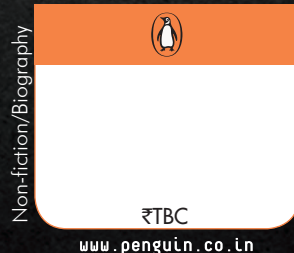


SACHIN JHA

Most students of science in Indian high schools aspire to join one of the Indian Institutes of Technology (IITs). Thus competition for admission is fierce and, staying one step ahead, the IITs make their Joint Entrance Examination (JEE) more difficult each year. Each year, Bansal Classes, the premier tutoring institute for the IIT-JEE, puts more students into the IITs than any other.

Bansal Classes is the brainchild of V.K. Bansal, who began his career as a tutor teaching a single student at his dining table. He had just been diagnosed with muscular dystrophy and was on the verge of losing his job with JK Synthetics Limited. Today, Bansal Classes is based in three centres in Rajasthan—Kota, Ajmer and Jaipur—and total annual revenues are pegged at over a billion rupees. The Kota centre alone admits almost 20,000 students each year, of whom 10 per cent make it to the IITs. And more astounding is the cascading effect Bansal Classes has had on the town of Kota, which has gained a name as a major hub for specialized tutoring.

From Lantern to Lighthouse is the inspiring story of a man who overcame disability to rewrite his destiny. And in doing so he turned around the fortunes of an entire city.



FROM LANTERN TO LIGHTHOUSE • SACHIN JHA



FROM LANTERN TO LIGHTHOUSE

V.K. Bansal's Journey to the Top

PENGUIN ENTERPRISE
FROM LANTERN TO LIGHTHOUSE

Sachin Jha is an alumnus of Bansal Classes and IIT Delhi. An entrepreneur, he runs a chemical manufacturing business in Kota. He paints in oils and acrylic and has had a few well-received exhibitions.



FROM LANTERN TO LIGHTHOUSE

Sachin Jha



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THE ORDINARY BEGINNINGS OF AN EXTRAORDINARY LIFE . . .

In 1949, a boy was born in the historic city of Jhansi in Uttar Pradesh. His grandparents and parents named him Vinod. When he was three or four years old, he came to Lucknow, the capital city of UP, along with his parents. As he grew up and saw the world around him, he noticed that every evening a lantern was lit to light the house after the sun set. Meanwhile, he began his schooling in a modest school in the neighbourhood. After a few months, the boy one day asked his father, ‘Baba, why is there no electricity in our house?’

Father said, ‘Study hard, son. Always come first in school and go on to do your MSc from Lucknow University. When you become a lecturer and begin earning money, we shall also have electricity in our house.’ Spurred on by the words of his father, the innocent boy became obsessive towards hard work. He truly worked hard and kept on securing the first position throughout classes six, seven and eight. As a result he was awarded a scholarship of Rs 372. His father utilized the money—which his son had earned through his sheer dedication, hard work and perseverance—to install an electricity connection in his house. In 1964, the days of black-smoke-belching kerosene-oil lanterns were over and the house began to shine in the bright light of electricity.

The passion for hard work had not yet died in the boy. After finishing school, he took admission in Banaras University as a student of mechanical engineering. In the very first year of his college, he began getting a scholarship of Rs 75 per month, given to meritorious candidates, and his tuition fee was also waived. In 1971, he was awarded an engineering degree and he then embarked on a new career in the industrial city of Kota in Rajasthan. In 1973, he was married and began his family life in earnest.





PROGRESSIONS

One Man Changes a City

There would perhaps be just one instance in history where, after a ruler's defeat, the territory that was annexed was named after the erstwhile king. Kota—or more correctly, a significant part of the terrain that is now known as Kota—till the 13th century used to be a settlement of the Ujala Bhil tribe. They were ruled by a chieftain called Koteya and had their capital in Akelgarh on the banks of the Chambal river. And even though the modest citadel that they had built there used to house an army, the Ujala Bhils could hardly be called a warrior tribe in the strict sense of the word. They were essentially hunters and gatherers who were gradually learning rudimentary agriculture. The initiation, it was obvious, had been spurred by the fertile plains of the Chambal. The black cotton soil that the river spread on the plains caused this area to be referred to as the granary of Rajasthan. Back in the thirteenth century when dependence on natural resources was greater, this soil was very valuable asset for the Bhils. And that made the neighbours envious.



The territory adjoining that of the Bhils was the city of Bundi. It was the capital of the Hada kingdom. The Hadas (after whom the area of eastern Rajasthan came to be known as Hadauti) were descendents of the Chauhan race of Rajputs and were proficient warriors. Initially known as the Pathar rajas, they had fast expanded their kingdom to include Mandalgarh, Menal, Bijolia, Begoon, Ratangarh, Bhaisrodgarh and Bundi. Any further expansion now seemed difficult as they were limited by the kingdoms of Jaipur and Gwalior on the one side and the powerful Ranas of Mewar on the other. Under the circumstances, the fertile Chambal belt of the Bhils seemed too good an opportunity to let by. So when Jaitsi, the Hada prince, attacked the Bhils in the year 1264, it was an assault waiting to happen.

In the battle that ensued, Koteya, along with his eleven brothers, was killed. His severed head was placed in the foundation of the new fortress that Jaitsi raised. The town that grew around the new fortress and its complex of palaces came to be known as Kota, after the slain Bhil chieftain. Such was the tribute paid by the victor to the exemplary valour of a vanquished foe. A small shrine was erected in an alcove near the gate of the City Palace and the mortal remains of Koteya were placed there. Even today, the royal family of the erstwhile state of Kota offers worship at the spot.

After Koteya, Kota became the property of the princes of Bundi. And save for a brief stretch between 1521 and 1557, when it was seized by the two Afghan brothers Kesar and Dokhar Khan it remained that way. However, it was only in the year 1624 under the auspices of the Mughal emperor Jahangir that Kota became an independent kingdom. Madho Singh, who was the second son of Rao Rattan of Bundi, was

crowned the first king of Kota. Then, in 1631, this grant of statehood was further formalized by Shah Jahan. Shah Jahan had been a prisoner with Madho Singh when as a young prince he had rebelled against his father. After he became king, he did not forget the courtesies that were then extended to him by the diplomatic and foresighted Madho Singh.

In the years that followed, Kota grew to be a much bigger state than its antecedent, Bundi. In fact, at the time of the merger with the Indian Union in 1948, Kota was the fifth largest territory in the state of Rajasthan.

As the newly independent country busied itself with the task of nation-building, the need to set up industries became a prime concern. Business houses started scouting for locations to set up shop. And the fact that Kota caught the fancy of not a few of them was hardly surprising. The city had its advantages. First and foremost was the abundant supply of water from Chambal, one of the few perennial rivers of the state. The second was its geographical location. Kota lies almost midway between Delhi and Mumbai, the two major business centres of India. Also, it is well connected by rail and road to both. Finally, the unindustrialized and largely non-agricultural state of Rajasthan offered the promise of cheap labour.

The Singhania of Kanpur were the first to set up a plant in Kota. Their textile unit, JK Synthetics Limited, whirred into production in 1960. This was the beginning of what was to be one of the biggest success stories of corporate India. The Singhania expanded rapidly and crossed one milestone after another. In 1962, JK Synthetics Limited became the first manufacturer in India to produce Nylon-6 with its own polymerized raw material. Then, in 1969, it was the first to manufacture acrylic fibres. Yet another achievement was the

manufacturing, in 1976, of DMT Monomer from polyester waste. Mainly because of the JK plant, the Singhanias became the third largest business house in India during the seventies.

In the wake of JK Synthetics Limited followed Delhi Cloth Mills (DCM). They started out with a vinyl unit in 1963 and soon expanded their manufacturing operations to include cement, chlor-alkali, PVC, fertilizers and calcium carbide.

Other major industries that came to Kota after DCM were Instrumentation Limited and Oriental Power Cables. Adding colour to the picture were some medium-scale units like Multimetals Ltd and the Kota Paper Board. Then, conclusively, when the grey stone which was mined in nearby Ramganjmandi took the fancy of the nation, and small-scale units processing this stone began to spring up in and around the area, Kota was christened 'the industrial city'.

But for all this buzz of industrial activity, not much happened in the town itself. None of the cultural and economic upheaval that one associates with rapid industrialization was to be witnessed. This is not to say that industry did not have any influence at all on the city. It is just that that the influence was either too limited or too indirect. For instance, there were hardly any avenues for social interaction between the city inhabitants and industry employees. The employees lived in company colonies which were far removed from the existing residential areas and they had their own recreational clubs. Also, since the company cooperatives provided all essential supplies, the only time the employees went to shop in the city was when they had to splurge on items of indulgence. So even though these employees drew eyeballs, their interaction with the locals was of a cursory nature. As for economic interaction, the companies hardly had any ancillary units to engage the

local population. What's more, save for manufacturing, they conducted no other business operation locally. Their local economic contribution therefore was mainly by way of the trickle-down money which the employees and local suppliers spent.

So, despite its 'Industrial City' moniker, Kota till the early nineties was pretty much the quintessential small town. Its future too seemed bleak and grey, much like the colour of the Ramganjmandi limestone that it had come to be known for.

People would often talk about the frailty of an economy that seemed so dependent on industry that had its base elsewhere but it was not until 1997 that they knew how frail it actually was. JK Synthetics Limited came to a grinding halt that year and so did Kota's economy. The recession that hit the city affected even those who were in no way connected to the company. But then, this was only to be expected. Small, closed societies foster contagiousness. When erstwhile JK employees and their families started to make major lifestyle changes, onlookers in the city were quick to learn a lesson or two in prudence. And when these employees started to opt for jobs less lucrative than their existing ones, prudence gave way to fear. Within days of the closure, local inhabitants put a stop on all spending that they considered even remotely superfluous. Restaurants started to run empty and upmarket garment shops lost footfalls. Automobile sales declined sharply, as did the sale of home hardware and appliances. A prominent sports shop owner in the city vouches that he didn't make a single sale in the first month of JK's shutting down. He wasn't alone in his predicament. Many others had similar experiences to narrate.

