



M. R. Pai

The Story of an Uncommon Common Man

by S. V. Raju

At the condolence meeting held to pay homage to M.R. Pai the overflowing audience at the Indian Merchants Chamber Hall in Mumbai testified to his enduring influence on all those with whom he was associated, be they businessmen, consumer activists, activists, housewives or students. He walked with the world of industry, yet never lost the common touch.

As the author interviewed Pai's relatives, associates and friends what came through repeatedly were the benchmarks - working strictly within the parameters that he had drawn for himself and the sense of discipline that these involved.

It is not the intention of this brief biography to present M.R. Pai as a role model; nor does it attempt to preach the values Pai stood for and so resolutely followed. It simply tells the story of his life and leaves it to the reader to make his or her choice - for example someone who is well educated, is influenced by Pai to choose to work in a voluntary organisation less glamorous and less well paid than a career in the corporate world.

India is now liberalising. We have a market economy that is booming. The licence permit raj is now seen as a bad dream by those who lived through those unsatisfactory years. The Forum's objectives have been achieved - almost. Does that mean that the Forum's job is done? Even in today's context of a free economy, there is a continuing need for such movements. While the concept of free enterprise is reasonably well understood and the younger generation can be expected to carry it even further, there are issues of governance, of corruption and of flagging interest in public service. There is plenty to do. Pai would have been as active as ever - had God granted him a few more years.

The story of M.R. Pai, underlines a truism that even simple, honest people with no great intellectual pretensions can leave their "footprints on the sands of time."

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Common Man



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S. V. Raju

**M.R. PAI FOUNDATION, MUMBAI
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*This world lives
Because
Some men
do not eat alone
not even when they get
the sweet ambrosia of the gods;*

*they ve no anger in them,
they fear evils other men fear
but never sleep over them;*

*give their lives for honour,
will not touch gift of whoh worlds
if tainted;*

*there s no faintness in their hearts
and they do not strive
for themselves.*

*Because such men are,
This world is.*

IlamPeruvaluti
Sangam Tamil Poet

FOREWORD

The first edition of this book was published in 2008 and copies were sent to innumerable friends and admirers of the late M.R. Pai. The response was heartwarming. A large number of them voluntarily sent in donations to the Foundation. A retired High Court Judge from Bangalore even suggested that the book be translated to various languages and published since, he felt that it should be read by the youth. In fact the Trust is contemplating on bringing out a Kannada version.

This feedback is also a recognition of the excellent authorship of the book by Mr. S.V. Raju, who knew and had closely interacted with the late M.R. Pai for over four decades.

M.R. Pai is remembered even now by several of his friends and associates and particularly those who benefited from his unique and selfless contribution to public causes. The Foundation is also organizing activities for the youth in a number of small towns and cities in Maharashtra, Karnataka, Andhra Pradesh, Tamil Nadu and Gujarat. The response from the participants in these activities is seen to be believed. All the activities are geared towards building good, active, responsible and well-informed citizenship.

We had been planning to bring out the second edition for some time. When the authorities of Punjab and Maharashtra Cooperative Bank Limited, a multi-state scheduled Bank, came to know of this they spontaneously offered to sponsor the book. We are beholden to them for their kind gesture. Incidentally, the bank has instituted the M.R. Pai Memorial Award to be given annually to any Consumer Activist, Journalist, Public Worker and one who has made a difference in the quality of life of the common

man. The Award carries a Citation and a cash prize of Rupees one lakh.

We are happy that this book is being released on the occasion of the Seventh M.R. Pai Memorial Award Function on 7th July 2011 in Mumbai.

We in the Foundation have great pleasure in presenting to the readers the second edition of the book. We are sure that members of the public, particularly the youth, will read the book and admire the exemplary role played by the late M.R. Pai as a public worker and a consumer activist. We hope this will also inspire some of the readers to emulate M.R. Pai's life and work.

Mumbai, 27th June, 2011

Ajay Piramal
Chairman
 M.R. Pai Foundation

INTRODUCTION

When Gita Pai and S. Divakara invited me to write this biography my first question to them was: Two volumes have preceded this proposal for a biography of M.R.Pai. The first is a volume to mark fifty years of the Forum of Free Enterprise (1956-2006) the baby that M.R.Pai nurtured into robust manhood. The Forum and M.R.Pai were two sides of the same coin. One cannot talk about the one without talking about the other. The second is the very readable volume by Allwyn Fernandes appropriately titled *M.R.Pai - Citizen Extraordinary* - narrating the exploits of M.R.Pai as a one-man consumer movement. What could a third book in the nature of a biography add to whatever has already been said about Mr.Pai? "Ha" they said : "Plenty more. There's more to him than his association with the Forum of Free Enterprise and his involvement in the Consumer Movement. This is precisely why we want you to write his biography."

I had known Pai almost from the time he joined the Forum of Free Enterprise way back in 1956. That's well over forty years. It would be a cinch - so I thought. I was wrong. As I got into the task I realised that what I knew about him was the proverbial tip of the iceberg! This biography is, in many ways my re-discovery of a very unusual person. A person who made it to the top in one sense and not quite in another. And thereby hangs the tale of a dear friend who gave so much to the society he lived in and took back so little. I agreed the story was worth telling.

The condolence meeting to pay homage to M.R. Pai held in the auditorium of the Indian Merchants' Chamber in Mumbai soon after his demise on 3rd July 2003 had already set me thinking. The crowded auditorium, I had

expected; but what the many well-known personalities on the platform had to say revealed parts of Pai I had not known about – the broad sweep of his interests and work and his sense of mission other than free enterprise and consumer protection. As Ms. Krishna Basrur, a founding member of the Consumer Guidance Society of India wrote in a note to me: "The overflowing crowds at the meeting held to honour his memory at the Indian Merchants' Chamber Hall testify to his enduring influence on all those with whom he has been associated, whether businessmen, consumer activists, officials, housewives or students... He walked with the kings of industry, yet never lost the common touch."

I soon discovered that everyone whom I met and claimed to have known Pai, knew a little of Pai – the little that Pai decided that that person should know. The rest did not matter. He had that uncanny ability to project that part of his personality that would enable the other person feel comfortable when interacting with him!

As I went along interviewing his relatives, associates and friends what came through repeatedly were M.R.Pai's benchmarks. He may not have called them as such but he worked strictly within certain value parameters that he had drawn for himself; and the strong sense of discipline that these involved.

Should the biography project him as a role model? Should I preach the values Pai stood for and so resolutely followed? I decided that I would simply tell the story as well as I could and leave it to the reader to make his or her choice – for example someone who is highly educated, is influenced by Pai to choose to work in a voluntary organisation less glamorous and less well-paid than a career in the corporate world. A significantly relevant remark was made by Adi Godrej that in today's situation with abundant

employment opportunities if a young person were to make his choice to work for public causes as a career, perhaps even his parents might try and talk him out of it. So this is a story that parents too should read.

Raju Barwale who described himself as a Pai protégé felt that Pai's story as told in this book should depict his human face and character more than the professional. "In his own profession he did what he wanted to", said Barwale, adding, "I see him as having played a greater role conveying to people like me what life is all about; how one must lead one's life, what one must accept and what one must not."

India is now liberalising. We have a market economy that is booming. The licence permit raj is now seen as a bad dream by those who lived through those avoidably dreary years. The Forum's objectives have been achieved - almost. Does that mean that the Forum's job is done? Even in today's context of a freer economy, there is a continuing need for such movements. While the cause of free enterprise is reasonably well understood and the younger generation can be expected to carry it even further, there are issues of governance, of corruption and of flagging interest in public service. There is plenty to do.

Perhaps if the Pai story were better known there would be some who might want to emulate him. The story that I have attempted to tell, seeks to convey a truism that even simple, honest people with no great intellectual pretensions can leave their "footprints on the sands of time." "Life is not a popularity contest. How many lives were affected for the better because of Pai? I may know a thousand people but I do not make a mark on them. Pai knew a hundred people but he made a mark on each one of them", said HDFC Chairman Deepak Parekh when I interviewed him.

I met or corresponded with a large number of relatives, friends, and associates of M.R.Pai covering his entire life-span of 72 years. The most rewarding were meeting his relatives, friends and schoolmates in Mangalore, Udupi and Manipal because it was his growing up years in Mangalore that shaped Pai into the personality that he was to become. I owe a debt of gratitude to his wife Gita Pai for organising and personally introducing me to a number of members of her family, friends and relatives who were thrilled to speak about their local hero who had captured the hearts and minds of many in other parts of the country particularly Mumbai. Also to Deeksha, Nandita, Dinesh and Shyamsunder, all members of the M.R.Pai family, for giving me their time and their patience in the writing of this biography.

My grateful thanks to the many in Mumbai and Chennai who spared time to meet me and share their impressions of M.R.Pai; also those who wrote in with their recollections; all too numerous to mention. It was inevitable that there would be comments which were repetitive. In such cases not every comment could be included. Suffice it to say that that without their enthusiastic cooperation this would have remained an incomplete story.

A special word of thanks to all those who read through the manuscript, suggesting changes and improvements that have undoubtedly contributed to a more authentic and focussed narrative on the man and his work.

And of course my thanks to Pai's able successor S.Divakara who keeps the Forum flag flying. Like Pai he is soft-spoken and an able administrator and organiser. His insights have added value to this book. I am grateful to him for his time and patience with me.

S.V. Raju

Mumbai, August 4, 2008

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MANGALORE'S RANGANNA

The Pais are Gowd Saraswat Brahmins or GSBs, originally natives of Goa. During Portuguese colonial rule they fled to neighbouring British India to escape religious persecution. Many made their way to what is now known as Dakshin Kannada or South Kanara. The GSBs settled in the countryside as landowners and took to farming giving cultivation rights to tenant farmers who were expected to give part of the produce to the landlord. After independence land reforms resulted in landowners losing their lands to the tenant farmers who were granted proprietary rights. Deprived of their land, these landowners had to work for a living. Mangalore is a port town and a busy trading centre. Many settled in Mangalore and engaged in trading. Among them was Raghavendra Ranga Pai.

Those were the days of the joint family. As the elder of two brothers, Raghavendra Pai presided over a joint family comprising 18 members and was addressed as 'Anna' or elder brother. He had eight children, four boys and four girls. His brother Venkateshwar had six children. M.R.Pai was the eldest son of Raghavendra. He was the first born among the children born to both brothers.

GSB names are made up of three parts: The first is the name of what we Indians call our 'native place'; the second is the person's own name, the third is the family name. The Pais belong to the Sowcar Bappai Clan and irrespective where they are born they have Mangalore prefixed to their names followed by the name of their family. So M.R.Pai

was Mangalore Ranga Pai. He was born in Manjeshwar, a holy town for the GSBs with its temple of Srimad Anantheshwar, on May 7, 1931.

This is his story - Ranganna to his family and close friends in Mangalore and M.R.Pai as he came to be known in Mumbai and elsewhere.

Two homes in the same compound housed the families of Raghavendra Pai and his brother. But it was one joint family for all practical purposes. Over the years the family grew, their children married and spread to various parts of the country and some overseas. But the very close links forged by the joint family have remained and members of the erstwhile joint family make it a point to get together at all family functions in Mangalore.

Raghavendra Pai was a trader, a stockist for the then Imperial Tobacco Company, now famously known by its initials ITC. It was much later that ITC diversified into the hospitality industry. He was popularly known in Mangalore, as the 'Cigarette Man'. He had the reputation of being a straightforward and scrupulously honest person. This was a rare quality especially during the World War II years of shortages when bending one's principles could yield rich results. A sense of ethics, morality, respect for religion and traditional values pervaded the household.

This was the family environment in which Ranganna grew up for the first sixteen years of his life. It left a deep influence on his character and personality in the years to come, as we shall see presently.

Ranganna studied in the local municipal school upto the fifth standard as did all his brothers, sisters and cousins.

In those days municipal schools particularly at the primary level were common. Unlike today, municipal schools in British India were well maintained and manned by teachers dedicated to their profession. It was not considered *infra dig* to have done one's schooling in a municipal school. In fact almost all outstanding national leaders in pre-independent India began their education in municipal schools and moved into privately run schools for their secondary education.

After completing his primary education in a municipal school, Ranganna was admitted to the privately run Canara High School from where he matriculated. Thereafter he did his under-graduation from the Government College in Mangalore.

Ranganna's schoolmate K.P.Kasturi, two years Ranganna's senior, remembers Ranganna as a simple boy who did not use a table and a chair at home but did his reading and writing seated on an *asana* - a broad pillow, with a writing plank. Mukund Prabhu, another school friend, said that Ranganna was a quiet and studious boy, adding with a twinkle in his eye, that he had good reason to be quiet and studious as his uncle, Ananta Bhat, was one of the teachers! Classmate K. Annappa Pai, now the managing director of a cinema house in Mangalore, remembered the time when they were **all** together in the 1945 batch of SSLC students, Ranganna and he shared the same bench and "were just like birds of the same feather. He was soft spoken, frank, humble and never hurt anybody's feelings. He would fight for a just cause and never feared calling a spade a spade." This kind of assessment I was to hear over and over again as I interviewed a whole host of friends and colleagues of Ranganna in Mangalore and elsewhere.

As a schoolboy Ranganna took to photography as a hobby and soon became an avid amateur photographer. In those days the Kodak box camera with fixed lens was popular even as the digital camera is these days. He organized his own dark room in the upper storey of his house in Mangalore. In many ways he was a 'hands-on' man, a characteristic that stayed with him for the rest of his life. His cousin Kudva said Ranganna found his hobby a useful tool to extract favours from his brothers, sisters and cousins when they wanted their photographs taken! Mukund Prabhu too was an amateur photographer with his own dark room, and this common interest in photography cemented a friendship that was to last a lifetime. Neither pursued this hobby as they grew older and opted for different vocations. The box camera Ranganna gifted to his younger brother Upendra.

Ganesh Rao, now a retired General Manager of Canara Bank and Ranganna's neighbour in Mangalore told us how Ranganna as a school-going teenager used to produce a newsletter in Kannada. Handwritten, with water colour sketches and small articles livened up with jokes and local community news, he circulated this newsletter to households in the neighbourhood. His interest in the written word and sharing information was already becoming evident at an early age. Ranganna used to buy many Kannada magazines that were published from Bangalore and Mysore. One of these was *Koravanji* a magazine of wit and humour which carried R. K. Laxman's cartoons before he became famous; others were a magazine of short stories called *Prabhat*; and *Swadeshbhiman* a nationalist journal, both from Mangalore, recalls his brother Upendra. Ranganna used to write letters and contribute short articles

in Kannada to these journals. He developed the reading habit at an early age and his favourite reads were classics, among them Marcus Aurelius.

Ranganna was an inquisitive person, said his niece Surekha, always wanting to know about things. He always topped the class, she said. To the other members of the joint family he was a role model with the family elders telling their children to emulate him. His cousin Maya Bhat once asked Ranganna why he decided to go to Chennai to study. He replied that he wanted to be a journalist. As Maya did not know what a journalist did she asked him and he replied that a journalist reported events for newspapers and because of this he is able to meet well known and big people.

Ranganna was bitten by the nationalist bug in his school days when he was in his early teens. His younger brother Upendra, seven years his junior, remembers how Ranganna compelled his brothers and sisters to spin yarn as exhorted by Mahatma Gandhi. "Ranganna was a nationalist in those days that is 1943/44." Upendra remembers his elder brother's graffiti on the *patties* (straw screens) with slogans like "British Quit India." He took to wearing khadi pyjamas and kurta. This continued for two or three years before he left for Chennai to pursue his graduate studies.

This, however, had its echo years later. Ranganna was an unabashed admirer of Netaji Subhas Chandra Bose. Netaji was, as everyone knows, an ardent nationalist. He was also a socialist. In his early years Ranganna was attracted to socialism like most youngsters were in those days. Over the years his thinking on economic issues changed and he became a champion of free enterprise. But he remained a staunch nationalist and a staunch admirer

of Netaji. Proof of this is available from a publication issued in 1996 by the Netaji Subhas Centenary Celebrations Committee (Maharashtra), of an address by Dr. P. C. Alexander, then Governor of Maharashtra, who spoke on "*Netaji Subhas Chandra Bose - a Hero with a Capital 'H'*". At a time when he had begun withdrawing from various committees and organizations Pai consented to be one of its Vice-Chairmen. Such was his admiration for this great leader of India.

After completing his under-graduate studies in Mangalore, Ranganna decided to go to Chennai for his graduation. Father had no objection to his doing so and did not show any indication of disappointment that his first born was clearly not interested in the family business. A liberal father, he let his children decide what they wanted to be. This explains the liberal attitudes – his own and Ranganna's, explained Upendra. Ranganna studied at the Presidency College in Chennai opting for political science. He came out with flying colours with a B.A. (Honours) in political science, a three years degree course, which was then equivalent to a Masters degree. To no one's surprise Ranganna stood first in the University securing the coveted Candeth Gold Medal in Political Science.

M.R.Mayya, who retired as Executive Director of the Bombay Stock Exchange, was Ranganna's college-mate. Three years junior to Ranganna, Mayya, an economics student remembers Pai as a "model student, studious and methodical." "Pai," said Mayya, "was the favourite student of professor T.B.Nair who later became the principal of the College."

Lest the reader conclude that Ranganna was a bookworm, perish the thought. He believed in the dictum

'a healthy mind in a healthy body'. Therefore it was not all books and studies. He played cricket, football and hockey in both school and college. He was his college's opening batsman in cricket tournaments in Chennai, as he once told an interviewer many years later.

His school and college years went by peacefully. Nothing traumatic, no upheavals. It bears repeating that his father as the head of the family ensured that his children and his brother's children were brought up in a disciplined but affectionate and relatively free environment

Ranganna's first sixteen years were in Mangalore, It gave him sustenance and the moral strength to do whatever he wished to in the public realm. It made him feel secure. Perhaps the feeling of insecurity rarely occurred to him, if at all, If Mangalore was his *janmabhoomi*, Mumbai turned out to be his *karmabhoomi* as we shall soon see.

As the years rolled by and Ranganna became the popular and well known M.R. Pai, Mangalore was never far away in his thoughts. "M.R. Pai did not forget his old school" said Dinesh Nayak* the secretary of the committee that manages the school where Ranganna studied. Dinesh Nayak said "Ranganna was always willing to lend a hand in securing funds and helping his old alma mater in other ways." C.R.Kamath, a leading Mangalore Ophthalmologist, and a good friend, recalled a favourite Pai aphorism: "A bell is no bell till you ring it; a song is no song till you sing it. And love is no love till you express it, or give it".

Cousin Prabha Kudva fondly remembers : "Every time Ranganna came to Mangalore he not only had time for all of us but a little gift for each one of us. It showed the amount

of love he had for his kith and kin." The family looked up to him. As the eldest son, Ranganna was also the head of his extended family in Mangalore comprising four brothers, four sisters and six cousins in addition to nephews and nieces. All of them looked on their Ranganna as the head of this family. He was always consulted on all important and auspicious matters. In fact when it came to marriages, most of the engagements were initiated at Ranganna's household in Mumbai. The joint family may have had its day but in this case the bonds were tied by affection and mutual care and a tremendous sense of belonging.

Henceforth in this narrative we shall refer to Ranganna as Pai. All other Pairs will carry their initials or their first name.

THE CHOICE OF A VOCATION

After graduating from the Presidency College in Chennai, Pai went to Mumbai for employment and secured a job as sub-editor with the then prestigious daily, *The Times of India*. A position he held for two years. Actually this was part of the education he had planned for himself because, having acquired some experience as a journalist Pai secured admission to a Masters programme in journalism at the University of California at Los Angeles (UCLA). Going abroad for higher studies was not all that easy as it is today. Pai set sail for the USA in a cargo ship, which in those days also carried passengers. Once in Los Angeles he was on his own earning his way through freeships and part-time employment. Pai secured a first class Masters degree in journalism.

In a booklet published many years later and which he titled "How to Plan your Career - Guidelines to Students" Pai wrote: "Life is a series of decisions. On some matters you have no choice at all. On some, you have a wide choice. Some decisions are big, some small. Of the big decisions, three are very important - marriage, career and house."

What made him take the "big decision" on his career? In an interview to a magazine in 1995 Pai revealed that he had chosen a career that gave him scope to pursue his natural inclination: "I always loved to read and write and so chose a career which would fulfil my thirst for knowledge and sharpen my pen"

Of the two years that he was in the United States the

* The author records with deep regret the sad demise of Mr. Dinesh Nayak whom he had the pleasure of interviewing in Mangalore on February 24, 2006.

first went in acquiring the Masters and the second with the Carlsbad Journal, a small town newspaper, where he was news editor, reporter, copy editor, photographer and even typesetter. How did he get the job with the Carlsbad Journal? He got it through a placement service of the California Newspaper Publishers Association. Robert D. Garland the owner of the newspaper describing Pai's contribution to the newspaper wrote in a letter to Gita Pai condoling Pai's passing away : "Ranga was a godsend. Without his journalistic ability we would have had a much more difficult time." Robert Garland and his brother were two de-mobbed American soldiers at the end of World War II. They bought this small town newspaper but had little experience in managing a newspaper. As they said in their letter : "Ranga came to us at the right time and was the perfect one to help." The Garland brothers taught Pai to drive a car, which he needed to carry out his duties. These included reporting on Carlsbad's 42 social service organizations. Their voluntary community activities left a lasting impression on Pai.

April 28, 1955 was Public Schools Week in Carlsbad. As news editor of the Carlsbad Journal, Pai was present to photograph and cover the concert that was being held on the occasion. Imagine his surprise therefore when the concert was interrupted by Mrs. Charles Trygg, publicity chairman of the Parents-Teachers Association to pay him a tribute describing him as a "distinguished citizen of Carlsbad." He was awarded a scrap book and Life Membership of the Parents-Teachers Association. The award Mrs. Trygg said was in recognition of the outstanding services rendered by Pai to the many school functions through publicity stories and pictures. "Pai with his camera has been a familiar figure on the school grounds for many months. Hundreds of school

children who had become his friends gave him a hearty round of applause" said a report in the Carlsbad Journal. "We will miss him more than words can tell," said Mrs. Trygg with some emotion. All this in just one year! When Pai left, Carlsbad gave a farewell party in his honour and wished him bonvoyage. Pai drove across the United States on his way back to India in a car he had purchased.

Back home, Pai quickly landed a job as publicity officer in the New India Assurance Company in Mumbai. Unfortunately within the year, the Insurance business was nationalised and New India Assurance Company became an 'undertaking' of the Government of India. Pai had to make a choice here. He could stay on in a job that assured him security of tenure (something much sought after those days when the State controlled commerce and industry) or quit. To Pai the choice was clear. He did not relish the thought of being a "government spokesman" as he revealed in a press interview some years later.

Having decided that he would rather not continue in the government-owned New India Assurance Company, Pai applied for a job in the Public Relations Department of Tata Industries Ltd. as "a qualified journalist with experience in the publicity line."

And this was when he came into contact with A.D. Shroff, who was to play an important role in determining Pai's career. Shroff was Chairman of New India Assurance Company before it was nationalised.

A.D. Shroff was an ardent champion of free enterprise. Alarmed by the speed with which the government was converting private companies into state undertakings, and the increasing role of the State in the economy, he decided that an

organised effort was needed to counter state propaganda against the private sector and to educate the public on why private enterprises, and not public undertakings, would accelerate economic growth. Without losing any time he founded the Forum of Free Enterprise in 1956. The avowed purpose of this organization was to campaign against the growing incursions of the state in industry.

F.S.Mulla, then Tata's Public Relations Officer and Honorary Treasurer of the Forum of Free Enterprise, who received Pai's application took a decision that changed the direction of Pai's career from service in a company to service for the people. Mulla persuaded Pai to ~~run~~ run the Forum rather than take a job in Tatas. One other person older and more experienced than Pai had also shown interest in the Forum opening. Forwarding both applications to A.D.Shroff, Mulla indicated that though Pai had applied for a Tata job, his personal preference was for Pai as Assistant Secretary of the Forum as Pai is "full of zeal and with the requisite political inclinations." Pai got the job. A year later he was promoted Secretary.

To give up job security and that too in a government undertaking which is what New India Assurance had become and to take a leap in the dark by joining a voluntary organisation that had been primarily formed to 'buck the system', would hardly have surprised his family back home in Mangalore. At the age of eighteen he had decided on a career in journalism rather than get into the established family business. Seven years later when he had to choose between a well-paid secure corporate job in the Tata organization and the option of taking on the uncertainties that come from working for a voluntary organization and that too just formed, Pai chose the latter.

Had he chosen differently, Pai could have gone ahead in the world of commerce and become a very wealthy man. "What he did was extremely important for the country", said Adi Godrej attributing some of the changes in India's economic policies to the work of organizations like the Forum of Free Enterprise in which Pai played a key role. Many years later when G. Narayanaswamy, a leading Chartered Accountant of Chennai, who was actively involved in the work of the Forum of Free Enterprise in that city, asked Pai: "You are so knowledgeable about politics; you are well educated you have high connections. Why are you hanging around with the Forum which offers you little by way of career advancement?" Pai answered: "I am fairly well-settled, my needs are limited and I do not work for anybody, I choose to work for a cause."

MANAGING THE FAMILY

Pai's early years in Mangalore in an atmosphere of relative calm and reasonable comfort, largely influenced the way he managed his family, the way he played his role as husband, father and later father-in-law when he set up his own household in Mumbai.

Pai began life in Mumbai in 1955 as a bachelor in Matunga a suburb then dominated by South Indians. Three years later, in 1958, he moved to an apartment in Naigaum, an area then largely populated by mill-workers and considered 'downmarket' to use a contemporary expression. Two years later he married Gita, nee Jayanthi Kamath, the girl next door to that of the Pai family in Mangalore. She was therefore no stranger to the Pai household being a frequent visitor. Pai's younger sister and Gita were classmates through school and college. Through their forty three years of married life Gita proved to be the ballast that kept the family boat on an even keel enabling Ranganna of Mangalore to transform himself into M.R.Pai of Mumbai and accomplish so much. This marriage further strengthened his Mangalore roots.

His was a typical middle class family in Mumbai with all its trials and tribulations - a small two room kitchen flat; husband the sole-bread winner whose movements were controlled by train timings; a well- educated wife, her hands full not only with work in the kitchen but typically included such chores as fetching and storing water, kerosene and what have you - symbolic of the then prevailing scarcity economy; school admission; tending to the children's books,

their uniforms, their homework. The list could go on. In those days, though working women among the middle classes were not many, they had enough and more work to keep them busy keeping home.

Gita Pai's life was all this and more. She was a graduate and a first class gold medallist with a B.A. degree in Philosophy and Sociology from Bangalore University. A merit scholarship awarded to her for postgraduate studies remained unutilised as marriage intervened. She has her regrets that she could not take advantage of the scholarship but she has not let that keep her down; being the wife of a man who trained others in Time Management, she managed to take on social work with pro-active support of her husband, even while fulfilling her obligations as the family's home-maker. While fully supportive of his wife's social and community work, Pai did not favour his wife taking up employment.

With Gita efficiently managing the home front, Pai was free to give single-minded attention to his official duties, which, as the years rolled by, took an increasing toll of his time. Didn't Gita grumble? Yes, she said frankly, she did. She recalls telling him that he was not paying sufficient attention to their two children Shyamsunder and Deeksha. His response on such occasions was a disarming smiling meant to dissolve criticism and soothe frayed nerves. A "you are there" to Gita was all that was needed to satisfy her!

Gita recalled her experience as a newly married bride. For almost a month after coming to Mumbai she was confined to the home because her husband was so busy in his work. "It was a new city and I was afraid to go out alone", she said. "If it was a Sunday and he was free he

would very sweetly tell me 'don't you think it would be a good idea to sit at home and be together?', and I would agree." Her husband did not believe in entertainment, she discovered very early. Pai was not fond of movies and on the few occasions when they did go to the movies, "he would not only sleep for the full two hours, but, to my embarrassment, snore!" she said.

There were few outings either. She remembered one such outing in 1964 when he asked her to accompany him on a business visit to Aurangabad. Soon after checking into the hotel he left to attend to the business that had brought him to this town and did not return till late evening. Gita spent her time reading the James Bond thriller *Dr.No* she had brought with her. She had just completed reading the book when her husband returned and told her to pack up as his work was done and they were checking out! "I was very upset", said Gita and resolved never again to accompany him on his business visits." This resolve lasted till almost the eighties before she started accompanying Pai on his official trips outside Mumbai.

Gita realised that in addition to her household chores she needed to do something to keep herself usefully occupied. When she suggested to Pai that she would like to attend tailoring classes he agreed with enthusiasm and lost no time in buying her a sewing machine - with an electric motor thrown in out for consideration for his wife's slipped disc problem. There was a condition however in letting her learn tailoring: Once she had acquired the skill she would use it to tailor clothes for him, herself and the family but not for commercial purposes. Pai was not a tyrant but he had clear notions about rights, duties and parental responsibilities. "And once he said 'no' it was a definite

'no' "it was never easy to shake that rock!" she remarked. Later he encouraged her when she decided to attend a commercial tailoring college for a master tailor's course. Though she did become a 'master tailor' she was, as she said with pride, her husband's "master tailor by appointment". All Pai's shirts were tailored by Gita who also kept up with prevailing fashions. Often, at parties or with friends Pai would say with pride that he was wearing a shirt with the best brand name: "the Gita Pai brand!" .

While he did not approve of his wife taking up employment as a career, Pai was in favour of her engaging herself in social, particularly community, work. Gita has been associated with the Gowd Saraswat Brahmin Sabha or GSB Sabha as it is better known since 1977. She was its secretary from 1982 and elected president in 1990. Pai himself was a Trustee of this extremely well organised community organisation. The activities of this Sabha are not restricted only to the community, but, involve nearby colleges and schools in their youth programs which include youth training camps, sports tournaments both indoor and outdoor. Giving financial support for the education of students whose families cannot afford the education of their wards is a major objective of this institution.

Gita was fully involved in these programs till 2002 when her husband fell sick. She resigned from the office of president when her husband fell seriously ill. Taking care of her husband was always a high priority and took precedence over all else.

