

## Mohnish Pabrai's Q&A session with students at JNV Pune on December 25, 2022

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Mohnish: It's great to be here on Christmas Day. Are you comfortable with your accommodations? The exams are in May, right? Does anyone want to become a dentist? It's good to think about becoming dentists because India has a lot of growth that is taking place with people taking better care of their teeth. What about a veterinarian? Does anyone love animals? You might want to think about becoming a veterinarian too, because that's also growing a lot as now people have pets, which they treat like children, so they need very good medical care for them. What about a psychologist or a psychiatrist? This is maybe interesting. What about a general practitioner doctor? You don't want to become doctors? Does anyone want to become a cancer specialist? Why don't we talk about what you have in mind? So, first question.

Sayan: Hello sir. Good morning. My name is Sayan Mondal from JNV Murshidabad, West Bengal. My question to you is that you have come across many people around you, some are above you and some are below, in your field. What do you think is the difference between you and them? Thank you, sir.

Mohnish: That's a great question. Have a seat. Are you missing Bengali food? Are you missing the fish? Are they giving you fish over here? No fish, no. Maybe next year we can start. Different people are like different fingers in your hand. Some are tall, some are short, some are ahead of you, and some are behind you. I think the important thing is that you are a continuous learning machine. That means you are reading a lot and trying to learn new and different things. Right now, you are very focused on NEET and you need to focus on that. After that, you need to focus on your medical studies and so on. But once you are in your mid-twenties or late twenties or early thirties and beyond, you should try to continue to increase your knowledge and understand the different things around you. Most people don't do that. If you are a continuous learning machine, what you're going to find is after 10, 20, or 30 years you look to your right and you look to your left, and the people who

were smarter than you are left way behind. It doesn't matter how smart you are, it matters how you are using what you have been given and how you are trying to apply that knowledge. If you can do that then you'll find that over time that gap expands a lot and that's a good thing to try and do. So next question.

Sunil Kumar: Hello sir. Good morning. My name is Sunil Kumar from JNV Udhampur, Jammu, and Kashmir. Sir, we know that there is a great risk in getting profit or loss in share marketing. My question to you is how to develop techniques of risk-taking.

Mohnish: Can you repeat the question?

Sunil Kumar: How can we develop risk-taking abilities and manage decision-making? Sometimes we can't do it, sir.

Mohnish: That's a great question. One of the misunderstandings that people have is they think that business people or investors take risks. We don't take risks. We do everything we can to minimize risk. I'll give you an example of how risk is minimized or eliminated. I was 25 years old and I was working at a company. I had a job and I had an idea to start a business, but I did not have any money and I didn't want to lose any money. How do you start a business without taking risks? What I discovered is that most people who start businesses don't take risks. In 1991, when I wanted to start this company, I was 26 years old and I was single, so I didn't have a family or anything. I knew that if I do anything, then it was probably a better time in life to do that than later when I have kids and a wife. All of that made things a little bit easier. I had an idea for a business, but I didn't have any money. What I did was that in my retirement account in 1991, I had \$30,000, which is not much. It's about 24 lakhs or so. I was very willing to lose the \$30,000 because it's in the retirement account. I'm 26 years old. Even if it goes to zero, I can take another job and I can again start saving. I was willing to lose this amount, no problem. I also applied for different credit cards because I could borrow from those credit cards. Eventually, I had another \$70,000 that was available to me from different credit cards. At that time, I had researched US bankruptcy law. The laws at that time were such that, let's say, for example, I put a hundred thousand dollars in my business, and the business did not succeed, and the money was lost. What happens to the 70,000 is I could just inform the court that I don't have any assets, and I cannot pay this money. And what the court will do is they will wipe this out. They'll say, okay, we can see that you don't have the money. We will write it off. And the credit card company would've