Such a fallout is totally contrary to what statistics might suggest. JK was a company which directly employed 5,000

people at most. Indirectly, it provided business to less than a thousand contractors and suppliers. These were not numbers which could justify the size of the dent that its closure had made upon the city. Kota was a municipality of more than half a million people. Even accounting for the trickle-down factor, the impact of JK's shutting down upon Kota was quite out of proportion with what normal economics would suggest. Perhaps, it was the final straw that proved too much for a brittle economy.

However, much water has flowed in the Chambal since. The Kota of today is quite different. It is no longer the small town which could be shaken by the failure of a single enterprise. It has moved ahead and has carved an identity for itself on the national—and arguably, even the international—map.

The population of the city has nearly tripled since the lockout of 1997 and the municipal limits have had to be expanded every other year. Millions of tonnes of concrete and bitumen have been added to the face of the city, giving it a brand new look. Along with the cosmetic makeover, the economic turnaround too is almost complete; the best brands maintain retail chains and stores in the city's markets and malls. What's more, this juggernaut is showing no signs of stopping. Despite the real estate rates in Kota being at par with those of Tier A cities like Ahmedabad and Indore, the biggest real estate developers in the country continue to make a beeline for the city.

Much of this change can be credited to one man. A man who, even as he was trying to stay afloat financially, had been diagnosed with an incurable and debilitating disease. A man who had been told by his doctors—way back in 1974—that he had no more than fifteen years to live. Not only has that man

outlived his doctors' prognosis and changed his fortunes, he has also provided a livelihood to thousands and played a major role in changing his city. Ironically, he was employed with the same JK plant whose closure had wreaked such havoc upon Kota. The man is Vinod Kumar Bansal, popularly known as 'VK' amongst his friends and acquaintances.

In 1974, the year VK was diagnosed with muscular dystrophy, JK Synthetics was a robust company that offered one of the most sought after careers in the country. VK knew that in the face of his gradually crippling disease, he would not be allowed to keep a job as competitive as this for long. Therefore he decided to explore other avenues. He started a home tutorial service. This was done with a single student who used to be taught on a dining table. Today, the dining table has given way to Bansal Classes Private Limited, housed in an imposing eight-floor building on a sprawling, five acre campus. The total constructed area is about 3,50,000 square feet and more than 18,000 students study here each year. To ensure that they do so to their full potential, and without any hindrance, about 250 teachers and support staff are employed. Annual earnings are close to a billion rupees. Yet, even these are not VK's biggest achievements.

Indeed, the best service rendered by VK's enterprise has been to spawn more like its own. Scores of institutes started by erstwhile colleagues of VK's now dot the city. It is this coaching industry that has become synonymous with the economy of a city of one and a half million people. This is the industry that rescued Kota when the huge oak of JK Synthetics Limited fell.

The coaching business in Kota today has acquired dimensions which were previously unheard of in senior secondary education.

According to one estimate, about 80,000 students come to Kota each year. They come accompanied by their guardians. Though the majority of these guardians return to their towns and manage with periodic visits, some choose to stay back to take care of their wards. To cater to this mixed lot of semi-permanent and transitory educational tourists, an entire city has to swing into action. Lodging, catering, transport and recreation—everything has to be provided for. The gamut of facilities runs from the upmarket organized sector accommodation that goes at Rs 15,000 per person per month to the makeshift extra room in the average middle-class house; from the chartered taxis to the hordes of humble autorickshaws; from the McDonald's and Dominos to the makeshift shops dispensing vada-pav, kulchas and biriyani. Adding to this diverse economic activity are the innumerable stationery outlets, the ubiquitous mobile recharging centres and the indispensable cybercafes. On an average, each student spends about Rs 15,000 per month (Rs 5,000 being the fee component, Rs 8,000 for hostel, mess and laundry and Rs 2,000 in petty expenditure). That's Rs 120 crores coming directly into the city each month. And it doesn't end here. If one were to calculate the total economic benefit to the city, the actual contribution of this money could well be about five times its direct influx. That's because most of this money is what economists refer to as base money.

Kota's Virtuous Economic Cycle

The mess owner, who collects from the student, provides a livelihood to the grocer. The grocer passes down this income

to the spice wholesale merchant. The wholesale merchant further passes it to his salesman on commission, who in turn uses it to pay his motorcycle instalment—the same vehicle which helps him peddle his wares door to door. The motorcycle dealer makes good of his increased sales by investing in a plush new hostel, thus kick-starting a whole new cycle all over again . . . no wonder that economists call this a ‘virtuous cycle’!



An economic stimulus of around Rs 600 crores in a city of 1.5 million residents translates to an additional Rs 4000 per resident of the city. Per month!

For a city such as Delhi, Rs 4000 per resident is roughly equal to the Rs 7000 crores that the Commonwealth Games were originally intended to add to the city’s economy. And, unlike the Commonwealth Games, the coaching industry in Kota is not a one-off event, but delivers consistent benefits to all sectors of the city.

That the city has all at once acquired high disposable income is borne out by two facts. One, the rush of renowned retail stores into the city. Two, booming real estate rates. So it is not only those who are connected with education that are making good of this boom. The ripple effect has ensured that a lot of others also ride the wave. And the reason behind all this primarily has to do with three letters—IIT. Out of the 10,000-plus selections in the seven Indian Institutes of Technology (IITs) each year, Kota accounts for about 4,000, and more than half of those come from Bansal Classes alone. Given the brand value that the IITs enjoy worldwide, Kota’s relevance on the international map becomes self-evident. By virtue of its reputation, its work atmosphere and the training that it provides,

the IIT lays open the gates to practically any career that its graduates might aspire to. Be it the Indian Civil Services, top managerial placements in multinational corporations and Indian companies, reputed teaching positions in the best universities across the world, NASA, or any successful startup—IITians are to be found everywhere. And in good numbers!

IIT's reputation ensures that it attracts the best talent in the country (there would be very few students who score above 90 per cent in their Class X board exams and yet do not aspire to get into IIT). IIT's work atmosphere, hence, boils down to a scenario where the best brains are found sparring wits with each other. (So neither is one allowed to set low targets for oneself, nor is complacency allowed to take root). Then of course is the IIT training. With teaching staff from among the best faculty in the world doing the grilling, handling pressure is a quality that one develops naturally. Adding icing to this cake of advantages that IIT bestows is the alumni network—that little extra pull which can at times make all the difference. No, it is no coincidence that IIT graduates are generally successful. Even at its worst, a stint in IIT will definitely translate into a substantial jump up the socio-economic ladder. Thus, few entrance examinations have as much riding on them as the IIT-JEE (the IIT Joint Entrance Exam) does. And it is small surprise that the Indian middle class very eagerly chases this great Indian dream! Smaller surprise that opportunities galore are laid open for the city that successfully peddles this dream.

Next to the IITs on the national scene are the colleges that grant admission through the All India Engineering Entrance Examination (AIEEE), the Pre-Engineering Test (PET) and the Pre-Medical Test (PMT). To these colleges too, Kota sends

the lion's share of students, thanks once again to the city's coaching industry.

As the man who pioneered this industry and marshalled it from its hitherto sporadic avatar to a near organized sector, V.K. Bansal needs to be lauded. But the reason that his story needs to be told is altogether different. The reason is the manner in which VK's success has come about.

CONJECTURES AND POSTULATES

Who Needs a Vision?

In most rags-to-riches stories, success is a result of the innate talent, luck, timing or circumstances of the person concerned. To great sportsmen, success comes primarily because of the talent they are born with. In the case of great thinkers, academicians, scientists and inventors, success is the direct result of their superlative brains. For most political leaders, the reasons for success often boil down to being at the right place at the right time in history. And the most remarkable businessmen, more often than not, have been people who rode a wave—be it that of steel, information technology or telecommunication. As all of these are factors over which one has little control, most success sagas offer little scope for emulation. They rarely present any models where the primary elements responsible for success can be duplicated.

VK's case is different. His is the story of an ordinary man with seemingly ordinary talents. What make him extraordinary, and are the key reasons behind his success, are his willpower and his ability to focus. Clichéd terms of course—willpower

and ability to focus. So clichéd in fact that one is easily forgiven for underestimating their potential. But what VK's story does is to serve as testimony to these very qualities; to the enormous power that lies in them. That power becomes all the more relevant as one realizes that both willpower and focus are inherent to every individual. Every individual, hence, is within striking distance of the success that he aspires to.

There is also the matter of preference VK has given to the *path* over the *destination*, to the *means* over the *ends*. He says, 'Choose a path and start walking. Take your journey on a day-to-day basis and concern yourself with that alone. If you tread that path with diligence and single-minded resolution, you will reach the destination.'



'I Just Kept Doing My Job.'

Words like 'vision' have little value for VK. When a media delegation from Korea asked him in 2009 what his vision was, he came the disarmingly honest reply, 'Neither did I ever have a vision, nor do I have one. As for the future, I cannot say. If you're asking me whether I'd at any point of time visualized the institute as it is today, my answer is no. I just kept doing my job, always being true to it. The institute kept taking its proportions on its own.'

He explains his standpoint, 'Of course a person in the Planning Commission would need to have vision. That's his job. He does the visualizing and there's a team to do the executing. But for the majority of us who have to both visualize and execute, excess vision can be a detriment. Because if you keep looking too far ahead, it is unlikely that you will be able to tread your present path satisfactorily, let alone relish the journey. I therefore have always restricted

my visualizing to a bare minimum, dictated by my common sense. This way, I am freed of needless bother and am able to focus completely on the task at hand. And it is this focus, or call it resolve, which has been a major reason for all my success.'

VK closes his thoughts on the subject of vision by saying, 'And besides, I feel too much of vision is a serious obstacle to personal happiness. Because failure invariably leads to disappointment and success leads to the vicious spiral of greed.' The *Bhagwad Gita's* dictum of concentrating on the task rather than its fruit could hardly get a better proponent!