Gita is now a trustee of the GSB Scholarship League which was established in 1912; also a Trustee of the GSBS Medical Trust which provides medical facilities to the poorer

sections of this city irrespective of caste, creed and community. Pai not only had no objection to her doing community work but was very supportive in guiding her in her social work. Always the teacher, he taught her how to manage her work as an office-bearer; how to handle the various government agencies that a voluntary organisation has to deal with; how to write letters; how to deliver the occasional speech.

In 1966 Pai bought a second hand motor car a 'Morris Minor', and decided to teach his wife to drive. These were to be weekly lessons generally on Sundays. Unfortunately many a Sunday would be missed when Pai was out of town. This was not being student-friendly where his wife was concerned because when the lessons restarted say after two or even three Sundays, Gita would have forgotten what she had learned before and Pai had to start all over again! This stop-go went on for almost a year before Gita finally got her driving licence! Gita found that he was also an impatient teacher which was quite uncharacteristic of Pai who was noted for his monumental patience.

There wasn't much socialising or entertaining guests in their house. Gita loved **entertaining** and she missed this aspect of her life as a home-maker. Nevertheless their home in **Naigaum** was a point of contact for relatives and friends from Mangalore passing through Mumbai, and for the community at large. **Gita's** involvement in community activities inevitably led to her opinions or help being sought on inter-community issues, particularly where marriages were concerned. Both Pai and Gita made it a point to attend all social events. On days when there were multiple marriages, they would go from one wedding to another and make sure they greeted the bride and the groom.

They had two children – a son Shyamsunder born in 1966 and a daughter Deeksha seven years younger. The father was very fond of them, and they of him. He may not have, because of his calling, spent much quality time with them but he certainly was always there for them when needed. Shyamsunder and Deeksha accepted their father's preoccupation and his busy life and rarely made it an issue. On a number of occasions son and daughter would complain to their father that the family had never gone on a holiday; that there was very little by way of entertainment and they felt frustrated. But he had a way of assuaging their feelings and would make amends and on special occasions the family would go out for dinner. "I recall and cherish those fun evenings when all of us would sit together in a restaurant celebrating the occasion and enjoying the meal while exchanging notes and laughing at anecdotes", recalled a nostalgic Deeksha, now a homemaker herself with son Sidharth, and settled in Canada.

While it was mother who took on the major share of the responsibility to care and nurture them through school and college, father led by example. He would be up at 3:30 in the morning to do his reading. He believed that early mornings are the best time to study and retain whatever is learnt. Deeksha followed his example and discovered how easy it was to study at that time. Initially she found waking up at such an early hour irksome but "Papa would help me overcome the initial resistance to wake up by preparing tea for me!" Pai would take his daughter to the swimming pool every morning, not without resistance, as Deeksha admits. "I would think of all sorts of excuses to miss the morning swim, but Papa somehow managed to convince me" and to make it a little pleasurable he would buy her a

cup of tea from the little shop outside the swimming pool. This was the incentive. He taught his children driving and, contrary to wife Gita's experience, was extremely patient, not getting upset when they made mistakes!

Deeksha has a post graduate degree in Management Studies from the Mumbai University and a Masters in Information Systems from Virginia's George Mason University. She is married to Dinesh Shenoy, a Chartered Accountant himself, with a CPA from the US and CGA from Canada.

Shyamsunder's relationship with his father was similar to that of Ranganna with his father who let his son choose his career and fairly sure that he would make the right choice suited to his own inclinations. Shyamsunder had an uneventful school life. Like his father he too was at the top of his class standing second among those from his school who had appeared for the SSC examination. By the time he reached the final year in school he had decided that he wanted to be a Chartered Accountant. Pai respected his son's choice of a profession and lent a helping hand in enabling him secure training in a reputed firm of Chartered Accountants. He passed all his chartered accountancy examination in the first attempt. Again like his father, after a brief spell of employment, Shyamsunder decided, that he would turn professional with his own business. With this in mind he acquired a post graduate qualification in International Economics and Management from the Bocconi Graduate School of Business in Milan, Italy. Shyamsunder speaks fluent Italian and is professionally engaged in the highly competitive field of promoting joint ventures.

He resembles his father not only in looks but in many of his mannerisms reminding me of a much younger

M.R.Pai. Shyamsunder is more worldly-wise. He has a yen for the many gizmos of communication that are now available. He also has his father's cool approach though he is not as soft spoken! He is not into 'social work' but has imbibed his father's sense of integrity, ethical behaviour, and of course time management!

When he turned 15 Shyamsunder began managing the family's finances. When, in the course of my meeting with him, I commented that this kind of 'back up' on the home front enabled his father to give so much single-minded devotion to his public activities, Shyamsunder's response highlighted a crucial ingredient of Pai's successful management of his work. It was not merely backup, he said. It was the way in which Pai delegated work to those whom he had trained, nurtured and trusted. As Shyamsunder put it "there was no such thing as 99% faith in somebody. It was always 100 per cent." In his personal life Pai managed matters in such a way that his wife developed capabilities beyond those of a normal homemaker; when he was convinced that Shyamsunder had developed the desired maturity to manage home finances he let him take over. When Shyamsunder's professional work made it difficult to attend to the family's bank work his mother stepped in. This was equally true of his office work.

When in 1998 Pai opened a bank account in the ICICI Bank, the bank as a matter of routine sent him a credit card. Pai promptly wrote to the bank that he had not applied for a credit card, he did not need one and that it be cancelled! In fact Pai hardly ever went shopping. The only shopping that he ever did was at 6.30 or 7 in the morning when he went for his morning exercise and would, on his way back, buy fruits and vegetables. "Beyond that he never

shopped for a shirt, trousers nor did he purchase a ready-made suit. He had a tailor in Bangalore who stitched Papa's suits. I don't know how they operated but they operated and both were happy" said Shyamsunder with deadpan humour.

On the other hand when in 1992 Shyamsunder qualified as an Accountant and wanted to apply for a credit card, his father encouraged him saying it was a useful tool! In a way he was contradicting himself because he himself did not want one. So it was with cell phones. It was only when Gita met with an accident and she was able to contact Shyamsunder only because someone at the scene of the accident who had a cell phone informed Shyamsunder who in turn informed his father and rushed to the scene of the accident, that Pai realised the utility of cell phones and decided that everyone in the family should have one! So it was with computers. He championed technology but it was only after some persuasion that a desktop was purchased for use at home. Once installed it was Gita who was to use it. Very few knew that he had an email address. Shyamsunder does not recall seeing his father sit in front of a computer. When he did, it was to play a few games! When Shyamsunder wanted to purchase a laptop computer, his father's response was simple. 'If you need it you buy it'.

The marriages of his son and daughter were performed without fuss and without ostentation.

Nandita, Shyamsunder's wife is a career person, a Chartered Accountant working as a senior manager in a multinational consultancy firm. They live in an apartment not very far from that of her in-laws.

For the first six years after marriage Nandita and Shyamsunder lived with his parents. Nandita recalls her

father-in-law as a very caring person who would wait out in the balcony when she was late and Shyamsunder was not with her. "He was gentle and kind. What put him above the rest was his fantastic sense of humour, his ability to reach out to the human being, extremely unbiased and his great skill in analysing people and their minds. Though he did not speak much with me initially, whatever he spoke were words of wisdom for me." Pai and Nandita used often to travel together to work. "On the way he would ask me about my work, hobbies etc. He insisted that everyone needed to know swimming, typing, driving and at least two foreign languages at a young age. I think I know all of them only because of Papa. Papa would give lessons on life, how to be practical, how to interact and behave with people."

"We used to chat when he was home after his therapy. He would sit in his armchair and talk. Those moments I will never forget. He gave as much wisdom and knowledge as he could. The illness, hospital visits, medicines had taken a toll on him, yet he was very much aware except in the last days" recalled Nandita

Pai was head of his family. He moulded it to function as a team. Even if he was unbending on certain issues and had his little foibles, his home fostered a liberal and harmonious environment laced by a gentle discipline of the Pai kind.

MANAGING THE FORUM

Pai's big achievement was the development of the Forum of Free Enterprise into an institution that has stood the test of time. His job was to take forward the objectives of the Forum as set out in its Manifesto and the Forum's Code of Conduct for business, trade and industry. The two outlined the spread and the focus of the Forum's work. In the present climate of a free market economy it may not be realised how difficult it was for the Forum in the years between 1956 and 1991 to swim against the then prevailing current. But swim it did till 1991 when state capitalism was officially abandoned and the Forum's policies were almost official policy.

As the Indian economy choked itself in regulations, controls and red tape - a regime that came to be known as the "permit, licence, quota Raj" - and with economic policies increasingly becoming hostage to political machinations, the Forum of Free Enterprise decided to challenge this accelerating push towards statism. It was no easy task to take on 'socialism' in those days. Even businessmen and business organisations, which should have been vocally supportive of the Forum's agenda, were chary of supporting it openly, but the Forum managed to make itself noticed. Snide, and sometimes hostile, remarks by those in the then establishment were proof enough that the Forum's advocacy was succeeding, its voice being heard.

As secretary, Pai was the Forum's CEO reporting to the organisation's president. Pai was very fortunate in the stature and quality of his chiefs - the three presidents of the

Forum to whom he reported for the twenty years he was full-time secretary between 1956 and 1976. The first was the Forum's founder A.D.Shroff who gave it the stamp of his personality and its thrust for the first nine years between 1956 and 1965. The next president was Murarji J.Vaidya, an industrialist and an exponent of the philosophy of free enterprise, not a very common combination in one person in those days. Sadly, he died three years later. Nani Palkhivala succeeded him in 1968 and held the office of president of the Forum for the next thirty two years, with a brief interruption (when he was India's Ambassador to the United States appointed by the then Janata Party government). During this interregnum another businessman and industrialist committed to the market economy, J.H.Doshi held the fort in Palkhivala's absence.

And then, in 1976, Pai quietly gave up his position as full-time secretary and was elected honorary Vice President. He was, now no longer an employee of the Forum but a colleague on its Council of Management. Pai's reason for the change was to spread his wings on the one hand and to free the Forum from having to pay him a salary at a time when funds were not easy to come by. The important fact was that this change did not in any way impact his close association with the Forum. His identification with the Forum continued to be total.

When in 2000 Palkhivala decided to step down for reasons of poor health he chose Minoo Shroff to take over as president of the Forum, a position he holds at the time of writing.

The thirty year stewardship of the Forum by the Palkhivala-Pai team saw the organisation rise to great heights as a champion of market reforms. It must have been a matter

of great satisfaction for this twosome when the government began the 'U' turn (a phrase made famous by Palkhivala) turning away from statism to a less-controlled economy.

In his 'apprentice' years during A.D.Shroff's presidency, Pai could not have had a better teacher to initiate him into the finer points of the concept of free enterprise and the strategy to take on the establishment. Even while directing policy, A.D.Shroff gave full rein to Pai in the day to day management of the Forum.

Over the years Pai acquired an added identity – that of a Consumer Crusader, though his 'crusading' began almost around the same time as he joined the Forum. That's another story told in the next chapter. Pai did not perceive consumer activism as antithetical to free enterprise. The market economy had two major players, the company or the corporate body that produced goods and services and those who bought or used the products and services – the consumers. Pai straddled both worlds – the corporate and consumer worlds - with ease proving that the two could live in harmony and for their mutual benefit. In the process he earned the goodwill of both – in itself a rare achievement.

Another advantage for Pai was that while the Forum connection opened corporate doors, his advocacy of consumer rights opened two doors, that of the NGOs and government-managed or controlled establishments.

On being appointed secretary Pai's first task was to fashion an efficient secretariat. Blessed with an orderly mind he based his office structure on the premise that each member of the staff ought to know the precise parameters of his job. The Forum had to depend on contributions – they levied membership subscriptions but subscriptions

alone are not enough to take care of establishment and activity expenses. This meant fewer employees handling multiple duties. Pai impressed upon those Forum employees that in a public organisation they should be able to handle even the most mundane and routine duties - ranging from handling a franking machine to despatch and hand delivery, the printing and distribution of publications; membership drive and public relations. He also started the practice of employing trainees on a stipend – not merely those who were later absorbed in the organisation but also, as we shall see in a later chapter, preparing young persons particularly youngsters from the families of business and industry – an ingenious way to develop acceptable faces of the free enterprise of the future. These young siblings of entrepreneurs were also paid a stipend.

There were also trainees to manage the work of the Forum in other parts of India. One such trainee T.S.Gopal later worked in the Chennai office of the Forum. The training was comprehensive to prepare the trainee to run a one-man office when required. As Pai put it to Gopal: 'When no one attends office and you alone are present, you should be able to attend to all the jobs so that this organization does not suffer.' There was nothing that Pai asked his staff to do that he could not or would not do himself.

The small office at any time was made up of the secretary and five others. Conscious of the fact that the Forum did not have the capacity to pay its staff at the same levels as its counterparts in corporates, Pai made up for it by developing an atmosphere that was both disciplined and organised and yet helped build loyalties by caring for the staff. This led to low staff turnover and high morale. Erring

employees were reprimanded - always in private. On the other hand a good job done deserved a pat on the back in public. While discipline and organised work were primary considerations, Pai gave equal importance to the human element: his concern for the employees be it a peon, clerk or officer and their families was legendary. Often if the office did not have the wherewithal to help out Pai would take it upon himself to arrange for funds to meet even a part of the cost of treatment. Forum's secretary Divakara recalls an incident when a staff member was hospitalised and needed expensive surgery. This was when Pai himself was seriously ill. When Pai came to know of this, despite his poor physical condition, he visited the staff member in the hospital and personally assured her of his and the Forum's concern, and to find how much the operation would cost. Thereafter he arranged with the help of a Forum supporter to meet in part the cost of the operation.

Over the years, Pai became a popular crusader of consumer interests. He also represented the Forum, Pai was conscious of this identification. What he did or did not do, how he carried himself in his interaction with people, his credibility, all rubbed off on the Forum. Pai was the Forum's 'Brand Ambassador.'

When travelling Pai met many people in trains, planes, at railway stations and airport terminals. He never missed an opportunity to promote the virtues of free enterprise. And the way he did it was not to lecture but simply to fish out of his jacket a publication of the Forum and gift it to the person he met. In fact he made good use of the jacket he wore. It was always rich in contents with Forum literature. Someone humorously remarked that his left pocket was

his inbox and the right his outbox! Divakara also recalls Pai telling him that in the early days soon after he joined the Forum, it had no office of its own; during that period he carried the office in his coat pockets! And the habit persisted.

Then there was his penchant for the follow up. After the end of a meeting for instance people would come up with questions, requests for information and the like. He would listen to them patiently and if somebody asked for something to which he was unable to respond immediately he would make a note of it and ensure when he returned to base to get back to the person who had wanted that something. It would invariably be accompanied by a note which in essence would express his happiness at having met the person and if he was from a city other than Mumbai, invite him over to his office whenever he happened to visit the city next. This brought him many friends and Forum grass roots support.

T.S.Gopal recalls his visit with Pai to the Triplicane Cultural Academy in Chennai. The person in charge of the library casually mentioned that they needed a typewriter. Pai made a note of their need and sure enough some weeks later Triplicane Cultural Academy was the owner of a typewriter gifted by the Godrej organization. This gesture of Pai is remembered to this day, said Gopal.

Pai was known for the meticulous manner in which he organised public meetings - from round the table committee meetings to the big one - the legendary Union budget meetings held between 1958 and 1994 and addressed by Nani Palkhivala. What began initially as meetings at the Greens (now the site of the Taj Intercontinental), moved to the nearby Cawasji Jehangir Hall to accommodate larger

crowds. When the crowds increased beyond the capacity of any hall in South Mumbai the meetings became rallies at the Cricket Club of India's East Lawns and later the Brabourne Stadium. Only on three occasions - 1971, 1977 and 1980 due to general elections, the budget meetings were held at the Shanmukhananda Hall which then was considered the biggest auditorium in Asia with a seating capacity of 3,000. Even this big hall was found inadequate and loudspeakers had to be installed for the large number of people thronging outside the auditorium.

What was special about these large crowds was that unlike political rallies comprising large number of illiterate and semi-literate people herded in buses and lorries and brought to the venue of these rallies, the large crowds at the Palkhivala Budget meetings were mainly middle class white collar employees, professionals, businessmen, traders and the like.

Pai's check list for such meetings was comprehensive. The problem, as Pai rightly observed in his book *The Legend of Palkhivala* was the "attempt to hold a mass meeting when an elite audience had to be handled with care." The check list included the hiring of thousands of chairs; ensuring the height of the stage was just right "to enable people at the back to see those seated on the dais, while those in front did not have to crane their necks to look up too high"; the acoustics which depended on the location of the stage, were carefully positioned; standby generators for electricity in case of power failures; controlling the huge crowds; provision for medical care (once a man tried to jump the barricades and injured his leg); drinking water for volunteers comprising over a hundred members of the Forum; security of the speakers and the audience; liaising

with the traffic police - the large crowds and the fleet of cars to drop and pick up those attending the meeting created traffic snarls at a busy thoroughfare where the stadium was located and that too at peak hours. This liaison with the traffic police also had to ensure that the traffic cops were looked after - with a cup of tea, a friendly handshake from the organisers and followed by a letter of thanks to the police commissioner complimenting the traffic police for having done a good job.

At one of the Palkhivala Budget meetings a man fainted. Such an emergency had been provided for and Pai was able to arrange for the man to be moved to a nearby hospital for immediate medical attention. He followed it up the next day by enquiring about the well-being of the person concerned! These concerns, which were more than mere gestures, enhanced not only Pai's reputation but that of the organisation he represented - the Forum of Free Enterprise.

Pai ensured that the Forum's focus was on the young - the youth and the students - college and university students - 'tomorrow's leaders'. He was continuing a tradition that A.D.Shroff had insisted upon.

C.G.Shah, Finance Director of Forbes Gokak Ltd. (now Forbes & Co. Ltd.) was a student of Mumbai's Siddharth College around the time the Forum was established. The college was situated in the vicinity of the Forum's office. On the advice of his professor, Shah and some of his classmates became members of the Forum. They met Pai who encouraged them to visit his office whenever they had the time and to attend programmes organised by the Forum. He made available to these college students books,

magazines and other reading material in the Forum library and reading room that used to be housed in the same building (it has since closed down) that housed the Forum's administrative office. This early exposure to the economics of free enterprise influenced them considerably.

Another was Anant Prabhu* also a Siddharth College student who first met Pai in 1958 at an inter-college symposium organised by the Forum and chaired by A.D.Shroff. The symposium, Anant Prabhu recalls, was on the foreign exchange crisis. The other three participating colleges were Jai Hind, Ruparel and St.Xavier's – all premier educational institutions in Bombay. Anant Prabhu won the first prize and Pai wrote a letter to the principal. The letter was posted on the notice board. "I was a working student then" said Prabhu "and the encouragement given by Pai was fantastic".

A typical Pai innovation was the "Directory of Speakers" which he made available to a number of organisations. The Directory was a list of qualified speakers from many disciplines and who were votaries of free enterprise. It benefited not only the many voluntary organisations in the city but also the speakers themselves, many of whom were not known, beyond a limited circle. One such person was D.R.Pendse an economist who was to become Economic Adviser to Tatas. Pendse recalls the first time he delivered a speech under the auspices of the Forum on November 13, 1969. He spoke on the Dutt Committee Report on the Industrial Licensing Policy then as topical as liberalisation is today. "Being my first talk I was nervous", admitted Pendse. "Pai encouraged me and asked me not to be nervous". Thereafter Pendse not only

addressed Forum meetings on several occasions but was a popular speaker invited to speak on a number of subjects from a variety of platforms.

Pai was constantly looking out for 'experts' who could explain complex issues in a manner easily understood by the common man. One of them was M.R.Mayya who wrote, on Pai's persuasion, a paper on '*Badla*' (Forward Trading in Equities) which was published and circulated not only to university and college students but to members of parliament as well. "He did this with such grace that I shall never forget that in my life," said Mayya in a letter to the author. This was typical of Pai. He would get someone to do something and that person would gladly do it pro bono and be grateful to Pai for the opportunity! These are just two examples. There were literally hundreds of men and women, scholars, corporate executives, businessmen, industrialists, professional and even liberal-minded politicians who adorned the Forum platform and which turned out for many of them as a springboard for public recognition.

Perhaps, this is the right place to talk about his biggest discovery of them all. In his fabulous book, *The Legend of Nani Palkhivala*, Pai recounts the circumstances that led to his 'discovery' of this outstanding man. In the early years of the Forum, Pai found that it was not easy to get new speakers or eminent persons even to preside over meetings. "One day", he wrote in this book "I approached A.D.Shroff to preside over a Forum meeting. He said: "Pai, get new people, and preferably younger ones. We are always there. Forum should encourage and build up younger persons." And so began a search for new and young persons. A friend told him of a "brilliant young lawyer on taxation" in the

Mumbai High Court Chambers, Nani Palkhivala by name. Pai promptly got in touch with him. Palkhivala agreed to talk on "Recent Changes in Tax Structure" on the Forum's platform. This was on December 2, 1957. "That was the beginning of Nani Palkhivala's public life, and within a few years he became, the leading voice on taxation, budgets and also constitutional issues. For me, it was the beginning of a highly rewarding personal relationship in the public life of a man whom I looked upon as the Dadabhai Naoroji of the twentieth century" wrote Pai in his book.

A few months later on March 27, 1958, Palkhivala delivered the first of his many famous lectures on the Union Budget - as already mentioned, the venue went from a hotel auditorium to public halls and finally the Brabourne Stadium which witnessed the last of his lectures in 1994, not to speak of its replication in many towns, cities, and metros. Palkhivala and Pai travelled tirelessly. As Palkhivala's reputation grew so did his repertoire expand from budgets and taxation to such areas as the rule of law, the Constitution of India, the judiciary and good governance and all such topics having a daily impact on people's lives.

In the chapter "Public Education through Countrywide Meetings" in this book Pai recalled that A.D. Shroff the Forum's founder had emphasised that to market an idea in India "it could not be done sitting in Mumbai but you had to go to people in different parts of India. "Shroff himself visited several cities to address meetings on the Forum platform. - a tradition maintained by Nani Palkhivala, Shroff's successor as Forum president who accompanied by Pai, visited a large number of towns and cities spread across the country from Ahmedabad and Ludhiana to Wellington and Warangal.

"The theme everywhere", wrote Pai "was freedom and democracy, a rational economic policy which liberated and encouraged the initiative and creative abilities of the people to build up the national economy, and the need for public morality based on India's traditional values."

The Budget meetings and the extensive coverage of India's towns and cities catapulted the identity of the Forum from a Mumbai-based organisation to a national one.

In a 45-year association Palkhivala developed a deep affection for Pai. When presenting Pai a copy of his book *We, the People* a selected collection of his articles and speeches, Palkhivala inscribed in his hand the following words "With affection, and admiration for his untiring work for the people."

The Forum's success can also be attributed to the manner in which Pai networked with other organisations which enabled it to reach a much wider audience than would have been possible had it worked alone. Not only did the Forum organise a number of activities jointly with other organisations but Pai himself was connected with a number of like-minded organisations. The names of these organisations are listed in Appendix A.

The Bombay Chartered Accountants Society (BCAS) collaborated with the Forum in organising Pai's Time Management Programmes and workshops on 'Managing Charitable Organisations' for its members. According to Narayan Varma a leading member of the BCAS, these common programmes were aimed to help trustees manage charitable organisations better, to fulfil the objectives of the trust; streamline their accounting system and fulfil statutory requirements including tax matters. What started as a one-

time programme became a regular feature thanks to the Forum's administrative expertise and BCAS's intellectual input that went into these programmes. The BCAS was not directly involved in the promotion of free enterprise but this collaboration exposed them to the Forum's objectives.

Forum's former Treasurer Bansi Mehta recalled that they used to organise residential courses in the Forum for very senior executives in a five star fees ambience. Bansi Mehta felt that people at the middle level who could not afford high fees deserved a course which they could afford. He discussed it with Pai who saw the point. This resulted in a course which was organised in Khandala where the fee was much lower. "Pai did not fail to compliment me and conceded that I was right in organising this more economic course which actually brought some revenue for the Forum while the five-star programmes actually put the Forum in the red!" said Bansi Mehta. The point he was making was that Pai had an open mind and was prepared to agree that the other person perhaps had a better way of doing things. Pai was prepared to go that extra mile if it would save on funds or bring in funds for the Forum.

Each year there were two lectures held in honour of Forum's founder A.D.Shroff. Both were organised by the Forum with lectures by eminent persons, the first on issues that promoted the market economy; and the other on behalf of the A.D. Shroff Memorial Trust on issues relating to Banking, Industrial Finance and Insurance. These lectures enhanced the prestige of the lecturers. Those invited to deliver these lectures considered that they had been honoured to be invited.

It would seem that even in the early 'seventies when

he had completed less than twenty years in the Forum Pai had started looking at potential candidates to take over from him the management of the Forum. S.Divakara the present secretary of the Forum now designated Director- General was first appointed Assistant Secretary of the Forum's Centre in Bangalore way back in 1964. In 1970, on Pai's advice, Divakara moved out of Bangalore and took up employment in Mumbai and then for a short while in Goa. In 1978 on a visit to Goa, Pai, who, two years earlier, had relinquished his office as full time secretary was able to persuade Divakara, to join the Forum as full time secretary. He joined the Forum in January 1979. It is obvious that he had been having Divakara in mind all along!

Having asked him to come to Mumbai where, in those days, residential accommodation was difficult to come by, Pai felt responsible to help him secure living accommodation. This he did. Thereafter for the next twenty five years and more till he passed away, Pai was available whenever Divakara wanted his advice and guidance. Even though Divakara shared his office room with Pai for a couple of hours each morning, Pai never imposed himself nor interfered in the running of the Forum office. Divakara fully justified Pai's confidence in him and has managed the Forum and a few other organisations in a manner that Pai would have approved.

The establishment in Delhi was never favourably inclined towards the Forum. Its founder A.D.Shroff had invoked the wrath of Nehru himself because he dared to question the former's statist economic policy. This dislike of the Forum persisted and came to the fore during the infamous Emergency between 1975 and 1977. Bansi Mehta

who was the Forum's treasurer for a number of years remembered that period as "a crucial time for the Forum because Palkhivala who was then its president had returned the brief of Indira Gandhi who had appealed to the Supreme Court against the decision of the Allahabad High Court. Perhaps, opined Banshi Mehta, at that time she wanted to penalise him for it. The then government decided to prosecute, not the Forum which is an unregistered body but the two companies which had donated funds to the Forum for contravening section 293A of the Companies Act which prohibits companies from giving donations to political parties from the government. The notice stated *inter alia* that Forum was a political party!

Bansi Mehta admired the passionate manner in which Pai reacted to the government's action and was determined that the Forum should challenge it; so was Nani Palkhivala who was clear that the Forum had an obligation towards its donors who provide the wherewithal for the Forum's activities. Banshi Mehta recalls that the matter was discussed at the Forum's governing council. Palkhivala wanted to file a writ petition. As the Forum was not a registered body it could not file the petition. Only individuals can. "Therefore we had to find committee members who were willing to join in the litigation. Though the Council members agreed with Palkhivala none came forward to join. Ultimately Palkhivala decided that writ petition would be filed by four of them i.e. Palkhivala, Sanat Mehta an outstanding tax lawyer, Pai and Banshi Mehta.

The Emergency was lifted in 1977 but neither was the notice rescinded nor the case settled in court. Even during the two years that the Janata Party was in power nothing

was done to revoke the notices. When Mrs. Indira Gandhi returned to power in 1979 the Forum's case was argued in the Mumbai High Court by two well-known lawyers T.R. Andhyarujina and Arshad Hidayatullah. The judge felt that the case was too silly for words and advised the prosecution lawyer that the case against the companies be withdrawn as the Forum was certainly not a political party and therefore the State did not have a case. The government ultimately withdrew the notice served on the two companies. But the damage had been done. Even companies that had supported the Forum in the past were not anxious to be seen supporting the Forum financially and thereby incur the wrath of the Establishment.

In such a situation, in order not to strain the finances of the Forum, Pai took up professional assignments which enabled him to continue his active involvement in the Forum's work and succeeded admirably in dividing his time between his profession and public causes.

* The author records with deep regret the sad demise of Mr. Anant Prabhu whom he had the pleasure of interviewing in Chennai on 30 May, 2006.

CRUSADING FOR THE CONSUMER

Why did Pai get into the consumer movement? In a manner of speaking it was inadvertent - almost as if he strayed into it. As he himself admitted during an interview, he couldn't remember when he "got into this business of attending to complaints." "Most Indians" he once observed "are ignorant of their rights and are therefore taken for a ride." He was at pains to explain that all that he was trying to do was to "make our democracy a little more meaningful. Unless citizens actively participate in public affairs, democracies can't work." He would reiterate this whenever he had an opportunity. "A 15 paise post card can solve many problems. One well written letter is worth more than 1,000 *morchas*. In a democracy the government has as much intelligence as the people of the country give to it by way of active participation in public affairs", he observed in the course of a press interview. This was the larger *raison d'être* for his involvement in the consumer movement. What he was trying to say was - always look at the bigger picture.

His involvement was triggered by a personal experience of trying to get a telephone connection. The ubiquitous 'waiting list', the hallmark of a scarcity economy, was the tipping point of his entry into the consumer movement. He soon found that the waiting list for allotment of telephone connections "was a sham." One had to resign oneself to a long wait, or, if in desperate need, bribe the telephone officials to expedite a connection 'grease some insider's palm' as the phrase goes. But this was not Pai's way. He wanted to know *why* the long wait, *why* the waiting lists; as

he began seeking answers to his *whys* he found so many other things wrong each of which involved asking more '*whys*' that, inadvertently, he turned into a consumer crusader, and for the telephone department - "a terror".

The consumer movement was practically unknown till the early sixties. There were cases of angry individuals who resented being cheated or being put off, writing to the press. The odd one even made it to the papers. But there was no organised movement. The Consumer Guidance Society of India (CGSI) a pioneering voluntary consumer protection organisation was established in 1966. A *Janafa Grahak Mahasangh* came into being in 1975 and became better known when it was registered as the *Mumbai Grahak Panchayafin* in 1981. It is highly respected and regarded as a premier consumer protection organisation in Mumbai. The formidable Consumer Education and Research Centre (or CERC as it is better known), a pioneering institution in Ahmedabad, was founded by Manubhai Shah in 1978.