lost the money, not me. This money I would've lost, right? That's my money. The way I thought about it was that a hundred thousand goes into the business. If 70,000 goes away, it won't affect me. I also knew that if the business failed, I was an engineer, and I could find another job. The only difference would be from where I was to where I would be is this 30,000 would be missing, right? I would still have a job, etc. What I did was, in 1991, I started doing two things at the same time. I used to work on my business early morning before I went to work, then I would be at my employer for the whole day. In the evening again, I would work on my business, and on weekends too. I was spending probably 40, to 50 hours a week working on my company. Any time I had like a client meeting or to meet people, I would take a half-day vacation. You could take a vacation in half-day increments. I would just take a half-day vacation, go meet those people, and all of that. The expense of the company was very low because I still have my job, and I still have income coming. All the rent, everything is paid. There's no issue. After nine months of doing this, I had the first three clients. The company now had income coming and revenue coming. I was very busy because there was a lot of activity going on, and the company was making enough money that I would make more than my salary if I were to leave my job. I went to my boss and resigned. He said, "Where are you going to go? What are you going to do?" I said, "I'm going to start my company." My boss and his boss told me, "Listen when your company fails, not if the company fails, but when the company fails, come back, we will give you more salary, a big raise, promotion, and you can have your old job back." I thought it was even better than I thought because I said, okay if it fails, I don't have to look for a job. I can come back to where I was. I'm going to make more money and all of that. Now, the bet was asymmetric in the sense that the maximum loss was 30,000, and the maximum gain was several million dollars almost infinity, right? It's a very asymmetric bet and if it didn't work, you go back and you've just lost a small amount. I did not see any risk in what I was doing. It's not like I was gambling with anything, right? What ended up happening is this company that I started at 26 was the third company I had started, the first company I started when I was about 22. I had spent about 600 or \$700 on that company and nothing happened. I was still at my job. I was trying to do something that didn't happen. Then a couple of years later I started another company with two other people. I must have spent maybe \$2,000 on that and it didn't work, nothing happened and we just packed that up. Both of these previous attempts did not cost much and then this third attempt was going to be bigger than the other two. But still, it was a well-controlled

experiment. The third attempt worked. That company grew and scaled quite a bit and I never went back to my job. The journey I had is a very common journey for people who start businesses. We don't take risks. We do everything we can to minimize risk. When you are in your third year in medical school or medical college, you can send me an email. My email address is mpabrai@dakshana.org. You send me an email and say you had come to JNV Pune on Christmas day in 2022, and you said that if I want to start a business or learn about how to do this without taking risks to send you an email. I will send you a list of some books to read, which will explain how to do this. I don't want to give those book names today, because right now you need to focus on NEET. But after three, or four years, you can contact me and we will give you the path. Okay? Next question.

Ankit: Good morning, sir. My name is Ankit Solanki from JNV Barwani, Madhya Pradesh. Sir, my question to you is how to change our dreams into reality.

Mohnish: Okay.

Ankit: Thank you. Sir.

Mohnish: That's good. I was reading some quotes from some guy who I think started Jindal Steel and he was saying "If we don't dream, how can the dreams come true?" Everything has to start with a dream. What did Martin Luther King say? I have a dream. Have you heard his speech? Raise your hand if you heard Martin Luther King's speech CBSE curriculum. Anyway, what you can do is later when you go to medical school or medical college you can go to God Google. God Google is the most powerful God. You go to God Google and say, I have a dream, Martin Luther King, even if you just enter, I have a dream, it'll bring up a video of that speech and you can listen to that speech and you can have a probably the best speech ever written or ever given. But I think the conversion of dreams to reality has to start with a dream. So we have to visualize something like when I was starting my company, I had a dream to be independent, to be my boss, to be able to create something. What you do is start with a dream, then you come up with an action plan. The key thing with the action plan is that we don't take any risks. I'm from Punjab, and for the non-Punjabis on the ground, we never have any scholars, because in Punjab because they are not interested in working hard. It means that without putting a lot of things in place, we can build something big. The dream conversion to reality is you think of a dream, and you think about the pieces to make it real.

You email me in three years to get the name of the book on how to convert dreams to reality. I'll send you the name of the book. Anything that you want to do, somebody has already done before, somebody has written about it before and they have laid out the path for you. All you have to do is read, and then everything will be revealed to you. Next question.

Dibyanga

Burman: Good morning, sir. I am Dibyanga Burman from JNV Dhubri, Assam. What will you do if you lost all your money now?