'Hard work and resolve,' are what VK attributes his success to. What he doesn't mention—perhaps because he considers it implicit—is that at no stage of his life has he ever deemed any of his work as unworthy of 'hard work and resolve'. And therein lies the secret. 'Many people are willing to put in hard work and resolve,' says VK, 'but *only* if they find their work worthwhile. For me, as the theory of karma advocates, the task at hand is worthwhile. In the words of Vivekananda, "No man can for too long be in a position which he does not deserve."

'This is not a negative statement. It is not something which has been said for an incompetent person in a high position who will eventually be handed out his just desserts. This is a statement brimming with all the positive energy and wisdom in the universe. All it asks of you is to perform your task, no matter how lowly it may seem. If you deserve a better task in a higher position, that too will come to you. It will come to you not by complaining about your present task but by fulfilling the duties therein.' But it is one thing for a successful man to philosophize about principles, and quite another to

have a track record of sticking to them in all circumstances. VK has done just that.

As one of his early students from his ‘dining table’ days, I can attest to this. When I learnt about his dismal financial condition of the days when he taught me, I couldn’t resist asking, ‘But sir, if you were so hard pressed for money at that time, why did you initially turn me away? An extra student meant extra fees.’

‘You had come to me late,’ was VK’s answer.

‘But given your circumstances, could you afford the luxury of being so exacting?’ I pressed.

‘You don’t understand,’ he replied. ‘I was doing a normal nine-to-five job those days. Tuitions took up most of the time I had left over and I had to cut on sleep to squeeze in my self-study. Where was I to find the extra time to make you cover the course that you had missed?’

‘I never asked you to make me cover the missed course,’ I retorted.

‘Still, I had made you do so. Try and remember.’

Of course I remember. Sometimes on a Sunday and sometimes on the day of a festival, he had taken extra classes to help me cover the portions I had missed.

‘But why?’ I asked him.

‘Because from the day I started teaching, I had pledged to myself: none of my students should be content to say that Mr Bansal teaches well. All of them should aver that nobody can teach as well as Mr Bansal does.’

Pramod Bansal, VK’s younger brother and CEO of Bansal Classes, gave me another example of VK’s ‘task at hand’ mindset. ‘The way sir [as Pramod calls VK] thinks, everything is achievable. All you have to do, according to him, is set a goal

for yourself and start off with step one. Then you move on to step two, graduate to step three, and so on till you actually accomplish your goal. Sir's logic is that the biggest tasks can be broken down into a series of tasks at hand. And while engaging oneself with one task at hand, one is not to concern himself with anything else. Not even the other tasks in the series. And because sir is so totally convinced of the effectiveness of this, he has come to believe that *everyone* is capable of achieving everything.

'For example, let's say you were to come to me and say that you wanted to teach Physics to my students. Since I know you well, I would be reluctant to say "no" to you outright. But because I would be apprehensive of your abilities—you see, you have been away from pure academics for so long—I would dilly-dally and indirectly try to dissuade you from your quest. But with sir, it would be different. If you were to go to him with your demand, his answer would be something like, "*Haan haan*, why not? Start your training tomorrow. Begin with brushing up on Resnick Halliday. Then take up that book by H.C. Verma . . .'

Pramod did not know just how accurate his statement was! Some years ago, I had approached VK with a request to teach at his institute. I had wanted to take a single class every day so as to make my afternoons more interesting. His reply at that time had been very much on the lines suggested by Pramod. His answer was a definite yes. And yes, there had also been a mention of H.C. Verma's book.

SQUARE ROOTS

The Family

Tucked away in the bosom of Bundelkhand is the town of Jhansi. Located on the intersection of the North–South and East–West superhighways of India, it is home to two prestigious research institutes for agro-forestry and fodder, and is also the regional hub for medical and engineering studies. Jhansi boasts of a sixteenth century fort and palace among its various tourist attractions and was the hometown of the hockey wizard Dhyan ‘Chand’ Singh.

Yet, for most Indians, Jhansi’s relevance is essentially confined to the legend of its erstwhile ruler, Rani Laxmibai—the brave queen who stood up against the mighty British and famously declared, ‘*Mi mahji Jhansi nahi dehnar*’. (I will not give up my Jhansi.) The image of a queen on horseback, sword in hand, charging down the fort gates with her son strapped to her back, is one that still makes one’s hair stand on end. It must be the Jhansi effect then. Because if Vinod Kumar Bansal did indeed inherit anything from his birthplace, it is this trait of not giving up—at least not easily, and never without putting up a fight.

The man who was to revolutionize the educational coaching industry in India, was born in a family that could not afford him a decent education. When VK was born on 26 October 1949, his parents had not even managed to set up a household of their own. They were still residing in their paternal house at Sainyar Gate in Jhansi. Sharing the accommodation with them were VK's four uncles (one of them married), four aunts as well as their grandparents. This was an extended family whose main source of income was a shop that sold sweetmeats which was set up in the front portion of the house.

VK's father, Bishamber Dayal—fondly called Babu by VK and his siblings—was the only person who supplemented this meagre income. He did so with the modest amount of Rs 80 per month, the salary he received from the rationing office where he worked as a clerk. With these paltry sources of income, the family somehow managed to make ends meet. But there was no saying how long it would continue to do so. Things were getting worse with each passing year as new obligations cropped up. Then there were the pending marriages of the four aunts. These, according to grandfather Jagannath Prasad, were the most daunting tasks facing the family. The old patriarch couldn't be totally blamed for his opinion. After all, he had had firsthand experience of the marriages of his six sisters. Those were the days when the custom of dowry was not only socially acceptable, but also necessary, and more so in the bania community that VK belongs to. The six marriages had seen the family's ancestral possessions—the little that they had—being sold off, and the family go into debt.

Under the circumstances, VK's grandfather was left with few options. To his credit, he realized a fact that should have been realized by the previous generation—that there were only so

many mouths that a single shop could feed. Save for the eldest one, his grandfather made it clear to all his sons that they would have to fend for themselves. He, on his part, would provide them with an education such as he could afford. The rest was up to them. A clear expectation was that they would have to help out with the shop outside school hours. Since the patriarch's word was law, all strived to meet his expectations.

When VK was four, his father got a job in Lucknow with the irrigation department. The job did not pay much—only about Rs 105 per month—but his father took the opportunity and shifted his family from Jhansi to Lucknow. After the hassles of two temporary accommodations, they finally moved to a humble neighbourhood called Daliganj. VK doesn't remember ever having seen a car pass through that locality. The accommodation too wasn't anything to write home about. The total area was just about twenty-three feet by fourteen feet, which was divided into further smaller portions. There was a main living room, appended on both sides by two much smaller rooms. The first of these smaller rooms was used to store kitchenware and miscellaneous items of everyday use. The other was where the bedding was stacked. This was also VK's bedroom. The kitchen was built on an equally diminutive scale and was open from two sides. The remaining space was taken up by an open-top courtyard, which also doubled up as a bathroom.

All this came at a princely rent of Rs 22 per month. Electricity was optional, for which one had to pay extra. The family could not afford it and so did not opt for it, preferring to use lanterns instead. It was under the light of a lantern that VK completed his secondary education. The heat of the lantern was a blessing during the cold north Indian winter. However, it just made summers more oppressive.



The Chapati Factor

When moving to Lucknow, VK's family had been accompanied by his grandmother. It was quite common in those days for a mother to assist the son's family as he set up a new household. But in this case, the grandmother had an additional reason for accompanying them. She had to teach her daughter-in-law to cook chapatis. Strangely, VK's mother, Angoori Devi, hadn't learnt this art to perfection even after spending six years in Jhansi. 'I got away with it because of my mother-in-law's pampering,' confesses VK's mother.

'It goes to speak for those times,' remembers VK. 'The rigidly strict cross generational relationships were in fact a thriving two-way traffic. Respect begot love, and vice versa.'



It must be said to the family's credit that in spite of all their troubles, they were a remarkably cohesive unit. Relations with Jhansi were not affected in spite of shifting to Lucknow. VK continued to spend his school vacation in Jhansi year after year. And his two uncles, the youngest two, came and lived with them in Lucknow. Both of them eventually completed their Ph.Ds from Lucknow, a fact which VK's mother is proud of. The effect of his uncles' presence in their house can be seen in the manner in which VK addresses his mother—like his uncles, he calls her Bhabhi, elder sister-in-law.

INTEGRATION

A Character Is Forged

The first school that VK went to was eminently forgettable. No surprise then that VK does not remember its name. He does remember though that it was quite an unhygienic setting, and the children had to sit on the floor. Two years went by in this establishment before VK changed schools. Someone in his father's office knew of a school which charged about the same fees as VK's current school but was moderately better. This was the Shri Durga Gita Vidyalaya. VK studied in this school till the completion of his 10th class. Throughout his time at the school, he topped every class. The motivation for coming first was simple. The school used to award a monetary scholarship to class toppers—a Rs 5 scholarship to the topper of class VI, Rs 7 to that of VII, and finally, Rs 10 for two years if one topped in class VIII. 'This was useful money which helped cover some necessary expenses,' remembers VK. 'It wasn't some *inaam* (reward) which I could blow away.'

Indeed, his father's income did not allow for anything at all to be spent idly. His family was just about managing to eke out

an existence. However, it must be mentioned that in leading such a frugal life, there was also an element of choice. It was a deliberate decision on his father's part, who did not believe in availing easy options. Clerks in his office were making three times their salary through bribes and so-called 'tips'. But VK's father was cut from a different cloth. He regularly shooed away strangers who came to meet him at home in connection with 'office work'. At other times, when he was in no mood to confront the strangers waiting at home, he conveniently took the back exit. 'The back exit was quite a regular affair,' says VK's mother.

The back exit epitomized his father's basic nature. He was not the sort of person who liked to create a scene about his honesty. Even when he regularly refused the monthly 'packet' (his share of the bribe money which was extracted in the collective name of the office) he did so without creating any fuss. This packet was delivered to each desk on pay day. Since one had not actually asked for it, this bribe was easy on the conscience. Most of his office colleagues accepted it as a regular perk. But not VK's father. He would quietly go and return the packet to the head clerk.