These people's initiatives forced the hand of the Government of India to enact the Consumer Protection Act which was legislated by parliament in 1986; and with it came the National Consumer Grievance Redressal Forum and the State Consumer Redressal Forums. All these developments, it should be remembered, happened twenty years after Pai had signalled the beginning of what could be described as consumer resistance. Manubhai Shah was not far wrong when he said that, in a manner of speaking, it could be said that Pai was a pioneer of the consumer movement in India.

Pai also found himself in a unique position - on the one hand he was heading an organisation that championed the right of the industrialist, of the businessman, of the

entrepreneur and of the trader to do business untrammelled by needless controls; on the other as a consumer activist he was actually asking the government for safeguards to prevent the exploitation of the consumer by both private sector enterprises and the government's own undertakings. Pai not only saw no conflict of interest but recognised the synergy between his work as a pro-active office-bearer of the Forum of Free Enterprise and as a consumer activist. Importantly, it gave meaning to the basic tenet of a market driven economy: that under free enterprise the consumer is king.

The fact that most of his jousts were with public sector undertakings was not surprising considering the fact that till the early nineties public sector undertakings had little or no competition because private enterprise was all the time on leash – the length of the leash depending on the whims of the politicians then in power and the bureaucrats who advised them. By and large Pai's campaigns dealt with problems relating to public services to the citizens.

Pai had a natural distaste for confrontations whatever the provocation. His purpose was not the founding of a consumer movement but to alert the citizen who was also a consumer that he had the right to a fair deal and that even a government undertaking took care somewhere in its rules to provide safeguards to the consumer. Perhaps this explains his largely individual effort. He did hold office as vice-president and later president of the Mumbai branch of the All India Bank Depositors' Association and vice-president of the Mumbai Grahak Panchayat, but he was not part of any organisation devoted to the consumer movement. Pai did not directly involve himself in any form of 'direct action'. He provided succour for aggrieved individuals and if this

involved a ripple effect that would help others similarly placed, Pai would go all out to get redressal! His stress was on correcting defects in the system.

Once, when I sought Pai's help with a problem with the telephone authorities regarding excessive billing, he asked me to send them a postcard citing a particular rule and he assured me that they would set things right. I did as he advised and it was attended to. Though Pai made it look simple and easy, it actually involved an intimate knowledge of the various procedures. It was as if he had read through the rules governing various government organisations and had stored them in his memory.

I did ask him in humour whether he learnt by-heart government rules and regulations! Not only did he not treat my query lightly but told me in all seriousness that when someone had a grievance of being wronged particularly by a government organisation and he felt that that grievance was not only genuine but its resolution would help others, he would peruse that organisation's rule book. He was convinced that the solution was there somewhere, hidden away in "small print". As he stressed repeatedly to anyone who had a problem, every government department or public sector undertaking (PSU) has somewhere in its rule book provisions to deal with almost every situation. One had only to identify them. This is what he did with patience and diligence.

Deepak Parekh described his interactions with Pai on how to protect the consumer especially from public sector banks, the big banks in the private sector and the multinationals. Pai, said Deepak Parekh, was very concerned about charges levied by banks on the common man. He was equally concerned over the small print in insurance policies

that policy holders rarely bother about because they are so difficult to read. He wanted this changed so that important clauses that impact policy holders were written in bold capital letters. His ultimate goal was always how to protect the gullible consumer. Pai also focussed on service charges levied by banks on the ordinary depositor many of which he found either not justified or too high

Pai was convinced that even if the bureaucracy was powerful in a state capitalist system, it had to operate within certain rules. Pai did not grudge the power of the bureaucrat. He accepted the fact that such rules were necessary for effective corporate governance unless of course a rule itself was unjust. His point was that if any member of the public felt wronged he could demand justice by citing a rule that had been either violated or was patently unfair. In such an event he would write a letter to the appropriate authorities pointing out that the rule in question was not fair; that it needed to be either removed altogether or amended. Generally, he would not merely say what was wrong but suggest what needed to be done to set it right. His approach, always and every time, was not to fan a grievance but to find a solution. He also emphasised his firm conviction that he was not opposing an individual, not even the system, but an action that was contrary to what the rules prescribed or the rule itself, if it was unjust.

Thus it was that over the years he became very knowledgeable about the rules, regulations and inner workings of telephone departments, the department of posts and telegraphs, Indian Airlines, Railways, Life Insurance, the Office of the Provident Fund Commissioner, and of course banks, almost all of which were state-owned, and a

few that were still in private hands. In other words all such organisations that had a public interface.

Even here I discovered an interesting sidelight. Not only did he not personalise a dispute, often he would advise an official on how to handle an irate customer! One such person was Sunil Bhat, an Indian Airlines official, at the Mangalore airport. He recalled Pai's advise to him. 'You are in the service industry and it is your duty to see that the customer is made comfortable, more so when the person concerned is in an angry mood because of a delayed flight.' You must cool him down and make him feel important. If you can speak to him in his language so much the better. "I know a number of languages and when a passenger is upset or in difficulty I put his advice into practice and it works!" said Sunil Bhat.

Satish Pai of Manipal related an incident when Pai had accompanied Satish and a couple of others to the RBI regarding a commercial matter involving a hire purchase company. Their meeting was with a Deputy Governor. Pai had scrutinised the prescribed procedures and was convinced that the RBI's position was untenable. The "case was settled because the Bank concerned realized that Pai would not have himself accompanied us unless he was convinced that the aggrieved party had been wronged said Satish Pai.

Pai's Mangalore school-mate Mukund Prabhu narrated the instance of a young woman who had applied for a job in the Southern Railways. She passed the prescribed written examination. Soon thereafter she received a telegram asking her to appear immediately for an interview in Chennai, the headquarters of Southern Railways. She travelled overnight to Chennai and, on arrival, went straight for the interview. Not having had time enough to rest and prepare herself for

the 'viva' she failed in the interview and was not selected. Someone advised her to write to Pai. On receiving her letter Pai addressed a missive to the General Manager of the Southern Railways, pointing out a certain provision in the Railways Recruitment Rules, quoting the number and clause of that particular rule which clearly stated that a candidate, travelling overnight had to be given enough time for rest and tidying up, before being interviewed. Pai pointed out that in this case the Railways had flouted their own rule by asking the young lady to appear for the interview without giving her the consideration as specified in the rules. The Railways accepted their mistake, called the young lady to appear again and she was selected.

Pai had never met that lady before. Some time later the lady who was posted in Mangalore came to know that Pai was in town to attend a wedding. She came to the marriage function uninvited, not to attend the wedding, but to personally thank Pai!

Till the early nineties Telephone services were a state monopoly. The system was primitive and 'dead' telephones were frequent. They had then installed what was then known as the 'crossbar' system. It was defective and inefficient. Pai christened it the 'double-cross' system because of the many wrong numbers it generated and campaigned vigorously that either the system be rectified or replaced. Ultimately it was replaced much to the relief of telephone users!

Telephone employees treated complaints very lightly. Pai scoured the Indian Telegraph rule book and came upon rule No.412 which required divisional engineers to maintain telephone lines in good working order. He drew the attention of the divisional engineers to this rule and also

publicised the fact through letters in the press, of the existence of such a rule. Soon the telephone authorities were flooded with letters demanding a compensation of Rs. 500 each day the telephone was dead. There were no refunds but the Department of Telecommunications agreed that if the telephone was dead for more than a week subscribers would be given rebates in their rentals.

Also it was not easy to get a telephone connection. Why only telephone connections, for that matter it was not easy to buy a car or a motor bike, a scooter or get a gas cylinder. Being wait-listed and standing in queue for most necessities of life was normal. Pai had applied for a phone in 1971 paying Rs.10 on application as required. He was placed on the ubiquitous waiting list in the 'exempted' category because he was engaged in public service (as secretary of the Forum). Five years later not only did he not get a phone connection but, to add insult to injury, his name was arbitrarily removed from the exempted category waiting list and was told that if he wanted his name retained in the exempted category he would have to pay a deposit of Rs.1,000. Pai refused and Bombay Telephones couldn't care less because it was a monopoly. Pai's reply is reproduced in appendix B. For today's young readers, many of whom carry not one but two mobiles in their pocket or purse, Pai's letter to Bombay Telephones will give them an idea of how things were less than 20 years ago!

It took eleven years before a telephone finally made its appearance at the Pai residence. And this became 'news' for public consumption! *Midday* of May 19, 1982 headlined its report "M.R.Pai gets a telephone at last." Pai, however, was quick to point out that it was a company phone (where he

was a Director) that had been transferred to his house and not the one he had applied for! Even while transferring a company phone to his residence the telephone department played a trick on Pai. It allotted him a number that was once an enquiry number at the nearby Dadar railway station – a very busy station for both local and long distance trains. As a result Pai and his family were constantly disturbed by numerous calls at all hours of the day and night enquiring about the arrival or departure of trains, availability of reservations and the like. Pai's response was uniquely his. Instead of lodging a complaint he, along with his family members took the calls and informed callers that the number of Dadar railway station had changed and were given the new numbers which were actually the numbers of senior officials of Bombay Telephones! When these officials were badgered by enquiries at all odd hours of the day or night asking for arrival and departure details of trains the lesson went home! The then General Manager of Bombay Telephones apologised and gave Pai a new number!

Pai did not subscribe to the dictum that the consumer is always right. There were occasions when he saw merit in what managements of public sector undertakings did. He supported them publicly, even if such support was not popular. For instance Bombay Telephones announced that local call charges would be on the basis of a five-minute pulse rate as against the prevailing rate of charging for one call irrespective of how long one was on the line to prevent the clogging of lines. Pai was convinced that the new rates were fair and payment should be based on usage. His letters in the press supporting the change as being fair were widely publicised. Coming as it did from a "terror" of the babus in the telephone department, it was as welcome as it was unexpected.

Another instance involved a customer trying to take unfair advantage of legal provisions regarding compensation. As a very young doctor Swati Piralal started a hospital called the Gopi Kisan Piralal Hospital to serve the needs of the underprivileged. It had a sports medicine section, the first of its kind, started in 1982. Pai's help was sought in advising them on how to go about setting up quality systems. This arose from Swati Piralal's determination that even if it was for the underprivileged it would have world class quality. A case came up when a lady said she had used the Sports Medicine Centre and claimed she was paralysed because she used some of the equipment at the Centre. She sent a notice through her lawyer claiming damages. This lady was not aware that the Centre enjoyed an ISO 9000 certification which requires detailed documentation of every aspect of the services involved from the moment a person comes into the sports medicine centre till he or she leaves, who was the therapist and so on. It was discovered that she had actually used the centre when she claimed she was hurt and had walked in and out of the Gym for the next two weeks. Therefore it was clear she was not paralysed on that date. Maybe she must have been injured in an accident which had nothing to do with the hospital and she was trying to collect some compensation from the hospital. Swati Piralal consulted Pai and told him the facts of the case. Knowing that the Centre had advanced documentation in place and high standards of consumer care Pai was convinced that this was a case of extortion, Pai helped Swati Piralal draft a reply to the complainant's lawyer rejecting the claim. There was no reply from the lawyer.

After that the hospital introduced improved systems. One of the key improvements was calculated to reduce the

waiting time for those who came to the hospital; how to deal with the customer quickly and if there was a delay tell the customer the reasons. Swati Piramal said "we owed this consumer-centric system to Mr.Pai."

Pai was also quick to publicly applaud good performance especially by government servants. He once complimented the Mumbai's Police Commissioner on their efficient traffic management during the 1987 Ganesh festival. Such appreciation by a grateful public is by itself not unusual but what makes it special was his way of showing his appreciation in concrete terms; in this case by enclosing a token cheque for Rs.100 to the Police Welfare Fund! What mattered was not the value of the contribution but the gesture.

But when required he would not spare the police either. A small incident in 1986 led to a court case involving Pai and the Police. On April 26,1986 while Pai was driving on a road in South Mumbai, he was stopped by the traffic police and charged with traffic violation. Obviously this road had been made one way only some days earlier and neither Pai nor the many vehicles that were stopped along with Pai were aware of the change. Pai refused to pay the fine and was hauled up before the court on a traffic violation charge. He read the Police Act 1951 which said that while the police are empowered to regulate traffic, they are required to inform the public of the rules and changes by publication in the official gazette and through newspaper advertisements etc. He discovered that these rules were generally ignored by the police when making changes like converting a road into a one-way street, or changing no-parking zones. He drew the attention of the court to this fact.

The Magistrate asked the police to produce the notification of the change and police could not provide the notification as there wasn't one. He dismissed the case and acquitted Pai. Thereafter Pai wrote to the Deputy Commissioner of Police (Traffic) drawing attention to his acquittal and making constructive suggestions for greater cooperation between the police and public. That letter is a lesson on how, instead of gloating over police discomfiture, Pai chose the occasion to make suggestions for a "new approach of the police as well as the vehicle owners to traffic problems." This letter is reproduced as Appendix C.

When the post office decided to increase the rates of post cards, the poor man's 'PC', Pai did not oppose the rate increase per se. He realised that rising costs are inevitable. At the same time he was aware that the poor could ill afford the increased cost of post cards. So he worked out a solution for the post office's consideration which would increase their revenues and at the same time not hurt the poor.

Not all who use the post card are poor. Therefore why not the post card tariff be divided into two slabs: a higher rate for postcards used for commercial purposes and which would actually subsidise a much lower rate for the common man. Pai's proposal was accepted. The poor post card user must thank Pai for the fact a post card is 50 p. and that which is used for commercial purposes is Rs.6.

Perhaps to a greater extent than other areas of customer concerns, it was the banking industry that received a great deal of attention from Pai. The fact that he felt it necessary to start in 1968 the Mumbai branch of the All India Bank Depositors' Association, (it was the brainchild of former MP D.N.Patodia who founded it in Calcutta), and even be its

president was indicative of the need he felt for organised activity to safeguard the interests of bank depositors.

When the Association received a complaint from a depositor, Pai would first study it from the banker's point of view. If the complaint was frivolous or the bank was not at fault he would so inform the person concerned telling him that this was not a fit case that justified intervention by the Bank Depositors' Association. This screening added to the credibility of the Association because, by and large, when it took up a complaint with the bank the latter took it seriously and either explained its reasons or made amends. There was another, and equally important consideration: Was the complaint of the kind whose resolution would improve the system and help many others similarly placed?

When bank depositors were being defrauded, he saw red and pulled out all stops to help them recover their money. In the early seventies several hundred innocent citizens, many of them retired, were victims of some unscrupulous persons associated with the Devkaran Nanjee Deposit Scheme (not associated with the nationalised Dena Bank). Pai took up their cause, formed an association (as required by law) and filed a case against the promoters. This resulted in the victims getting back at least a part of their investment. In fact Pai with a few friends supervised the disbursement of monies to the victims on a few Sundays in early 1979.

Similarly when Harshad Mehta's scam resulted in depositors of the Bank of Karad losing their monies, he helped the depositors organise themselves to negotiate with the Reserve Bank of India. Subsequently the Bank of Karad was taken over by a nationalised bank and the depositors' monies saved.

Yet another incident merits telling. It relates to the Bank of Credit and Commerce International, Bombay Branch. The Bank of Credit and Commerce International was incorporated in London with its headquarters in Luxembourg. It operated in 78 countries, had over 400 branches, and had assets in excess of US\$ 20 billion making it the seventh largest bank in the world in terms of its assets. In 1991 this bank was involved in a scandal involving money laundering, bribery, arms trafficking, funding terrorists etc. The bank was found to have at least \$13 billion unaccounted for. The bank was notoriously known as the "Bank of Crooks and Criminals International,"

It was into such a bank that 7000 account holders in its Bombay branch had deposited their monies. One of them was A.N. Parakh, a Mumbai businessman, who had two accounts with this bank - his personal and his company's. When the bank went into liquidation the Reserve Bank of India closed the Bombay Branch. Parakh was aware that BCCI internationally was having problems but he did not think that the Indian operations would be affected because of the rigorous exchange control regulations that made Indian currency non-convertible. When, even after a week there were no signs of depositors being concerned about recovering their money, Parakh decided to take the initiative and do something about it.

"The first problem I had to face once I decided to take the lead in the matter was, who I needed to talk to", confessed Parakh. The only name that came to his mind was Pai. He had never met Pai. So he phoned him and was heartened with Pai's response "Without a moment's hesitation Mr. Pai said that he would do everything to help us. We had nothing

to offer. I needn't have worried because Mr. Pai did not expect anything in return. Two other depositors, the Bombay Cricket Association (BCA) represented by Madhav Mantri the well known cricketer and the then secretary of the BCA, Fr. Stanislaus Lobo, Archbishop of Bombay, myself and Pai constituted the team that decided to resolve the problem. Pai was always available for advice any time we wanted. Based on Mr. Pai's advice we called a meeting of the depositors at the Wankhede Stadium. The meeting was well-attended and we obtained the good wishes of the depositors."

Thereafter Parakh and his team made representations to the Governor of the Reserve Bank of India and others. "Our plea was very simple, give us back our deposits in the bank that the RBI had closed down. All this money was in India even if it was a foreign bank, Moreover the RBI was earning interest on this money of 7000 account holders and yet depriving us of our money. We also wanted not only our money back, but also the interest that the RBI was earning; and this interest should not only be in respect of Savings account and fixed deposits but also on current accounts because the RBI was earning interest in respect of all three which they had pooled together. Finally we made a representation to Manmohan Singh who was then Finance Minister. He spoke to the RBI Governor and only thereafter did things start moving. The account holders were able to recover their monies in full with interest, current account holders excepted."

Talking about Pai's role in helping the depositors this is what Parakh had to say: "First was his clarity of thinking so that we didn't go off at a tangent from the main purpose; his moral support was invaluable to keep our hopes and

morale up, because at a time when we were down and out we knew there was a pillar of strength to turn to; then there was his willingness to spend time with us and to accompany us when we had to meet somebody. Even if he was busy with something else he would put it aside and come with us. This whole episode from the closing of the bank to getting our money back took about 18 months. Without Pai's support I don't think we would have been able to take even a step forward."

Once Pai was asked about the kind of reforms in the banking structure for which the All India Bank Depositors' Association could claim credit. Pai gave the example of the nomination facility. Today it is part of the system. It was not always so. Pai narrated a case he had handled. He received a letter from a woman in a village in North Kanara district whose husband had disappeared. When the poor woman wanted to draw money from her husband's account the local bank refused to let her do so. Pai took up the issue and found that under the Indian Evidence Act, if a person does not see somebody, whom one normally sees, for seven years that person is presumed dead. "I took up the matter with the Reserve Bank of India which instructed the bank concerned to give the money to the woman – with interest" said Pai. But it did not end there. Pai followed this up with the RBI which regulates banking in the country. The result: The nomination facility is now mandatory for all account holders.

So too is the case with the provident fund. Here too the nomination facility was not available leading to interminable delays in the pensioner's wife or mother or husband getting pension payments. Persistent efforts with the Office of the Provident Fund Commissioner resulted in the nomination

facility. This too arose from a grievance he handled from the widow of a pensioner – a retired nurse.

It was not as if Pai always got his way. There were failures; for instance, in his own case, getting a telephone connection at his residence. Sometimes he came up against a stone wall when dealing with an enterprise in the private sector. A pair of shoes that he bought turned out to be defective. The shop salesmen were downright rude and refused to entertain his complaint. In both cases the complainant was Pai himself! But these were small hiccups in the larger and successful effort to bring relief to consumers.

Pai was a journalist, even if it was for a year in the USA and two with *The Times* of India. Just as he found a synergy between the objectives of the Forum and his work as a consumer activist, he found a synergy between his role as a consumer activist and the press. It was both a useful and powerful tool. It began with his 'letters to the editor'. Perhaps his very first foray was a letter drawing attention to parcels being strewn at Dadar railway station causing considerable inconvenience to passengers. The Railway authorities took notice of his letter and the parcel office was shifted to another part of the station so as not to inconvenience passengers. Thereafter Pai's letters to the editor were a fairly regular feature drawing attention to difficulties encountered by citizens and, importantly, suggesting solutions. The press became an integral part of his consumer activism.

There were two kinds of letters in Pai's armoury. One was to an official in a government department or undertaking that he was taking on. The other was to the press about a complaint that needed a universal solution. "A typical Pai letter quotes from relevant sections of the law and is always

without malice – brief and fair." said a *Reader's Digest* cover feature on Pai. The other was of a kind that affected citizens as a whole and which needed the pressure of public opinion to be changed or improved. Appendix D carries a selection of his letters which have been chosen not only to provide a model for aspiring correspondents on how to write letters to the editor but for their, unintended, historical value – these letters provide vivid pen pictures of the travails of a people in a scarcity economy under state capitalism which our generation, Pai's and mine, had to suffer, all in the name of socialism.

When IAS officials agitated for higher salaries, Pai supported their demand in a letter to the press. Yes indeed, said Pai they had a just case; that compared to salaries at their level the private sector paid much more. And then came the typical Pai rider: pay them more and in return demand better output and make IAS officials more accountable, just as their counterparts in the private sector. The letter was noticed by the Fifth Pay Commission in Delhi and resulted in his being invited to give evidence before the Commission. It was the rider that did the trick! This kind of constructive and rational advice publicly rendered, generally led many organisations, such as the telephone department or the UTI, to seek his advice. In 1989 Pai accepted an invitation to be on a central government committee to reorganise the telecommunications system. Similarly, he was on the Reserve Bank of India's Customer Service Committee and on the UTI's Social Audit Committee. This did not prevent him from publicly criticising them. For instance his letter highly critical of the UTI he wrote:

"The organization (UTI) is in shambles today having betrayed its trusting investors. The main reasons are:

- "(1) Lack of transparency in US-64. When it ceased to be a monopoly, with several other mutual funds in the field, UTI should have declared NAV, like other mutual funds.
- "(2) US-64 was a Khazana built over the years, and was apparently diluted by cross subsidizing UTI's less remunerative products.
- "(3) Unfortunately, RBI as the parent organization refused to allow UTI to operate in the new environment of market-oriented salaries and organizational flexibility. Consequent managerial arthritis led to UTI's near collapse.
- "(4) The unhealthy practice of political consideration in the appointment of bank chairmen in 1970s and 1980s was allowed to enter into UTI. Politicians and backroom boys in the Finance Ministry, who enjoy power without accountability, have substantially contributed to the decline of what was at one time a very competent investment organization. The joke circulating in financial circle is that UTI made investments at fancy price even in dot com companies which had nothing but a dot."

It was not always that he accepted invitations to serve on official committees. For instance in the nineties Pai's name was announced as a member of the Indian Airlines' Regional Advisory Council without his prior consent. Pai politely refused this membership as the Airlines was unwilling to allow him freedom to criticise it when needed.

It was not long before newspapers and periodicals caught on to the idea that a column on consumer issues under Pai's by-line would be popular. Chandigarh's *The Tribune* was among the first to run a column by Pai entitled

"Consumer Alert". Similar columns in other newspapers and journals followed.

These columns were the typical "How to" that Pai became known for. It was not enough to deal with specific complaints. It was always exhortations to consumers to be pro-active. "It is unfortunate that even well-educated persons with all facilities do not bother to write letters of complaint but meekly grumble that 'things are going from bad to worse!' Such persons have no right to grumble, but have to accept suffering as a penalty for their apathy!" wrote Pai in one of his columns in *The Tribune*.

Pai did not forget to give tips to customers on how not to get fooled or cheated. How to become an intelligent consumer was yet another of Pai's favourite instructions: "See if the item bears an ISI mark issued by the Bureau of Indian Standards" Pai advised. "In case of a defect, if the seller does not agree to put the unit back in working condition or replace it if it is totally defective, invoke 'the third party guarantee' and then went on to explain what was meant by a 'third party guarantee' That is, a complaint in writing to a branch office of the Bureau of Indian Standards, which has branches in many big cities. He also educated the reader on how to read a warranty and who is the person to be written to depending on the product. If it was medicine then a copy should be marked to the Drug Controller and so on. Pai was thorough in whatever he did.

Even while cautioning unwary customers to be on guard that the seller does not palm off shoddy or defective goods he took care not to give the impression that the seller was not to be trusted *per se* or that manufacturers of consumer goods are not, as a rule, to be trusted. It must be mentioned that this

stress on caution was particularly necessary during the days of state monopolies and the licence -permit -raj regime. After 1991 cautioning the consumer was accompanied by educating him on the economic reforms which brought in competition. Competition, he pointed out, compelled manufacturers to supply quality goods. If they did not do so they would be cutting their own hands by trying to short-change customers.

Therefore, he told his readers, the liberalisation of the economy is consumer-friendly and the consumer with a grievance could now approach the company itself because many reputable companies had their own consumer cells which examined complaints and sought to redress them. If the consumer was not satisfied he could approach the consumer redressal forums.

In the early eighties he had a column in *Bombay* a fortnightly (which has since ceased publication) published by *India Today* interestingly titled "Beating the System". Subjects tackled included "How to break a strike" (the strike in question was by employees of Indian Airlines in June 1984). Another challenged the Mumbai Municipal Corporation's "illegal levies as he called them" e.g. Pay and Park schemes which benefited contractors more than the municipal corporation. There was one on "Taming of the UTI" where he took the UTI to task for delays in payment of dividend to their unit-holders. Gradually Pai became better known as a consumers' crusader than as an advocate of free enterprise which, in any case, was becoming official policy after 1991. In 2001 Pai put together his articles and published a book entitled *Consumer Activism in India*.

M.K.Mani, a 79-year old man suffering from arthritis and disgusted by the 'faults and blunders committed by

politicians, government and semi-government departments,' was so impressed with Pai and a few others from the tribe of letter-writers, to which he himself belonged, that he wrote out six cheques of Rs.11 each payable to six different people as a reward for their public service in exposing the wrongdoings of the establishment. Pai was among the six. The other five were former Bombay Collector Arun Bhatia, Cartoonist R.K.Laxman, and letter writers Jal Irani, I.V.Mahbubani and Nirmala Bhawnani. M.K.Mani sent these cheques to *The Indian Express* with a request that these be forwarded to the persons concerned. The then resident editor Hari Jaisingh did so and referred to it in his paper.

When Pai received Mr.Mani's cheque he was absolutely ecstatic. He replied: "I was thrilled to read the comments in the 'Bombay Notebook' of *The Indian Express* dated 13th August 1994.... I am deeply touched by your gesture and find no words to thank you adequately. It might, however, interest you to know that whatever little work I have the privilege of doing for the public ...is possible only because of the wonderful support from the people and the press. Whenever there are positive results, it is only a triumph of public opinion.

"You are rightly upset by 'faults and blunders' of authorities which have made the life of common people like us miserable. However, I take an optimistic view of the future of this country. The reasons are, firstly, that the sense of right and wrong is very strong in the public - your gesture itself is a superb example of it. Secondly, a new generation is emerging which is groping for the right sort of leadership. Today, more than half the population of India is less than 20 years of age, and I have observed that these youngsters will no longer tolerate the

present state of affairs. These two factors have led to public opinion become stronger, day by day. Nobody will be able to defy Public Opinion in days to come.

"I shall not encash your cheque but do something better i.e. preserve it as a reminder to me of the eternal element in India's life which lives in the heart of millions of people like you. Your cheque will be a source of inspiration to me to continue to exert more for the service of my fellowmen,"

In December 1999, Pai was interviewed by Indian Management, the Journal of the All India Management Association. Under the Heading "(Extra)Ordinary, (Un)Common Man" the report said that though Pai described himself as an ordinary common man and while he looks, talks and behaves like an ordinary common man, he certainly has extraordinary and uncommon tenacity of purpose, straightforwardness and helpfulness. His crusades for justice to consumers of all hues is by now legendary and has earned him the sobriquet, India's **Ralph Nader**.

"He is not an activist of the usual kind. Indeed, if one merely overhears the soft-spoken Pai, it is difficult to know whether he is expressing anger or is merely conversing. It is his crisp choice of words, economy of expression and obvious depth of homework behind every contention which sets him apart." This was indeed an accurate description of the manner in which Pai went about doing whatever it was that he wanted to do.

The emergence of free enterprise with the economic reforms introduced in 1991 and the retreat of state capitalism would not have meant that Pai would have considered his work done. It would have merely taken on a different form. A form phrased so well by Rajesh Haldipur, the

correspondent of Indian Management who interviewed Pai and which bears repeating: "In the liberalised economy, the consumer will be King. But only if he knows his rights. Mr. Pai is at the forefront of persons who will ensure that the consumer is enlightened."

For his "Outstanding contribution towards promoting consumer protection" Pai was awarded the Indian Merchants' Chamber Award for the year 1987.

Another award that would have pleased Pai immensely was the Vidyadhiraj Award he received in 1996. This Award is named after the Head of the Shree Samsthan Gokarn Partagali Jeevottam Math, Shreemad Vidyadhiraj Teerth Swamiji. The Vidyadhiraj Award is given to a person from the Community who has rendered outstanding services to the society in any field. Other awardees, include Shyam Benegal, journalist M.V.Kamath and Banker K.V.Kamath.

PAI THE PROFESSIONAL

As mentioned earlier, Pai resigned his office as full time secretary of the Forum of Free Enterprise in 1976 which position he had held for twenty years. Funds were difficult to come by and Pai was unwilling to burden the Forum with additional financial strain which an increase in his salary would entail and which he needed to take care of the rising cost of living. He was equally unwilling to sever his links with the Forum which would have been necessitated if he took up another job. The way out was to have both – his own means of income to be able to continue his association with the Forum and his consumer activism.

He accepted to be on the Board of some companies and as an advisor and consultant to a few others. He was not a stranger to membership of the Board of a company because a few years earlier, even when he was full time secretary he had, with the permission of the Managing Committee of the Forum, become a Director on the Board of Canara Workshops, a Mangalore based company. This arrangement not only benefited Pai in the long run but the Forum as well, as it enabled him, when attending a Board meeting outside Bombay, to also participate in the work of the Forum be it in Chennai, Delhi or Bangalore.

