

# Ritu Nanda

Entrepreneur

'You make your own happiness. It is a state of mind'

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**Rita Nanda is an entrepreneur associated with the life insurance business. She is the daughter of Raj Kapoor.**

**What does spirituality mean to you?**

Faith is to believe in something you cannot see. And the result of faith is to see what you believe in. That is what spirituality means to me. It leads to feeling more secure, confident, and fulfilled.

**Why?**

Because you always have your strength or your guru by your side, which gives you the courage, the confidence to move on. It is my pillar of strength. And I can then proceed with life with a different attitude.

**How did you find your own guru?**

Life is a journey and your different experiences lead you to believe. I suppose I am a victim of that! I observed it at home of course. We were very God fearing and religious. And their experiences made me believe in spirituality.

**Did you question it at times?**

I never did. I just fitted into the patterns set by my parents and found that it worked for me. It might have all only been psychological. But I definitely have a belief in the supreme power. When that strength is by my side, leading and guiding me, my whole attitude towards everything I am involved with, changes.

### **How did you know there is a supreme power?**

By going through all sorts of little experiences - little wishes getting granted, crisis management situations overcome thanks to that strength, and so on.

### **What about times when wishes are not being granted?**

Then it is karma. If wishes are not fulfilled it means something better may be in store. So you must move on. We humans can't see the future. And I do believe that the guru, that power can see the future.

### **Why Shirdi Sai Baba as your guru?**

Because I saw my parents believe in him. So I moved on that path and it worked for me, in various ways.

For instance, the book I did on my father. Raj Kapoor may have been my father, but I did not think I was competent to make a record for posterity on a man that made such a huge contribution to Indian cinema. Yet, somehow, this project fell on my lap and it is my guru who got me to do it. I could only take it up to a point but did not know how to get the project further. I prayed to my guru. And opened his holy book. There, in the first chapter, the author asks "God, how can I write a book on you Almighty?" and Sai Baba appears to him and says "you write, and I will write through you". That was the answer I needed. And it is exactly what happened: I would have Raj Kapoor write his own book. From that moment on, I was crystal clear; I started doing my research and ended up creating that book. 100,000 copies were printed in Russian, and it was translated into many languages. So I definitely feel my guru helped me. And even though I really do not claim to have known my father, that experience helped me come to terms with my life. Losing him had been a huge emotional crisis. Creating that book was my guru's way of healing me.

I can share another story about Sai Baba. When my father was ill, he was in AIIMS for a month, battling for survival. Every week, on a Thursday, which is Sai Baba's day, he would be extremely critical. All doctors would say there were zero chances of survival. But yet he would survive. It happened for three Thursdays. The day before the fourth one, my sister and I finally came to terms with the fact that he may die. So in a way, we were finally ready. He was in a coma. We had been constantly praying to at least see him a last time open his eyes. The next day, a Thursday, as incredible as it sounds, he did open his eyes. He turned left and looked at my sister, then turned right and looked at me. And then that was it. Seeing him open his eyes and look at me for a last time, as a child, was so special and satisfying.

So in a nutshell, Sai Baba managed the emotions of the entire Kapoor family for those four weeks, when we were witnessing a battle between what destiny had designed for him and what God had

ordained. It was all about letting go. It was time to let go. And those extra weeks had helped us get ready for it. Such moments build your convictions and beliefs.

### **Why did your father have to go so early?**

His time was up. We all come and go when it's meant to. I have two children and I lost one. I didn't even see the face of that baby, who was not viable. I really suffered, till one day a lady came and said, "being born, living, dying are not in our hands, it's all God's will, we are just a medium. Think about it, if the child had been six months old and had died, you would have suffered more, if the child had been a year old, you would have suffered even more, if he had been two you have suffered much more, ten years and died even more! So think yourself as fortunate..."

We are born to die. We all live by our karmas. I brought this soul on this planet, which was my role. And it will come back.

Thinking that way is how I came to terms with what happened in my life, especially as I went through series of quite difficult times.

### **You mentioned karma – do you think things are preordained in life?**

Absolutely everything is preordained in life. Not a leaf would move without it being planned by God. Of course you have to do your work but on the overall there are so many components coming into account for something to actually happen. It is all about destiny. Even finding your guru is preordained.