The Power of Karma

VK's father strongly believed in the law of karma—you shall reap what you sow. In his leisurely after-dinner talks, he would sometimes narrate stories from his office. They were all stories with a moral. For example, he would tell of the extremely corrupt senior engineer whose son took to drugs and eventually died in a plane crash. And the dishonest clerk whose child passed away all of a sudden even as she was playing.

‘Babu saw a connection in all this stuff,’ says VK. ‘I remember there was this crooked telephone operator in our neighbourhood. He had a mad wife who would often undress in public. Babu attributed her madness to the fact that the operator was an alcoholic. It never occurred to Babu that the operator could have taken to alcohol because his wife was mad,’ VK recounts.



‘It’s all very nice talking about Babu’s principles,’ says VK, ‘but one mustn’t forget that there was a whole family which was paying the price for this honesty. Life got very strained occasionally. There were times when I fervently wished he would accept that monthly envelope, even if not direct bribes.’ But that never happened. And so, the family eventually learnt to stretch the rupee. VK remembers that his mother never threw away the peapods after taking out the peas. She would carefully skin the peapods and then chop them finely to cook them with potatoes. Then there were the schoolbags—they were always made out of his father’s worn out trousers.

This habit—of not discarding an item till its utility has been fully wrung out—still remains with VK. If he sees a stray register lying in the reception area, VK will invariably ask for the unused pages to be salvaged. He also refuses to upgrade his mobile phone. When asked how old the mobile actually is, his brother informs that it was perhaps bought when cellphones first made their entry into India. ‘It is functional. I can still receive and make calls,’ rationalizes VK.

But there is a thin line between stretching the rupee and being deprived of basic necessities. In Daliganj, Lucknow, this line was sometimes tested. While studying in class IX, when VK complained of headaches and had problems with his

vision; it was obvious that he needed glasses. Yet his father refused to acknowledge the problem, accusing his son instead of trying to look fashionable. It was only when VK's biology teacher intervened that a pair of glasses was bought for VK. And his father was hardly overcome with joy when this pair of glasses broke—VK remembers being slapped, and very hard at that. He pleaded that he was not responsible for breaking the glasses, which had been broken in a normal playground brawl. His father would have none of it. 'You should have kept away from the fight in the first place!' was his retort. At that time, this line of logic had seemed rather unfair to VK. Little did he know that it would turn out to be a hereditary trait.

Today, VK has little sympathy for those of his students who fall behind, even due to illnesses or accidents. Luckily, VK's own teachers at Gita Vidyalaya were more understanding. He warmly remembers T.N. Bajpai who taught him mathematics. A brilliant and patient gentleman, VK gives him credit for inculcating a love for the subject in him. Then there was Raja Ram Shukla, the Gita teacher, who was particularly fond of VK. He remembers when he was taking an English exam and Shukla was invigilating. In those days, VK's English was rather poor. His method was to simply memorize the whole textbook and pour it out on the answer sheet. Unluckily, that day's paper contained a question which wasn't from the textbook. It was one of those Hindi-to-English translation questions, which asked for the English equivalent of the word *takia* (pillow). Having finished the rest of the paper, VK sat staring at this question, angrily murmuring to himself about the unfairness of those who set question papers. He was clearly perturbed about the easy two marks which he should have got, but would now be losing. Those two marks could have an effect on his position as topper, and on his scholarship.

Shukla heard these stifled murmurs and asked for the problem. VK told him. Shukla smiled and suggested to VK that he should think. At that time, the suggestion struck VK as particularly stupid. 'It wasn't a physics numerical where thinking could help. It was crammed-up English. You knew it or you didn't,' remembers VK ruefully.

Then after a while, VK saw a peon approaching down the aisle, water tumblers in hand. Following the peon was Shukla. When VK refused to take the water, Shukla urged 'Pilo, pilo' (Drink, drink). VK said he wasn't thirsty but Shukla kept insisting with the 'Pilo, pilo.' Finally, the message went across. VK still lost a mark though. He couldn't get the spelling correct.

However, VK's second encounter with inadvertent cheating did not end so happily. In the history exam, the paper contained a question to which VK didn't know the answer. He was sitting idly when he saw the boy sitting nearby pull out a guidebook from under his shirt. Very coolly, the boy placed the guidebook on his lap and copied the answers on to his answer sheet. Then, when he was about to put the guidebook away, his eyes met VK's. Instinctively, the boy offered the guidebook to VK. Just as instinctively, VK took it. He too went ahead and copied the answers. On reaching home, he merrily narrated the incident to his father, all the while emphasizing how he had saved his scholarship from slipping away. His father listened. And then slapped him. After all, this was a man who didn't allow his children so much as to use the stationery which belonged to his office.

The slap had a profound effect on VK. Perhaps more so because that slap was not absolutely necessary. His father could easily have feigned to overlook the incident with an ambiguous

remark or two. After all, the annual scholarship money was about one month's salary. 'The slap wasn't just a bitter fruit from the tree of Babu's ethics. It was more like a seed that would in time sprout out a moral code similar to its own,' remarks VK, pensively.

VK's detractors today might have their lists of accusations and grudges against him, but even the most uncharitable of these detractors cannot call him dishonest. It is notable that the values which were presented to VK at that tender age weren't simply preached to him. They all came by way of practical example.

SUBTRACTION

Getting Rid of the Lantern

In 1963, things began to look a little brighter. VK's uncle Ramesh, who was living with them in Lucknow, had been awarded a scholarship of Rs 150 per month for his Ph.D. One of the first things done with this money was securing an electricity connection. Two bulbs were installed in their Daliganj quarters. This was also about the time when VK had cleared his class X board exams, securing a position on the merit list. Owing to this achievement and the corresponding two-year scholarship money, it was decided that VK be sent to a better institution. He eventually joined Christian College, but not before a few twists and turns.



No Bank Account, No Junior College!

The family had set its eyes upon the Talukdar College, the best college in Lucknow at that time, for VK. But for a reason that had nothing to do with his ability, VK could not get admission there. The reason was a rather strange one—the

tuition fees of the Talukdar College had to be deposited by cheque. And nobody in VK's family had a bank account!

By the time an account could be opened, the application deadline would pass. So VK went to Christian College instead.



'It was in college that I got my first pair of shoes,' says VK. They were a present from his uncle. When uncle Ramesh received his first scholarship he placed it in Babu's hands, Babu in turn gave him ten rupees for his personal expenses. Ramesh used this money to buy VK a new pair of shoes. It is this support and affection that explains VK's closeness with his family in spite of the hardships he faced. Even in the darkest phases of his life, VK has had at least one person—be it his uncle, brother, or wife—who has stood unflinchingly beside him.

'Uncle's scholarship was a big help,' admits VK. 'It was such a relief to get rid of the lantern.' To VK, the lantern had always been a symbol of deprivation. It continually reminded him of all those basic things that they couldn't afford. VK solemnly pledged to keep away the lantern for good. He realized that there was only one way in which he could fulfil this pledge—by working hard. In the past, he had been following a self-imposed regimen in an off and on manner. Now, he stuck to that lifestyle religiously. 'The regimen was basically about effectively utilizing that non-renewable commodity—time,' he remembers. A time was fixed for everything—waking up, going to bed, studying and meal times. There was even a time fixed for games. 'Evening time was play time. Wild horses could not have kept me at home during the evenings,' says VK. The games that they played were typical of the mohalla, locality, where they lived. They were games like gilli danda, cricket and

of course, marbles, kanchas, VK's favourite. It was probably the element of gambling, which is inherent to kanchas, that drew him to this game. This was the same element that would one day draw him to the game of bridge. 'In both these games, it is your own skills that you gamble upon. You don't depend on plain luck,' explains VK. This explanation is a telling comment on VK's perspective of life.

The lantern was destined to stay away. But before it went, it was witness to some luminous occasions. Both VK's brother and sister were born in Daliganj—Saroj in 1956 and Pramod in 1962. Saroj was sent away to Jhansi to spare her the hardships of Lucknow. VK met her only when he visited Jhansi during the holidays. Holidays were always spent in Jhansi. And for more than one reason. 'One of the main purposes of these visits to Jhansi was so that we could carry back some provisions and groceries to Lucknow,' VK confesses. Of course, there's no denying that there was also the charm of meeting the relatives and his sister. As if to make up for the time not spent with her, VK would try and help Saroj with her studies during his visits. When she didn't meet up to his expectations, he would quickly turn impatient. As a result, he used up a major part of the short span of time he spent with her, in scolding her. The scolding, it seems, was the only thing that was keeping Saroj to her studies. Because not once did she try to put to professional use any of the B.Sc. and B.Ed. degrees which she eventually secured. She's now a housewife settled with her husband in Mathura, and her reverence for her brother is still tinged with trepidation.

With Pramod, however, VK was instinctively patient. Tillu, which is what he calls his younger brother, was a toddler when VK was studying in senior secondary school. In the evenings

when their mother would sit down to cook, little Pramod would prove to be a hindrance. So, their mother would often ask VK to take Pramod out with him to play. This obviously was not a welcome situation. No teen likes the responsibility of a naughty kid brother. And definitely not when that responsibility is thrust upon him during his much awaited playtime.

Besides, Pramod was not the sort who would sit quietly on the playfield. He would at times throw away the marbles and sometimes even relieve himself in the gilli danda pit, much to VK's embarrassment. When all his ideas to attract attention were exhausted, he would keep alive his crowd appeal by simply wailing. VK would bear it all. Not once was he harsh with his brother.

The close bond continues even today. As the CEO of Bansal Classes Private Limited, Pramod Kumar Bansal holds the purse strings of the entire business. VK keeps his role confined to teaching alone. A close confidante once asked VK what would happen if Pramod were to abscond with all the money. VK thought for a while before he replied with an absolutely straight face, 'He'll come back to me when the money's gone.'