But Pai did not accept offhand any invitation to be on the Board of a company or a consultancy assignment even if the offer came from a major corporate. A primary concern was to avoid any kind of conflict of interest with what he was doing viz. in the Forum or in his consumer protection activities.

For instance in 1985 Pai was offered a consultancy assignment in the Tata Electric Companies. Politely declining the offer he wrote in a letter to Dr.K.R.Pandit then Vice-President of the Tata Electric Companies: "I am sorry that I am unable to accept this assignment as I am a Vice-president of Mumbai Grahak Panchayat, which has taken up certain matters for clarification with your company. If I accept the Company assignment, there might be a conflict of interest between my professional work and my voluntary personal commitment to consumer interest. Therefore, though I shall miss a lucrative assignment, and above all the pleasure of close association with you, Mr.Manaktala, Mr.K.M.Gherda and several other nice people whom I already know, I have to decline this assignment. Hope, you will appreciate my position."

Palkhivala and Pai complemented each other. Pai - methodical, pragmatic, the organisation man with a flair for public relations and a clear head with his feet on the ground; Palkhivala, an idealist and an intellectual with a phenomenal memory and the ability to communicate complicated thoughts in an easy to understand manner. There were other areas of common interest that contributed to their developing into a formidable team. Both were intensely spiritual. Palkhivala and Pai respected and revered saintly persons like the Sankaracharya of Kanchi, Sri Aurobindo and the Mother.

Another was their concern and regard for the small man. Pai narrates in his, *'The Legend of Nani Palkhivala'*, an incident, in the early days of Palkhivala's practice. Palkhivala fought in court and saved his client's firm, a small transport company in Vidarbha, from liquidation. Some years later

when Palkhivala, now a nationally recognised personality, accompanied by Pai, was to visit Amravati the town in Vidarbha where the transport company operated, to address a public meeting on the Budget, he asked Pai to ensure that some time was kept aside when he could call on his old client. His old client and his entire staff greeted Palkhivala with great enthusiasm.

The Chairman of the company publicly acknowledged that it was because of Palkhivala they and their children were "eating a full meal and are not on the street." Palkhivala was touched by his client's gratitude.

Both Palkhivala and Pai were crusaders. If Palkhivala operated at the macro level to defend, among other things, the Constitution from being "defaced and defiled" and seeking the courts protection in upholding the rule of law and thereby the country's democratic fabric, Pai, took on the government at the cutting edge where its rules and regulations and bureaucratic misdemeanours impacted the common man. If Palkhivala's role as the defender of the Constitution overshadowed his undoubted pre-eminence on taxation law, Pai's role as the consumer activist overshadowed his role as a champion of free enterprise.

At the more practical level Pai played an important role in trying to ensure that Palkhivala's generosity and kindness of heart were not exploited, not only by the unscrupulous but also by the well-meaning. Palkhivala was by nature a very trusting person. As his fame grew to iconic proportions so did the number of persons who sought his favours. He was also not very discriminating in accepting invitations to address meetings nor in freely giving his visiting card to all and sundry. It is here that he found Pai's advice and caution

most useful. If any organisation nor individual in the public realm invited Palkhivala to address a meeting or participate in a public function, it had to pass through a referral process. Pai or Divakara would check out the nature, and bonafides of the organisation, its usefulness to society and the integrity of the men and women running the organisation before Palkhivala entertained their invitation. Thus unsavoury and dubious characters were kept at bay.

But what about the well-meaning – for instance those who felt that a man of his charisma and character should enter politics or at least hold public office and sought to persuade him. I am personally aware of the number of times C.Rajagopalachari and Minoo Masani tried to persuade Palkhivala to enter politics and contest elections as a Swatantra Party candidate or even as an independent candidate with the assurance that the Party would support him. But Palkhivala declined. This was in the context of the General Elections of 1967. Records Pai in his book: "... he(Palkhivala) called me to discuss an offer he had received from Indira Gandhi, the prime minister, to be made the new law minister if he contested the forthcoming Parliamentary election on her party's (the Indira Congress) ticket. He had also received an offer of a safe seat as an independent from some individuals who were interested in seeing him in action in Parliament as a chastening influence on the Government ..Palkhivala wanted my reaction which was given as follows: As regards the late Indira Gandhi's offer, all his life he had opposed most of her economic and constitutional policies. As the law minister, presuming he got elected on her party platform, he would not be a free agent but required to argue and promote the Government line..This would be repugnant to him. ..Would he be effective as an independent

member or as an Opposition Party MP? No. "Pai then went on to describe the nature of an MP's work and the amount of time he would have to give..." On balance his entry into Parliament as ruling party or opposition or as an independent member would not be so useful as his present status. As a voice of citizens, from outside, he shook the policymakers and built up a powerful public opinion on all important economic and constitutional issues which no government could ignore. Palkhivala agreed with this analysis and dropped the idea of contesting."

However, when the Janata Party came to power and they asked him to be India's Ambassador to the USA, Palkhivala consulted Pai, among others, and Pai encouraged him to accept even though on this occasion Palkhivala was not keen. Pai recorded in his diary cited in his book: "I urged him to accept it as he can do a lot of good to the country from that position though his contributions in India are great. Being a world power centre, he will be able to influence international events. May eventually go to US as Secretary General of the United Nations or comeback to India as President. Will also get time and opportunity to speak and write on constitution and other matters."

This somewhat lengthy digression was necessary because Pai's life was indeed profoundly influenced by his close association with Nani Palkhivala.

Returning to Pai the Professional, when Pai took up an assignment or membership on the Board of a company, he acquired the reputation of being a dependable Board member who took his role as Director seriously. He attended meetings regularly, and did his homework in advance of the meetings. Keeping his counsel he would first listen to what others had

to say. And then intervene only if he had something to say. Never one to impose his views he would, when necessary, weigh the options, succinctly sum up the facts of the issue under discussion and make his suggestions. If he felt that the meeting was straying from its agenda he would try and gently guide it back on course, always careful that, in the process, he did not cause pain or embarrassment to any other member of the Board.

Family friend and ophthalmologist in Mangalore, Dr.C.R.Kamath, was struck by the simplicity of his language. One got the impression, he said, that when Pai spoke his purpose was not to impress people with his erudition but to communicate an idea, a truth or an experience. Pai believed in telling people the truth as he saw it and what he believed were important. These qualities were an asset not only in a voluntary organisation but also when he was among hard-headed businessmen and industrialists.

Ravindranath Nayak, runs a transportation company in Shimoga. It was shared beliefs in private enterprise and fair competition, he told me, that persuaded him to invite Pai to be a director of his company. And it were these shared beliefs that prompted Nayak to hold Directors' meetings at various places in South Kanara so that he could organise meetings of students to be addressed by Pai on a variety of subjects ranging from free enterprise to the consumer movement!

Reference has been made earlier to C.G. Shah, Finance Director of Forbes Company Limited, who was a college student, when the Forum was started with Pai as its secretary. Shah was greatly influenced by the Forum's meetings which he attended regularly and their publications; even more was his frequent interaction with Pai.

Twenty years later Shah was delighted when Pai was appointed a Director of the Company. His observations on Pai's influence on the Company and at Board meetings underlined what others said. He said that Pai would avoid technicalities and come straight to the heart of the matter. He would read the papers carefully before coming to the meeting and if there was an issue on which he needed clarification or more information he would take care to ask the question ahead of the meeting to avoid unproductive discussion at Board meetings. If Pai was given a document of fifty pages, said Shah, he would identify what were the core issues and he would raise only those issues at Board Meetings which he considered important and necessary from the company's point of view.

Pai's management of time was legendary. He held training programmes on Time Management and his manual on the subject is quite popular. He practiced what he preached. C.G. Shah, was obviously a keen observer of how Pai went about performing his responsibilities both as Director and Chairman of the Company's audit committee. "Pai did not" said Shah, "take up any assignment unless he was confident that he would be able to devote time for the job entrusted to him. Once he took up the assignment he would allocate the required time the job needed. Whenever anything had to be done jointly he would inform in advance the person concerned as to when he intended to start the work, how much time it would take. Invariably the job would be completed on time.

Pai had great respect for other people's time as well. He believed if there was something to be done collectively the common time to be spent should be minimal and people

should be allowed to be on their own. He would for instance, prioritize attendance at Board meetings. He would decide if it was really necessary for him to attend all the meetings. "This was how he did full justice to his position as Board member and Chairman of the Audit Committee" Shah, said with genuine admiration.

Another characteristic that endeared Pai to one and all was his penchant to treat everyone as his friend irrespective of his position in the hierarchy be it the managing director or the driver of the company. His logic was simple. Each one did the job he was appointed to perform and how they did their job was all that mattered. Another trait that was noted by many was that he rarely, if at all, asked for a personal favour particularly from companies on which he was a director, consultant or advisor. Whenever he did ask for a favour it was invariably for the Forum or for some organisation with which he was associated or he was personally aware was doing useful work. Such requests were also very rarely denied.

Pai was a consultant to the Piramal group of companies around the same time that Ajay Piramal began his business career in 1977. Piramal was deeply impressed with Pai particularly his management of time, his attention to detail and, above all, his ethical values. Pai was also on the Board of one of their companies - a small investment company. "It is not that he got any great fee out of it" said Piramal. Once Pai as director was assigned a task involving some transaction for the acquisition of some property. Pai was paid a fee for his work. "We would have paid a fee to anybody for this service; but Pai refused to take the fee because he said it was his duty as he was on the Board. There was really

no duty. There were other people in a similar position who had been paid but here was somebody who was different," he remarked and went on to comment: "If at a young impressionable age you need somebody who has a high sense of values to guide him then it is Mr.Pai. The fact that I asked Mr.Pai to guide my son showed how much faith I had in him". More about this later.

Comments by those whom I met in the course of writing this brief biography included assessments like Pai was a very humble man. He rarely talked about himself. He kept confidences. You could speak to him and you could be sure that it would remain a private conversation.

Tata Consultancy Services (TCS) retained Pai as an Advisor. In its early days TCS was pioneering the growth of information technology and Pai helped its efforts in educating people on the manner in which this technology would help the country's economic growth. F.C.Kohli the man who built TCS credited Pai for his efforts in helping TCS educate politicians who either did not understand or had misgivings about the impact of computers on the country and its people. "Politicians did not understand computers. The government did not understand computers. They had a negative mind-set - it causes unemployment they said. Why do we need computers when our population is so huge, they asked."

It was essential that parliament members as law makers needed to know what information technology was all about and how it would be beneficial to the country's economy growth. So during sessions of parliament Pai would accompany Kohli to Delhi and Kohli would brief India's laws-makers on the Information Technology revolution that was taking place.

Kohli said he often used Pai as his "sounding board" in the area of human relations. He valued Pai's "analytical mind which he enabled him to look at the pros and cons of a problem and worked on how to change the cons into pros."

Another area where TCS took Pai's help was in the area of public relations. Being a Tata enterprise TCS was treated as an MRTP company. As Kohli put it there was always someone wanting "to take pot shots because TCS was perceived to be a monopoly company." Secondly there were many in responsible positions who were against automation per se. They did not recognise the fact that far from being anti-labour, automation would vastly improve the efficiency of Indian industry and business.

A third area where TCS found Pai's assistance invaluable was jobs TCS handled in payroll processing or processing accounting and examination results. These jobs involved third party agencies like those who did data entry punching. Inevitably there would be complaints of one kind or another, postal delays for instance. Pai would guide the officer concerned on how to deal with such complaints. He had a cool head and could not be easily provoked, said Kohli.

The **CEO** of TCS, S. Ramadorai, acknowledged Pai's help in dealing with the press particularly if there were negative reports to be dealt with. "At that time none of us were media savvy so his advice was of great help in building the TCS image," said Ramadorai; sentiments that were echoed by Jayant V. Pendharkar, TCS Head of Marketing, who pointed out that "there were times when needless criticism in the press about TCS, led to a sense of frustration". It was on such occasions that Pai would counsel them against "a hot headed response".

In the nineteen sixties a draft Customs' Bill being considered by Parliament was referred to the Select Committee. Select Committees are committees of parliament members appointed to go into important or delicate issues which require in-depth and detailed consideration. For the gem merchants it was important to ensure that the Customs Bill did not throw a spanner in the works and ruin an industry that was a major foreign exchange earner. Therefore they organised for the Precious Stone Importers and Exporters Association to make a representation to the Parliamentary Select Committee.

The gem merchants were good at their business but had no knowledge of how representations should be made. Kirtilal Doshi a leading diamond and gem merchant of Bombay was introduced to Pai by a friend as someone who could help them with their representation to the Select Committee. Pai understood their difficulty and agreed to help.

The first thing he did was to get the Collector of Customs understand the intricacies of the gems and precious stones business; the second was to educate members of parliament beginning with members of the Select Committee. Pai persuaded B.D.Kapasi a well known economic journalist to do the first and for the second he sent V.R.Padiyar, another journalist, to Jaipur a major gem cutting centre to write a story on the industry for the benefit of the members of the Select Committee and Members of Parliament generally. The third step was to get a well known firm of solicitors in Bombay to prepare a memorandum. "With the help of Gagrat & Co, we prepared a memorandum or representation for the consideration of the Select Committee", said Kirtilal Doshi. Having done all this spade work a delegation of the Precious Stone Importers and Exporters Association met the

Select Committee. When they were making their representation, the then Finance Minister, Morarji Desai, who was also on the Select Committee, commented to the effect that gem merchants were smugglers! Pai had alerted the delegation that they should not get provoked but leave the talking to Gagrat. Gagrat responded to Morarji Desai by saying that if this was his view and his mind was made up there was no need for them to proceed with their evidence before the Select Committee and they might as well leave! It was only after the Chairman of the Select Committee intervened and asked Gagrat to proceed and ignore the comment that Gagrat continued with his representation. Thanks to the Memorandum and the able manner in which Gagrat presented his client's case all amendments to the draft Customs Bill suggested by the Association were accepted.

This was how Kirtilal Doshi said he came to know Pai and they became good friends thereafter. Pai agreed to serve as a Director on the Board of their company. Expressing his admiration for Pai, Kirtilal Doshi said. "We learned many things from him". At that time most gem and diamond traders were partnership companies. Thanks to Pai's advise Kirtilal Doshi's, Shrenuj & Company, became the second public limited company in the gem and diamond industry. He credited the presence of Pai on their Board of Directors for having made the Board highly professional with only two family members out of nine as its members. "Pai told us not to be afraid of outside professionals and if we were doing business in a straight forward transparent manner there was nothing to worry about", he recalled.

Pai was not against family managed organisations. But he believed that if the son is not given the opportunity to

lead the organization by a certain age he will never acquire the ability to take decisions and lead from the front. Therefore the head of the family must ensure that he gives the next generation an opportunity to get into the business early and gain experience to be ready to take responsibility when called upon to do so.

Vithal Venkatesh Kamat is a hotelier of repute. Kamat's father Venkatesh Kamat, with no formal education, began life as a utility boy in a restaurant in Mumbai's crowded Null Bazaar area and by dint of hard work and honesty impressed the owner so much that he made Venkatesh Kamat his son-in-law! They had six children, one of them, Vithal Venkatesh Kamat who inherited the restaurant business, is today the Managing Director of Orchid Hotels Limited very close to the Santa Cruz airport in Mumbai.

Vithal Kamat was a latecomer in Pai's life. In the late seventies Pai was a frequent visitor to Samrat, a restaurant in Churchgate owned by Vithal Kamat and they became casual acquaintances. Those were the years when Pai's consumer activities were gaining momentum and he was emerging as a popular figure and also recognised as a close associate of Nani Palkhivala. Over the years acquaintance turned into friendship. What impressed Kamat about Pai was his "genuine interest in changing the lives of others."

It was Pai who suggested to Kamat that being such a knowledgeable person on the hotel industry, Vithal Kamat should write a book on how to run hotels successfully. So Kamat has told the story in a delightful little book with the interesting title, *Idli, Orchid and Will Power*. Pai motivated him, said Kamat. "He saw my strengths and weaknesses and by encouraging me, gave me confidence in myself."

When Orchid Hotel went public in 1994 Kamat promptly invited Pai to be on the Board of Directors and was delighted when Pai agreed. "I found him to be a one-man university in corporate governance. He used to read, study and gather information on the hotel industry and introduced me to some very fine people. As a Board Director he took tremendous interest in the development of the company", Kamat observed with some emotion. In fact, said Kamat, he would ask his children to sit in a corner of the Board Room during meetings to observe and learn from Pai's participation and conduct.

Pai was all the time looking for weaknesses and suggesting remedies. He had the ability of getting things done without hurting anyone. Once, recalls Kamat, Pai's attention was drawn to two or three letters he had written to the authorities and to vendors, which had been worded strongly. Pai redrafted the letters saying the same thing but without being hurtful.

Coming to know of the huge sums the Company owed banks Pai told Kamat that he was working for the benefit of banks! Pai not only advised him on the need to manage his funds better but also put him in touch with bankers who guided him. Kamat began to understand the handling of finance and managing it better. "Within two years Pai brought in professional management in what was essentially a family managed company and the company began to improve its performance".

Once Kamat had a problem with an employee and decided he should leave the company. Pai disagreed. He asked Kamat if there was any guarantee that his replacement would be any better. "I followed his advice, counselled the

employee and the person stayed on. He has turned out to be an asset", confessed Kamat. Pai was a very patient person and thanks to him I have become much more patient, more mature, less aggressive less impulsive and I think before I speak. He influenced me greatly," admitted Kamat.

During the nightmare days of the licence-permit-quota-raj it was normal to find corporates and directors apprehensive when dealing with the governments of the day. There was reason to be because there was the risk of some bureaucrat or politician taking offence and making life difficult for the company or its directors, sometimes on a mere technicality.

But there were exceptions – directors who had nothing to hide and were therefore unafraid. Pai belonged to this category. Always meticulous in his observance of rules and regulations, Pai once received a notice from the Excise and Customs Department. The notice was served on him in his capacity as a Director of Maharashtra Sugar Mills Ltd.

Pai was quick to reply to the Collector of Central Excise and Customs in Aurangabad: "I have been wrongly addressed as M.P.Pai, Piraul Mansion instead of M.R.Pai, Piramal Mansion. Kindly correct your records.

"Please note I am not a Director of Tilaknagar Distilleries and Industries Ltd. But since the alleged offence was by a unit of the Maharashtra Sugar Mills Ltd of which I am a Director, presumably you have sent the notice to me in that capacity.

"...I would like to submit that it is totally wrong on the Department's part and a misapplication of law to have summoned and served show cause notices on non-executive

Directors when they are not involved in the day-to-day operations of the Company.

"It is stated in the show cause notice that the Managing Director had admitted that he was working on the instructions of all the other Directors. If the Department's argument is conceded, then the Council of Ministers of the Government of India should be held directly responsible for all acts of omission and commission by officers and staff of the Excise Department of the Government.

"I do not see any point in the Department asking the Directors to waste their time and money for such routine enquiries. I am a professional and also devote considerable time to public activities which I cannot afford to waste. It is the responsibility of government officers to see that the time of the public is not diverted from productive activities.

"If within 30 days of receipt of this letter the Department does not withdraw the notice against me, please note that in addition to legal action, which I might take ...I may have to place this matter before the Parliamentary Committee on Subordinate Legislation to show how powers under subordinate legislation are being misused to harass law-abiding citizens." There was no further communication from the Department concerned!

In addition to being on the Board of some companies, Pai was also on the Board of Trustees or on the Managing Committee of several voluntary organisations, (which, in our country bears the negative connotation of 'Non-Government Organisations or NGOs) and not-for-profit organisations. These were largely honorary in nature which brought Pai no income. Pai brought to bear the same professionalism

that marked his work in the corporate world. One such organisation was the Volkart Foundation.

S.N. Batlivala who was associated with this Foundation when Pai was one of its trustees threw some interesting sidelights into Pai's views on giving grants to voluntary organisations from the Foundation. Pai was not in favour of big grants. For instance if in response to a request for financial assistance the Foundation was prepared to grant Rs. 5 Lacs, Pai would suggest Rs. One lac to begin with. He was also against giving corpus grants. Let us see how they perform, he would say. He believed with Palkhivala that if an organisation did good work, money would come. Pai was also against giving grants over a continuous period of time. Let them build themselves up he would say. He believed that an organisation should not be dependent on just one source and there should be others contributing funds.

At meetings of the Board of Trustees of the Volkart Foundation, Batlivala found that Pai had, on a number of occasions, an angle on an issue quite different from that of the other trustees. This would start a debate. If he did not like something he would be frank about it and not mince words. Most of the trustees of the Volkart Foundation were from the corporate sector. They did not know the 'development sector' as much as Pai did. He was knowledgeable about the way voluntary organisations functioned. As a result most of the grants were given to really genuine and purposeful tasks or projects. An assessment echoed by Y. H. Malegam, a fellow trustee.

To this can be added another quality: Pai did not believe in continuing an organisation which no longer served a

useful purpose, or did not have the wherewithal to carrying out its objectives or there was an organisation with similar objectives doing a better job. Pai and I were trustees of the Rajaji Foundation which was founded in the mid-seventies by Minoo Masani soon after the passing away of C.Rajagopalachari or Rajaji as he was better known. In the late nineties Pai informed me that there was another organisation formed some years after the Rajaji Foundation known as the Rajaji Centre for Public Affairs based in Chennai which was doing good work. He felt that ideally, the Rajaji Foundation should merge with the Chennai organisation which had similar objectives. However given the difficulties that would be involved in a merger because of the bureaucratic hurdles that would be posed by the charity commissioners' offices in the two states of Maharashtra and Tamil Nadu - this being a state subject - a better option would be to transfer funds with the Rajaji Foundation to the Rajaji Centre. This is what we did.

In his bestselling book "The Legend of Nani Palkhivala", after dedicating the book to the memory of Nargesh Palkhivala who had predeceased her husband, Pai informed readers: "The author does not get any monetary benefit from the book. The proceeds go to the public causes dear to Nani Palkhivala." And before he himself passed on he ensured that the royalty of Rs. Six lacs he had received were so distributed.

In 1977, soon after the 'Emergency' had been lifted the seventh edition of the "Law and Practice of Income Tax" authored by Kanga and Palkhivala was released. Palkhivala gave the entire royalties from the sale of the book amounting to over Rs. Five lacs to a new trust he set up in honour of Jayaprakash Narayan. It was called the "Jayaprakash

Institute of Human Freedoms" dedicated to propagate and defend human individual liberty. Some years later as the Institute was not taking off as planned, Palkhivala on the advise of Pai decided to close it down and the money in the trust was distributed to various organisations including Freedom First a Liberal monthly of which I am the editor and which is published by a registered trust, the Indian Committee for Cultural Freedom. In fact Pai also mentioned to me that another organisation of which he was on the Board should also close down as it no longer carried on the objectives for which it was founded. It had become a mere 'voucher organisation', But that did not happen.

Unlike many who identify systemic problems to explain why Indian democracy is so full of defects, Pai worked on the premise that the system functions, may be slowly, but functions nevertheless. This faith is in many ways responsible for the successful way he navigated through the system and came up with solutions within the system. This comes out strongly in Pai's interview by Anil Dharkar who was then editor of Debonair, a Bombay monthly that has since ceased publication. It is a must read to understand not only Pai's clarity of thinking but his public philosophy placed in the Indian context. An extensive extract is reproduced in Appendix E.

THE MENTOR AND HIS MANUALS

A mentor according to the Concise Oxford Dictionary is "an experienced and trusted adviser". Thus defined, Pai was indeed a mentor to many a person. In fact mentoring came to him naturally. Mentoring is usually associated with the spoken word. Pai's many manuals and instruction booklets were an extension of this natural instinct. The Forum of Free Enterprise and his experience as a consumer activist gave him plenty of opportunities to hone this instinct benefiting numerous individuals in the process. Also, when an issue affected a large number of people he felt it necessary to explain the problem and offer solutions.

Underlying this was his natural desire to share his knowledge and experience with those who were prepared to listen. He would have been a great school and college teacher had he chosen to be one. Pai's mentoring ran at three levels. The first was through his training programmes for various groups, the second the written word and the third on a one-to-one basis when he was requested to guide youngsters by their parents or wards or he found someone doing good work and who in his opinion needed to be encouraged. He customised his training based on his assessment of what each of the trainees needed.

Television came to India in September 1959 in New Delhi; 13 years later to Mumbai in 1972 and by 1975, five more TV stations in Srinagar, Amritsar, Calcutta, and Chennai. National coverage began in 1982 with the Asian Games and Satellite television began in 1991. But real competition with competing

channels began only by the mid nineties. All India Radio continues to be a monopoly with FM stations permitted but only for entertainment and not for news and views. The IT revolution gathered momentum only after the reform process began in earnest in 1991.

The purpose in recapitulating this information is to draw attention to the fact that apart from public meetings, the press and the printing of publications (what we now refer to as hard copy) were the only media available to men like Pai to communicate with people at large. This prompted a Mangalore friend of Pai to observe "had television been available during the 1970s and 1980s, and if it had been free with the many competing channels that we now have, I think we would have seen much more of Pai." Perhaps the internet too. Pai lived to see the validation of many of his prescriptions and the realisation of many of his dreams. But because the communications revolution came rather late he chose perhaps not to waste too much time adapting to them.

Pai's mentoring should therefore be viewed from the pre-nineteen nineties perspective when the many facilities we take for granted today were not available.

At a party in Mangalore in the eighties, a medical student many years younger to Pai was greatly impressed by Pai's erudition. The discussion turned to "Life" and the medical student who had many fresh and novel ideas wondered whether they could be put into practice. Pai responded with a "why not". He told the young student that every aspect of life starts with what one conceives in one's mind, "and then you try to put it into practice, and, after many attempts, you may meet with success" cautioning that failures should not discourage the young medical student and reminding him of the old adage that failures are stepping stones to success.

Sandhya Pai of Manipal, a member of the well-known TMA Pai family edits Taranga a Kannada weekly. She recalled her first encounter with Pai some 20 years ago. Pai complimented her on her work and promised he would become a regular reader of the weekly and give her a feedback on ways to improve its contents. As usual he kept his word and among the suggestions he made was that while she was doing a service to society by making her readers aware of the country's problems through Taranga she should at the same time tell them how to solve them. Taranga should inform the children about the country, its heritage, its laws and the values of life; that going to temples and offering Pujas were, in themselves not enough; that real work lay in being true to oneself. She took his advice and featured India's heritage, in Taranga, in thirty instalments. Pai advised her that Taranga should not put up with injustice as it becomes a habit. She should not be afraid to be critical of a person if he or she had committed a wrong. But the criticism had to be of the action of the individual and should never be personal. It was her duty to make the person know that he had not done the right thing; and even while doing so, the language must not be harsh or hurtful. All Pai's communications to this young editor had one underlying theme: exhorting the young to contribute to building India of the future.

Dr. Ravindra Shanbhag of Udupi who teaches pharmacology at the Manipal Academy of Higher Education, has for the last 25 years and more been running a consumer and human rights organization. During the infamous Emergency of 1975-77, the professor (who was then a student) was jailed for three months suspected of being an opposition political activist. Angry that his human rights had been violated the professor decided that he would start in

his home town of Udipi, a movement for human rights. He was also interested in the consumer movement.

He had heard about Pai and his work and with his uncle's help secured an introduction to meet Pai in Mumbai. Pai heard him out and suggested that he should never give up his trained vocation for which he was qualified and which brought him an income. But if he was keen on social work in the areas of his choice then it would be useful if he were to qualify himself as a lawyer. And thereafter he should begin by handling small grievances and gain experience. Ravindra Shanbhag followed this advice and began by helping those who were victims of human rights violations.

When I caught up with him in his office crammed with papers, files, registers, books and the now ubiquitous computer he said with justifiable pride: "I have so far succeeded in getting some 300 prisoners released from jails, including 23 from outside India. I travel to different parts of the world, wherever I get a call for help. I network with Martin Luther King's organization in Chicago, and some 480 organisations around the world. My computer has stored large numbers of cases dealt by me in the last 25 years. My articles are published in Chicago and in about seven other journals in India. Every Thursday, for the last 10 years, I write a column for Udayavani, a local Udipi daily. My organisation does not receive any financial assistance from government or from foreign sources. If somebody wishes to give us a donation we would like to know why, as advised by Pai. I meet the expenses of this organization with payments I receive for articles that I write and for my own sustenance I have the salary I receive as pharmacology teacher." In addition his wife is an activist too. She has extended their

activities to include marriage counselling and in running a journal. "All this", he said, "we owe to Mr. M. R. Pai. He was my inspiration."

As mentioned earlier, Ajay Piramal, the noted industrialist, was so impressed by Pai's personal qualities, particularly his strong sense of values and his accomplishments, that he decided to introduce his school-going son h a n d to Pai, convinced that Anand would benefit from such an association. For Ajay Piramal it was, in his own words "one of the best decisions" he had taken in his life. The school-going boy (he was around 13 years of age when his father entrusted him to Pai) turned into a mature and responsible young man thanks to Pai's mentoring over a five-year period. What began as casual meetings with Pai in his office gradually turned into a 'Guru -*Shishya*' relationship, said Anand in the course of a long chat with this writer. He described Pai as his 'Satguru' who imparted knowledge on subjects ranging from character building and spirituality to etiquette. After his initial years in a Bombay school Anand completed his school in England and went on to the United States for further studies. In the last three or four years of Pai's life Anand met Pai regularly.

Anand said he learnt many things, the very first of which was how he should view his parents. Anand remembers Pai's favourite quotation: "Because God couldn't be everywhere, he created mother". "And in many ways the closeness that I have with my parents, owes a lot to his influence" said Anand.

Pai impressed upon young h a n d the fact that coming as he did from a well-to-do family it was important that he care for those less privileged than he was; have

genuine compassion for the less fortunate beginning with his domestic servants at home, for drivers, even secretaries working in the office.

Another was the virtue of gratitude. When Anand secured admission in a boarding school in England, Pai asked him to remember the people who had helped him in the past. Another was to learn to adjust his conveniences with that of others; for instance instead of insisting on a single room for himself he should opt to share a room because, Pai told him, he had to learn to adapt to another person even if that person was his best friend. He wanted Anand to learn to make adjustments. Anand was a good learner and recalls that his first roommate was a Nigerian. He remembered Pai telling him that often these adjustments involved small things; like for instance, he must not ask his roommate to switch off the music if he was fond of music and Anand wasn't but to request him politely to reduce the volume. "I think that kind of adjustment was a very valuable lesson that I learnt." He admitted that "coming from a rich business family where you can be thoroughly spoiled, these small things are very important".