Mohnish:

It's a great question. The situation is that when we come to this planet, we come naked. We don't even come with underwear. I don't know why God couldn't provide underwear when we come, to cover some private parts. We come naked and we also leave naked. In the beginning, we have nothing, and in the end, we have nothing. Now your question is what happens in the middle if you have nothing? In the middle, there's no problem. When I was growing up my father was a business person, he was running different companies. He went bankrupt many times; probably six, or seven times I saw that he lost everything. The question you are asking is about what would happen if you lose everything, I already saw that when I was a child growing up at least six or seven times. My parents were very poor financial planners. When the business was doing well, they were living well, but they never saved anything. When the business would go down, there is no money to pay rent. There's no money to buy groceries. I saw situations where there was no money at all. My parents would go to their close friends, and close relatives and plead with them to give a little bit of money so at least we can get some food. Those people would give some small amount of money to help because they see the situation as pretty bad. But what I noticed over and over again is that my father would go to zero, then he would come up with some idea for some new business, but he has no money. But somehow even with no money, he will start the next business. His ideas were usually good. The problem was that he would try to expand fast and when he would expand fast, the foundation was not strong. Something will happen and that business will go away after two, three years, four years ago, five years, or something. One time I was like 10 or 11 years old and my father had gone bankrupt and there was no money. Every Sunday this astrologer used to come to our house. The astrologer would be wearing orange clothes and a lot of tikas on the head. My father would sit with the astrologer and the astrologer would explain to my father what is going

to happen in the future. My father will give him like 10 or 20 rupees or something and tell the astrologer to come back next week. I was a very quiet kid. I went quietly to my father because I knew that he was an engineer and a very rational person. I told him, "You have to know that whatever this person is telling you is complete and total nonsense. The money you are giving him is very valuable to us because we have no money to eat or anything." My father said "I am at the bottom of a well. I need to come out of that well and I need a rope." He says, "I cannot come out of the well until somebody gives me a rope." He continues, "When I pay this guy and I ask him what is the future? He knows that if he tells me the future is very sad and very bad, he will not be invited back next week. He knows that he has to say, you will start a new business, it'll do well, you will flourish and a lot of money will come to you and your family." Then he gets paid and my father says, come back next week. My father said that weird guy in the orange robe, he is my rope to climb out of the well. Every week that he's coming, I'm rising out of that well. My father used to also say to me, you can put me naked on a rock with nothing and I will create a business. I saw him do that six, seven times. When I had to create a business, I already knew how to do it with nothing. I just went that way. Now we come to the real question you asked, which is what happens if you lose everything? My father-in-law passed away. He was a scientist at Baba Atomic Research Center. When he used to visit the US, he used to say the United States is the only country where poor people are fat. In the US, the people who have a lot of money are very fit and trim and the really poor people are very fat because there's a social safety net. The government will give you some money if you don't have anything, they'll give you some welfare and this and that. Now what happens in India is that let's say you see a beggar on the street; we are used to seeing beggars who are very skinny in India. What would happen if we saw a fat beggar? Have you ever seen a fat beggar? In the US, you can find a lot of fat beggars, but in India, you cannot find fat beggars because what will happen is the beggar is fat. In India, nobody will give the person any money. He will become slim, then he will start getting money. He knows he has to stay slim to get the money, otherwise, he won't get the money. The situation is in the US that so this is all in your mind. Buddha has a saying, "The key to happiness is the elimination of desire." If you look at someone like Buddha sitting under the Bodhi tree, what does he have? He has nothing. Is he happy? He seems to be quite happy. He's sitting under a tree doing nothing, just meditating. He seems to be quite happy. If I was to lose everything, I'm sure I'll be sad for some time, but I don't think I'll be sad for very long. I will then think, okay I can take a job.

Some Dakshana scholars may give me some money. Some Dakshana scholars become very wealthy. Now I can go talk to some of them, maybe say, okay, you know, I can give you like \$10, have fun. They may be some people who may give me some money, but I can get a job and I can even think about a business like my father naked on a rock. I'm not concerned. I think life is a journey that goes up and down. I feel very lucky. I did not realize it at the time, but I feel very lucky that I saw what happened to my parents that many times. Many of you have seen that already also, right? We can handle it, no problem. The important thing is you want to maintain integrity, which is like honesty. You want to be a person who can be trusted. Trust is really important. It takes a lifetime to build trust and it takes five minutes to lose it. If you build trust, a lot of people will come to help you. Trust is important, honesty is important, but money is not important. If it goes away, we will figure out a way to get going and do something, not a problem. That was a great question, don't worry about it. Next question.

Sujendu: Good morning, sir. I am Sujendu Biswas from JNV North 24 Parganas West Bengal. My question to you is, how can I plan to establish an orphanage home or old age home adjoining a hospital?