SINUSOIDAL CURVES

Matters of the Heart

The regimented days at Christian College were not solely about duties and studies. Other things—albeit of a more delicate nature—found a place in VK’s mind. VK had a friend called Atul Aggarwal. In a roundabout way, he was related to VK’s landlord. This connection with the landlord was the reason why their friendship had grown in the first place. Whenever Atul visited VK’s landlord, he would also drop in at VK’s house.

This went on for some time. Then one day, Atul invited VK over to his place. As a rule, VK never went to friends’ houses. He feared reciprocal visits. The respected topper would not have it that his friends be given a stark view of the conditions where he lived. But with Atul, the situation was different. Since Atul had already seen VK’s house, there was no harm in accepting his invitation. So VK accepted Atul’s invitation and set out one afternoon. It was to be a day which VK would always remember. That day he met Atul’s sister, Ragini, and fell in love at first sight. And kept falling even further during

the course of the afternoon. By evening, he had made up his mind to marry Ragini. Of course, no such intimation was made to the lady herself, or even to her brother. VK kept the wedding plans absolutely to himself. 'But I was smart enough to make efforts to boost my friendship with Atul,' smiles VK, with just the trace of a blush.

However, this boosting of the friendship proved to be of no help. When VK came home for a vacation during his second year at university, he found that Ragini had been married off. 'And that was the end of the chapter,' says VK stoically.

End of the chapter? So soon?

'Well, it's a short story,' smiles VK. 'I guess it could all be captured in the following lines: I met a girl, fell in love, wove dreams of matrimony, got elated when I obliquely heard of a proposal for myself from the girl's family, didn't have the audacity to intervene when the proposal was turned down by my father, decided to wait for the day when I would have the decent right to do so, and finally, endured with the news of her getting married.' End of chapter—one has to take his word for it. Despite the sharpness for which Cupid's arrows are notorious, one has to believe that these particular ones left no scar.

VK's heart came under attack again, but in a different manner, just before his class XII board examinations. He was not quite feeling well and went to see a doctor. The doctor couldn't diagnose anything of consequence and attributed the condition to general weakness. Then perhaps to mollify the patient, he went on to prescribe a B-complex injection. VK bought the injection and took it to a compounder in the neighbourhood. The compounder went about his job in routine fashion—indulging in friendly neighbourhood gossip as he administered the injection. Then as he was about to extricate

the needle from VK's arm, the needle snapped and a part of it stayed embedded in the arm. What's more, that part wasn't visible from the outside. There was every chance that in due course it could move along with the bloodstream to the heart. Once there, there was no telling the consequences. The compounder tied a tourniquet on the arm and rushed VK to the city hospital. A minor surgery was performed on him, all the while keeping the arm in a strong magnetic field to prevent the needle from straying. The next day, VK took his exam. He was to secure the fifteenth rank in the UP State Merit List. One wonders if the needle helped.

OUTSIDE RANGE AND DOMAIN

Fun, Games and Studies in Benaras

While VK has always worked hard with a single-minded resolution and has invariably achieved success, it is seldom that he has known what to do with that success. Some might well ask—what’s the use of achieving such success? VK’s answer is succinct. ‘Some people enjoy destinations, I enjoy the journey.’

VK had worked really hard to distinguish himself in his XII board examinations. And it had paid off—he had achieved 15th rank in the Uttar Pradesh Senior Secondary Merit List. But as he now sat with his uncle in the sweet shop at Jhansi, VK was absolutely clueless about his future. There was talk about seeking a scholarship that came with a B.Sc. degree, and there was talk about other graduation programmes. However, nothing concrete seemed to be emerging from the discussions. It was only when the word ‘engineer’ randomly cropped up in the conversation that VK was all ears. And not without reason.

In all the office stories that VK had heard from his father, one thing which had been amply clear was that all the

badasahibs, the big officers, in the office were engineers. To VK's impressionable young mind, an engineer was the ultimate that one could hope to be. VK was quick to ask Tauji, Uncle, if he knew of any engineering colleges. His uncle replied that he had heard of a place called BEnCo (the Benaras Engineering College, today known as IIT-BHU). They could find out more about it from a cousin who lived in Benaras. A letter was immediately drafted and sent to the cousin. 'I remember that scene vividly,' says VK. 'Tauji springing to his feet with enthusiasm and fetching that ten paisa postcard from the shop safe, then meticulously penning that letter.'

The cousin in Benaras was prompt to respond. In her letter, not only did she provide all information about BEnCo, but also enclosed an admission form. In those days, candidates in the merit list were entitled to direct admission. VK's seat was virtually assured. His father was called in from Lucknow to fill out the forms and declarations, as nobody in their Jhansi home was up to the task. That done, the three of them proceeded to Benaras.

As expected, VK got through and opted for mechanical engineering. The only hitch that remained was of money. The monthly mess bill alone stood at sixty rupees. Though the tuition fee was nominal, miscellaneous expense on books, stationery and equipment threatened to be quite substantial. Being a man who always lived within his means, VK's father now started to have his doubts. He confessed to VK about his financial inadequacy and told him to forget about engineering. A B.Sc with a scholarship, he advised, was in the best interest of the family. A B.Sc it would have been had Uncle not put his foot down. He stood adamant on the engineering option and assumed all responsibility for the funds that VK's father would be unable to provide.

This financial situation was soon sorted out. In those days BHU used to provide a merit-cum-means scholarship of Rs 75 per month. VK applied for it, and upon being found eligible on both grounds, secured it.

To VK, life now seemed absolutely on track. He was studying to become an engineer, that too at one of the best colleges in the country. And most importantly, finances were provided for. What else could he ask for? He was all set to become a badasahib. Life indeed could not be more on track. So for the first time in his life, VK decided to take it a bit easy. And as usually happens, the 'taking it easy' was initiated in the company of friends.

One of the first people that VK got to know on campus was a batchmate called Ajay Jain. Jain was all those things which VK wasn't—urbane, rich and an extrovert. The fact that he happened to hail from the prestigious Doon School only enhanced his charisma. Jain made a very favourable first impression on VK, who was quick to tag along with him. Soon, they were a full-fledged group—K.K. Chouhan (who used to play the clarinet very well), Naresh Chawla (who was one of the best players of Table Tennis in Uttar Pradesh), R.N. Verma and G.M. Kapur being other members. Predictably, VK was soon 'bunking' classes, had started to smoke, and had had his first sip of beer. He had also taken to gambling at bridge. With beer, bridge and bunking, it was quite understandable that VK's grades started to suffer. But his exemplary past ensured that nobody at home took any notice. After all, he was the same VK who till a few months back had to be forcibly put to bed because it was too late in the night to study. There obviously was no need to keep a check on such a son. Also his father had no time and money to do so. So sure was Babu of

his son that during VK's entire stay in BEnCo, not once did he visit Benaras.

As there were no interventions from home, VK's downslide continued unabated. 'No matter how innocuous they may seem, vices invariably have two fallouts—they eat away into the energy that is required to work towards a goal; and since they require resources for their fulfilment, they gradually erode the conscience that keeps one from being selfish,' recounts VK remorsefully. By his second year in college, VK had started to ask for money from home on false pretexs. One semester, he asked for Rs 125 to buy a slide rule. The next semester, he asked for Rs 150—to buy another slide rule!

'But I think I hit the bottom in my third year,' confesses VK. It was the year when the Australian cricket team was visiting India. Among their other games, they were also to play a Test match in nearby Kanpur. This was the same series in which the now famous Gundappa Vishwanath made his Test debut. VK was in Lucknow around this time. His vacation was about to end and he was making plans to leave for Benaras. It was on one such morning that his father called him aside and very lovingly offered him some money to go and watch the cricket match in Kanpur. If he stayed with his aunt who lived there, he said, the money would be more than sufficient to cover the expenses. The offer was a generous one, and coming from someone as austere as his father, it was also quite a surprise. The bigger surprise, however, was that VK had to turn down this offer. The 'gang' from BEnCo had decided to meet up in Benaras a few days before the vacation ended. The timing of this meet-up coincided with that of the match.

Forced to choose between the two, VK opted for his friends. He made a lame excuse to his father about the semester starting

early and left for Benaras. No sooner did he reach Benaras than VK realized with shock that the gang, which had assembled a day before his arrival, had decided to go to Kanpur to watch the match. VK protested. He told them how he had wriggled out of his father's offer by lying to him about college starting early. He couldn't even dream of going to Kanpur now. His protest fell on deaf ears. The connection between his father and Kanpur was not so obvious to the gang. 'Your father's in Lucknow. There's no way that he would ever come to know about a visit to Kanpur,' they countered.

'Of course he would,' retorted VK. 'My aunt, with whom I'll stay, is bound to tell him.'

This provoked gales of laughter from his friends. 'College boys on a pleasure trip don't stay with their aunts,' they claimed.

The trip was on. The next day they set out for Kanpur. At the Benaras railway station, in a bid to add some adventure to the pleasure trip, one of them suggested that they travel ticketless. In the spirit of frolic that prevailed, the suggestion was met with all round approval. None of them bought tickets. It turned out to be a bad idea. Even before the train could reach Fatehpur station, they were all apprehended by a Railway vigilance team. A fine of Rs 250 was levied on each person for travelling ticketless. Though two of them had the money to pay their individual fines, they could not collectively come up with the total fine imposed. Under the circumstances there was just one option—the railway police lockup. Luckily, they didn't have to spend the entire night there. The two who had paid their fines and had been let off, soon came back with money for others. They had managed to arrange for it from relatives and acquaintances.

Out of lockup and out of money, the boys were now faced with a dilemma. Should they return to Benaras and risk being the laughing stock of the college? Or should they stay back for the match on their meagre finances and try to redeem at least some lost face? After much debate, it was decided that they would stay back for the match. This wasn't such an easy decision by any means. The pleasure-seekers had to eat their words. The college boys had to stay with their aunts!

The match was also interesting, both off and on the field. The magistrate who had issued the orders of their release from lockup sat right behind them in the stadium. He was keen to know whether they had bought their tickets this time around! On the field, VK was inspired by a cricketer playing his first Test match.



