with the various stakeholders of the Bank. Happiness is definitely a sense of fulfillment and contentment that comes from hard work.

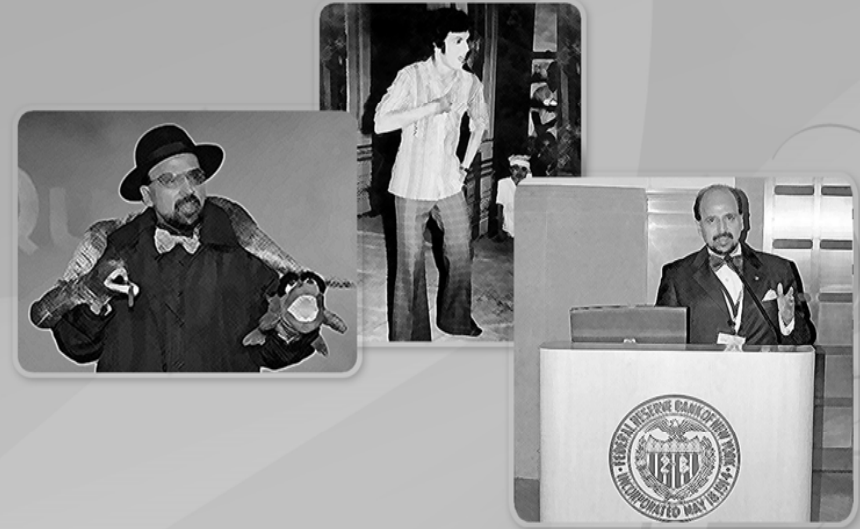
COMPASSION



Compassion is the desire that moves the individual self to widen the scope from self-concern to one that embraces the need and pain of others. An example for you: I was working part time at the supermarket in the town and my mother was in the village. With a savings of 8 rupees I tried to buy the best for my family. Once my family needed 2 tins of kerosene which was the fuel used for cooking. I promised my mother I would bring it with me next week when I came home. I went to the supermarket and checked the price, figured out that each tin of kerosene costed 4.5 rupees. In addition, I needed transportation to take the 2 tins of kerosene because they weighed about 10 kgs. The house was a long 10 kms away. I knew that bringing the kerosene was essential for my family and once again my mind cemented my determination to brave adverse odds. So, I bought 2 tins of kerosene and walked back home. It took me around 3.5 hours. It was nothing but love and compassion for my family which gave me strength to walk back home. I was not even able to sit properly for dinner later and my hands were full of blisters. My hands were burning but my heart was happy with the satisfaction of fulfilling my word to my mother. Compassion begins at home by understanding the sufferings of family members. When we share their suffering and try to help them it brings positive energy in the family.

This trait of compassion evidenced in the past has aided me to recognize the feelings of people I work with in the industry. Even now, I do try and keep my word with integrity and honesty in whatever I do. In Doha Bank as a practice we develop the compassion of respecting and treating employees as part of a family. I take pride in being part of the Doha Bank family.

SKILLS DEVELOPMENT



Ever since I was a child I have had this instinctive urge for learning and growth. To me, the function and duty of a human being is the sincere and honest development of one's potential. All round skills development is necessary to grow in all walks of life. As a passion and also to support myself, I worked in theatres to subsidise my education. I bought the 1st Grinder for my house based on my work as a theatre and drama artiste. And such gifts were truly motivating and used to give me so much elation and sense of achievement. Such co-curriculars are very essential to develop ones abilities. The areas of quizzing, debating, music, fine arts and theatre will help you hone and fine tune your skills. These help us to mould our personality and also help us to network better. Pondering, reflecting and ruminating are abilities that are developed as a result of active involvement in all activities around us.

Even today, I make it a point to learn as much as possible. The fact that I am able to communicate and articulate so well in the financial media and the corporate shows, is because of the confidence and skills gained through the co-curriculars I used to be actively involved in. In Doha Bank we encourage our employees to acquire more skills continuously as we realise the importance and scope of quality individual development.

