

By Rashmi Rathi

L 💙 VE, LIFE & KARMA UNRAVELLED

Karma isn't such a bitch! Love, Life & Karma Unravelled Publishing-in-support-of,

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# Karma isn't such a bitch!

Love, Life & Karma Unravelled

Rashmi Rathi

## akhanda-mandalākāram vyāptam yena carācaram tatpadam daršitam yena tasmai śrī gurave namah

My salutations to that divinity who revealed to me the Truth, which is un-fragmented, infinite, beyond time, and which pervades the entire universe – movable or immovable.

## In Remembrance of the Supreme Father, Supreme Teacher, and Satguru

Shiv Baba



## PROLOGUE

It is a cool spring morning. Nearby, the cuckoo is singing in her ever melodious tone. Everywhere there is a splash of orange and yellow shimmering through the green trees.

The birds are going about their daily twittering and chattering. Who will say that it is just a regime for them? They are at it as if every day is a new day; twittering and chattering bustling with enthusiasm. The air is filled with the aroma of the blossoming spring flowers.

But, some people are not experiencing the same enthusiasm that life on a spring morning has to offer.

Krish is standing right at the edge of the gorge. The cool breeze blowing across his face is doing nothing to soothe his agitated senses. There is a great crowd of thoughts running riot in his mind. But, he is determined.

Determined enough to put an end to his wretched life! This one thought, over the past few days, had consumed him entirely and today was the day when he had finally given in. He had no more strength to fight against it.

A mix of emotions raging through his mind, tears rolling down his cheeks, his whole life flashing in front of him like a movie, he stood there staring at the space in front of him.

And life had been wonderful. He was blessed with great parents and siblings, good education, a successful career, a loving and caring wife; life without a trace of any kind of struggle, a life that very few can dream of!

It had been indeed a carefree and easy going life. No complaints; not until a few months back. It was, as if, life was taking her revenge on him, having given him a taste of such magnanimous success and then suddenly bolting him down to the ground saddled with pain and failure. No amount of reasoning worked, why everything was happening to him and why life had to be so cruel.



# 01

**"K**rishnakant Shukla!" declared the voice over the microphone.

A thunderous applause reverberated across the hall.

"Oh, how I hate this name!" he thought to himself, standing up to receive his degree from the director of IIT. But, except for the name, he had very little to crib about in his life. His parents decided to name him "Krishnakant" after his great-grandfather; so is the tradition in the family they had explained to him, once. But, he didn't take a liking to the name. So, Krishnakant became Krish. Everyone knew him as Krish.

Professor Dixit approached Krish to congratulate him after the ceremonies. Krish had been his favourite student, as he was not only one of the brightest but also, was totally down to earth and humble. Yet, he had turned down all the offers made to him during campus placements.

"So Krish" questioned Professor Dixit "What's next on the agenda? Everyone is puzzled, as to why you have turned down all the placement offers. Is it the salary package or you have something else running through your mind?"

Krish smiled at the highly expected question. Everyone at the campus was curious to know, why he had turned down the enviable salary packages easily running into eight figures. He was amongst one of the top candidates to have been offered a damn good package. Had it been someone else, it would have been rather hard to say "No". But, he had his own plans; he and his group of close friends. He was firm on it, no matter what the allurements. "Sir, Next I am headed to IIM to get a management degree and then work at my own start-up" revealed Krish letting the cat out of the bag.

"Oh Oh...startup! Good! India needs bright minds like you." said Professor Dixit, his face lighting up "Uncle Sam already has many of them!" He winked at Krish and left him to bask in the glory of the moment with his friends who had, by now, gathered around him.

He was one of the brightest students to pass out from IIT with an enviable score and the corporate sector would have given him a red carpet welcome. Yet, he wanted to be self-employed, to work at his passion of building a world class renewable energy company.

Hence, he headed to the IIM, where for 2 years he pursued his management studies specializing in Business Policy, learning the nitty-gritty of managing a business.

After passing out, he and his friends worked painstakingly to build up their dream company, "Renewable ūrjā Systems Pvt. Ltd." In fact, last year they had won the Asia-Pacific Emerging Entrepreneurs Award. What more could one want in life?