Lessons from Vishy

VK and his friends were terribly disappointed when the person whose debut they had come to watch—the very promising Gundappa Vishwanath—got out for a duck in the first innings.

'Is he really as talented as they say he is?' was the question that was quick on the lips of the typically impatient Indian cricket fans. The answer did not take too long to arrive. In the very rigorous conditions of the second innings, Vishwanath scored a century. Everyone branded the episode as yet another example of what are famously known as 'the glorious uncertainties of the game'.

Everyone but VK. To him, Vishwanath's Test scores were not a glorious uncertainty but an omen. 'It could have been the guilt of turning down my father's offer, or it could have been the disgrace of the lockup, but I read a meaning

in those scores,’ says VK. ‘You see, the exuberance of youth works in really strange ways. First, it convinces you that *you* can achieve all your dreams. Then, it makes you believe that all your dreams *will* be achieved. As if on their own! Vishy’s duck awoke me from my complacency. I realized that even the greatest talent will not always strike gold all by itself. More often than not, it will require the assistance of hard work and application.’



Soon after the match, VK came back to Benaras. Life continued much as it used to and yet, it wasn’t quite the same. Something was amiss. The cigarettes had started to seem a bit damp, the pack of cards had lost its sheen, and the ‘bunking’ of classes was now accompanied with a pang of guilt. It was as if he had a foot each in two different boats and didn’t know which one to ride. This state of indecision continued till the end of the academic year. When VK reached home for the annual vacation, he was as usual followed by his report card which revealed that he had fared quite badly in his exams. His father did not take kindly to this news and summoned VK.

‘That scene still haunts me,’ remembers VK. ‘Only Babu and I were in the room. He was sitting on his chair and the report card was lying on the nearby stool. He didn’t shout. Calmly but sternly, he said, “It’s clear that you’ve taken your mind off studies. That may be your right because, after all, it’s your career. Do what you want with it. I haven’t called you here to scold you, or to sermonize to you about your life. I’ve called you to clarify certain misconceptions that you may have about me and my economic status.

“Point one—about your job. Clearly understand that I can be of no help to you in securing a job. I have neither the

resources nor the contacts for doing that. Point two—regarding the inheritance. You see that trunk under the bed? It contains everything that I'll leave behind for you. It contains two worn out shirts. After I'm dead, keep one for yourself and give the other to Tillu.” That was all that his father said. It sufficed.

VK returned to Benaras a different person. He stuck to his studies with single-minded determination. This didn't go down too well with his old gang. It was not a pleasing prospect for them to lose a friend to 'the other side'. Though they did not at once snap ties with VK, they nonetheless never missed a chance to express their displeasure to him. VK had come to realize for a fact that whatever he might do, someone or the other would always want to taunt him. 'So I decided to do the right thing according to me, rather than the right thing according to other people,' he says. Doing the right thing paid off. At the end of his fifth year, notwithstanding the fact that the percentages of the first three years had also been incorporated in the final result, VK secured the third rank overall. With regard to the fifth year results alone, he had topped his batch.

COMPLEMENTARY, SUPPLEMENTARY

Getting Married

It was just as well that VK paid heed to his father. As far as the job scene was concerned, 1971 was not the best of years. A majority of VK's batchmates could not be recruited from campus. But thanks to that timely father-son talk, VK was not in that majority. He landed a plum job with the third largest private sector company of those times—JK Synthetics Limited. The salary was a princely Rs 525 per month, with perks extra. On 31 October 1971, VK arrived in Kota and moved into House No. SQB 13 in J.K. Nagar Colony. It was a fateful day for the town. Had the winds of fate taken VK to another town, the landscape of Kota today would have been considerably different.

Right from the time that VK had set foot in Kota, he was overwhelmed with a feeling of well-being, if not exactly euphoria. It was the same feeling that he had experienced when he had made it to BEnCo. But this time, there was a sense of permanence. The feeling was well justified. Those were leisurely days; job-hopping was virtually unheard of. When someone

took up employment, they usually said goodbye to it only on retirement. And VK could not be blamed for thinking on similar lines. He had a good position with a reputed company. By the time he would retire, thought VK, he would definitely make vice-president.

After years of hard work, life finally seemed to be unfolding in accordance with VK's hopes and aspirations. Very modest aspirations they were too—getting his sister married, seeing his brother through college, purchasing a two-wheeler and a refrigerator maybe, having some savings, and so on. This time however, VK was not putting his life on a complete hold to pursue his aspirations. Though he was putting in honest hours of hard work at the office, he was also having a good time while away from it. VK was a regular at the colony club and could be spotted there most evenings. In no time, he had become a hit with the card circle. At the office too, he was quite irrepensible. Once, during a night shift, the vigilance officer caught him lying on a sofa.

'You were sleeping, Bansal?' asked the officer.

'No sir. My eyes were open,' replied VK.

'I found you lying down. Isn't that sleeping?'

'Since my eyes were open, I'd say it is more like standing.'

'What nonsense!'

'You're standing vertically, sir, I was standing horizontally.'

The vigilance officer couldn't repress a smile at that and VK got away with a mild warning. 'I shouldn't have tested my seniors' patience to that extent. It was only their generosity and my good luck that I could get away with it all,' says VK.

Life was continuing in this carefree fashion when suddenly, it got even better. In the latter half of 1973, he was summoned home. The elders in the family had found a match for him.

Her name was Neelam and she belonged to a family of transporters who ran buses. Neelam had three sisters and three brothers. She had passed class X, and she was pretty. This information, though scanty, was considered to be enough. VK wasn't being asked to consider matrimony—he was merely being informed that he would soon be entering into it. The VK who could not be cowed down by a bevy of bosses at office was still a lamb in the presence of his father.




A Glimpse of the Better Half

'In consideration of my modern education, I was allowed one liberty—a glimpse of the girl before we got married,' says VK, a nostalgic look in his eyes. The person who was to bring this meeting to fruition was VK's grandmother. She fixed the meeting on pretext of tea and walked with VK all the way to the girl's house one afternoon.

After prudently looking around, the two of them made their entry through the back door. And there she was—Neelam. Seemingly confused, scared, and, of course, very shy. The perfunctory cup of tea didn't last very long and there was hardly any chitchat.

Yet the stolen glimpses stand out very clearly in both memories.



In November 1973, VK and Neelam were married. Almost immediately, they came to Kota. 'Those were great days,' remembers Neelam. 'We would go for an outing almost every day, either for chaat or just to wander about. I even learned to play cards and we used to have these wonderful get-togethers and card parties at any of our friends' place. Endless rounds of

tea and pakoras. And our picnics! A dozen scooters braving the rain and the very basic roads. Scooters with a couple each, scooters with a couple and a kid, scooters with a couple and two kids—one in the mother's lap, one standing on the chassis in the front. What picnics those were! I think people used to be genuinely fond of each other in those days. Even if there was a quarrel between two people, it was seldom deep rooted. It was more like a fight between school children. Almost always, they would make up. We couldn't afford to stay angry with each other because each other was all we had. Relationships in those days used to be at a different level. For example, there were the Gargs—our immediate neighbours. I do not remember how many times Mrs Garg helped out with the cleaning of my children's soiled nappies. Our friends at the colony were like our family.'

LINE, SEGMENTED

The Hammer Falls!

One winter weekend of 1974, VK sat on the veranda and massaged oil on to his body. When he was done, he started to get up for his bath. And found that he could not. His legs just did not have the strength. VK took a deep breath and made another concerted effort, with the same result. His legs were simply not up to the task. It was only with the assistance of a small push of his fingers on the ground that VK could finally manage to get up.

By itself, this was not an incident that one would take too much notice of. At any rate, it definitely was not an event that should have set the alarm bells ringing. But nevertheless, to be on the safe side, VK decided to see a doctor about it. He strolled into the office of Dr A.Q. Khan the following Monday and informed him of the episode, all quite casually. The doctor gave the matter his full attention and ran a series of physical tests on VK. As the tests were quite elaborate, VK was surprised. Little did he know that this surprise would soon turn into shock.

‘Maybe, just maybe,’ warned Dr Khan, ‘you could be suffering from muscular dystrophy.’ Dr Khan explained to VK that muscular dystrophy referred to a group of hereditary diseases which weaken one’s muscles. This disease is characterized by progressive attenuation of the skeletal muscle, defects in muscle proteins and the death of muscle cell and tissue. Also, depending upon the scope and extent of disorder that it causes, muscular dystrophy could be classified into various types. It is known to affect any or all of the body systems such as the heart, gastrointestinal and nervous systems, endocrine glands, skin, eyes and even the brain. Dr Khan advised that a conclusive diagnosis with the help of a biopsy was extremely necessary and that the same could be best carried out at the All India Institute of Medical Science (AIIMS) in Delhi.

Despite the good doctor stressing on ‘maybe’, the diagnosis weighed heavily on VK. After all, it was no ordinary matter. Secondly, it had come out of the blue. Imagine the mental state of a man who walks into a clinic because his legs feel numb and is told that not only is he suffering from a debilitating disease, he will possibly lose the use of his legs.

Yet, VK had no option but to steady his nerves and proceed to Delhi. He was joined there by his uncle Ramesh who had come especially from Lucknow for this purpose. The man who had bought VK his first pair of shoes was there with him at the time when it was to be decided whether VK would have any real use for them.

The doctors at AIIMS were blunt. After they had finished performing the tests and the biopsy on VK, they confirmed Dr Khan’s diagnosis; he was indeed suffering from muscular dystrophy; muscular dystrophy was an incurable disease, one by one, all his muscles would cease to function and he should

expect to be on a wheelchair any time within the next three years. What's more, even his days on a wheelchair were numbered. There was not much hope that he would live beyond forty. And yes, if he were to ever stumble upon a cure for muscular dystrophy, he should come back and tell them about it. The last bit was perhaps added as an antidote to any little hope that remained.