Mohnish: Okay, that is a really good idea and I wish you the best. I am a storyteller. Do you realize I'm a storyteller? Let me tell you another story. I'll try to answer your question in a story that you may understand. It'll also explain to you why you are here. I think it was in the year 93 or 94 and my parents were at the time living in Delhi. They called me and said that there is a cousin of mine who has done B.Com from some useless college in Bombay. And is unemployed. They said that since I was running my company, which I started with \$30,000, maybe I can help Arvind get a job because his parents are not doing well. He needs to earn and it'll be helpful. I looked at the situation and I knew that with the way that guy's resume and background looked, nobody will give him any job. He has no skills, he has nothing. I knew some friends in Delhi. They had a very small software consulting business, like four people. They were doing a lot of visual basic programming at that time and they were trying to get contracts and things, but they were struggling. They didn't have any money. I told my friend; I want to send my cousin to work with you guys. You don't need to pay him at all, just give him work to do. He will learn programming. In parallel, I told my cousin to move to Delhi and join the NIT course in software. I said I'll pay for the course. I told him he can move in with my parents so there was no rent or anything. My friends who had this company, I knew that they



were really smart, that if he works there, he will pick up some good skills. They said he can come and work. We will not pay him because we have no money to pay him but he needs to come with his desk and his chair and his computer. He can use the computer for eight hours a day and for the other 16 hours we can use his desk and his chair and the computer. I said, done, no problem. I moved him to Delhi. I bought the desk and the chair and the computer and these people who had this small company had no money to buy a computer. They were really happy. They get to use the computer for free for 16 hours a day. From my point of view, he was going to get skills and he was going to take classes. What happened after one year is that he finished the course and he had picked up a lot of good visual basic programming because they used to give him jobs like testing. When they realized he was picking up some skills, they started giving him more important jobs. After one year he said I'm getting some job offers in Bombay. I want to go back. When he went back to Bombay after a year, he had 20 job offers. Everyone wants to hire him. The same guy who one year ago nobody wants to hire because now he has some important skills he has picked up. We donated the desk and chair to the company, and he took the computer with him back to Bombay. He got a job in London and now he settled there. He has a couple of kids, making a lot of money, and doing well. When I saw this whole thing, I said what did it take to make the zero a hero? It didn't take much, right? Expenses were not high because, for accommodation, he was already staying with my parents. That computer he was still able to use it after one year. It was just one year, it wasn't much. Later in 2006, I was on the toilet. When I'm in the toilet I am reading. You should always be reading. I find that when I'm reading on the toilet, my productivity is very high. I remember in 2006 I was in Irvine California; I'm reading a magazine in the toilet and there was an article about Super 30 with Anand Kumar in Business Week. I never heard of him till then. I looked at what their article is saying about this guy taking 30 kids and sending them to IIT. I said this is fantastic. This guy is doing a great job. I was trying to find a way how I can use my money to improve society. By that time there was too much money. You were concerned about the problem of what if all the money went away. The problem became there was too much money, so it went the other way. I said, yeah, Anand Kumar looks like a useful person and he's doing a good job. He's taking these 30 kids and he sends them to IIT. I got his email address from God Google. God Google gives you everything. I wrote him an email saying, "Anand, you are doing a great job and we should expand your program." The reason I was interested in this program is that I was seeing that in one year he



was transforming these kids and the same one year happened with my cousin. What I wanted to do was what I did for my cousin. I wanted to do for people who were not my cousin, the same process. To do it on an industrial scale. Anand Kumar sent me an email and said, Thank you very much. Thank you for your nice words. We don't take any outside money and we don't want to expand the program. Warm regards. Anand. I am a good salesperson so I told him, dear, I would like to come and visit Super 30 and Ramanujan Mathematics in Patna. Can we meet? He said you are most welcome to come to Patna. I thought, good, now I will meet him in person and I will convince him. I went to Patna and met him. Again, I made my case that we should expand the program. I told him, you'll never hear from me. I give you a check. You do everything your way. No one is going to tell you what to do so you have full freedom. He said I don't want to take outside money. I'm not interested. Thank you. I then asked him; do you mind if I copy your program and do it on my own? He said I will help you. I said, okay, his model looks good. I already did this once for my cousin. Let's see if we can do it. What ended up happening is because of what happened with my cousin, you are now at JNV Pune becoming doctors. I didn't know that it'll go from A to B to C, but that's what ended up happening. Coming back to your old person's home next to the hospital, it's really simple. What you do is you find one old person, okay? Don't think of 500 old people. That is too much. What did I start with? One person. You find one old person. That old person could even be a relative of yours, right? Could be somebody's grandfather or grandmother or some distant relative or something. You set up something for that person. They are taken care of, get some place for them, and some helpers for them. They are taken care of and they have a comfortable life. Someone cooks for them and cleans them. Comfortable life. You see how that goes. Now you are a young doctor and you are supporting one person. Then your income goes up a little bit more, increase to two people, a little bit more, three people and you keep going. When you do it for 1, 2, or 3 people, you will refine the model. You will find what works and what doesn't work and how it works and all that. It's not a good idea to start big on day one. You start small, you figure out what's going on and then you can take it from there.