In the meantime, Krish even got married to his childhood sweetheart Radhika. She was a perfect blend of modernity and tradition and had all the qualities that a man could ask for in his wife. She was smart, beautiful, had a career of her own and, more importantly, gelled well with his family. No one could say that she was the daughter-in-law. She was like a daughter to his parents.

But, one fine day, all this "sweeter than sugar life" fell apart. That fateful day when the IT guys turned up

with a search and seizure warrant. That was the day when all the skeletons fell tumbling out of the closet.

Krish, in a very cheerful mood, had gone to the office. This was the day when they were going to ultimately close a big deal with K.R.Industries. It was a big order and one of its kind. It was going to be a 100 MW plant and with this, the company's entire need of annual electricity would be taken care of by the Solar plant itself. Successful implementation and running of this plant would open up the pent up demand for solar energy. The technicalities and the financials had all been worked out and today was the final overview meeting after which the final order would be placed and work would commence on the commissioning of the plant.

It was 10.30 in the morning and Krish was going through the final documents of the deal when the Income Tax guys walked in with a search and seizure warrant. Everyone was so taken aback at the office that Ms. Fernandes came running to Krish's cabin to inform him about what was unfolding outside. Krish got up from his seat and went to investigate the matter.

Mr. Kumar, heading the search team, informed Krish "We have a search and seizure warrant for searching your premises."

Confused, Krish asked him "I am sure officer there must have been some mistake. We have been pretty up to date in our tax payments and return filing. May I see the warrant?"

Mr. Kumar handed him the warrant as he went looking around the premises. Krish studied the warrant in which the name of Renewable ūrjā Systems Pvt. Ltd was clearly mentioned. No sooner had he gone through the entire document when Mr. Kumar emerged from behind his back. "We have to get moving fast. So, could you show us around your accounts department?"

Everything was so sudden that Krish was still dazed at what was happening. Nevertheless, he assured them that they would fully co-operate with the tax officers and asked Ms. Fernandes to take them to the accounts department. He hurried back to his cabin and made a few calls, the first to Rishabh Malkani, who was the CFO and the co-founder.

Rishabh was the one responsible for handling all the Finance, Accounts and Tax matters. He would sure be aware of what was going on. Krish was mostly handling the technical and business aspects of the company.

Rishabh and Krish had both been together during the IIM days and had hit it off from day one. They both shared the passion and the zeal to work at the start-up and Krish trusted him completely. When they launched the company, the responsibilities had been clearly defined for each one of the founder members and Rishabh had been given the responsibility of Finance and Accounts. Now, sitting in the cabin, waiting for Rishabh to show up, Krish wondered what had gone wrong. Unusually though, when he spoke to Rishabh, he didn't sound alarmed or surprised at all. As if he was pre-empting this. As if he knew in advance what was coming. Nevertheless, he decided to wait and hear his side of the story.

What a mess! And that too, on the day when the most important deal was weighing on his mind. He got up from his cabin. The CA had been called in along with others and once they arrived he would leave for the meeting scheduled with the Director of K.R.Industries, that is if the Income Tax guys allowed him to do so. He asked Ms. Fernandes to call up K.R.Industries and inform them that he would be running late. Rishabh and the CA arrived at the same time. CA Mr. Bhatnagar immediately went to have a word with the Income Tax guys while Rishabh and Krish walked together to Krish's cabin. Krish called Ms.Fernandes and told her not to disturb them with any calls or visitors for some time as Krish sat across the table facing Rishabh. His demeanour was still cool and calm.

"Yes, please! Would you tell me what the hell is going on?" at last Krish asked losing his cool.

"Don't worry Krish! We have got this! There is nothing that the Income Tax officers can lay their hands on." said Rishabh nonchalantly.

"Nothing???!!! Well, first of all I, want to know how it has come to all this? I had a long conversation with Bhatnagar after these guys showed up and he informed me that this is an extreme step the Income Tax guys will take in case they are suspicious that we will not be co-operating with them. And as far as we are concerned we have been very transparent in our accounts and promptly taking care of all kinds of tax matters, haven't we?