The doctor's words had their predictable effect. The heaviness in the chest, the lump in the throat, the welling up of tears in the eyes—all happened. But VK didn't break. He was pulled back from the very verge by the sound of his uncle's sobs. Instinct forced him to get a hold on himself. It would not do if both of them were to start weeping in front of utter strangers.

VK quietly got up and started to leave. One of the doctors was considerate enough to walk him to the door. 'If I were in your place, young man,' he said to VK. 'I wouldn't think of starting a family.' VK stopped in his tracks. Neelam was carrying their first child at the time. He paused to look at the doctor, prompting him to come out with any other earth-shattering news that might be left. When the doctor said nothing, he quietly walked away.

Outside, the streetlights had not come on even though dusk had set in. The colour of the sky was at its depressing worst and the dry winter chill only added to the gloom. As VK walked away from the AIIMS building, sensation—gradually at first and then rapidly—started to return to his numb mind. He was inundated with a thousand thoughts. No sooner had the thoughts of belligerent denial established their dominance than those of reluctant acceptance wedged their way in. Then as the thoughts of his responsibilities began to loom large over the

horizon, they were duly obscured by flashes of self-pity. Outright anger and debilitating despondency could also manage to hold their own in this very competitive scenario. But the thoughts that finally prevailed were those about his mundane existence. What was he to do? What would happen to his family? VK was groping for answers to these questions when he was startled by a plane that had just taken off from the nearby Safdarjung airport. He followed the plane with his eyes as it flew over the imposing AIIMS building. Then suddenly, something flashed. In that gloomy winter evening sky, VK saw a light. Perched atop the AIIMS building, it was a beacon—the light that guides. VK kept staring at the beacon. Why? He didn't know. Not at least at that time. VK came back to Kota the very next day. What followed was the worst phase of his life—not so much because of the personal demons he faced, but for the hell that he put his family through.

To begin with, VK didn't accept the disease as an incurable one. He knocked all possible doors looking for reprieve. But forget a reprieve, even the doors were not so easy to come by. Internet searches had not yet made their debut. For a common man, the main source of information was either word-of-mouth or the newspapers. 'It's amazing how single purposed the brain can be. In those days, I looked at all news from the sole perspective of muscular dystrophy,' recalls VK. For example, when VK read about the president going to Kerala to receive treatment for gout, he at once set out to find out about the concerned treatment centre. P.N. Sharma—the information officer at the JK Research Centre—was usually of great help to him in such situations. He came to know that the treatment facility in Kerala was called V.V. Giri Ayurvedic Centre, and that it was indeed a renowned institution. Almost immediately,

VK started off for Kerala. At the centre, he was administered an elaborate treatment comprising massage and physiotherapy by able personnel. All to no avail. VK had to come back to Kota disappointed. After spending a few days in Kota, VK set out for Agra to meet the distinguished homeopath, Dr Parikh. But even this good doctor's little white pills were unable to work any magic. Then there was another visit to Delhi. VK had read in the papers about an Ayurvedic treatment being provided by a certain vaidya. The treatment, people at the vaidya's office informed, cost Rs 2,000 per month if one went in for a three-month course. Alternatively if one opted for the six-month course, the dose would cost Rs 1500 per month. It was totally beyond VK's comprehension as to why anybody would choose the six-month line of treatment, 'unless he was relishing his disease'. The fishy pricing structure put VK off and he came back from Delhi without giving the vaidya a try.

VK's next stop was Meerut, to consult a highly recommended physician, whom he refuses to name. The doctor administered VK with what he was told was a heavy dose of cortisones. Almost immediately, VK's condition worsened. The deterioration of muscles that would have otherwise taken an entire year occurred over fifteen days. But contrary to what one would expect, the cortisones episode did nothing to deter VK from seeking out unusual remedies. Very soon, he was back to his old ways again. 'I was game for anything that offered even the slightest flicker of hope,' he admits. The extent to which he was game is most glaringly brought out by the fact that at the behest of a guru, he spent a whole night buried in the ground—up to his neck!

All this was coming at a price. The finances were somehow managed. It was the emotional component which proved to be

more exacting. Going repeatedly through the cycle of hope and despair had started to take its toll on VK. Consequently, his mood often vacillated from frustration to belligerent anger. Neelam had to bear the brunt of all this. She had to keep house and she had to keep up with VK's mood swings. Almost every other day, VK would pick a quarrel with her. And if the testimony of his erstwhile neighbours is anything to go by, loud quarrels they were too! Also, VK was not the only person Neelam had to cope with. People from Neelam's home queued up to add to her woes. Rather than comforting her or helping her deal with the situation, they spoke about how they had, since the beginning, known that something was wrong. There was a relative of Neelam who kept harping about how she had spotted a slight limp in VK's gait at the time of the marriage itself, and how nobody paid heed to her then. Neelam merely asked her why she was bringing the matter up now that she was married. For her, the marriage was irrevocable. And when a few weeks later VK offered Neelam the option to walk out of the marriage, her reply was much the same—a marriage is irrevocable. For Neelam, divorce was not an option at all. Divorce was not an option for VK either. When he had proposed separation to Neelam, it was more out of self-respect than anything else. VK had simply acted pre-emptively, fearing a similar move from Neelam. But Neelam's gesture hardly changed anything. Even after she turned down his divorce proposal and showed complete solidarity with him, their daily squabbles still did not come to an end. In fact, they only increased after the birth of their children.

Pooja, their first daughter, was born in 1975. Then Aarti and Samir were born in 1978 and 1979 respectively. When Samir was born, Aarti was a toddler and Pooja barely four.

With no domestic help around, managing the three children was quite a task. Neelam would be carrying Samir in one arm and cooking with the other. Pooja would be wailing. And Aarti would be fidgeting with something on the dining table even as VK would be hurrying through his lunch. Just when this mayhem would appear to have peaked, a foul smell would emanate—the child sitting on the dining table would inevitably have chosen to soil her nappies at that very moment. VK would flare up and Neelam, who by now would have her nerves all frayed, would duly retaliate. At such times, VK and Neelam's favourite bone of contention emerged. Ever since Samir was born, VK had insisted that Aarti be sent to her grandmother's till such time that the kids became manageable. Neelam would have none of it. She could bear his abuses and she could bear her excruciating workload, but she could not bear to be separated from her child. This immense love that she had for her children is what perhaps provided her with the strength and understanding to rationalize VK's behaviour.

'I think a large part of his anger was because he couldn't fully be a part of the children's growing up process. Out of the three children, it is only Pooja that he got to carry in his arms,' she now says talking about his tantrums. This simplistic explanation for VK's anger may or may not be correct, but the fact that his wife believed in this explanation was a blessing for VK. Today, VK attributes a lot of his success to the support that his wife has extended to him over the years. 'Not only my disease and temper, Neelam had to contend with other things too,' recounts VK. 'After the loan taken on the occasion of my sister's marriage in 1978, we were forced to live on a very tight budget. We deprived ourselves of all unnecessary expenditure such as vacations, etc. I think the only time I took my wife on a

holiday was when we travelled to Dehradun on a shoestring budget. Yet, not once did she show the slightest of disapproval for the money that I used to send to Tillu, my younger brother.

‘Considering the limited means we lived in, this was money being sent at her cost. She had every right to protest. Especially since this money was not for Tillu’s main college expenses—those were paid for by my father. This money was simply to pamper him. It was for those small pleasures which boys of that age normally indulge in.’

VK then goes on to mention certain special needs of his and how Neelam has managed them over the years. ‘Unlike a normal person, I cannot turn sides on my own while sleeping. I need to be assisted. It’s the same for pulling on a blanket. But in all these years, it has hardly ever happened that I’ve needed to wake Neelam up to help me. Before I make the slightest mumble, she’s there to do the needful. Honestly, I don’t think she’s had sound sleep in ages. I tell her to let an attendant take care of me—at least on nights when she is very tired. But she simply refuses.’ VK pauses, as if to consider whether he should continue or not. Then he does. ‘To make do without certain aspects of conjugal intimacy—I think that is a big sacrifice for any wife to make. But what makes Neelam really special is that she does all this without acting like a martyr. Her smile is always genuine. I tell you, I owe a lot to my wife.’ He definitely does. But when asked whether he’s ever conveyed this sentiment to her personally, VK shakes his head. And why not? ‘Because quite literally, I don’t have the words,’ he confesses.

POINT TAKEN

A Flicker of Hope

Sometime in early 1981, VK received a letter. It was a response from one of the numerous neurological centres he had been writing to. At first, it did not seem very different from the other responses that VK had received so far. It began with the usual greetings and went on to inform him that muscular dystrophy was incurable, and—like every other letter—looked all set to offer sympathy and consolation. But just as it was on the verge of doing so, it took a detour. Instead of sympathy and consolation, the letter offered advice. ‘Advice that was to change the course of my life,’ he remembers.

If VK wanted to make something out of his life, said the letter, he would have to look for a new means of income and livelihood—a means which was better suited to his ever-deteriorating condition. He could apply for a gas agency. He could try for a petrol pump dealership. He could consider running some sort of a shop. Or, he could take up teaching! One concern that was eating into VK mind was the question of continued employment. As his condition worsened, it was

hardly likely that his employers would keep him on. The suggestion hit VK like a bolt of lightning. Of course, teaching! Why hadn't he thought of it earlier? He always had an inclination for teaching. It seemed to come naturally to him. At home, he used to teach his brother and sister. Then at college he had taught friends. Even these days, he spent a lot of his free time teaching young Pooja. Of course, teaching was an excellent career option. Holding the letter in his hand, VK felt a kind of elation that he had not experienced in a long time. It was as if he had found meaning, a direction to a hitherto rudderless life. A remarkable journey was about to begin. To put up a competent fight for a worthy cause, especially when the fight is waged on a noteworthy platform, is a difficult feat. But what is perhaps far more difficult is to fight are the small daily battles that are waged on seemingly inconsequential platforms. Victory in such battles does not offer much in prize or glory, whereas the commitment required remains substantial. So finding it below their dignity, many even walk away from such battles. The majority of those who stay back, do so to put up a half-hearted resistance that is just enough to ensure a survival. VK's story is about those remaining few who fight these little battles with full ardour and commitment. His story proves that these are the people whom life duly rewards, and eventually pulls out of 'positions they do not deserve'. For VK's journey too began with a very humble goal.