Above all, said Anand, Pai helped him develop confidence in himself. And this was responsible for his performing well in his studies. Looking back Anand mused "giving people confidence at a much younger stage in life is important because I think that there is so much more that the mind and your self-belief can take you. Also it gives you the courage to take many more risks in life."

Thanks to this tutelage, Anand developed a high sense of social responsibility. He has started an organization to get young people involved in development, to participate

actively in the country's future. In keeping with a Pai aphorism that one should seek to discover one's roots, Anand, after Pai's demise, travelled to Bagar, his home town in Rajasthan. Pai had impressed on the young lad what he himself had done - remaining in constant touch with his roots in Mangalore.

Pai was a strong believer in traditions: For instance the Indian tradition of touching the feet of elders. He once asked Anand 'why do Indians touch their parents' feet and answered: 'It is not just an age old tradition, but has more meaning to it. The two most important things are *charitra* and *sheela* - conduct and character. These are the foundations of the human being upon which everything else rests. Similarly in a human being we stand on our feet and then everything else is built on that. That's why we touch our parent's feet'. "It was such a beautiful explanation" said Anand " that I started doing that more often. Our culture has such a fine intellectual dimension to it that we don't often recognize how fortunate and privileged we are. And he exposed me to that; he made me feel proud of being an Indian. I remember what he told me, 'when you go abroad, stand up for India'".

"He taught me the importance of values; of integrity and of tolerance. He always spiced his aphorisms with examples which made them so much easier to understand and appreciate. For instance how a bee goes from one flower to another, and takes the pollen, leaving the rest of the flower behind, intact. 'Similarly', he would say, 'when you go abroad, remember your roots, remember that not everything in India is the best, but we have a great culture, we must recognize it, and be open to different ideas of different faiths

and traditions.' Like the bee does not damage the flower, we should not run down our country.'

"He stressed the importance of learning different languages, acquiring many practical skills. That's why I regarded him as my *satguru*. Once, before I went abroad, he gave me a book by Mahatma Gandhi. It was titled 'Self Restraint Versus Self Indulgence.' It was a book I will cherish. It taught me how self restraint can be a value. I was fortunate to have read that book at a very appropriate time of my life. Gandhiji wrote many things in that book which my parents may have been embarrassed to speak to me about. I think, because of this book I understand that much more. Mr. Pai kept reminding me that I must have the courage to dream and take risks. 'You have been gifted and privileged with so many opportunities, that it would be a wasted life if you do not make good use of them.'"

The Sardas are a well known business family in Maharashtra. They are considered to be the "beedi kings" of Nashik. Kisanlal Sarada described how Pai helped him to develop his personality and to emerge as a successful businessman in his own right. He said he had studied in a Marathi medium school where the teaching of English began in the 8th standard just two years before completing high school. In 1964 Kisanlal came to Mumbai to "improve his English and to get to know Mumbai!

At that time his brother Deokisan Sarada was the President of the Maharashtra Chamber of Commerce. The Secretary of the Chamber Rambhau Mohadikar introduced Deokisan and Kisanlal to Pai. Kisanlal was taken on as a trainee in the Forum for a year. He had to observe regular hours from 9 to 5, and paid a monthly stipend. He was subject

to office discipline and had to take on duties ranging from despatch to drafting and filing of letters. Often Pai would ask Kisanlal to sit in his cabin when Pai was meeting visitors. He would also accompany Pai to meet people ranging from intellectuals to businessmen and professionals sometimes over lunch. Pai would instruct him on proper etiquette at the lunch table including the use of cutlery! Attending lectures and programmes organised by the Forum was mandatory. Pai was grooming Kisanlal to handle himself as a businessman. Kisanlal gained in confidence by the end of the year.

Kisanlal and his brother Deokisan developed considerable respect for Pai. In course of time they became family friends. But what amazed both the brothers was Pai's total lack of self interest. It was only much later that he realised that what Pai was doing was moulding youngsters into cultured, well read, well behaved and socially conscious human beings; and in doing so give free enterprise a good image.

Having seen how Pai had moulded his brother Kisanlal, Deokisan Sarada decided that his son Vikram should also benefit from an association with Pai. Vikram came to Mumbai in 1976 to continue his college education after completing schooling in Nashik. He was 16 years old when his father introduced him to Pai and requested him to be Vikram's mentor. Pai readily agreed but told Vikram that he would not be teaching him as a teacher does his students and which education he would be receiving in his college in any case. He would, for the next one year, ask Vikram to accompany him to meet one friend a week over tea or lunch and another hour a week discussing things. So, for Vikram, college education progressed alongside training in Pai's company.

Right from day one, said Vikram, Pai put him at ease. At no time did he get the feeling that Pai was 'teaching' him. Instead he would be correcting his English, introducing him to personalities who were achievers. He looked forward to the weekly lunches. He remembers the lunch with the well known economist and writer of eminence, Gangadhar Gadgil. Vikram said these weekly lunches benefited him in two ways. In the first place, those he met remembered him as the young man in college they had lunch with and thus established a lasting relationship. "Even today Prof. Gangadhar Gadgil recognises me as Vikram Sarda when we meet on different platforms", said Vikram. By the time the year was over Pai had introduced him to many such individuals from different disciplines. As a result networking had begun from the age of 16, an invaluable opportunity not available to everyone.

There are other things that Vikram remembers not only from that one year of grooming but through the five years he was in College in Mumbai. "He taught me table manners; how to eat with knife and fork. What to order and what to avoid; it was learning by example. Even while driving a car he would tell him the various kinds of signals. Vikram remembers an incident when he was in a car with Pai when he drove into a one-way street and was stopped by a traffic policeman. It had been declared a one-way street a few days earlier. The story of the court case that followed has been told elsewhere in the narration. This incident and Pai's follow-up deeply impressed Vikram: "This is what I learnt from him that these are your small rights and to exercise these rights you need to be aware of what the rules are. An

important lesson I have never forgotten particularly now that I manage a newspaper" said Vikram.

Pai would insist that Vikram should participate in elocution competitions organised by the Forum and that is where he got his first lessons in public speaking. All this confidence building helped him in later life when he began participating in public life involving him in trade and social organisations and interacting with people. "Mr. Pai never scolded me or took me to task if I did something not correct or did not do something he expected of me. But somehow one was always a little afraid of him! This association shaped my entire lifestyle and whatever I am today is as a result of Mr.Pai."

Shreyas Doshi, son of Kirtilal Doshi to whom reference has been made in the last chapter also received training from Pai. In his book *M.R.Pai Citizen Extraordinary* Allwyn Fernandes reports what Shreyas, now Managing Director, had to say: "I consider it my good fortune to have met Pai in 1968 when I was in college. My leadership qualities and my professional approach to business are primarily because of Pai. He was like a godfather. He introduced us to modern business management practices, emphasised the importance of professionalizing our industry and widened our horizons. He had a significant influence on me and I am happy that both my children, Vishal and Aditi have been influenced by him."

There were youngsters from other business families who had the good fortune of being trained by Pai. Among them was Raju Barwale. He was introduced to Pai by his father Dr.B.R.Barwale. Dr. Barwale was already a legend in his area of work. He was a winner of the prestigious Borlaug Award

(the World Food Prize) for 1998 for his accomplishments in developing the role of private enterprise in India's agricultural sector. He was the first businessman to have received the prize, awarded annually to recognise the achievements of individuals who have helped improve "the quality, quantity or availability of food in the world.

Whenever Pai visited the office of the Barwale enterprise the Maharashtra Hybrid Seeds Company (MAHYCO) Pai would make it a point to spend a few minutes with young Raju Barwale. "Though he was about the same age as my father, when he spoke to me there were no barriers of age. This helped in developing a strong bond of friendship." What also left a lasting impression on Raju Barwale was Pai's approach to life. "It was very straightforward; he believed in always doing things the straight way. Never take short cuts even if it takes more time, he would admonish me."

Raju Barwale's sons also had the benefit of Pai's mentoring including the very important choice in higher education. "When I see my sons I see a part of Pai - that part on how to lead one's life. In fact it has rubbed off on me as well", confessed Raju Barwale.

Sometime in 1977, Mumbai's Arvind Inamdar a senior IPS officer had heard about Pai and his talks on Time Management. Inamdar used to meet Pai occasionally because at that time Inamdar was chief of the Special Branch. He was much impressed with Pai, with the fluidity of his expression in English, never searching for a word. After he was transferred as Director of the Maharashtra Police Academy, Inamdar decided that police officers, including IPS officers, should be given training in Time Management. He invited Pai to give a talk on the subject. Inamdar

remembers Pai telling the police officers how to compartmentalize their thinking, and organise their work schedule. Concentrating on one thing at a time, he told them, invariably results in a job being well done and on time.

Most of Pai's "How to" publications were based on his experience. Pai's son Shyamsunder speaking about his father's well earned reputation for the way he managed his time said: "He was a man who preached what he practiced. For instance he was constantly revising and updating his book on Time Management with new experiences." While Time Management and its rigorous practice is responsible for the tremendous output that Pai packed into his life, his 'How to' instructions ranged over a wide area. Some of them are not relevant in today's world with information technology revolutionising almost every aspect of life exemplified by the ubiquitous mobile or the cellphone as it is also called. But some others are as valid today as when he wrote them. One is on Time Management, the other on Consumer Activism and the third on the conduct of meetings where perhaps he would have added a section on how to conduct 'virtual meetings'!

Indeed the efficient management of time was a passion with Pai. And those close to him, his family, colleagues and friends were made to realise this and follow his example. Whenever Pai had to meet someone by appointment he would make sure that he was there 10 minutes before the appointed time; he would wait outside the office or the residence of the person he was scheduled to meet. The waiting time was also usefully used to catch up with reading.

Daughter Deeksha said she was always amazed how her father found time for everything. "Despite being one of the busiest persons I know, not once did I hear him say "I do not have time". He always found time for family events, be it weddings or birthdays, to visit a sick person, to reply to every letter, return all phone calls and to attend official, social and religious functions."

Deeksha's husband Dinesh was perhaps the last person Pai 'mentored' judging from a letter he wrote to his mother-in-law: "I am still living in deep regret over the fact that I have not made use of the time I had to adopt a fraction of his thoughts and principles in my life when I had an opportunity to do so. Maybe it was destined to be that way. But the little time we spent have come as part of the best moments of my life. The first time Mr Pai visited us in Nairobi we got to know each other better and spent a lot of time talking on a varied range of topics from corporate ethics and culture to the essence of making spirituality as part of your life. The words 'If we don't inflict harm on others, we will not be harmed' are the words that I always remember him telling us. He had a wealth of ideas, opinions and a clear mind-set to making decisions. He was extremely spontaneous and always correct in giving a verdict and was almost always consulted by all on family issues.

"At that time he was writing a book an 'Planning your Career.' He shared all his thoughts with me on how it is critical for the younger generation to plan their career in the corporate world. He was of the firm belief that routine physical activity will enhance the power of the mind to attain a work life balance. I still remember seeing him work."

Pai's publications are listed in Appendix F.

WINNING FRIENDS AND INFLUENCING PEOPLE

The title of this chapter is based on that 1936 bestseller by Dale Carnegie *How to Win Friends and Influence People*. As mentioned earlier while writing this biography I talked to a number of people including Pai's relatives, friends and associates not only in Mumbai but in Mangalore and in Chennai; persons from different professions and vocations. I asked them what was it that attracted them to Pai? What qualities, in their opinion, set him apart as someone special, even unique.

In the last chapter we looked at Pai as a mentor. Did Pai himself have a mentor; someone who influenced him and contributed to his personality development? Indeed there was such a person. His name was Govind Pai. Govind Pai or Govindajja, as he was respectfully addressed was Pai's grand uncle. Pai had much affection and respect for him. M.R.Rajaram, an uncle, in a letter to Gita Pai drew attention to the fact that Govind Pai played a significant role in shaping Pai's outlook on life imbibing the qualities of simplicity, humility and easy approachability. If anyone could be called Pai's mentor, it was Govind Pai. Pai has himself acknowledged his debt to his grand uncle.

Manjeshwar Govind Pai who lived to be 80 and passed away in 1963 was a scholar of no mean repute. He studied in Madras but couldn't complete his B.A. degree due to ill health. Nevertheless he secured a gold medal for standing first in English in the then Madras Presidency. He had

acquired mastery over several Indian languages and conversed fluently in a number of foreign languages - all this entirely self-taught.

Govind Pai was regarded as an eminent poet with five collections of poems. His translation of 'Omar Khayyam' and of the 'NOH' Plays of Japan are well known in Kannada literary circles. He wrote several plays among them one on the Quit India movement of 1942. His 'Golgotha' on the last days of Christ is celebrated in Kannada literature. He was nominated Xashtra *Kavi* by the Madras government in 1949 and was president of the Kannada Sahitya Sammelan held in Bombay in 1950.

In 1984 a plaster bust of Govind Pai cast some thirty years earlier and adjudged the best at an exhibition held by the Indian Sculptors' Association in Mumbai, was discovered in a remote corner of the poet laureate's house by a family member who chanced upon the bust. He commissioned a bronze bust of the poet. It was at a function held in Mumbai to unveil the bust that Pai publicly acknowledged his debt to his mentor.

The venerated head of the Shree Dharmasthala Manjunatheshwar Trust, Dr Veerendra Heggade was most impressed with Pai's manner of participation in the governing body of the SDM Education Trust of which Pai was a member. Dr.Heggade said he found Pai to be a soft spoken, effective communicator speaking a language that was simple and easily understood. Whenever he spoke, said Dr.Heggade, he gave the impression that he was speaking with conviction. His speeches were peppered with quotations citing examples from his own experience, or what he had learnt from others or from Sanskrit texts.

Pai's sense of propriety, pointed out Dr.Heggade, was remarkable. For instance if he knew that the person he was meeting spoke Kannada or Konkani (Pai's mother tongue) then Pai would speak to him in Kannada or Konkani. This brought him closer to the person he was talking to. He was humble and his humility was natural, not cultivated. He had the ability to leave a lasting impression on people he met with his down to earth approach to men and matters. Dr.Heggade said that whenever Pai started to talk, he would sit in a particular posture and wouldn't move from that posture until he had completed what he had to say. When asked how he was able to do this Pai replied that it was part of his mental discipline.

Dr. Ganesh Pai, a Mangalore dermatologist saw Pai always well-dressed and soft spoken. Even in those days when physical fitness was not a fad, as it is today, Pai kept aside an hour each morning for a work out including swimming. Nowadays if you are a 'hotshot corporate chief' you get off the plane, go off jogging from the airport to the hotel appropriately dressed. It is not just that you exercise, but you want to show people that you exercise, because that adds to your profile. Pai had the exercise habit but did not talk much about it, Dr. Ganesh Pai observed.

He had a very keen sense of humour. To his relatives and friends in Mangalore who were eager to know about life in Mumbai he would say that what he saw in Mumbai was something he did not see elsewhere - the average Mumbaikar's sense of thrill in outracing an ambulance rather than letting a sick patient reach the hospital!

Sunil Bhat an Indian Airlines Officer at the Mangalore airport about whom reference is made elsewhere in this book

became a Pai admirer having had the opportunity to interact with Pai during his many visits to Mangalore airport. Bhat said something that was repeated by many - Pai's habit of giving a gift, however small every time he met someone. In Bhat's case it was a local delicacy called 'buns'. On his way to the Mangalore airport Pai would buy it from a shop in a particular village known for this delicacy and give it to Bhat whose regard for Pai increased knowing that this man with so much on his mind yet remembered "a small person" like Bhat. Bhat, realising that a public figure like Pai deserved the use of the airport's VIP lounge got his station manager's permission to make available the Indian Airlines VIP lounge to Pai even after Pai started flying by a private airline.

Chartered Accountant Narayan Varma recounted that when Pai came to know that Narayan Varma's wife was fond of avocado which grows aplenty in Coorg he ensured that whenever Pai went to Mangalore he would bring back avocados for Mrs. Varma. It left a lasting impression on Narayan Varma of Pai as a man who cared. "This was the kind of person he was", he said with admiration.

Dr. C. R. Kamath, the Mangalore ophthalmologist, has twenty volumes of the Forum publications of talks delivered on its platform and seminar articles written by eminent persons for the benefit of Forum members; all thanks to Pai who, always had copies of Forum publications to give him whenever they met.

The current president of the Forum, Minoo Shroff found Pai a lovable character. "He never hogged the limelight and remained in the background, letting others take the credit. He was always ready and willing to assist any worthy cause without expecting anything in return," he said.

Venkitraman, former Assistant Secretary of the Delhi branch of the Forum Free Enterprise, said that though Pai rubbed shoulders with powerful and influential people, he never exploited such connections for his personal advantage, though many would have been ready and willing to oblige him with favours. This gave him the fearlessness to speak, act and guide his many activities. This was echoed by many others I interviewed, as a reason for their considering him a special person.

When Pai took up issues regarding service failures in the public services, sometimes the employee concerned identified as being responsible got transferred even if Pai had not blamed the employee by name. The employee so 'disciplined' would approach Pai personally, ask his pardon and plead with him to use his influence to get the transfer rescinded. Pai would invariably refuse to interfere, saying that this was an administrative matter and he did not wish to interfere clarifying at the same time that he had not suggested his transfer. Sometimes an employee who knew that Pai had 'influence' with his management would request his assistance in getting a transfer or a promotion. Here again Pai would refuse to interfere. This scrupulous non-interference for personal benefit, his or anyone else's, particularly in enterprises in the public sector was a quality that was much appreciated.

Dr. Ramdas Pai, son of the legendary TMA Pai, is President and Chancellor of the Manipal Academy of Higher Education which is a deemed University. His father was mentioned in Ripley's 'Believe it Or Not' for founding 53 educational institutions. Ramdas Pai's close association with Pai began in the early eighties. Earlier as a student Ramdas

Pai recalls attending a meeting of medical students addressed by Pai not long after his return from the United States. He was well known to TMA Pai who despite their age difference held Pai in such esteem that he took Pai around Manipal and confided in him his plans to make Manipal a centre for excellence in education. After T.M.A. Pai's death disputes arose in the family. Such was Pai's reputation for impartiality and objectivity that the family sought his assistance in resolving the dispute. When the T.M.A. Foundation was founded after TMA Pai's demise, Pai accepted Ramdas Pai's invitation to be a trustee. Thereafter, Ramdas Pai and Pai met generally once a month on the Foundation's work.

"I have had two friends in my life. One was Mr. Pai and the other was Mr. Hasham Premji." This was Pratap Bhogilal the well known industrialist belonging to a family known for their ethical conduct of business and reputation for courage and public morality in an atmosphere vitiated by the horror days of the permit-licence-quota raj. It was therefore natural that Pratap Bhogilal should have been among the earliest supporters of the Forum of Free Enterprise. After his father passed away Pratap Bhogilal instituted, in his father's memory, a lecture series called Bhogilal Leherchand Memorial Lectures on subjects relating to Business and Ethics on the platform of the Forum of Free Enterprise. He was also closely associated with Pai in sponsoring leadership camps in colleges. Pratap Bhogilal found Pai always open and focussed. He also found that whenever he had business difficulties he could always confide in Pai. Pai was prepared to vouch for Pratap Bhogilal's integrity as a businessman. "In fact", concluded Pratap Bhogilal, he was helpful in any field of activity. His death is a personal loss to me."

Chartered Accountant Y.H. Malegam and Pai were Trustees of the Volkart Foundation. Impressed by Pai's willingness to help people, the two became good friends. A friendship that was beneficial to many people and organisations. Malegam found that Pai knew a lot about different people but there was no malice when he talked of persons whose conduct or work did not measure up to his standards. And Pai had the rare quality of downplaying his own achievements and his own qualities even while overemphasizing the good qualities of others to a point of embarrassment. He was so sincere, said Malegam, that he would not only praise you because you had done something good but he would also do that about a third person who was not even present.

Malegam underlined the fact that Pai's interests embraced a wider perspective and were not limited to telephones, banks or championing free enterprise. He always had the larger picture of good governance in mind viz., that the bureaucracy has a certain amount of power and it needed someone constantly to keep watch that that power was not abused and that it was used for the benefit of society. As a consultant to companies it was not so much a technical input that Pai contributed but more as a friend, philosopher and guide. He served as an honest sounding board.

There are people who create organizations but they use the organizations to project themselves. With Pai it was a reverse situation. He used himself as a platform to project organizations. This comment by Malegam was pretty accurate I thought.

HDFC Chairman Deepak Parekh, a trustee of the A.D Shroff Memorial Trust admired the manner in which Pai

would meet with him in advance of the annual lecture to settle various details and the meticulous manner in which Pai organised this annual event. "It was always a pleasure to sit with Pai on various committees. His transparency, lack of any personal interest or vested interest and being fair minded came out so clearly when dealing with him. He came out as one who could do no harm to anyone", he said.

For Adi Godrej of the Godrej Group of Companies, Pai was a patriot, concerned about the direction India was taking. He believed in free enterprise, and was a strong crusader for fairness, transparency and mutual trust in public life especially when it came to governance failures both in the government and in its public sector enterprises.

As a fellow trustee on the Dadabhai Naoroji Memorial Prize Fund, Adi Godrej said that it was a pleasure to work with Pai. Pai, he said, would come up with suggestions which the committee would then consider. And these were always excellent suggestions. Sometimes even if the trustees didn't know the person suggested by Pai for the award of the prize they were confident that if Mr. Pai had made the suggestion, he must have done it after much thought. "This was the kind of trust he generated in others" said Adi Godrej.

He had high praise for the way Pai managed the Forum. "He was a wonderful organizer. He achieved strong organisational success with very frugal budgets and he did it admirably. Another quality which I liked very much," recalled Adi Godrej "was the way he interacted with me. When he needed something to be sponsored or some cause to be supported he would never do it with any kind of pressure or make even a formal request. He would discuss the matter and leave it entirely to me to decide what to do

about it. There are those who make a request and keep bothering you. Not so with Pai. He had a very fine way of doing it, which really made you want to do something for a person like that."

Bansi Mehta another Pai 'discovery' was associated with Pai in virtually all his activities. He was Forum's treasurer right through the period of Palkhivala's presidency of the Forum and shared with both Palkhivala and Pai their views on the nature of the Forum organisation and on zero-based budgeting. "I must say that Palkhivala and Pai always gave me a free hand in managing the funds of the Forum. Pai's ways of functioning were utterly transparent. If he did not agree with me on something he would tell me immediately."

When former Director General of Police Arvind Inamdar resigned from police service, unable to dilute the values he stood for to placate the elected establishment, Pai asked him whether it was necessary to have resigned. And when Inamdar gave him the reasons, Pai was impressed and complimented him for the importance he attached to values and principles. "Very few came to see me after my resignation because I was on the wrong side of the establishment", said Inamdar somewhat ruefully, "Pai was the exception."

Arvind Inamdar narrated an incident to support his characterisation of Pai as a very cool person who never gave vent to his emotions: "Once we went to a restaurant. We ordered lunch and sat for a while but the waiter appeared to ignore us. After waiting for some more time Pai suddenly got up, paid the entire bill to the cashier though we had not taken anything, and just walked out of the restaurant. That was Pai's way of giving expression to his anger. I asked him why did he have to pay when we had not even been served.

He replied, 'because I wanted to teach him a lesson that if they have neglected us we have not neglected them. Let them come to know that people don't come to the restaurant merely to eat. We require good service that is why we are paying exorbitantly!'"

In a letter, the veteran journalist M.V.Kamath gave a very perceptive assessment of Pai which is worth reproducing. He wrote: "In the early years our political paths differed; I was what we may call a pseudo-socialist while Ranga (to me M.R.Pai was Ranga) was a confirmed free enterprise liberal but this in no way affected our personal relationship. In fact we never discussed politics. Not long after we both had become members of the Board of Management of the Dr.T.M.A. Pai Foundation, Manipal, and our bond of friendship gathered further strength because we found much in common. At the Board of Management we never had to differ and frequently shared common ideals. By then, also my views on politics had changed and Ranga happily noticed it and was even pleased with it. I know the sterling work he was doing in the field of public welfare and I often called him to congratulate him and since we both belonged to the same caste and community there were many opportunities to meet and talk of matters of mutual interest.

"I never saw him angry or heard him raise his voice. If he differed from any one, he argued gently but convincingly and left no one in doubt where he stood. His great strength was in his total commitment to the consumer movement which was recognised by Reader's Digest. He was never bitter but neither would he allow injustice to flourish as far as it was possible for him to fight it. The end came too soon and I miss a friend, philosopher and guide even if he was many

years my junior. He was totally transparent and he stood for the values he believed in without any apology. That it turned out that he was right in his beliefs is another story."

Some observations by Pai's daughter Deeksha, his daughter-in-law Nandita, son Shyamsunder and protégé Divakara strike the right note to conclude this chapter. Deeksha observed: "Papa was a kind, soft spoken and considerate person who always thought about others before himself. He paid special attention to people who did lowly jobs and made sure they were well taken care of. He was a favourite with them because he always tried to speak to them in their language, gave them gifts on special occasions and, most of all, treated them with utmost respect. He would go out of his way to help them in whatever way he could.

"I admired Papa's public speaking skills and wondered how he could address any type of crowd and capture their attention. He seemed to have the right words and appropriate message for every audience. The fact that he was so well-read was very evident when he spoke in public. It was a pleasure to watch him talk to his friends and entertain them with his subtle sense of humour that would have everyone in splits. He had a knack for telling jokes and anecdotes and seemed to have an appropriate one ready for every occasion."

Nandita considered her father-in-law a visionary. "He could predict outcomes based on his understanding of situations and human behaviour and I guess that is why he was so valuable to the organisations he was associated with. People loved him, respected him. He could interact easily with the man on the streets as well as he could talk in a boardroom or to a room full of intellectuals.

"I interacted a lot with Papa in the last year of his life. I understood him more then. We used to chat when he was

home after his therapy. He would sit in his armchair and talk. Those moments I will never forget. He gave as much wisdom and knowledge as he could."

Shyamsunder pointed out that his father's "friendships go back 20 years and more because there were no motives in such relationships. There was no 'what's in it for me.'" He cut across the age barrier and other kinds of barriers in his relationships with people. The equation he could have with Anand Piramal who was 14 years of age when Papa was 67 and the equation he had with Nani Palkhivala who was probably 12 or 13 years older than him was remarkable. He had the ability to establish a rapport and more important, nurture it and maintain it and make it grow. Many people establish good relationships and then it is kept hanging. People who remember him are people who have known him for the last 20 years. He was close to the Swatantra Party but was never its member. He was not a member of the Rotary Club or any other organization other than the Forum. He did not think it was necessary except perhaps the WIAA of which he was a member; not even of the Indian Merchants' Chamber with which he was closely associated."

"He had friends everywhere", said Divakara. "When I joined the Forum I used to go to colleges and schools in small towns and the moment I mentioned that I was from the Forum they would ask me about Pai and I would be made doubly welcome. Every professor knew him or about him. This was so even in the world of business and industry. Pai had the rare quality of maintaining relationships and contacts".

THE SPIRITUAL MOTIVATION

It bears reiteration that Pai was a very private public person. He was known as the Secretary of the Forum of Free Enterprise. Yet, because his association with the Forum's activities continued to be so intimate, that until he passed away not many knew that from 1976 he was involved in it without remuneration; so was his consumer activism *pro bono* work. Not many knew that he was a consultant and an advisor to companies to earn his bread and butter. Other than a closed circle not many knew about his family. In a manner of speaking he could well have considered this biography as an invasion of his privacy!

In the same vein not many would have known that he was an intensely religious person, because he did not wear his religion on his sleeve just as he did not wear any of his other qualities on his sleeve. The life of this rare individual called M.R.Pai, would be incomplete without the story being told about his religiosity.

In a background note to what turned out to be Pai's last publication, titled *Hinduism in Daily Life*, his wife Gita explained that while her husband was a religious person in its deeper sense he gave more importance to the spiritual and to the traditions of the faith rather than rituals. He generally avoided religious ceremonies in temples where large numbers congregated.

"His day would start early with prayers and end with prayers before going to bed. His dedication and sincerity was such the he considered these as his religion. Doing the

right thing, doing good to society and to people at large was his religion", she wrote.

Pai was fond of reading books about the great saints of India. Sages like Ramana Maharshi, Yogananda and Ramakrishna Paramahansa. The Bhagavad Gita was his favourite reading. He read at least one stanza a day. The Tamil saint-poet Thiruvalluvar's Thirukkural (Tamil for Sacred poem) written in couplets, was another book he loved to read and which he carried with him and would read a couplet in the time that he would have while waiting before the next appointment to meet someone. In fact he recommends this to others in his book on Time Management!

His book on Hinduism was his last. Sadly he passed away before he could see it in print. Actually, he had not only completed editing the text, but had also approved the cover design done by an artist, before cancer intervened. While in hospital, he dictated the final parts to his wife before the deadly disease tightened its hold on him.

What prompted Pai to write this book? In his introduction to the book he wrote "On the banks of the sacred and historic Banganga tank in Mumbai, there is a very old Math, a religious establishment, belonging to the *Shri Kashi Math Samsthan*. It is a sacred place as it contains the *Samadhi* of two of the Gurus of the Samsthan, Shrimad Madhavendra Thirth Swamiji (1775) and Shrimad Varadendra Thirth Swamiji (1914). As a member of the GSB community (Gowd Saraswat Brahmins) owing allegiance to the Kashi Math Samsthan I used to visit the Math on some auspicious occasions. On one such visit, a man came to me and said that I had to fulfil a certain task in my life. Other than the fact that he was a learned man I did not know anything about this person. Asked what was the task, he said that I should

write a book on the Hindu way of life. Though I told him that I was not a scholar but a very ordinary householder, who is hardly qualified for such a task, he took me in front of the *Samadhi* of his Holiness Shrimad Madhavendra Thirth Swamiji and asked me to give a promise that I would write such a book. I have waited till I was nearly 70 years to pen my thoughts on Hinduism as a way of life."