The guru is like a guide who takes you through the jungle. You have to cross the jungle of life. He holds your hand, takes you through routes without thorns or wild animals, where it is cool, smooth, happy. I had two strokes and have been so ill. There were instances when I was shaking out of fear and then suddenly I would get Sai Baba's shawl, wrap it around me, and I would be a different person. I would get the strength, the confidence, the inner peace to go through it all.

### **But why did you have to go through all this suffering, all those illnesses?**

That is my karma. I had to. As long as He is there to hold my hand while I go through it all, I know I will be ok.

For five years I had all those pre-stroke events, without even realizing. It was my God looking after me.

### **As part of your karma, do you have a specific purpose in life?**

Of course.

### **How would you define yours?**

We all have our own little world. And we are happy with that.

### **How did you decide to go into insurance?**

There was a vacuum in my life. I used to work full time. I had a very successful business, which got mismanaged for various reasons, and it came to a huge crisis. At that stage my husband came in to help control the situation. Since you can't have two generals at times of crisis, I withdrew. And I found myself without anything to do. A girlfriend of mine suggested I become an insurance agent – you do good for yourself, you earn well, you do good to others because you get them life insurance, and you do good for the country. So it's goodness all around. I was basically looking for an occupation for my mind. And of course, no experience ever goes waste. Applications simply change. Whatever I had learnt with my engineering company I applied it to insurance and it opened new horizons. I marketed the LIC policies with a different approach. And it worked tremendously well. It was no big deal, but a lot of good common sense.

### **How was it to be a woman in that insurance world?**

I guess the issue was not so much to be a woman, as much as being a woman of my profile. Oh my God! I worked so much because I did not have the degree or MBA to say I am competent to do that job. People were always questioning my credibility. I will never forget how people laughed at my face when I decided to become an insurance agent. Today I feel so much better because I have a recognition for what I have done, and for what I have very concretely achieved. It gave me an identity of my own.

So I evolved. I learnt a lot. As they say, you can go to Harvard and learn, or you can get hammered and learn. I got the hammering version!

When the engineering company got mismanaged, I learnt so much about people abusing authority. We were doing cooking appliances, televisions etc. and all sorts of beautiful things. I did not know I was at the top till I fell down. This was in the early eighties. But so much more would not have happened had this crisis not taken place. Not only my work in insurance, but also the insurance training school I launched, where we have trained 13 lacks students, and so many other initiatives. I actually ended up doing so much more thanks to that suffering, than had the company not collapsed. Basically, it's all about God's plans. You try five things, one thing works, then you restructure and move on, then try some more. And c'est la vie!

### **Your journey is quite unconventional, you could have stayed at home and played cards for forty years?**

Definitely. That is why it took so long to get recognition in the business world. I went through the usual phase of babies and housekeeping. But when children grow up you fall into a vacuum and had I not made an effort, my marriage would have broken up. Working is what saved my marriage. My husband, who is a workaholic, helped me understand the business world. And as years went by, I got to respect and understand him more, to appreciate more what he has achieved. All this was the best thing that could have happened. It gave us companionship and compatibility. And for me, the world around me became alive. Earlier, it was a big bore. The difference between the world I had come from – show business – and the world I had married into – business - was like day and night. God taught me. You learn with a whip. And I learnt among others that the little nice things that happen in life are what makes me happy.

### **As a little girl, what did you think you would grow up into?**

I guess to be a housewife. We were groomed and programmed to do that. Nothing beyond it.

**If there were one question you could ask God, what would it be?**

Can You always be by my side? I can face anything in life as long as I know You are there. It is my absolute pillar of strength. Everywhere I move I see Him.

There is no mystery I would ask about. My destiny is already ordained. Just take me through this jungle of life. I should know that You are there.

**What is your idea of happiness?**

You make your own happiness. It is entirely a state of mind. It is an attitude, it is not about circumstances. I feel God has been kind to me so I keep thinking "be grateful and move on!"

**Does that give you inner peace?**

Peace, contentment, strength. That strength is the drive, the fuel I need to push myself to move on and do things.