"Yes!" said Rishabh fiddling with his phone.

"Why are they here, then? What is it that has caused them to take such an action against us Rishabh?" Krish asked in an impatient tone. He could somehow sense that Rishabh was clearly hiding something,

Rishabh was about to say something when Gaurang Kapoor walked in. Gaurang was handling marketing and sales, and he too looked baffled. The trio of Krish, Rishabh and Gaurang were the founder members and directors of Renewable ūrjā Systems Pvt. Ltd.

"What is going on?" asked he occupying the chair next to Rishabh.

"Listen guys, I have to go to K.R.Industries. I have a meeting scheduled with Mr. Raghuraman. You are aware that the deal is being finalized today and I am already late. This deal is a breakthrough for us and under no circumstance can this be postponed or cancelled. I have asked Bhatnagar to talk to the IT guys and let me out for some time. Ah! There he comes." said Krish as he saw Bhatnagar approaching his cabin.

"You can leave for now. It was extremely difficult for me to convince these guys to allow you to go as they don't allow any person to leave the premises when the search and seizure procedure is on. Took some pulling of strings to get this arranged! But, before you leave they will search you thoroughly." declared a pensive looking Bhatnagar.

"Ok! Anyways there is nothing to hide." said Krish and signaled to Bhatnagar to go ahead. "Meanwhile," said Krish addressing both Rishabh and Gaurang, "you will have to handle these guys." He looked sternly at Rishabh "You have a lot of explaining to do. But, that will have to wait. Right now I have got something more important to take care of. Had it been some other work, I would have just let it go. But, this is not something we can pass off." He then followed Bhatnagar out of the cabin.

Although the whole situation was bearing heavily on his mind, brushing his concerns aside Krish tried to focus on the task at hand. He needed to concentrate all his energies on this one thing. Other things could just wait, for now. But, what Krish didn't know was that this was going to be the turning point in his life and career. His whole life was about to be twisted around with this very incident.

# 02

What followed after this was months of nightmare.

It was revealed during the IT investigation that, Rishabh had been siphoning off funds by accounting for fake bills; basically jacking up expenses. And this was being done in connivance with the Accounts head who had quit just 2-3 month prior to the IT guys showing up at their doorstep.

With all the IT troubles out in the business circle, the order-pipeline started to dry up. Pending orders started getting cancelled while new orders just didn't come their way. Orders that were under execution started getting delayed as banks tightened their noose around them asking them to repay loans; denying additional funding. The IT guys were just short of freezing the bank accounts. With Income Tax dues running into crores of rupees, the company started to falter. Its very foundation had been shaken.

As if this wasn't enough, the trigger for all this disappeared. The day when the tax guys turned up was the last day they saw Rishabh. He just disappeared. His family didn't know where he had gone. No one had a trace on him. There were so many unanswered questions, but, most importantly the one question that nagged Krish to no end was "Why?" Why did he do it? What was the need? But, there were no answers forthcoming. Krish and Gaurang had to deal with everything now. He is a post-graduate from IIT and IIM, has an envious life; great parents, a supportive family, a lovely wife, a renewable energy startup which is already very successful and growing at a fast pace. He has everything that a person could wish from life. Until one day, an Income Tax raid on his company triggers a sequence of fatal events that brings his almost fairy tale like life crashing down.

Desperately looking for an answer to his plight, a pre-destined, but, rather eventful encounter with Shiv Nath (Baba) at Pachmarhi, provides Krish with not only an answer to his plight, but, also sets him on a life altering course; equipped with the knowledge of a science that is as ancient as life on earth itself and a technique that will help ground his restless mind.

Embark on this journey with Krish and equip yourself with the knowledge of this simple law or science that can even help you to lead a fulfilling life.



#### About The Author

The Author is a Chartered Accountant by profession and is currently teaching undergraduate students. She can be reached at her Facebook page - Rashmi Rathi (Author) or the profile RaagaRa on Quora.





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