"The book is based on my personal interpretation of the Hindu way of life as an ordinary person. Reading books on Hinduism, especially the epics Ramayana and the Mahabharata, and trying to understand the Bhagavad Gita since the age of 11, have helped me in this writing.

"I had the good fortune of meeting ... some 40 years ago a 110 year old man in a village near Bijapur in Karnataka. He was blind, but had *jnanachakshu* i.e. inner eye of knowledge. By touching the hands of persons, he would bless and predict their future. He had said that I would be engaged in the education of the public, which turned out to be true with my active involvement with several organisations like the Forum of Free Enterprise, Leslie Sawhny Programme for Training in Democracy, All-India Bank Depositors' Association, and the consumer movement.

"This book is by no means either an authentic guide to Hinduism or its scholarly interpretation. It is merely the little information and experience of an ordinary person on the Hindu way of life as it appeared to him."

It is evident that spiritual values had a powerful effect on Pai and he set benchmarks of his behaviour and action based on his understanding of the "Hindu way of life". Like the Hindu spiritual classics which in the course of their discourse give stories and instances to explain spiritual truths,

Pai too patterned his speeches sprinkling them with stories and anecdotes to drive his point home Readers who have come this far in this book will recall Pai's frequent references to morality, ethics and performance of one's duties.

Commenting on this book Pai's son-in-law Dinesh said that this book reminded him of all their conversations. "Reading it gives me a feeling that he is talking to me in person. I have read this book at least three times and plan to read it even more. This book written in very simple words conveying his thoughts on Hinduism helps me reinforce the purpose of my life. A man of principles, strong convictions and an ardent fan of truth, he (M.R. Pai) is indeed the definition of a complete human being I have ever met in my life."

Excerpts from his book are reproduced in Appendix G.

THE FINAL CALL

May 7, 2002, his birthday, began like any other day for Pai. He woke up, said his prayers and went about his work as usual. Then the unusual happened when, on reaching office he felt pain in the stomach, thought it was brought on by an upset stomach and returned home. On 9th May 2002, accompanied by his wife he was visiting the Shree Kashi Math at Banganga Temple in Walkeshwar when the uneasy feeling came back, this time accompanied by fever. The family doctor was called home. He treated Pai for a possible viral infection. Antibiotics were prescribed. As the pain and the fever wouldn't leave him, Pai stayed home for the rest of that month.

On May 31 he complained of chest pain and was taken to hospital for observation for 24 hours but found himself hospitalised for the next 25 days. His ailment was identified as tuberculosis and treatment prescribed accordingly.

A month later on July 25 Pai complained once again of severe pain in the chest area. An ambulance was summoned and he was admitted to the hospital's Intensive Care Unit. Detailed diagnostics followed and 12 days after admission it was confirmed that Pai had contracted Non-Hodgkin's Lymphoma a rare but deadly variety of cancer and not TB for which he was being treated for almost two months. Chemotherapy began on 6th August and the next day Pai went back home. Thereafter he had to undergo Chemotherapy once every three weeks. The third Chemotherapy in October turned out to be a bad one.

Because of steroids Pai's blood sugar levels shot up to nearly 500mg/dl. Once again he was hospitalised and given pack sells. A week after the sixth therapy in December 2002 the doctors treating him said that Pai had achieved complete remission from cancer. It came as a great relief to the family and the news was welcomed with joy. Unfortunately it proved to be short-lived. Within the week the, by now familiar, symptoms reappeared - restlessness, weakness, lack of appetite and pain. Though he was due for the next check up only a month later, he was rushed to hospital immediately. This time, after examination, the doctor made the shattering revelation that the cancer cells had multiplied and the disease had recurred. It was back to Chemotherapy for three days at a time. April was again bad with the therapy treatment extending to 6 days and hospitalisation for 9 days.

On 3rd May 2003 his condition deteriorated to such an extent that he almost collapsed and was back in hospital for observation. Three days later examination revealed that the infection had spread throughout his body and he was again in the ICU. By now the doctors had given up hope. They said that Pai's condition was so bad that curative medical treatment was not possible. They advised only palliative medicines to help relieve pain. He left the hospital on 21st May. A month later on June 22, 2003 the ailment turned critical. He was back in hospital in the ICU when the final call came on 3 July 2003. Cancer had claimed another victim. Pai was no more. His body was brought home for religious ceremonies and taken to the crematorium for the last rites.

During one of his sojourns in the ICU Pai needed blood - B negative, a rare group. Gita informed Divakara who swung into action. With the assistance of Vivek Patki, a good

friend of Pai, and Zenobia, a Forum staff member, a couple of bottles were secured that very night and made available to the hospital. Mrs. Kavarana, Chairperson of the Indian Red Cross Society, organised a few more bottles. An appeal made in the personal column of *The Times of India* elicited instant response. Ajay Piramal came enquiring about his friend's condition and when told of the need for blood group B negative, he appealed to his staff who shared this blood group to come forward. The response was heart-warming. Among the first to arrive at the hospital offering his blood was a young executive from a pharmaceutical company. When Divakara asked him if he was known to Pai the young man replied: "I have not met Mr. Pai and do not know him. All I know is that he has done tremendous work for the consumer and the common man, and, therefore I am here in response to the appeal for blood for him." The Chairman and Managing Director of a state-owned bank, even before reaching his office, sent three members of his staff and more on reaching office to donate blood.

As usual, not many outside his family knew that Pai himself was a regular blood donor at the state-government run JJ Hospital, having donated blood a hundred times. In India blood donation beyond the age of 60 is generally discouraged. Pai too ceased donating blood after crossing that age.

In the 14 months of his illness living between the hospital and his home Pai was the model patient, cooperative and prepared to do whatever he was asked to do, bearing suffering and the pain within, with a smile. Although a pure vegetarian, on doctor's advise he took four eggs a day without complaining. In the evenings he would eat Soya

cheese without showing whether he liked it or not. "He told me" said Gita, "that he would do whatever I tell him! In the mornings I would take him for a bath and bring him back by 8 a.m. which was breakfast time. After that he would go back to sleep". Pai requested his wife not to put him in the hands of a nurse. So she learned to give him injections and check his blood sugar level. Once he told Gita 'All these years you have been a busy lady serving the community. You have resigned your position. Will you be happy to remain at home?' I assured him that I was the most privileged person in the world because now my priority is my husband."

Before the illness struck him, Pai and Gita were planning a trip to the United States. When informed of their plans the Mayor of Carlsbad was delighted and informed Pai that he would be ceremoniously received with the keys of the city which he had served with distinction as news editor of the Carlsbad Journal. The other invitation was an invitation to dinner from the well known Nobel laureate in Economics, Professor Milton Friedman and his wife. When Professor Friedman was in India in the seventies Pai had helped out with his programme and had organised one in Bombay on the Forum platform.

Rose and Milton Friedman sent Pai an inscribed copy of their book "Free to Choose". The inscription read: "For M.R.Pai, who has long worked ardently for the ideas espoused in this book."

Almost everyday when Pai was home, in-between hospital admissions and bouts of pain and fever, there was a steady stream of people wanting to meet him. Gita acted as the secretary, screening and organising the time and length

of their visits. This was generally in the mornings and evenings, till cancer took complete control and he was literally fighting for his life. Every time he had Chemotherapy he would say he had a volcano in his head. When the volcano effect became tolerable, he even managed to go to work including attending Board meetings held in Mumbai. Gita would accompany him carrying with her food, water and his medication. Illness did not stop him from attending the *Uthamna* of his dear friend and colleague Nani Palkhivala who died on December 11, 2002, and also speaking at the condolence meeting on January 16, 2003.

When the family came to know from the doctors treating him that the end was near and there was little they could do to save him, daughter Deeksha flew in from Canada to be with her father. There always was one member of the family with him all the time.

Dr.Ganesh Pai of Mangalore observed that "even in the act of dying Pai was setting an example of how to die with dignity". I am a doctor and I have seen a lot of patients who had cancer. I give full marks to Pai because he is one of those few persons I have known who treated his illness very philosophically, saying that it happens to a lot of people, I am struggling, and I will try my best and move on".

Sandhya Pai, Editor of Taranga, Manipal, said "I never heard him say 'why me' about the sickness he was suffering from. That is the positive attitude that he had which many of us have to learn from him."

His good friend, Y.H.Malegam misses him a lot." When he fell ill we were all concerned. When I went to meet him he was very troubled not because of the disease but because

of the uncertainty of what was wrong. But once they found out what was the problem he was very optimistic. Before that he was very despondent. After the first round of Chemotherapy he was very hopeful. Even lying ill in a hospital bed he kept thinking up ideas. He was keen on forming the Nani Palkhivala Memorial Trust and he wanted me to be its Chairman. When I went to visit him in the hospital he kept telling me that this or that had to be done."

D.R.Pendse, the economist for whom Pai provided a platform to hone his speaking skills, revealed that his wife died of cancer. When Pai came to know of this, he telephoned Pendse and consoled him saying that he too was suffering from that dreaded disease. "He never made a fuss about it and that brought us closer", said Pendse.

Arvind Inamdar while expressing his grief saying "we very rarely meet people of his calibre" recalled a poem he had read: "Ambrosia of the Gods." This poem would be an appropriate dedication to **Pai**. Indeed it is and is the dedication to this biography.

Pai's son Shyamsunder in a philosophic vein came to the conclusion much after his father's passing "that unlike most of us who do not know why we are here in this world, he knew why he was here. He had a mission to accomplish. He came, he did his "duty" and his tasks done, he left. He was not the type to hang around. If he came to meet you, he would come, sit, talk and the moment it is done, leave."

The cremation was attended by a large number of **Pai's** friends, colleagues and admirers., These included consumer activists, businessmen, industrialists, professionals and the staff of the Forum. When the body was taken home there too a number of his friends and associates visited his

residence to pay their respects. Among those who were present at the cremation and paid their tributes to a departed comrade were **Adi Godrej**, **Y.H.Malegam**, **M.R.Shroff**, **K.K.Doshi**, **Deepak Satwalekar**, **F.C. Kohli**, **Vithal Kamat**, **Shreyas Doshi**, **V. Leeladhar** and the staff of the Forum of Free Enterprise.

After the cremation the Forum's staff went back to their office to attend to their day's work. This was how **Pai** would have wanted it, and distraught as they were with the passing away of their friend, philosopher and guide, this is what they did and by doing so they did what **Pai** loved best, doing one's duty faithfully and with dedication.

EPILOGUE

"My father believed", said Shyamsunder "that after a person died the world forgets him. Most people return from a funeral and soon the person cremated is forgotten. By the time the 13th day rituals are over the remaining people have also forgotten him. According to him human memory is so short that the moment a person is no more and is no more useful he is forgotten."

For a change Pai was wrong in his belief. He had not reckoned with the depth of feeling he had created among his friends, colleagues and admirers. At a condolence meeting held at the Indian Merchants' Chamber, a galaxy of speakers all of whom had known Pai intimately and had interacted with him in one way or another, said that Pai's work and the examples he set were worthy of emulation; that his spirit of unselfish service "*Nishkama* karma" should be kept alive. These friends and colleagues wanted the new generation to know that there was a man called M.R.Pai, a very unusual human being who actively strove to share his values with others, asking very little for himself in return – a true Karmayogi.

Pai had, as we have seen, crossed swords with many banks on behalf of the depositor. There was one bank that secured his appreciation for its standards of ethics and consumer service. That bank was the Punjab and Maharashtra Cooperative Bank Limited, a scheduled bank. Soon after Pai's demise, the Board of Directors of the Bank passed a resolution which decided to institute an award to perpetuate Pai's memory. The Bank left it to the discretion of the All India Bank Depositors' Association to select the award winner each year. The Association decided

to give the award to any individual consumer activist or consumer organisation or journalist who wrote on consumer issues. The award carries a citation and a cash prize of Rs.51,000.

The first award was given in 2005 to Ms. Pushpa Girimaji of Gurgaon, a journalist who writes on consumer matters: The second was given in 2006 to Prof. Manubhai Shah, the founder of the Consumer Education and Research Centre in Ahmedabad; the third in 2007 was awarded to Dr. A.V.Huilgol, a consumer activist of Hubli; and the fourth in 2008 to Mr. Pradeep S.Mehta of the Consumer Unity and Trust Society (CUTS) of Jaipur.

The M.R.Pai Foundation, is a registered public charitable trust, founded in 2004. The main object of the Foundation is to promote, support and advance public causes that Pai worked for, among them protecting consumer interests in the market place, strengthening the functioning of democracy by the active participation of citizens in public affairs and creating public opinion through letters to the media.

Ajay Piramal is the Chairman of the Foundation. The other trustees are Adi Godrej, Raju Barwale, Shreyas Doshi, K.V.Kamath, S.V.Salgaocar, Gita R.Pai, Swarn Kohli, Vikram Sarda, Ashok Ravat, Narayan Varma and S.Divakara.

Pai's friends in the Punjab and Maharashtra Cooperative Bank and the trustees of the M.R.Pai Foundation have decided to prove Pai wrong by ensuring through organised effort that Pai is remembered for a very long time to come!

We began this biography with a dedication from a poet of ancient India. We'll end it with a farewell written by Gurudev Rabindranath Tagore: - An appropriate epitaph for Mangalore Ranga Pai.

Farewell My Friend

It was beautiful as long as it lasted
The journey of my life.

I have no regrets whatsoever
Save the pain I'll leave behind.

Those dear hearts who love and care...
And the strings pulling at the heart and soul...

The strong arms that held me up
When my own strength let me down.

At every turning of my life
I came across good friends,

Friends who stood by me,

Even when the time raced me by.

Farewell, farewell my friends

I smile and bid you goodbye.

No, shed no tears for I need them not

All I need is your smile.

If you feel sad do think of me

For that's what I'll like when

You live in the hearts

Of those you love, remember then

You never die.



Mr. M.R. Pai and Mrs. Gita R. Pai



Siddharth, Mr. & Mrs. M.R. Pai's grandson born to Deeksha and Dinesh Shenoy after Mr. Pai's passing away



Mr. Pai with his family at the marriage of his daughter Deeksha with Mr. Dinesh Shenoy. From left to right are: Mrs. Nandita Pai, Mrs. Gita R. Pai, Dinesh, Deeksha, Mr. M.R. Pai and Mr. Shyamsunder Pai.



At the inauguration of M.R. Pai Conference Room on 18th January 2004. Seated are: (l to r) Mrs. Gita Pai, Mr. M.R. Shroff, Mrs. Viloo Minoo Shroff. (Standing from left to right): Mr. Shyamsunder S. Pai, Mrs. Namdita S. Pai, Mr. Ramesh Utkar, Mr. S. Divakara, Mrs. S. Divakara, Mrs. Zenobia Kalapesi, Mr. Dinesh N. Tambe, Mr. Krishna Devadiga, Mr. D. Sivanimalhan, Mr. Behram P. Patrel, Mr. Nitin Waghmare, Mr. Deepak Kothari and Mr. Prabhakar Jadhav.



Mr. Pai (centre) with eminent industrialist, Mr. Ajay Piramal, (left) and Mr. Deepak M. Satwalekar, Managing Director, HDFC Standard Life Insurance Co. Ltd. (right)



Mr. Pai with Mr. Banshi S. Mehta



Mr. Pai with the eminent industrialist, Mr. S.P. Godrej at the Fourth Carrom Tournament arranged by the G.S.B. Sabha on 9th March 1997.



Mr. Pai with Mr. J.R.D. Tata (centre) and Mr. M.R. Masani (extreme right) at a meeting of the Leslie Sawhny Programme in Mumbai on 16th December 1972.



Mr. Pai with eminent scientist, Dr. R.A. Mashelkar, F.R.S.



Mr. Pai presenting a book to the Prime Minister of India, Mr. Atal Behari Vajpayee, on 21st June 2000.



Mr H N S Rao, President, Rotary Club of Udupi, presenting a memento to Mr M R Pai

Mr. V.S. Dempo, eminent industrialist of Goa, honouring Mr. Pai under the auspices of Mathagramasth Saraswat Samaj in Margao, Goa.



Mr. Pai is being presented with a bouquet by Mrs. Neeta Patel of the Ladies Wing of the Indian Merchants' Chamber on 6th February 1980. Eminent industrialist and Gandhian, Mr. Ramakrishna Bajaj, is in the Centre

Mr. Pai speaking at the Best Konkani Book Award function arranged by Dr. T.M.A. Pai Foundation on 13th December 2001 in Mumbai. To his right is R.H. Mendonca, IPS (Retd.)





Mr. Pai receiving Dr. P.C. Alexander, Governor of Maharashtra, at a function in Mumbai on 16th January 2002. Also seen partly is Mr. Arvind Jolly. (Dr. Alexander released the book "The Legend of Nani Palkhivala" authored by Mr. M. R. Pai)



Mr. Pai escorting Mrs. Nargish N. Palkhivala and Mr. Nani A. Palkhivala at a meeting on the Union Budget addressed by Mr. Palkhivala at the Brabourne Stadium, Mumbai, on 23rd March 1990. At the extreme right is Mr. M.L. Apte, then President of the Cricket Club of India.



Speakers at the condolence meeting convened on 18th July 2003 to mourn the passing away of M.R. Pai. (inset) Mr. F. C. Kohli. (R to L) : Mr. S.V. Raju (author of this book), Mr. K.K. Doshi, Mr. Dadi B. Engineer, Mr. Nana Chudasama, Mr. Ajay Piramal, Mr. Minoo R. Stroff, Mr. Shailesh Haribhakti, Mr. Adi B. Godrej, Mr. D.M. Satvulekar, Mr. Y.H. Malegam, Mr. Ashok Ravat, Mr. Rajesh Muni, and Mr. S. Divakara.

Appendix A

Organisations with which M.R. Pai was associated

1. Forum of Free Enterprise
2. A.D. Shroff Memorial Trust
3. Economics Research Centre
4. All India Bank Depositors Association (Mumbai)
5. Murarji J. Vaidya Memorial Trust
6. Dr. Dadabhai Naoroji Memorial Prize Fund
7. Asian Book Trust
8. Jayaprakash Institute for Human Freedoms
9. Leslie Sawhny Programme of Training in Democracy
10. Mumbai Grahak Panchayat
11. Air Passengers Association of India
12. Club of Secretaries
13. Rajaji Foundation
14. TMA Pai Foundation
15. Manipal Academy of Higher Education
16. Sri Dharmasthala Manjunatha Education Society
17. Volkart Foundaton
18. Netaji Subhas Centenary Celebrations Committee
19. Council for Fair Business Practices
20. Indian Merchants' Chamber
21. All India LPG Distributors Federation
22. GSB Medical Trust



The last meeting addressed by Pai was at the Sheriffs public meeting to mourn the passing away of Pai's close associate, the legendary Nani Palkhivala. Mr. Palkhivala passed away on 11th December 2002, the meeting was held on 16th January 2003 and Pai who was fighting cancer passed away on 3rd July 2003. Even though he was sick, Pai made it a point to attend the meeting and paid glowing tributes to his long time associate.

Appendix B

Excerpts from M.R.Pai's reply dated 26th February 1976 to the Contract Officer (S), Bombay Telephones, a department of Indian Posts and Telegraphs.

"I have received your registered post card of 31.01.1976 asking me to deposit Rs.1,000/- to keep my name on the waiting list for telephones.

"I applied for a telephone on 11-3-1971 and my application was registered in August 1971 under the exempted category C/SC/PROVL/NGM/2311. Subsequently, it was unilaterally and arbitrarily changed into general category C/GEN/NGM/00924. This change was affected because of my criticism in public interest of the working of the Bombay Telephones, although I am entitled to a phone under the exempted category in view of my association with numerous public causes and the great deal of inconvenience caused to several people in and out of Bombay who wish to contact me...

"In the same period, hundreds of out-of-turn telephones have been given to smugglers, 'matka' dens, gambling houses operating in the name of 'social clubs' and there is even a recorded case of an out-of-turn telephone connection to a call girl (an article in *Navashakti*, a Marathi daily of 30.6.1974).

Not a day passes without some public scandal or other regarding the telephone department, fully justifying my charges made over the years in public interest on various public platforms and in the Press that *bona fide* applications are suppressed in order to provide out-of-turn 'special

clients' like anti-social elements. Recently this has been highlighted by the arrest of a member of the Telephone Advisory Committee on charges of Allegedly receiving bribes. Once again *The Times of India* of 22nd February, 1976 has reported a CBI investigation against some officers of the Bombay Telephones for receiving monies through contact men.

"Over the years, I have found that the rules and regulations, "waiting list" etc. are an eyewash for the gullible public. Outright corruption is the short cut to get a phone in Bombay.

"This rampant corruption in your Department, which denies telephones to deserving persons, is one of the reasons for its inefficiency which has become a byword. Under these circumstances, I do not ~~think~~ it is proper to pay Rs.1,000 to keep my registration alive for a phone which I was entitled to get years ago. If your department has any sense of public obligation and decency left, a phone may be provided to me immediately. Otherwise, please return my Rs.10/- which was demanded by your department without proper authority and subsequently in view of my public campaign against it was regularised by retrospective legislation."

Appendix C

M.R. **Pai's** letter of August 14, 1986 to the Deputy Commissioner of Police (Traffic) regarding Traffic Regulations after he was charged with a traffic violation.

"In recent years, there has been a phenomenal growth in vehicular traffic in Bombay. As one who travels to different parts of India, it is my impression that of all cities by far the best job in regulating traffic in a difficult situation is done by the Bombay police for which they deserve praise. There are, however, aspects of traffic police functioning which need serious consideration.

While empowered to regulate traffic, the police are required by Sections 33 and 163 of the Bombay Police Act 1951, to inform the public of the rules and changes thereunder by publication in the Official Gazette, and through any two of the following means: displaying notices in the concerned places, by beat of drums, or by newspaper advertisements. Apparently, this is not being done. While frequent changes are made such as "One Way Street", "No Parking Zone" etc., the citizens do not become aware of these changes. The infraction of these rules by unwary motorists, scooterists, taxi-drivers etc., is used to gather fines. In other words, the traffic police seem to become on such occasions not regulators of traffic, but revenue collectors for State, which is not their function.

On 26th April 1986, on the road opposite NCPA (behind Oberoi Hotel) I was stopped midway among several motorists, taxi-drivers and scooterists. It seems that the road had been made one way southwards some days earlier. If taxi-drivers who frequent Nariman Point area had been found

violating the "One Way" sign, the lack of publicity for the change can be easily made out. Incidentally, the "One Way" signs were also inconspicuous in their location.

On asking your office through WIAA for the public notice of the change, as required under the law, it was not produced. The traffic violation charges against me, vide Case 6723/T of 1986, in the Chief Metropolitan Magistrate's Court, was contested. My advocate, Mr. Nitin Raut, pointed out that it was not a question of paying fine, but this was a contest on behalf of the public, because while the police had a duty to regulate traffic, they had to follow procedures prescribed in the Bombay Police Act 1951, for safeguarding public interest. The Hon'ble Judge gave time to the police to produce the notification. It was not. On 9th July, Chief Metropolitan Magistrate A. C. Velkar acquitted me.

I am afraid that most of the changes in the traffic regulations, though obviously in public interest, are made without following prescribed procedures. That means technically thousands of BEST drivers, taxi-drivers, private car owners, scooterists, and others fined by the Department can claim refund of their fine amount since it has been collected without authorization of law.

As a concerned citizen, I wish to raise another important issue in addition to proper procedures in public interest. A new approach of the police as well as the vehicle-owners to traffic problem is called for.

With the inevitable massive increase in vehicular traffic, particularly two-wheelers, in days to come more traffic discipline will be necessary. With a limited staff, inadequate facilities and a small budget, the traffic police is already strained to the limit. The public should realize these

limitations and see that your department gets proper budgetary, manpower and technical support. At the same time, the old method of deterrence through fines should be changed to police-public cooperation in regulating traffic.

For instance, whenever a one-way is introduced in a busy locality, for at least three months a policeman should be posted at the no-entry point to guide the unwary vehicle owners, This will be in addition to public notification as required under the Act.

The police should institute a dialogue with organized bodies of vehicle owners like Western India Automobiles Association, taxi and auto-rickshaw unions, BEST, S.T. contract carriages and scooterists and pedestrian associations on how to regulate traffic by mutual cooperation.

With growth of a mass-based vehicle economy, replacing the class-based vehicle economy, new skills and approaches to societal problems are called for. The Bombay Police have a reputation for accepting changes, and I hope that the traffic department will consider this suggestion.

Appendix D

21 June, 1961

A Selection of **M.R.Pai's** Letters
to the Press between 1961 and **2002**

Parcels Cluttering Dadar Railway Station Platform.

The platform No. 4 of Dadar Station of Central Railway is littered with parcels. This not only impedes passenger movement, but also presents a danger to life and limbs of passengers when they try to alight or get into the suburban trains. Will the authorities attend to the speedy clearance of parcels and see that the platform is kept clear at all times?

It is also important that the electric clocks on the platforms are set to correct timings. For instance, the train which left Dadar Railway Station at about 9.27 a.m. this morning arrived at Masjid Bunder Railway Station at 9.14 a.m. if one has to go by the Railway clock!

28th March, 1962

Telegrams by Post

The report that over a lakh of telegrams are sent every day by post instead of being transmitted by Morse or teleprinters is shocking. This is not the first instance wherein the P & T Department has been found to indulge in unfair dealings. During the time of decimal changeover, two-anna stamps were sold for 13 nP (naye Paise) instead of 12 nP as per official rate of exchange. Reportedly, the basis for the decision was that the Department would have lost about Rs. 42 lakhs if the official rate of exchange had been followed. So a loss was converted into a profit by exploiting the consumer.

For one, thing, it is hard to understand how an undertaking run by a Government, which day in and day out preaches morality to the public and businessmen, should resort to practices which are anything but fair. Equally disturbing is the effect of the inefficiency of the P & T Department on our fast expanding economy. The Railways have already thrown a monkey wrench into the productive apparatus of the economy by their inability to cope with the growing demands of transport. It is more than likely that the Post & Telegraph offices will follow suit. It is, therefore, necessary that a committee should be appointed to investigate into the affairs of the P & T Department for streamlining it in order to cope with the growing demands of the economy as also to see that it does not resort to unfair practices in its dealings with its **unorganised** clientele - the public.

6th August, 1962

Minimum Qualifications for Elective Offices Needed

The fist fight at a recent meeting of the Bombay Municipal Corporation may be a break from the noble traditions of that civic body, but does not come as a **surprise** to students of public affairs in the country. It is part of a pattern established in recent years in the working of elected bodies like municipalities and legislatures.

One important reason for this deplorable state of affairs is that with the increasing location of economic power in governmental authorities, politics is no longer a preserve of public spirited individuals but has become an industry of major proportions for all sorts of elements in society. In this context, the suggestion of an eminent and balanced student of public

affairs, Mr. P. Kodanda Rao, that minimum qualifications for elective offices should be laid down, is worth examining.

If drivers of motor vehicles, or doctors or lawyers or other professionals require elaborate training and a recognised minimum standard, it is all the more necessary for representatives of the people like Corporators, M.P.s, M.L.A.s, etc, in view of their immensely difficult assignment of social engineering.

4th May, 1964

Government Publications

The Santhanam Committee Report on Corruption is not available for sale to the public. It is said that barely 500 copies were printed thus laying the Government open to the charge that it did not wish this report, which has many unpleasant things to say about the Administration and Ministers, to be readily available to the public. This is not the first time that the public is faced with a similar problem of obtaining important Government documents,

On the other hand, the working of the Publications Division, "a, Government Agency for the production, distribution and sale of pamphlets, books and journals, dealing with matters of national importance with a view to provide to the general public, at home and abroad, authentic information about the country," provides a study in contrast.

Expenditure on this agency (exclusive of printing, etc.) amounted to Rs. 29.24 lakhs in 1962-63. On 17 journals which it published in 1962-63, losses amounted to Rs. 4.83 lakhs. Advertisement revenue declined from Rs. 1, 82,170 in 1961-62 to Rs. 1,57,542 in 1962-63.

On 16 of these journals, the cost of production amounted to Rs. 9,99,681 while the sales and advertisement revenues were only Rs. 5, 20,272. Of about 14.5 lakhs copies printed, only about 8.25 lakhs were sold, and about 5.80 lakhs were distributed free, about 43,000 being balance on hand.

The recent report of the Comptroller and Auditor-General, which gives these figures, also points out that of 122 publications printed prior to April 1, 1960, more than 30 to 98 per cent of copies valued at Rs. 10 lakhs were still in stock.

In view of the heavy burden of taxation imposed on the country, and the growing demand for utmost economy in Government expenditure, is it not high time that these wasteful activities of the Publications Division were reviewed?

23rd October, 1964

National Service Rendered by Black Money

Black money, about which so much is being said these days, is the illegitimate child of every controlled and heavily tax-ridden economy. When laws multiply, become complicated and taxes strain human nature, the cost of honesty goes up. Like any other commodity many ordinarily decent people are unable to afford honesty at such a prohibitive price.. Therefore, in their economic dealings, black money or unrecorded gains become the order of the day.

As the Finance Minister pointed out, black money, like an iceberg, is mostly hidden beneath the surface: It may be added that one-third of this iceberg belongs to dishonest businessmen and industrialists, another one-third to corrupt officers and the

last part to corrupt professional politicians. Black money arises from the collusion of the three, and is thus shared between them in a truly socialistic spirit of egalitarianism.

Unethical though it is, in one sense black money has rendered great national service by saving the economy from ruin, as Prof. B. R. Shenoy once pointed out. A large part of the money which, if paid in taxes, would have been promptly wasted by the Government, has been employed in productive purposes mostly in hundreds of small enterprises in the country.

The garrulous politicians have talked enough to put the holders of black money on their guard. Some of the methods currently employed by the Finance Ministry, instead of bringing out black money, are only earning for the Finance Ministry the bad name of Fascist Ministry. It is time to recognise that neither black money nor black wealth can be brought out into the open except by a ruthless dictatorship. Unless one wishes to pay that price, the wisest course is to prevent further creation of black money by bringing down taxes to a reasonable level and by reshaping economic policies according to the laws of the market.

14th December, 1964

What's News for Newspapers?