Nalini

Kanchan: Good afternoon, sir. My name is Nalini Kanchan from JNV Naupada, Odisha. My question to you is, I have public speaking fear, how to overcome it?

Mohnish: When I went to college, I did my undergraduate in the United States and I became a computer engineer. I took many different classes and when I look back, this was 36 or 37 years ago, there's one class that stands out; that had a huge impact on me. In most of the other classes I took, I can't even remember what they are or what the point was. The one class that had a big impact was not a required class, it was an elective class. It was a class on public speaking. I had a choice. I could either take a class on technical writing or public speaking. I didn't understand what I want to do. I flipped a coin and picked public speaking and it turned out to be the best class I took in school. It turned out that those skills I learned in that class have been very important skills for my whole life. Learning to be a good public speaker is a very powerful tool to have and it is not difficult to be a good public speaker. There is a non-profit organization called Toastmasters. This free non-profit organization you don't have to give them any money or anything has chapters and locations all over the world. There's a chapter in Pune, there is a chapter on every AIIMS campus. There is a chapter in every medical college in India. If there is no chapter in a medical college, if you contact them, they will help you start a chapter in that college. It's everywhere. All you have to do when you are in college, you go to God Google. The most powerful God is God Google. All the other gods are era-gera gods. Forget about the other era-gera gods only focus on God Google. You just put Toastmasters and God Google will tell you everything. It will take you to the website and all of that. You join Toastmasters and they have meetings once a week or every 10 days. Go to the meetings and they have a process by which over time you will become a great public speaker. When you first go to speak, your legs will be shaking, but later they'll be no problem. The shaking will be gone. All right? You just join Toastmasters, and you can do your medical degree and be in Toastmasters. Everything will be taken care of. The second thing you can do when you join college is all these colleges have a drama society. They do plays. All the IITs have it, all the medical colleges have it, and all the AIIMS have it. Join the drama college, and become an actor, especially if you hate acting. Because what will happen is you will become great in public and again your knees will shake, but later they'll not be shaking anymore. You joined Toastmasters, and you joined the drama society. The third thing you do, you join the debate club. Okay? You will become a great public speaker and life will be great. Next question.

Karthik: Good morning, sir. My name is Karthik from JNV Chamarajnagar, Karnataka. My question to you is why you started Dakshana and what profit you get from it.

Mohnish: That's a good question. Please have a seat. Dakshana was started because I had no choice. If you do well in life, you end up with more money than you can spend. One of the things about money and spending is that it is good to spend money if the money spent is going to make you happier or make you more comfortable or whatever. But after a certain point, additional spending doesn't do that. You kind of plateau out. There's no point in just spending on useless things or whatever. It'll make you unhappier to do that. When you end up with more money than you need, there are only two things you can do with that money. You can either give it to your gene pool, your kids, and grandkids or you can in some way recycle it back to society. There are no other choices because we can't take it with us. I was trying to figure out a way that when I die, I can take just one pin with me, but I was told the pin will not be allowed. So even there Yama is not even allowing a pin to go. He is so ruthless. Like my dad used to say life is figuring out the gap between those two points of nakedness. If you give the money to your kids and grandkids and it's a lot of money, you will do more harm than good. Their life may not be as good. What is the point of just sitting and doing nothing all day? What is the point? Life will be so useless. It is better to do NEET and go to medical school and so on.

