

Life: Net-Worth & Self-Worth

31st March, 2020 brought down the curtains to yet another fiscal year. We are now in a new financial year. I am good with numbers but today I will not give you gyaan on how you should focus on the coming fiscal year nor am I going to talk about my new role as President of Mobility Services Sector. I am going to talk about a subject which is close to my heart and which I am passionate about i.e. Finance, but from a different perspective.

At some point or the other in our life we would have heard of the terms - balance sheet, working capital, dormant account, assets, liabilities etc. and I am pretty much sure even a lay man will be familiar with these terms. My focus will be more on our Individual Balance Sheet called 'Life', it's Assets, Liabilities and the Net Worth.

Let me first focus on our personal assets which consists of our education, personal traits and characteristics, habits, aspirations, family, friends and health to name a few. On the other hand, we also possess some negatives called as liabilities i.e. bad habits, negative behavior, traits and emotions, health issues, toxic people etc. Like our usual financial balance sheet, if we minus our life liabilities from our life assets we come to know our net worth or self-worth, i.e. who we truly are. This is what matters the most in our journey called 'life'.

I would urge each of you to use this time of lock-down to focus on increasing your 'net worth' as a person, as this will be more pleasing not only to the people around but pleasing to the One above.

Here are a few ideas I would encourage you to do (including myself) to increase our life's net worth:

Inculcate basic positive habits like telling someone about a good trait they possess, making someone smile, saying an encouraging word, appreciating someone instead of criticizing, apologizing to someone we hurt, reaching out to the needy etc. That could be an endless list. Let us learn to also keep our big fat ego aside and try to become humble. Focus on being health & mind conscious, exercising, giving up a negative habit, eating healthy stuff. . Well,

I will try and keep my diet in check since once you are working from home you end up cheating on the diet. Though I have been regular with my walks since I have the privilege to do so in my building.

Make time for your hobbies or try something new. It's never too late to learn or pick up a skill. Some dust would have settled on our skills so its high time to practice existing skill like playing the musical instruments that we learnt, practicing a foreign language etc. At a personal level, will try and focus on my meditation as after returning from Vipassana I was not able to devote much time given the long working hours. Its high time that I pick up with Spanish language that I was learning.

Time also to plan our investments and increasing our personal profits. They say that the best investment anyone can make is in YOURSELF. So, first be HONEST with yourself. Once you are happy you can generate positivity around. We can also learn to 'lend' and 'borrow' (give & take) from each other to maintain & improve our balance sheets like borrowing the good from the healthy one and lending a helping hand to improve someone else's balance sheet. I will also do some swot analysis and chalk out a plan for me too.

Although our financial assets and liabilities will keep varying from time to time it is our life's balance sheet that is priceless as that is what will matter at the end of life. Let's start this fiscal year of life by budgeting some time for this exercise and putting our best foot forward.

So, my dear friends what's your life Net Worth as of now and what are the plans you are going to chalk out to increase your net worth?

On the sheet of LIFE, the net balance is SELF-WORTH..... so BUILD ON IT.

I would like to finish with one of my favourite lines:

खुदी को कर बुलंद इतना कि हर तक्रदीर से पहले

खुदा बंदे से खुद पूछे बता तेरी रज़ा क्या है

V S PARTHASARATHY

4th April, 2020