The deaths of the well-known surgeon, Dr. N.A. Purandhare, and the renowned Hindi poet, Mr. Maithili Charan Gupta, were reported by your paper in an inside page while unimportant stories were prominently displayed on the front page. The death or doings of even third-rate politicians, by contrast is given prominence. Do people who

serve the country in spheres other than politics deserve such indifference? Your news department should do some re-thinking on the sense of news value in the changing context of the country instead of hanging on to outworn traditions which have no relevance to life in India today.

20th April, 1966

End Indian Airlines Monopoly

Your trials and tribulations on your recent flight to Lucknow and back are nothing unusual in I.A.C. Because there is no competition, there is no effort to run an efficient service. Had there been half a dozen private airlines to compete with I.A.C., very few would have chosen an I.A.C. flight. Delays are the order of the day, and taken for granted by the staff; service on the ground and in the air is at best indifferent because employees have apparently no pride in their job, nor do they have an incentive for good performance; the food served is invariably bad, excepting perhaps on trunk lines. In fact, those who hope to save time and trouble by traveling by air in India, are sorely disappointed. Complaints do not make any impact on the I.A.C. authorities as they know pretty well that passengers have no alternative.

The sooner this monopoly is either disbanded or at least a few private airlines are allowed to compete with it, the better it is not only for passengers but also for the economic development of the country.

28th February, 1968

MP's Immunity

The recent discussion in Parliament over a letter written by an industrialist to MPs repudiating some allegations made against him on the floor of the House has underlined the need for protecting the interests of citizens while ensuring freedom of expression to elected representatives.

Unfortunately, when individuals outside the legislatures are attacked, they have no way of vindicating themselves. The rules of the legislature do not provide for reading of their explanation. It is no longer an idle fear that from the sanctuary of legislatures wild and malicious charges are leveled against citizens, thus making a mockery of fundamental rights and democratic institutions.

The remedy lies in evolving suitable procedures. If any citizen is attacked, his explanatory letter to the Speaker should be referred to the offending legislator who, if he is convinced, should apologise and which should be incorporated in the proceedings. The apology should be published in at least three papers – one each in the legislator's constituency, seat of legislature and residential area of the citizen. The cost of advertisement should be adjusted against the legislator's salary.

If the legislator refuses to retract, he should then repeat the statement outside the house and lay himself open to legal proceedings. Should he refuse to do so, the Speaker should not call on him to speak till he relents to act, as befits a gentleman.

Unless the citizens' interests are thus protected by democratic processes some day a high-spirited, affronted

person might resort to the argument of force outside the legislature with the offending legislator.

20th February, 1968

Towards Healthy Trade Unionism

The recent illegal strike of Bombay Municipal Corporation owned bus employees has valuable lessons for the rest of the country. In the face of determined public opposition, the leaders had to beat a hasty retreat and "agree" to some face-saving formula before the strike fizzled out. Thus, for one thing, the strength of public opinion as the final arbiter of public issues has been proved. Second, the need to de-monopolise the Public Sector has been demonstrated. Consumers would not be at the mercy of a few trade union leaders if dozens of competing units provide the same service.

Third, the need for revising our trade union laws has become clear: Strong trade unions and collective bargaining are essential ingredients of a democratic society. The unions should, therefore, be freed from the clutches of professional politicians to whom they are tools for realization of personal ambitions and for gaining political power. Outside leadership of trade unions should be banned by law. This is important from another angle also. Funds of several unions are used by professional leaders for their party or personal use. The fact that as many as 6,801 unions out of 12,801 did not submit returns during 1964-65, is but one proof of this well-known fact.

Fourth, unions which go on illegal strikes should be heavily fined as a deterrent to such anti-social behaviour.

With these changes, healthy trade unionism will be promoted and employees will find that without the "commission agency" of professional politicians their prospects would greatly improve.

2nd November, 1968

Poor Prospects for Scientists in India

It is reported that there is rethinking in official circles over the treatment meted out to Indian scientists after it was found out that Mr. Gobindlal Khorana who won the Nobel Prize recently did not get even a lecturer's post in Pusa Institute. Such humiliating treatment is the lot of Indian scientists and other sections of society because today the only people who count in the country are professional politicians, power hungry bureaucrats, corrupt businessmen and court economists who provide the rationale for the combined efforts of the three to dominate all aspects of life and to live as self-appointed sons-in-law of the Indian economy.

Another instance of how talented persons in India are treated with indifference is provided by the low cost housing scheme. Mr. G.D. Naidu, the well-known industrialist of Coimbatore, who has many inventions to his credit, has successfully built cheap houses costing between Rs. 1,000 to Rs. 3,500. These houses are built within a few hours and are scientifically designed. For instance, a housewife needs barely one-tenth of the energy in her movements from the kitchen to other parts of the house than in conventional houses.

At a time when the country needs a large number of houses, particularly for the low income groups, these houses will be a boon to millions who can easily afford them.

The attitude of the officials is shocking, After prodding by some M.P.s, the Government sent officers to inspect these houses and as is usual with our bureaucracy they pointed out some minor flaws and dismissed the entire project as unsuitable. Official attitude was apparently meant to conceal the gross inefficiency of the Government which has a poor record after spending crores of rupees.

Organisations in private and public sectors such as the Railways which have housing programmes should make use of Mr. Naidu's project for the benefit of the country.

3rd March, 1969

Indian **Farmer** - Kingpin of **the** Indian Economy

For long our theoretical planners have set their eyes on the Indian farmer. In the latest Union Budget, the Finance Minister has succumbed to the temptation of loading burdens on the farmer. This move is ill-advised both from economic and social justice viewpoints.

The farmer is already taxed heavily in a number of ways. First, excise levy, an indirect tax, on articles of his consumption has increased over the last 18 years by about 20 times, Food zones, monopoly procurement and other interventionist measures deny many farmers a fair reward of higher prices, the gains accruing to government intermediaries. Farm inputs are expensive as it is. For instance, the ARC study team on agricultural administration pointed out high cost of fertilizer in India. According to the Report, the quantity of rice required to buy one kilogramme of fertilizer was 3.82 (Kg.) in India, 1.47 in U.S.A. and 1.8 in Japan and 0.85 in Pakistan.

Corruption in Income-tax Department will increase manifold if an effort to tax the farmer is made, the reputation of P.W.D. for corruption will be in jeopardy!

The Indian farmer has had a raw deal all these years. Just when he is raising his head and laying the foundations for a strong India, our theoreticians under the influence of outdated Marxist dogmas of "extracting agricultural surplus", have come down on him.

Till we realise that the Indian farmer is the king-pin of the economy, we need not hope for a prosperous India.

6th June, 1969

When Ministers Don't **Pay** their Income **Tax**

It was disclosed in Parliament that some ten Union Ministers, some of whom are vociferous socialists, had not paid their income-tax for last several years.

Will the Chairman of the Central Board of Direct Taxes reply to the following points?

1. Some time ago, a list of persons and firms deemed to have evaded taxes was published in the Press as paid advertisement. Will the names of these ministers be also published?
2. What action has been taken against concerned officers for negligence of their duty?
3. Will an immediate check be made of the income, wealth and tax payment by all ministers (Central and State), M.P.s, M.L.A.s, trade union leaders and bosses of cooperatives? The department may hit a jackpot in a number of cases.

The Income-tax department has earned a bad reputation for harassing ordinary assesseees for trifles while letting off the big sharks. For instance, for omission to show a few rupees of bank interest, through oversight, heavy fines are levied. Threatening letters of penalty proceedings are sent to assesseees who have already paid their taxes, without even the courtesy of ascertaining whether the taxes have been paid. If no action is taken against defaulting professional politicians, the income-tax authorities will confirm the popular belief that there are two standards, one for the ruled and another for the rulers.

27th September, 1969

Are We Heading towards Totalitarian Regime?

The fear that Bank nationalization is a step towards totalitarianism seems to be justified by some subsequent events.

- 1) The Prime Minister and her colleagues have been continually attacking the Press. So long as the Constitution guarantees freedom of expression, the Press has a right as well as a sacred duty to criticise governmental policies. Only dictators are scared of criticism because they do not believe in reason and are not sure of their own cause.
- 2) A communist and a fellow-traveller have been nominated by the Government on the board of directors of a big group of newspapers. The effect of these appointments can already be seen in the changed tone of the publication.

- 3) A Gujarati daily which is critical of the Prime Minister's policies has been denied advertisements by the Central Government's DAVP.
- 4) It is reported that in order to frighten a newspaper proprietor "to order" his editor, raids have been carried on his business premises.
- 5) All-India Radio, a State monopoly, has been misused in a way of which even Dr. Goebbels would have been ashamed.
- 6) The union leader of a nationalized bank branch in Ahmedabad was warned by the chief executive that the employees' protest against an arbitrary management decision would lead to police intervention under Section 36 A(d).

The Prime Minister has become leader of a faction and not of the nation. The growing intolerance of criticism and statist economic measures are a sign that we are heading towards totalitarianism and economic feudalism.

10th November, 1970

India's Low Place in the Comity of Nations

An Indian Minister on a tour of Europe has expressed surprise that our Prime Minister's speech at the U.N. did not get coverage in continental papers. While our rulers still live in a make-believe world of non-existent glory, the bitter truth is that in the international sphere India is today a mere third-rate power. Thanks to the outdated economic policies pursued at home, and lack of a foreign economic policy, Indian economic performance is sub-standard, and has,

therefore, deprived her of her just place in the comity of nations.

Every dose of nationalisation and indiscreet state intervention in the economy has led to wastage of resources and the sapping of the country's economic strength. More dangerous, the country is being made an economic satellite of the Soviet bloc. The Soviet and other communist countries have economies which suffer from managerial incompetence, and technological backwardness in critical sectors. This realisation has led the USSR and East European countries like Rumania to put up shopping counters in West Europe and U.S.A. for getting latest technology and managerial skills.

The trends in the international sphere point out to directions different than the ones we are heading towards. The evolution of a Eurocurrency is only a question of time and that would materially affect the position of the communist economic bloc as well as the dollar and the pound sterling.

Some 300 world corporations, transcending national barriers, are growing at twice the rate of growth of Gross National Product for the world as a whole. By the turn of the century, these multinational enterprises are expected to produce practically half the wealth of the world !

The industrial base is also shifting from traditional industries to petrochemicals and computers.

We have the requisite resources - natural, managerial and entrepreneurial - to build a strong economy, and enable emergence of several world corporations based in India.

To achieve these objectives, which will make India a Super Power, we have to give up outdated ideologies like

socialism and forge a foreign economic policy which envisages close cooperation with Western Europe, Japan, Australia, Malaysia and other areas of swift growth.

The big question is: How shall we overcome our major handicap posed in the present tragic situation - a country of first-rate people with third-rate politicians?

11th March, 1971

P & T Services in a Deplorable State

The inordinate delay in delivery of letters, shortage of stamps and a threatened rise in postal rates are merely signs of a crisis in the entire postal system. Lack of sufficient capital investment, interference from the politicians and the Central Secretariat, and failure to modernise the system are responsible for this situation. If the present state of affairs continue, apart from causing considerable inconvenience to an already exasperated public, our economic growth will also be hampered.

Some essential reforms are:

(1) Separation of Posts and Telephones departments, to enable the latter to work as an autonomous corporation on commercial lines. It would then be able to borrow funds from the market, offer better salaries and amenities to the staff, and go a long way in fulfilling public requirements for phones on a commercial basis.

(2) Setting up an autonomous postal corporation as in Great Britain. In addition, its monopoly in carrying letters should be removed by giving positive encouragement to state road transports, chambers of commerce and other

public bodies to operate private letter carrier systems, subject to supervision by a central body.

(3) Modernisation of the postal system and better salaries to the ill-paid postal employees.

These changes will also help to create a large number of new jobs especially for the growing army of unemployed matriculates and the semi-skilled

6th September 1971

A Stampede Over Scooters Allotment

Our hearts should go out in sympathy to the families of the 10 persons who died in a stampede in Udaipur the other day while trying to register their names for scooters. Perhaps in no other country of the world consumer blood had been shed in this manner.

This tragedy brings into sharp focus the folly of our industrial licensing policy which is based on an outdated ideology and is sustained by the greed of our professional politicians and the bureaucrats for power and patronage.

About 60,000 scooters are manufactured in the country while the demand is three to four times. For one brand of scooters, the waiting period is 9 years. With growing urbanization and inability of nationalised transport to meet public demand for transportation, the demand for scooters will increase. However, we need not have any scarcity of scooters. There is enough entrepreneurial, managerial and workmanship skills to produce scooters not only to meet domestic demand, but also for export. Yet the Minister for Industrial Development has said that in spite of the Udaipur tragedy, the present industrial licensing policy will continue for scooters!

Industrial Licensing for many items including scooters is an attack on the public as consumers, and is undemocratic. But it is retained for the benefit of our professional politicians and bureaucrats, who want more power and patronage for themselves which only a scarcity economy generates. It is significant that the agents in Udaipur for distribution of scooters were the sons of a prominent politician who was a former Chief Minister of Rajasthan.

It remains to be seen how much more consumer blood should be shed before the greed of our managerially incompetent professional politicians and bureaucrats is satiated.

29th March, 1973

When the First Lady Goes Shopping Abroad

We read in the papers now and then of some *chaprasi* or a lower division clerk in the Government who is caught and punished for accepting a petty bribe. While the Government should certainly exert itself to remove corruption, it is very important that the ruling elite set up high standards of public morality as an example.

In this context, it is most distressing to learn that the First Lady of the country, the President's wife, has been involved in an incident which is a big blow to public morality. On a recent trip abroad, she is reported to have made several purchases the bills for which were not paid to the great embarrassment of the Indian Embassy in that country and subsequently some indirect arrangements were said to have been made to settle the bills. One hears with regret similar incidents on her trips to different parts of India, causing considerable embarrassment to local officials and occasioning public gossip.

While in any other democracy there would have been a hue and cry against such things, in our country the matter is discussed in a hush hush manner, referring to a "very high dignitary's wife".

Whatever may be the opinion different people hold on his actions as the President, Mr. V.V. Giri has a record of public service and one does not come across any adverse comments on his financial integrity throughout his public career. Therefore, if any impropriety has been committed by the President's wife, he should settle the bills himself, and the Rashtrapati Bhavan should issue a public clarification on this matter.

One would recall in this connection the highest standards of public morality set up by a person whom Mr. Giri holds in very high regard, namely, the late Sir M. Visveswaraiah. Some 60 years ago, as the Dewan of Mysore, he used to carry with him two sets of candles while on tour. At night, he would use the Government candles for state work, and when that was over, light his own set for personal reading.

Will the Prime Minister and the Cabinet study this matter and issue a set of guidelines to all governors, ministers and their wives with regard to their shopping in India and abroad while on official tour?

17th December, 1976

Public Holidays Mourning the Death of Departed Leaders

There is a lesson for the country in the life as well as death of former Maharashtra Governor Ali Yavar Jung. His

life provides a model to all, in that he was a conscientious citizen. He did not derive personal glory from the high offices he held, but on the contrary lent dignity and meaning to those posts. He was punctual at functions, spoke briefly and to the point, with humour and a scholarly touch.

Declaration of a public holiday on Monday by the Maharashtra Government was not the best way to pay tribute to such a great citizen. It created a good deal of confusion - school children rushing early morning to distant places only find schools closed, office-goers not being sure whether their offices would remain open or not. Besides a number of public functions and programmes on which considerable money and effort had been spent were disrupted.

It has negated at one stroke the effect of all exhortations to the public to work hard.

Previous experience has also shown that public holidays to mourn the death of leaders only lead to loss of production, and hardly serve the purpose for which they are intended as most of the people go to cinema theatres and recreation centres or waste the day in gossip.

It is high time that the Union Ministry revised the rules for declaring the public holidays, and practical norms which do not deprive the public of their right to work are evolved.

12th February, 1999

An Open Letter to Air Traffic Controllers

As one among thousands of air passengers who wasted several hours at the airport lounge or circling over the cities, I wish to congratulate all of you on your success in harassing us, though we have not done any harm to you. You have been working with equipment which in economically

advanced countries of the world would have reached aviation museums, and have been performing a difficult job. Normally, we would have gladly sympathized with your demand for a better deal, but not after what you have done to us and the country.

You have wasted millions of precious man-hours which will never come back. Many persons have missed important appointments; some, international connections, and their jobs abroad. Airlines have wasted money as a result of dislocated flights. Circling over cities, precious aviation fuel has been burnt up. Exporters could not keep delivery schedules, and the country has lost foreign exchange. Foreigners who came to invest in India have been scared off.

If your purpose was to harass passengers in order to get them raise a hue and cry, and thus motivate politicians and bureaucrats to solve your problems, it is a serious miscalculation.

So far as most politicians are concerned, their knowledge of aviation is restricted to an ability to distinguish between a bullock cart and a Boeing! Possibly many of them think that Air Traffic Control is a form of birth control.

Your real enemy is the bureaucracy in the Civil Aviation Ministry. They enjoy power without accountability, and have mastered the art of taking the politicians for a ride. You have yet to develop ways and means of successfully confronting them. They know how to make you crawl on your knees at their door. So in effect, what have you gained? Displeasure of thousands of air passengers who pay Rs.25 with each domestic air ticket and Rs.500 with each international ticket as Passenger Service Fees which goes towards payment of your salaries. They can drag your union to the Consumer

Court and claim compensation under the Consumer Protection Act, (Ref.: Common Cause Vs. Air-India Flight Engineers case).

Anyway, remember one thing. There is a law of cause and effect, and it works wonders. While getting your pension papers, and your monthly pensions you will have to face similar delays and harassment at the hands of others to whom you have set a moral example. Moreover, in the evening of your life, in your retirement, you have to live with your own conscience which will mercilessly bite you because you have not only bitten the hand which fed you, but also played false to your profession.

12th August, 1999

When MPs Default in Payment of their Dues

In recent public interest litigation, it was disclosed that an amount of about Rs.10 crores is to be recovered by the Department of Telecom from about 120 Members of Parliament, including about 80 from the recently dissolved Lok Sabha.

The Election Commission should make it mandatory for all candidates in forthcoming elections to give a declaration that they do not owe any money to the Department of Telecom or MTNL, or for Government housing, or other Government dues, and have not defaulted on loans from nationalized or co-operative banks.

In case of Company Directors, even if by mistake they borrow some monies from the company, they are automatically disqualified. Likewise, unless politicians clear all dues to the Government or Government-owned concerns, they should not be allowed to represent the people.

3rd July, 1999

Telephone Facilities for our Jawans

The Kargil conflict has exposed the insensitivity of our politicians and bureaucracy to the needs of the country and the welfare of the brave jawans. It is distressing to see a photograph showing Indian soldiers from the frontline standing in a queue at a telephone booth to contact their families. The photo caption says that the **Government** has announced a 75% cut in long-distance telephone rates for these soldiers. In reality, the Department of **Telecommunications** should have provided ample lines and free calls to these brave soldiers who do not care whether they are living the next day or not and are fighting for the country so that we the citizens may live in peace and security.

In contrast to this miserly attitude towards jawans, the telephone department has recently given to its 4 ½ lakh employees free telephones after retirement, and also a certain number of free calls. This Department has no guts to collect huge arrears from M.P.s and other politicians but has no hesitation in tapping the pockets of jawans.

24th January, 2000

Supply of PPF Forms

We had received complaints about banks refusing to make available P.P.F. account forms to the public. On taking up the matter with the National Savings Commissioner, we have received the following reply:

"We had already taken action by conducting meeting of all Branch Managers of State Bank of India and its

subsidiaries and the Nationalised Banks. It was held on 12th November, 1999, at State Bank of India Auditorium and was chaired by Dr. Y.V. Reddy, Dy. Governor, Reserve Bank of India, Mumbai. In this meeting all the Bank Managers have promised to give cooperation to customers in solving all the problems which they face in the Banks including availability of PPF forms".

Members of the public are advised to write to the National Savings Commissioner (C.G.O. Complex, A Block, Seminary Hills, Nagpur - 440 006) directly whenever banks refuse to supply PPF forms to open accounts.

18th April, 2000

The Willow **has** Wilted

The recently exposed match fixing scandal involving players and bookies is not at all surprising. Cricket has ceased to be a game, but has become a business. Since a lot of unaccounted cash is involved, the mafia has moved in with their sleeping partners in such shady business viz. politicians and bureaucrats who protect them. This teamwork ensures that eventually everything will be properly covered up.

Contrast this with what some of the all time greats did and said. When Prof. D.B. Deodhar who received the prestigious Dadabhai Naoroji Award in 1990 was asked for his advice, he said: "Play the game, on and off the field. Above all, lead a clean and honest life. Without it, all achievements are meaningless".

Don Bradman, in a rare interview in 1996, when asked what he would like best to be remembered for, said: "Integrity".

West Indies player Malcolm Marshall, who died recently, was offered a huge sum to play in a South African team during the days of apartheid. He refused as he was strongly opposed to apartheid. The disappointed promoter said: "You are a very good cricket player, but a foolish young man." Malcolm Marshall never regretted.

Today, the willow has wilted. Most money-maniac players have forgotten that when their life's stumps are drawn, the great Fourth Empire will give a verdict which will endure, and not their "records" nor ill-gotten money.

16th May, 2000

An Unjustified Strike of Bank Employees

On 11th May, there was one more bank strike trying to disturb the banking system to the detriment of banking public and the economy.

The strike had no justification as it does not pertain to any industrial dispute and was obviously illegal. If the Unions are opposed to the economic policy of the Government, the proper platform is Parliament and not inconveniencing the banking public whose patronage gives the bread and butter to bank employees.

Apart from legally protecting itself by asking the banking public to note the proposed date of strike, the Indian Banks' Association has done nothing to protect public interest. If it has customer interest in mind, the following steps are always available:

- 1) Cut eight days' wages for each day of strike since it is illegal.
- 2) Withdraw the recognition given to unions.

- 3) Treat the strike as a break in service period. Most of the employees are also opposed in private to the strike but are unable to assert themselves as the banks have virtually surrendered the right of transfer to union representatives in branches.

If the unions are opposed to privatization, then they should advise their members not to avail of the loans given by their banks to them to buy shares from employee quota. A little investigation into earlier sale of shares of some of the banks to see whether even the leaders have stuck to their convictions in this matter would be an interesting exercise.

8th June, 2000

Misplaced Generosity

The reported decision of the Communications Minister that a rent free telephone will be given to 3.2 lakh employees of Department of Telecom and the Department of Telecom Services with 150 free calls for a bi-monthly period is an example of misplaced generosity through an arbitrary individual decision. It is a violation of TRAI powers which regulates tariff. The largesse will upset the tariff evolved by TRAI, which should *suo moto* prohibit the implementation of this order.

The Comptroller & Auditor-General of India, as the authority in charge of proper utilization of Government property, should also examine this matter as Government resources cannot be squandered away.

Instead of such populist measures, the Minister of Communications will do well to address himself to some of the major issues which are brushed aside under the carpet.

- 1) Inflated billing arising from illegal line diversion by some employees. There is hardly any justice to aggrieved customers.
- 2) Generous help is given by some DOT employees to anti-social elements, smugglers, bookies and the mafia by facilitating misuse of Government lines for a consideration.
- 3) The problem of telephones remaining in coma for days together without any attention is another major problem. Even MTNL which claims to have set an example of improved telephone services has failed in this matter eliciting a comment that MTNL services have not improved, while publicity has!

13th September, 2000

The Sandalwood Bandit

It is most distressing that two Chief Ministers are bending over their backs to please a bandit, and are seriously negotiating with him political issues !

There seems to be considerable disinformation to mislead the public into thinking that the bandit has a huge popular base, represents regional pride, is a sort of Robin Hood, whose compassion is not allowed to find proper expression owing to outdated laws, and a cruel society.

In popular perception, the reality is different. The bandit can be described as the CEO of a big unincorporated enterprise of which several politicians, bureaucrats, policemen and forest guards are shareholders, getting a dividend from his rich booty. How on earth can bulky

sandalwood and elephant tusks be transported without cooperation and help of such silent beneficiaries?

The difficulties of terrain etc. portrayed in making him appear unapproachable are bunkum. A journalist is able to reach him at will, but a mighty State cannot! He is known to visit several towns and cities freely, while the authorities turn a Nelson's eye, keeping in view the clout of the outlaw with those who wield levers of power. Once, when caught some years ago, he conveniently managed to escape from jail.

The Robin Hood comparison can be judged from the photo shown by a **Kannada** weekly Taranga (which ran a well-documented series on him some time ago) of a tree on which he used to **hang** his victims, feet up, and reportedly chop them to pieces part by part.

It is apparent that the huge amount spent so far on a special task force etc., is really an attempt to see that he is allowed to remain free, lest if caught he should sing, and the names of his political and other beneficiaries become public knowledge.

Kudos to the courage of a sorrowing father of a policeman who fell victim to the bandit. The law of the land, which is mocked at not only by the bandit but ignored by elected representatives, **has** asserted itself over the law of the jungle. The Supreme Court has truly restored the majesty of the Constitution, in a land where law-abiding citizens pay taxes to protect law-breaking criminals and their cohorts.

23rd February, 2001

Travails of Pensioners

Pensioners have repeatedly complained about the delay in pension disbursements.

Pension accounts are transaction accounts and are not to be treated as regular accounts by any bank. There are no service charges involved as far as pension accounts are concerned. Excepting in the month of April, in all other months the pension is to be given before the end of the month. The payment is to be spread over a period of up to four last working days of a month. The details and modalities of the phasing out are left to the Branch Managers of the Public Sector Banks to suit local requirements. However, the system evolved should be a transparent one and should be prominently displayed on notice boards or publicized in the Paying Branches for the information of all the pensioners so that each pensioner is fully aware of the date when he can draw his pension. In April, the pension is to be credited after 1st April.

In the case of old people, who are physically unable to visit their banks to draw their pension, there are certain facilities provided to them by way of the banks deputing their personnel to hand over the pension amount to such pensioners.

14th February, 2001

Too Many Holidays

The four-day holiday, in Mumbai, as per directive of Maharashtra Government, to industry and road transport from 15th to 19, when added to two public holidays on 19th and 21st, virtually amount to a week's shut down of economic life of the people. Already our work ethic is very weak, India

ranking 53, as against 7 of Singapore, 5 of Hongkong, 4 of Taiwan and 2 of Switzerland, according to Global Competitive Report of World Economic Forum.

Our politicians and mandarins are gloating over India's I.T. capability and 21st century belonging to India. In the absence of a strong work ethic, this advantage will be lost.

The most critical input in economic growth today is not capital, but TIME. It is a resource which is irreplaceable and our rulers have no concept of it.

23rd April, 2001

Phones for Rural India

21st Century is said to belong to countries like India because of the shift from physical to intellectual capital and our advantages in terms of knowledge industry. The fullest advantage will accrue only when there is a telecommunication revolution. In India, with latest technology, it is possible today to promote this revolution to reach every nook and corner of the country, which has long been the cherished goal of every Government.

An OECD study has pointed out that even the poorest were willing to spend several days' earnings for using the phone in a farming village in India. Moreover, with about 2 out of 5 Indians still illiterate, the telephone is all the more a natural medium of communication for the masses.

As Science Fiction writer Arthur Clarke pointed out, here is an opportunity for us to leapfrog into space age. Rapid spread of phones will give a tremendous stimulus to rural economy by giving farmers access to latest information from different places, and thus fetch a better price for their products.

With modern technology, it is possible to provide rural and semi-urban areas limited mobility phones at affordable cost. Unfortunately, there is a controversy on this matter as to who should provide this service. Since the introduction of phones in India on January 28, 1983, the telecom policy has been governed primarily from viewpoint of the vendor/s. It is high time, with a market economy, the policy is dictated from consumers' viewpoint. Consumers are unconcerned about providers. *All* vendors should be allowed to compete, subject to Telephone Regulatory Authority of India protecting national and consumer interests. Vendors will find a quantum jump in phone users, there being a much bigger cake for everyone to share. Competition among vendors will work to the advantage of the consumers in reducing costs and providing better service. It is a win-win situation for all consumers, vendors and Government.

1st September, 2001

Salaries and Perks of MPs

The hue and cry against increase in emoluments to Members of Parliament to Rs.12,000 per month is unjustified. Considering their responsibility, and the heavy expenditure in attending to constituents who visit Delhi, they should be paid a minimum of One Lakh Rupees per month, but it should be subject to tax at the rates prescribed by Parliament for all citizens. Numerous perquisites of M.P.s should be abolished (or treated as Income for Tax purposes). M.P.s should be charged market rates for accommodation of their choice, and other functional facilities like telephone.

It is also necessary to introduce a punishment and reward system. For obnoxious behaviour in Parliament such as

disrupting its functioning and causing a huge national loss, there should be a pro rata deduction from salary of erring M.P.s. A suggestion made some years ago for the British Parliament that if M.P.s produce a surplus Budget a bonus should be given to them is worth considering. The bonus should be paid after closing actual accounts two years from Budget presentation.

It is also necessary to abolish pension for M.P.s and the so-called constituency development fund which are a distortion in our Parliamentary democracy.

All M.P.s should be given a foreign exchange grant of up to Rs. Five lakhs during his / her term to visit a few countries such as Thailand, Malaysia, Singapore and Australia, China or Japan in Far East, and at least one country each in Europe, Africa and the Americas. This will be a worthy investment for the nation as it will enlarge their horizons.

Instead of downgrading the position of M.P.s we should look after them well through a transparent remuneration system, educate them and demand good performance.

18th September, 2001

An Unjust Railway Levy

The recent levy on railway passengers, ostensibly for ensuring safe railway travel, is unjustified. Safety can be ensured by enforcing strictly rules which have been evolved since 1853 when the Railway transport started in India. It seems that there are about 50 rules to be followed before a mainline train starts all evolved over decades with only one aim – passenger safety. Even a small railway functionary

like a bridge inspector can stop the entire system if he opines that any bridge is unsafe. There are many other safety measures. Neglect in following them is the main cause of railway accidents.

Renewal of worn out tracks, rolling stock and strengthening or rebuilding of old bridges is long overdue. The recent bridge collapse disaster near Kozhikode (Calicut) in Kerala is a red signal to the authorities. If the present neglect continues, similar accidents will take place all over India.