HOW TO LEND - LESSON LEARNT



As a result of my persistent hard work and dedication I consistently performed throughout school and college. Small rewards used to trickle in and it was very big for me then when I got a national scholarship worth 400 rupees. It was then that one of my friends came to me for urgent help. He sounded very desperate and in need of money and the same compassion in me made me give the money to him. However, my friend then ran away from home using the money I gave him. When I met my friend's father, he asked me whether I knew my friend well, or anything of his background. He asked if I had taken any security before lending or at least if I queried all aspects before taking the decision. I then realised that lending is based on the fundamentals of Character, Capacity and Collateral.

Of course I have now learnt even covenants are important! It was such an important lesson that now is so crucial as a Banker when tough decisions are to be taken due to the crisis. With many restructuring issues, I ensure that the fundamentals which I have learnt are put to practice. The hardest thing to learn in life is which bridge to cross and which one not to.

TEAM LEADERSHIP



A team is more than just a collection of people. It is a process of give and take. Individual commitment to a group effort - that is what makes a team work, a company work, a society work and a civilization work. Family is a combination of different individuals who dwell under the same roof. With gender differences and age differences there will be strong and weak people in the same household. There will be experienced and less experienced. But we realize that as a family we are one. And from this feeling of oneness the concept of Team leadership roots its beginning and journey into the corporate world.

Understanding the relationship between staff, strengths and weaknesses of people helps the team to better achieve its goals. In the corporate world as well we make similar assessments in a formal manner and try to develop the team which starts from family. Learn the correct lessons and as rightly said by Henry Ford: "Coming together is a beginning. Keeping together is progress. Working together is success."

COMMITMENT TO FAMILY AND SOCIETY



The phrase "Everything is connected to everything else" is often called the First Law of Ecology. Helping human society to prosper in the 21st century requires that we recognize the importance of living in balance with our physical environment and treating each other with dignity and equality. It must have been the challenges I faced in my early years that moulded me to be a better human being. Though financially poor we were a very happy and contented family with love and respect for each other. I reciprocate this in all aspects to my own family and society as a whole. Working towards the welfare of society and uplifting fellow human beings instills in me a sense of satisfaction. As I started climbing the corporate ladder I eased the financial burden of my family. I also realized that giving back to society not only helps the underprivileged but also enriches and develops you as an individual. I have always had the vision of sustainable development as a long term success strategy.

Today, having pioneered the efforts of Doha Bank towards Green Banking and its initiatives against Global Warming and adverse climatic changes; it is this sustainable development vision that has aided us. I always believe that Corporate Social Responsibility is not just about words; it is one for passion and practice. Each one of us and the institutions that we work for should have the vision and mission of being socially responsible entities. This commitment to the society and the economy will be the foundation stones of our success in the future. By accepting Corporate Social Responsibility, we take effective steps toward our goal of an inclusive human society on the planet and a society that works for all humans.

To conclude, the challenges in my life during my younger years have moulded me into a person with an attitude and spirit that never allows me to give up without at least trying and has given me determination to move forward with strong strides. When I look back, it's the life experiences, that I have had both bitter and sweet that has me standing here now and will take me forward for the future. I wish every one of you face life with courage, challenge and determination and also at the same time enjoy life. This is how we become a capable person and contribute to the success in our professional and personal lives. Without continual growth and progress, such words as improvement, achievement, and success have no meaning. So aim to grow, to develop and to progress so you can achieve success. And remember success is not about how much money you make. It's about people, the relationships you make, the team and partnerships in your life. Motivate people to contribute, cultivate leadership and excellence. Aim to learn throughout your life and try to become an individual of success with values.

"All the RELIGIONS of the world,
while they may differ in other aspects,
unitedly proclaim that nothing lives in this world but Truth"

MAHATMA GANDHI