Mohnish: The reason Dakshana was started was I had no choice. I knew giving it to the kids would be stupid and my kids don't want the money they specifically told me they have no interest in. I decided to give it back to society. Sometimes when people see Dakshana, they try to figure out how am I benefiting. That is what you were asking. I had no choice. What ended up happening is that when I started Dakshana, I said okay, I have no choice. I have to do this. It'll take work, but I found that it's been a lot of fun. I get to interact with you, I get to tell you all these fun stories and you guys go on to do great things. It's all great. It is what it is and sometimes it's good to do things where it's not going to benefit you. Those are the things that work out the best. Next question.

Shubho: Good afternoon. I am Shubho from JNV Nadia West Bengal. My question to you is that how we can start from nothing to have everything in life? Thank you.

Mohnish: That's a great question. I have noticed that all the great questions are from people from Bengal. When I was growing up, I had some great

Bengali friends and I used to have some great fish in their homes. It was very good. These people would sleep late at night like two o'clock, three o'clock, or four o'clock in the morning. Between 11 p.m. and about three o'clock in the morning, they are smoking nonstop. One cigarette lighting the next cigarette, then the next cigarette. As they're smoking cigarettes, they are solving all the problems of the world. Three or four Bengali college students are together smoking at night, and they'll think about some problem India has and they will discuss that problem. They will solve that problem and then go to sleep, very satisfied that the problem has been solved. They wake up the next day and they find the problem is still there. Like for example, if I get my Bengali friends together and they start talking about why India is a poor country. They will have a vigorous debate about why India is poor. They will also come up with solutions about how India can no longer be poor and then they'll be feeling really good and go to sleep, but they don't believe in actually doing anything. They are just very happy to talk. That is Bengal, excuse my Friends. Your question was how we start with nothing and end up with everything is a classic question my Bengali friends would come up with. The question is a bit flawed. If you go back to Buddha, he said the key to happiness is the elimination of desire. There was a poet who lived about 120 years ago, Asadhullah Khan Ghalib also known as Mirza Ghalib. In one of his verses, he explains that the nature of desire is such that the more our desires get satisfied, the newer desires we have. We are on a treadmill of endless desires. Instead of saying how do I go from nothing to everything, maybe we should say, how do I attain nirvana with nothing? How do I get to a nirvana state with nothing? I know that that's the wrong answer because I'm not in a nirvana state with nothing, but I would say that to answer your question more directly. I think you just put one foot in front of the other. You are studying for NEET, and hopefully, you'll go to AIIMs, and become a great doctor. You already have more than you have today. You may become a very famous doctor or a very wealthy doctor or whatever. That's also fine and you'll be on your path to going from nothing to everything. I think it's a pretty easy straightforward thing to get to. Next question.

Rohit  
Kumar:

Good afternoon, sir. My name is Rohit Kumar from Patna Bihar. Sir, my question is that there is a lot of distraction in life, and due to that distraction, I'm not getting success very much. How do I overcome this?

Mohnish: That's a great question.

Rohit: Thank you, sir.

Mohnish: I am surprised other people have not given you the answer. But I was sent here today to give you the answer. That was the reason I was sent. If you look at all your classmates, you will notice that some people have a distraction problem. You'll notice some people are people you admire a lot. You look at the traits, how they do things, different things, and it seems to be very good. You look at some other people and you find that they're even more distracted than you. In the way humans are, there is a gravitational pull. If I hang out with people who are better than me, I'll get better. If I hang out with people who are worse than me, I'm going to get worse. There are two things to do. One is to identify the individuals who are high-quality individuals that you look up to who don't have this distraction problem and so on. And you do two things with that. One is you try to become their friend and you try to spend more time with them because if you'll spend more time with them, you'll become more like them. And second, sometimes they may not have an interest in being your friend, but you can still observe them. They cannot stop you from observing them.

Mohnish: He was not made the student of Dronacharya, but that did not stop him from learning and eventually he became even better than the student who was being taught. The thing is that if you observe certain traits in certain people and you start spending more time with them, that's going to help you. If you observe how they do things, that's also going to help you. I think we humans are very influenced by our peers. You may have some friendships currently where it is fun to be with the person, but they're not better than you. They're a bad influence on you. You have to take the deliberate action of getting rid of them. You also have to take the deliberate action of getting with people who are more aligned with you and that is going to help you on your journey.

It was a pleasure to spend time with all of you, so much fun and excitement. Wish you all the best with NEET. We are going to take pictures. Thank you.

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