The constraint for improvements is not funds, but lack of will on the part of politicians and railway employees.

Unfortunately, the Railways in India have become a milch-cow for many politicians, bureaucrats and railway employees. Its facilities are used as free transit camps for political followers, and political parties shamelessly vie with each other in encouraging their followers to travel without tickets for attending mass rallies.

In some parts of the country, ticket-less travel has become a fundamental right, and a lax Railway administration tolerates it.

The top railway brass panders to the whims of politicians, and is busy enjoying its saloons, foreign tours and other perquisites. Officers down the line take the line of least resistance. The fleecing of fare paying passengers and businessmen who use freight services by railway staff results in huge loss of revenue.

Mafia gangs have a free run of many goods yards, and a number of railway platforms have become housing colonies.

No wonder, railways have no resources and travel has become a hazard, despite enormous managerial and employee capabilities which can give India a world class railway system.

A change can come only when the public clamours and compels the political and railway authorities to give to the country once again a good and honest system evolved over nearly a century and a half.

20th October 2001

Life Pensions for **M.Ps** and **M.L.As**

A recent disappointing judgment handed down by our Supreme Court is the dismissal of a PIL Writ Petition filed by Mr. H.D. Shourie, of the Common Cause, challenging the legality of the self-sanctioned life pension to the Members of Parliament. The Supreme Court has held that it was not illegal for the Parliament to sanction such a scheme, whatever the length of term served by any M.P.

What is not illegal is not necessarily moral or in the public interest. The sinister effect of such pensions by legislators is that in course of time there will be a large army of legislators who will be a burden on the poor resources of the country, which is not able to provide even compulsory primary education or other bare necessities of life to the masses. The Central and State Governments are already near bankrupt by paying most of their revenues as salaries to Government employees.

The concerned citizens and NGOs should take up this question seriously. Whenever candidates seek votes from the voters, the people should call upon them to give in

writing that, if elected they shall renounce their right to claim the pensions payable to them under the Pension Scheme. The political parties who contest the elections should also be called upon to include in their manifestos or give in writing that if elected they will abolish the pension scheme and their selected members shall also renounce their right to claim the pension.

1st December, 2001

Are Depositor Funds Safe in Banks ?

Depositor funds are held by banks in trust. They have a statutory obligation to return them to the depositor or to the legal heir on production of proof, even after decades. It is sad that at a time when depositor confidence in Indian banks has considerably weakened because of scams, banks are blatantly ignoring claims on the ground that they are not required to preserve records under Banking Companies (Period of Preservation of record) Rules 1985 for more than 50 years.

In one recent case, State Bank of Mysore, L.C. Road Branch, Bangalore, the bank has repudiated the claim of legal heirs though passbook showing an entry of Rs. 12,654.39 as on 29th August 1944 has been produced. If the account had been closed, then the passbook should have carried the entry "account closed", with date. Otherwise, after 20 years the amount should have been transferred to Reserve Bank of India, and the bank should have proof of the same which apparently it does not have.

Instead of returning the due amount, with interest at S.B. rate for intervening years, the Bank flatly refuses to pay the amount. The Banking Ombudsman is also of no help,

strengthening the general perception that this institution staffed with retired bankers is sympathetic to banks and not customers.

While scamsters and crooks can walk off with crores of public funds in great comfort, depositors or their heirs have to forgo their funds due to them! It is surprising that R.B.I. supposed to protect depositor interest, takes the easy path of endorsing the stand of the erring bank.

Appendix E

Excerpts from **M.R.Pai's** Interview by Anil Dharkar, Editor, Debonair (November 1984). (This monthly magazine is no longer in publication).

"The champion of the consumer is a surprisingly soft spoken man. But unfailingly polite though he may be, M R Pai strikes terror into the hearts of public services that give a raw deal to the consumer. In this interview with Anil Dharkar, he discusses the growing consumer movement in the country and reveals how direct action can get telephone wires humming, railway authorities to book and bankers to open up their cash-box". Editor: Debonair.

Debonair : Can you tell me how your interest in consumer activities began?

M R Pai : My interest started as a citizen more than as a consumer because consumer activity is only one aspect of good citizenship. According to me, every individual has three sides as a citizen. One as a producer: you as a journalist, I as an advisor to companies and author. These are our duties as 'producers' of goods and services to the community. Second as a consumer, a consumer of goods and services. And third as a social being, a member of the community. Unfortunately, most people are busy - and content - playing only their role of producers.

But in the community, you must be a consumer too. You have to realise that you have to discipline the market, discipline producers by insisting on quality, reasonable pricing and adequate information about their products. And whenever there is a violation of consumer rights, fight it and

get justice. That would include not only products like cameras or pens or chocolates, but also civic and government services.

Lastly, as human beings, we have a duty to society. If all of us do our bit in each of these three aspects, the entire picture in the country will change.

Deb : But how does one change? People, after all, have got into set habits. People have an outlook brought upon by their education and upbringing. What you are asking for really is a transformation.

MRP : You are absolutely right, the biggest enemy of the citizen in India is his own apathy, as a result of which he will not even fight for himself. He wants somebody else to do the job. That sort of helplessness and sheepishness must go.

Deb : Isn't that partly because people are not even conscious that they have any rights ?

MRP : That's right. It takes us back to the story of the lion cub lost among sheep. It behaved like a sheep till one day a lion got hold of him and made him look at his reflection in the water. That's the problem people believe that they are sheep, when actually they are lions. This is partly due to the backlog of centuries and partly due to what happened after Independence. Up to Independence, educated people participated in public life. After Independence, the educated got busy filling their pockets. They stopped bothering about society. It's only in recent years when the economy has changed from class economy to mass economy that this class has found that all the things which it was accustomed to, are now out of reach.

Today there is a structural change in the economy. More and more people are coming into the mainstream of the economy and services are not able to cope with the demand. Take banking. There was no problem of cheque clearance and so on twenty years ago. Today that system of class banking is being converted into mass banking, and it has therefore virtually broken down. People accustomed to good services are no longer getting it. But what are they doing about it? They are just grumbling.

The challenge is that what the elite got 20 years ago as a matter of right, must now be available to the masses tomorrow also as a matter of right, by modernisation and by consumer consciousness and with a disciplined market.

Deb : How does one bring about this change of attitude? Is it just by raising consumer consciousness as you are doing?

MRP : There's only one way: public education. I'll give you the classic example of Dadabhai Naoroji. When he was in England, an Indian was refused permission to appear for the ICS. The British could not hold him back under the rules so he was allowed to appear hoping that he would flunk. But he passed with good marks. Then they all thought he would fail in the interview. There too he came out with flying colours. They finally disqualified him on some technical grounds. Dadabhai Naoroji started a fight for the right of Indians to study their own administration. He took it up in the British Parliament, with the British press, on every available British platform. He took up the issue in the Indian press and on every possible Indian platform. He won. But it took him 38 years. 38 years, but the result was most enduring.

When India became independent, we had about 2400 ICS officers who held this country together through the post-

Independence ordeal through which India passed from 1947 to 1950. The biggest lesson of his life, Dadabhai said: "It is very difficult to arouse public opinion. But once you arouse it, nothing can stop it". It is done by a process of continuous education and by example. Very few people have the capacity to think in wider terms, to anticipate, or, without undergoing the experience, get the knowledge. Plato made this distinction between knowledge and experience. For instance, a male gynaecologist knows all the theory about childbirth but will never experience the *pangs* of childbirth. Plato's distinction is very important. People will learn through suffering. But we feel we can minimise the suffering by *educating* the public. Newspapers or magazines like yours can contribute to this.

Deb : Can you mention other areas where things have changed?

MRP : People used to wait long hours to make payment of money to the government. Sales tax for instance. The government is the only known party which puts obstacles in the way of getting money. Everyone puts it in the till first and then asks questions! For instance, if you went to the Reserve **Bank**, paid them in the bank notes of the Reserve Bank itself, you would still not get the final receipt. After waiting 40 minutes you would get a *kutchra* one. You would then have to go and collect the final receipt after a week. That's because they have an outdated scroll system. Similarly, if you pay sales tax in the State Bank of India by means of a draft on the State Bank of India itself the bank would not give you the final receipt until 48 hours later!

A man came to me with this problem. When I started looking into it in detail, I found that the Treasury rules in

this country are now about 200 years old! They were made in the beginning of the last century and have hardly been amended since. They were made at a time when transactions were very few. The argument of the bank was that the State Bank draft may be declared defective. And once entered, the Treasury notes cannot be erased or reversed. I said, today, 90% of banking is nationalised and most people have accounts in banks: Why don't you allow nationalised banks to accept sales tax payments? The nationalised bank can pay to the Reserve Bank. In case the cheque bounces, the nationalised banks have the accounts of these people, and in turn the nationalised banks have got their cash balances with the Reserve Bank. The result now is that 1000 branches of nationalised banks accept sales tax payments.

Deb : That's happened with income tax payments too, hasn't it?

MRP : That's right. If you go on exerting pressure, solutions can be found and institutions will accept them.

Deb : In what way does one exert pressure? As an individual or as an organization?

MRP : There was a case when an individual took the trouble of complaining to an organisation. The Depositors Association, which I represent, then took up the matter.

When somebody makes a specific and not a general complaint, it makes an impact. The end result may be through an association. But the credit goes to the man who took the trouble of making the complaint. It is like the story of the little child falling off the boat. A young man dived in and saved the child. Everyone shook his hand and patted his back. He said, "Alright, alright. What I want to know is who

pushed me into the water." Ultimately, it is immaterial who pushed him into the water, because the end result was good. So, whether you fight individually or fight through an association, that's immaterial. But people do not fight. They are apathetic.

India is such a big country. There is no one set method. My personal preference is that government must be mainly a regulating agency and not an ownership agency, because ownership brings in its wake a number of problems. And the limited resources - administrative, managerial and financial of the government get dissipated.

Deb : What can you do in other areas?

MRP : We have to educate not just the public, but politicians particularly. Politicians can be educated by pressure of public opinion. For example, our telephone system is in the same state as France's was ten years ago. The French system was the joke of Europe. There was a scarcity of telephones and phones didn't work most of the time. There used to be a joke: Half the people in France were waiting for a telephone, the other half were waiting for dial tone.

But today France has got the most modern telephone system in the world, including computerised directories, and incorporates the latest in modern digital electronic technology. How did this come about? I happened to meet the vice-president of the company which implemented the modernisation programme. He told me that the change came about because "we succeeded in educating our politicians that telephones are no longer an instrument of luxury for the elite but a necessity for the common man, for industry and for government."

Deb : In the example you gave of French telephones, how did they convince the politicians? What kind of pressure tactics did they use? When you talked of exerting pressure, was it through individuals or through small organisations? What would be the equivalent here?

MRP: It is an accumulative process of so many things coming together. The public has no idea of the tremendous job done by newspapers and periodicals. I have found that politicians and officials are scared of the press. That is why you find so many restrictions to throttle it. Then there's Parliament. You will find that Zero Hour in Parliament, when any issue can be brought up, is the most effective platform for raising awkward questions. Then there are consultative committees of Parliament, representations that are made through chambers of commerce and trade unions as well as various consumer organisations. All these bring into focus public opinion. It is really a slow process. But it has a multiplier effect. Today you do not visualise it. But you will find that as a result of all the good work we are doing now, suddenly somebody will have to sit up and take notice.

Deb : But isn't there a case for full-time pressure groups? You know, which can be based in Delhi, Bombay and other major cities? To collar people in Delhi or write letters and representations in an organised way? At the moment whatever is happening is a bit haphazard.

MRP : You are absolutely right that a great deal needs to be done to educate our rulers, particularly in Delhi. But that is not sufficient. The real political pressure in this country builds up in smaller places. For instance the work which is being done in Karad, Davanagere, Hubli, Bulsar, just to cite a few names, is more important than the work which is being done in larger cities.

Deb : Do you think the idea of pressure groups would work?

MRP : There are already pressure groups here. For instance there is Common Cause run by H D Shourie. They have done a remarkable job by going to Court and getting the pensioners in this country benefits running into several hundred crores which were denied to them by the government.

Deb : When we talk of consumerism, we always think of Ralph Nader and his Raiders in the U.S.

MRP : He is remarkable because he has shown what even one committed and dedicated man can do to influence public opinion. He had adopted a very high public profile. But that's because the American context is different. In America there are so many competing claims for attention that one has to be very aggressive in order to get public attention.

Deb : How do they finance themselves? Ralph Nader may be dedicated to the cause, but he's built up an organisation which is working full time. How is it financed, who's paying the salaries?

MRP : You see, America and most of Europe, are what are known as organisation societies, that is, people act in groups. In India we have not yet developed that; the only place where one finds this is in Gujarat for instance. Gujarat's people are very good in getting together and organising something. It's there to some extent in Maharashtra in the field of education and also in Kerala in the field of trade unions. But you will find localized specialisation. You do not find an organisation culture all over the country. See, money is not a problem even in our country for a good cause.

Deb : Money **is** not a problem ?

MRP : That's right. Money comes. What is really required is one or more dedicated individuals for doing the job.

Deb : Is it your experience that most complaints of inefficiency are directed against government agencies? Or is the private sector also to blame? I ask because most of your examples like banking, sales tax, telephones, all pertain to the government.

MRP : The reason most complaints pertain to the government is because, today, the government occupies such a large sector of our economy and it touches the life of the citizen at many different points. So, naturally, there are more complaints. But there are complaints, too, about private companies which accept deposits or complaints about the quality of products and all that. But I have found one thing: most private companies respond promptly to complaints. The moment you send them a letter, they are scared into rectifying the mistake.

Deb : Scared or more conscious of their duties?

MRP : Well, you can put it either way. But the remedy arrives.

Deb : There is a very strong Advertising Authority in the UK which has started a massive campaign about fair practices in advertising. If any misrepresentation is reported to the Authority, it takes action. Like you cannot even say that your headache will disappear in a minute with these tablets unless you can prove it. Or if you are shooting a television commercial for cat food in which you show three bowls of cat food from which the cat chooses your brand, then a person from the Advertising Authority has to be

present at the shooting to see that this really happens. But here all kinds of claims are made in ads. And people get away with them.

MRP : I am told that an advertising code has been adopted here.

Deb : It has been "coming" for some time but nothing's really happened.

MRP : See, the pressure must really come from the consumer. Advertisers on their own will never take the initiative. Consumers have to build up pressure.

Deb : But to enforce such a code, the consumer will have to go to the government. I don't think you should put even more power in the government's hands.

MRP : You are right. There should be voluntary organisations and voluntary restraint. But even today, certain remedies are available. Take for instance the Drugs and Magic Remedies Act. People do not invoke it as they should. Or take lotteries. If there is an unauthorised lottery, one can go to the Collector. Remember the Byculla fly-over in Bombay which collapsed and for months the debris were lying around? One enterprising citizen found out that there was a remedy under the Police Act. So he wrote to the Police Commissioner under that provision, and soon the debris were cleared by the municipality !

The problem quite often is that people do not know which authorities to go to. I will give you one recent instance. You know that many people complain that they do not get money which is due to them from the government. There is something known as 'Treasury Attachment'. This provision was recently used by a clerk in the Kerala government whose

dues were not being paid by the state despite many requests and letters. He went to Court and got a Treasury Attachment. That means going and locking up the Treasury! It is the greatest shame that can happen to a government. His dues were paid after that instantly! Similarly in a small place in Karnataka, farmers, who were not paid money for several years for land taken over for building and irrigation, went to Court and got a Treasury Attachment. For the railways, there is something similar called "Engine Attachment". Yes, you can attach an engine!

Deb : I am sure most people are not aware of this

MRP : Did you know that if you are a first class passenger on a train and certain facilities are not given to you, you can stop the train from proceeding further? About 40 years ago there was a man - I forget his name - who was a terror to the railways. It is reported that he made the General Manager of the then GIP come right up to Akola because he refused to allow the train to proceed.

Most of the problems in our country are not insoluble. There are solutions, solutions within our means, but what we really lack is the will. As far as public utilities and public services are concerned, politicians and government officials by themselves do not have the will to do things. At least most of them. Therefore the *people* have to generate that will by developing pressure of public opinion in order to make them do it.

My favourite example is the master and servant relationship. If you have a servant at home, you **must** pay him well, you must feed him well, you must treat him kindly, you must look after him well. But he is your servant, he has to do the job for which you pay him. Suppose he tells you

what food you must eat, whom you should call to your house, how you should spend your money, how you should bring up your children, he goes beyond his brief. Now this is what has happened in our country. Politicians and government servants have forgotten that they are the servants and the *people* are the masters. And the people have not realised that either. Somehow, the relationship has been reversed. We must now go back to the original position and compel the political and administrative authorities to do what they are meant to do. In fact you will find that most laws are made to help the citizen. You must compel people to obey those laws and to fulfil them in letter and spirit.

Deb : Let's take a consumer product. Suppose there is a health drink claiming that it has 32 nutritional ingredients. Most people might think that this is exaggeration but it's difficult to challenge.

MRP : Somebody has to write and ask what are the ingredients? What is the composition? They may keep their formula mix a secret but they have to tell us the ingredients.

Deb : Suppose they tell you. How do you prove that the ingredient mix is nutritional? What would be the next step?

MRP : The question is whether the representations made with regard to the benefits accruing from the product really accrue or not.

Deb : How do you prove that they don't accrue?

MRP : It depends on each individual case. Let us say there is a product which claims to make you slim in six months' time. You weigh yourself, keep a record, take the product religiously. But after six months you find that you are flabby as ever, then you can challenge that the product claim is not correct.

Deb : From time to time, we hear of drugs in the market which have been banned in Western countries but which have been 'dumped' by multinational pharmaceutical companies on Third World countries. What can you do about that ?

MRP : Here the action lies with the government. So the government must be approached.

Deb : Suppose an individual went to a Court of law saying that a dangerous drug is being sold?

MRP : Then he must make the government a party in the case. Similarly, the Drug Controller. When the government is put in the dock, it will have to take the case seriously.

Unfortunately, we have not yet come to that level of public consciousness in this country. Of course, good work is being done by the Consumer Educational Research Centre, by the Consumer Guidance Society of India, and a number of new consumer groups but, considering the problems of the country, there are far too few people and far too few organisations which are doing this work. It must spread.

Deb : Many people say that consumerism is a middle-class concern and therefore not a matter of priority for our country.

MRP : What you say is true as far as most of the people who are fighting for consumerism are from the middle class. That's because they are affected by it, and they have become aware of their rights. But eventually the benefits go back to the general public. For instance, the Consumer Guidance Society of India has done very good work in preventing the use of metanil yellow-which is poisonous in the preparation

of *jalebi* and other sweets. It is used extensively and often *halwais* thought it was just a normal colouring agent. The result of this fight and this particular item being banned from use has benefited everyone. Not just the middle class.

Deb : You had earlier made the point that as a privileged citizen, one had the duty of helping people less privileged. People who, in fact, were paying for your education. What ways did you have in mind?

MRP : Thousands of ways. In fact that is the foundation of democracy. What Mother Teresa, and Baba Amte are doing, thousands of people should be doing too in their own capacity. Maybe it's running adult literacy classes. Or helping the blind by reading to them. Or there are groups here which go to hospitals and take fruit to poor patients, libraries, free reading rooms... The needs of this society are millions. What is required is educated, intelligent, dedicated and well organised leadership to serve it. And only educated people can give it.

Sometimes what we consider small things matter. A club in Trichy wanted to do something for slum areas. They went with grand ideas. When they went there, they found that the real need of these people, the most pressing need was for a post box! Because the slum-dwellers had to walk miles to the nearest one. For the people in the club who had contacts, it was easy to talk to the Post Master General and get a post box installed quickly.

Deb : You were saying that each of us should use his own talent.

MRP : Yes, that is the best way. See, every person has been given a particular ability. And that can be used for public benefit.

Deb: How did you realise that your own ability lay in helping out consumer causes?

MRP: I was in a small town in America working as a News Editor of a community journal. It is there that I saw what voluntary organisations could do in the field of public activities. How citizens were participating actively. What is known as grassroots democracy. Mahatma Gandhi realised this. This is what he meant by constructive activity. In fact we are fortunately blessed in this regard. India is the one country in the world where people dedicate themselves to public activities without expectations of any kind. But, unfortunately, their names do not appear in the papers. For instance, just a few miles from Daharu, on the road into the jungle, one couple - the husband is a law graduate - has been working among the Adivasis for 40 years. Both have taken a vow of poverty. They spend only Rs. 100 a month for their own needs. But they do not seek publicity. If you sit on the Board of Public Trusts which helps good causes, you come to know how many wonderful people there are in this country.

Appendix F

No.	Title	Month of Publication	Year of Publication
1	Telephone Excess Billing Causes and Remedies	April	1960
2	The Future of Bank Employees (along with Prof. M.R.Hazaray)	September	1970
3	Whither Indian Banking	September	1971
4	Why are Prices Rising - An Analysis for the benefit of Non-economists	June	1974
5	A Manual of How to Arrange Programmes and Meetings	April	1976
6	Why I do not have a phone at home	April	1976
7	How to Save & Invest - Guidelines for Fixed Income Groups	July	1976
8	What is wrong with Telephones with particular reference to Bombay	September	1977
9	Practical Hints for New Entrepreneurs - J.H.Doshi - As narrated to M.R.Pai	January	1978
10	Subscriber Action on Phone Disconnection	March	1979
11	How to Plan Your Career - Guidelines to Students	March	1983
12	Time Management	February	1983

13	Consumer Activism - An interview with M.R.Pai by Anil Dharkar	November	1984
14	Guidelines to Consumers -Rights and Responsibilities	January	1985
15	Raids on Business Houses	April	1986
16	Frauds & Corruption in Banks	May	1988
17	Depositor Rights & Customer Service in Banks	September	1989
18	Telephone Excess Billing	April	1990
19	Bank Service Charges or Survival Charges	April	1991
20	Doctors, Patients & Consumer Protection Act (With Dr.R.D.Lele)	April	1993
21	Effective Consumer Action	October	1994
22	Planning for a Career in Twenty First Century	June	1997
23	Coin Shortage & Soiled Notes	October	1997
24	Stress & Time Management	July	2000
25	A Businessman in Public Life - Murarji Vaidya (with Hemant J. Vaidya)	February	2001
26	Consumer Activism in India	June	2001
27	The Legend of Nani Palkhivala	January	2002
28	Hinduism in Daily Life	March	2007

Appendix G

Excerpts from **M.R.Pai's** "Hinduism In Daily Life"

Law of Karma is essential concept of Hinduism. It is a very scientific law. For every action, there is a reaction. If actions are good, the result will be good; if bad, the result will be evil. One gets the fruits of one's action depending on what one does.

There are several illustrations as to how one's deeds bring forth their results. A hotelier friend in Mumbai narrated this experience: One day he was visiting one of his numerous restaurants, and he heard a big thud of breaking crockery. He found that a boy from the nearby Railway Headquarters had come to fetch some tea and eatables for the bosses, and had inadvertently dropped the tray. The boy was shivering in fear as the loss meant not only a scolding by his bosses but also his meagre earnings of several days. The restaurant owner saw his plight, took pity on him and told his staff to give him another food tray, and not to charge him for broken crockery. The boy left with a look of relief and gratefulness.

A few months later, this restaurant owner got a phone call from a close friend in London asking him for an urgent favour. That friend's father was seriously ill in a small town in Gujarat and he had rushed a rare and costly medicine for him through a pilot friend. It was to be collected from the airport and reached as early as possible to his seriously ill parent. This restaurant owner collected the medicine and rushed to the railway station only to find that not a single seat was available by any class in the packed train. He tried his best, but failed. As he was desperately standing on the platform, a boy from the dining car of the train approached

him and asked him his problem . He arranged for him a seat in the railway guard's compartment. That boy, who was working in the dining car of the train, reminded him that some months ago when he had dropped the tray, it had been replaced as a gesture of kindness, and he had not forgotten that incident.

In helping others, the most important factor is to do it as soon as possible and not postpone under one pretext or other. There is a beautiful incident in "Mahabharata" which brings this out.

After the victorious (Kuruksheetra) war, one afternoon the Pandavas are relaxing after a good meal. Just then a Brahmin comes in and asks Yudishtira for some help. The king is too busy enjoying the pleasant conversation and does not want to be distracted from it. So he asks the Brahmin to come the next day. When he utters these words, his younger brother Bhima raises his conch and blows it. This is a gesture announcing either the declaration of war or signifying joy at a great event. Bhima is asked as to the cause of his joy. He replies: "The greatest event on earth has just happened. Nobody has been able to conquer death so far, but my eldest brother has done it. He asked the Brahmin to come next day which means he was sure of living the next day." Yudhishtira grasps the significance of this remark, calls back the Brahmin and gives him the desired gift. *The great moral of this is that never postpone the doing of any good deed. When you have an opportunity to do good, do it immediately. Service of one's fellow human beings is a duty which should be performed with utter selflessness.*

Guru

At some stage or other in one's life, a Hindu is in search of enlightenment and seeks a "Guru". A "guru" means one who removes the darkness.

A "guru" has the answers for the doubts of the disciple and knows how to guide the disciple towards salvation. For this, guru's grace is necessary. It is to be earned through service, by asking questions, and complete surrender.

The common belief is that a "guru" appears at the right time in a disciple's life, and for the disciple there is no difference between his guru and god.

Hinduism in Daily Life

Hinduism as applied to daily life can be summed up in two concepts: First, "Swadharma", or doing one's duty. Second, "Bhootadaya", or compassion, or more accurately, the keen desire for the happiness of all.

One has to take care of four aspects of daily living to ensure reasonably good health throughout one's life.

First, sleep should be well regulated. One should not sleep too much, the analogy being Kumbhakarna, the brother of demon king Ravana in Ramayana who was given to the vice of excessive sleep. Nor should one keep vigil, denying the body as well as the mind the rest which they need after a day's hard work. After a certain age, in the afternoon forty winks are in order to gain a second day.

Sleep is a matter of habit. From an early age, proper regulation of sleep should be attempted.

Early rising adds to the joy of life and ensures good health. The mind is fresh and powerful in the early hours of the day, and one can finish most of personal work which requires concentration. For prayers or studies, specially religious and philosophical works, early morning is useful. Recitation of prayers in the early hours gives composure to the mind. Meditation, if practised, gives concentration to the mind.

Next to sleep for good health proper habits of food are essential. It is rightly said that if a person knows how to eat properly, he will not know what is meant by illness. Gluttony is an open invitation to many health problems in life, particularly in the latter half of life when the biological decline begins, when to eat may be human but to digest will be divine. Many persons dig their grave with their teeth by overeating. At the same time, excessive fasting and denying the body of nourishment which it requires to function efficiently is also not good.

Regular hours for eating and regulated quantity of food is a good formula.

The type of food eaten is also significant. Easily digestible and nourishing food: "Satvik" as it is described in "Bhagavad Gita", is conducive to good health.

Duty Towards Family & Fellow Human Beings

"Swadharma" also implies taking care of one's wife, children and family members to the extent it is possible.

Swadharma: Earning One's Livelihood

If responsibility towards oneself and family is one aspect of "Swadharma", another equally important component is the duty to earn a livelihood (*jeevika* vritti).

In Hinduism, the householder has to earn his daily bread and other requirements by the sweat of his brow.

One has to follow a profession or trade or any avocation for a livelihood.. This requires not only study and preparation but also constant upgrading of skills.

Bhagvad Gita describes elaborately the science of performing one's duties with skill and equanimity.

There seem to be a few definite stages in this exercise :

- First, one has to develop a strong work ethic, i.e., an internal persuasion to discipline oneself to do one's duty however difficult or physically strenuous it might be.
- The second stage is to learn to do the job on hand in an efficient or skilled manner. There can be no compromise with excellence,
- The third stage is to work under pressure and deliver the goods.

The fourth stage is to learn to work with joy instead of treating work as a **burden**.

- The fifth step is to learn to work with a sense of detachment. Every act is to be done as an offering to God, without getting attached either to work or its results. This is the most difficult stage and requires not only constant practice, but also the grace of God.

The all important question with regard to earning a livelihood is that of professional satisfaction. As Vidura Neeti in Mahabharata says, "svaprattyaya vritti", doing something which accords with one's nature, brings great happiness.

The present day craze for accumulation of money, fierce attachment to it, day and night struggle to earn, increase it and safeguard it, and the embarrassment of wealth is not the Hindu way of life.



With an M.A. in Political Science from the University of Mumbai, S. V. Raju was Executive Secretary of the Swatantra Party at its National Headquarters for fourteen of the fifteen years of its existence. The Swatantra Party was founded by C. D. Deshmukh and Minoo Masani in 1959. The Party was a member of the 4th Lok Sabha (1967 -1971) and worked for the party in the opposition. Thereafter Raju worked as a Management Consultant in the field of personnel management and human relations and later in management.

Raju has devoted a considerable part of his time to writing from the liberal point of view, adult literacy, and has been on the faculty of an institute of management studies for a number of years specialising in personnel management and human relations) in writing, and editing the journal Freedom First.

He is associated in various capacities with the Adult Education Institute; Rajaji Foundation; Indian Committee for Cultural Freedom; Society for the Right to Free Press; Project for Economic Education; and National Liberal Group.

His books are Democracy & Development (An edited volume); Fundamental Rights & the Citizen, edited in association with the late Dr. S. P. Aiyar, formerly head of the Department of Politics and Civics, Bombay University; When the Wind Blows – India's Ballot Box Revolution (the story of the emergency and the elections that followed) authored jointly with Dr. S. P. Aiyar; and Minoo Masani, a biography published by the National Book Trust.

What keeps Pai going? "Most Indians are ignorant of their rights and are therefore taken for a ride," he says. "All I am trying to do is make our democracy a little more meaningful. Unless citizens actively participate in public affairs, democracies can't work."

"That is why Citizen Pai himself is dearly loved," says Nani Palkhivala, eminent jurist and former ambassador to the United States. "Bombay is proud to have him."

Reader's Digest, October 1995

"M.R.Pai who passed away early yesterday was everybody's friend and nobody's enemy. A kind gently person with time and a good word for everyone. The sort of man you could not bribe anybody to say a bad word against. And on whom you could count on for anything, at any part of the day or night."

Afternoon Despatch & Courier, July 4, 2003