When the initial euphoria following the letter had died down, VK was faced with the very practical question, 'Whom do I teach?' With the J.K. Nagar Colony being a socially cordoned island of sorts, it was unlikely that students would come from the city. VK had little choice but to look within the colony for students. Once again, it was Neelam who helped

him in his effort. During one of her fortnightly get-togethers with the ladies of the colony, she amply emphasized—if not advertised—what a good teacher VK was; how he was always teaching Pooja during his free time; how this teaching was yielding wonderful results; and how eager he was to take in any student who might be willing to avail of this fabulous opportunity to be taught by a BEnCo-educated engineer.

Her recommendation caught the interest of the mother of Punit Pandey, a student in class VII, who was barely being able to pass his examinations. Reluctantly, and ostensibly on account of their friendship, she agreed to give VK a chance. After all, Punit was at the bottom of his class. The only direction VK could take her son from there, Mrs Pandey reasoned, was upwards.

VK, however, had very different expectations. He expected himself, and through him, Punit, to deliver nothing less than a miracle. VK's sole focus in life now was the academic result of this boy. VK knew that if he was to get anywhere in life, he must first accomplish—and accomplish with full honesty—this task at hand. 'He was my first student—the student I had been yearning for ever since I had held that letter in my hand. I decided that I would leave no stone unturned in teaching this boy,' says VK. Indeed, he did not. VK meticulously turned up at Punit's house every evening, come what may. For a person who was a regular at the colony club, this was quite a sacrifice. But let alone personal temptations, VK never even allowed his health to interfere with his teaching schedule (something he adheres to even today). There were instances when VK had to miss his office. But not once did he miss Punit's class.

For the initial few months, it wasn't Punit who went to VK's to study, but it was VK who drove down on his scooter to

Punit's house. When at times Punit was found missing from home at the scheduled tuition hour, VK would not call it a day. He would ride to the playfield and hunt down Punit. To get a BEnCo engineer to do all this, one would assume that the engineer was being paid a king's ransom. VK did this for free.

In the very first examination that followed, Punit registered a satisfactory result. But this was not good enough for VK. He wanted more. He was quick to realize that teaching maths and science alone was insufficient to get Punit at par with other students. So he went one step ahead. He started preparing notes for Punit's other subjects too, though obviously this wasn't part of his responsibility. A far better result followed. In the first quarterly exams, Punit stood 18th in his class. By the end of the academic year, he had broken into the stratified ranks of the top ten. This was no ordinary feat.

When VK first started to teach, he did not have hordes of bright students who were pleading for his guidance to get them into IIT, the Holy Grail for most science students in India. Far from it. VK's first batch comprised a single class VII student who was struggling to pass—Punit Pandey.

VK's First Student Remembers

Punit Pandey is today a well known media personality. He has not forgotten his tutor at all.

'I think I was in awe of uncle. Uncle was this intelligent, upright and absolutely no-nonsense person. You know, even if I wanted to, I couldn't make fun of him behind his back. I kind of looked up to him. I wanted to impress him. So when I worked hard, it was more for him than for myself,' he recalls. 'Then he had this wonderful thing. He never put you

under any pressure to get any specific rank. All he would ask of you was that you need to do your best. The rest would follow, he used to say,' he remembers. 'Of course I had heard this kind of advice before. However here was a man who gave it with conviction. He sincerely meant it. I was genuinely convinced that if I worked hard but somehow failed to get a good result, uncle would not be upset.

'Yes, we had our light moments too. Uncle knew that I had a roving eye for the fairer sex. One attributes such things to backbenchers. When, after his repeated efforts, I still could not remember the value of root 2, uncle came up with a formula. "I love a girl." 1.414. Cool.'

Today, Punit has come a long way from being a '*nalayak*' (useless), which is what VK used to call him affectionately.



POSITIVE AND RATIONAL A General Manager Comes Calling

Following Punit Pandey's good results, VK got two more students the next year. They were Manish Gupta and Manish Dhariwal. This is what Punit recounts about those days, 'In my second year at uncle's, there were three of us studying with him. Out of the three, Manish Gupta was the sharpest. He would regularly score more than me and Dhariwal in the tests that uncle gave us. We wouldn't have minded that so much, but the fact was that he scored more than us by a fair margin. Both Dhariwal and I decided to do something to remedy the situation.

'To our credit, I must say that we first tried hard work. That however didn't yield any instant results. Next, we tried to persuade Gupta to allow us to cheat so that we could close the gap a little. But Gupta would have none of it. Finally, we hit upon an ingenious plan. Dhariwal and I used to sneak up to uncle's house in the afternoons when he was away at work. We then used to take our notebooks from aunty on some pretext or the other. And we would copy Gupta's answers into our notebooks. Simple!'

Simple it may be, but why did he and Dhariwal do this in the first place? It wasn't as if their tuition test results were being broadcast on national television. It also couldn't have been the fear of their parents' reaction. Both Dhariwal and Punit were perennial backbenchers. Their parents were quite used to their below average results. Why then did they feel the compulsion to cheat in a mere tuition test, especially one which was given by a man who wasn't even an established teacher? 'Because,' replies Punit, 'we wanted to impress uncle.' And that sums up VK's magic.

Though it is difficult to pinpoint to what extent it has contributed to VK's success as a teacher, there is no doubt that his upright and no-nonsense personality has inspired many of his students to put in that extra bit of hard work. It is almost as if they are doing it more for him than for themselves. Of course, hard work did not mean mere copying from another's test notes but putting in their best of efforts in the right direction.

The J.K. Nagar Colony was a small place and news of Punit's results had travelled fast. Children from all grades, ranging from classes VII to XII, now wanted to avail of VK's services. 'I would have been eager to cater to all these requests,' says VK. 'But there was a problem—time.' VK was doing his regular nine-to-five routine at office and this left him with only so many free hours. In this limited free time, he had to do both, study and teach. So, if he were to take in students of different grades, he would not only have to teach two different batches, but would also have to study from two sets of textbooks.

'The amount of time that I would have to devote to them was a square function of the number of batches that I could teach,' analyses VK in his characteristic math-speak. Being so

pressed for time, he decided that he would concentrate his efforts on one subject alone. That subject was mathematics. However, even this was not sufficient to allow him to take in more than two batches.

And then it happened—the 1983 strike of JK Synthetics Limited. This was a strike with far-reaching implications. On the one hand it scarred the collective psyche of a workforce and on the other it vitiated the work ethos of almost an entire district. It is no secret that in the immediate aftermath of the strike no major business houses set up shop in Kota. Indeed, some sanctioned projects went back after proceeding as far as land acquisition. It had become common perception that Kota was a cauldron of labour problems. The seeds of the strike were sown in 1982 when JK hired a consultancy firm to chart out a growth plan and conduct a productivity audit. Prime among the various suggestions which the firm made was the suggestion to shut down three departments—texturizing, twisting and dyeing. These departments, the consultants felt, did not add enough value to justify the resources that they engaged.

Naturally, the mass retrenchment which this decision entailed did not go down very well with the labour union. They responded by going on a strike. All production was stalled and the plant brought to a standstill. As happens in such cases, not only did the striking workers boycott work, they also cordoned off the plant premises to prevent those who were willing to work from getting there. Once, when a set of workers tried to get into the plant under police protection, a serious fracas broke out between them and the striking workers. Things got so ugly that the police officer in charge was forced to issue orders to open fire. These were not blank bullets, nor were they fired skywards into the air. Out of the seven workers who were

fatally wounded, five succumbed immediately. All hell broke loose. The striking workers who till now had targeted only the plant, shifted their attention to the residential colony as well. Police protection had to be stepped up considerably and the colony was turned into an island with limited contact with the outside world. Even groceries and articles of day-to-day use had to be brought in by secured vans. Every once in a while, the striking workers would try and attack these supply vans. These attacks—though by themselves not an issue of great consequence—raised fear among the colony residents that something similar could be done to the schoolbuses ferrying their children. The concerned parents put the matter up before the union leaders in the very next parley that took place. A promise was extracted from the union that it would bring no harm upon the children. However, some of the parents refused to take this promise at face value. They decided not to send their children to school at all. And when they absolutely had to, that is during the children's examinations, they found a way around the situation. They sent the children to stay at the houses of acquaintances in the city. It was from there that the children went to school everyday.

In such a vitiated and confusing atmosphere, makeshift offices were set up in the colony and officers were required to report there daily. This was done with the intention of following up on payments, sales, accounts, etc. But with production lines halted, it was quite obvious that the officers had very little to do.

So ironically, both anxiety and boredom were coexisting in the colony. It was definitely not a very pleasant time for the people living there. And yet for VK, it turned out to be a great blessing in disguise. He used this time to brush up on his chosen subject.



Strikes and Studies

‘We got bored within the first week itself,’ remembers VK about the JK Synthetics strike of 1983. ‘From the second week onwards, we started to seek ways to while away the time. Apart from playing cards, which were against the rules, people carried all sorts of things to the makeshift offices. Some carried novels and some even their musical instruments.’ He smiles. ‘I carried my maths textbooks.’

‘Carrying the textbooks proved to be a really smart move. In the span of six months, VK had comprehensively brushed up on the mathematics of class VIII to class XII. The fact that he was in the company of bored engineers during this period actually worked to his advantage—whenever he got stuck with any concept or question, the gentlemen on the harmonium and tabla were only too willing to assist.



So useful was the strike that mid-session that year, VK was in a position to increase the number of batches to three—one each of class VIII, class IX and class X. Little self-study was required now and the amount of time that he could devote to his students was no longer a square function of the number of batches that he could teach. All in all, he now had about fifteen students. They were all from the J.K. Nagar Colony. And they were all being taught for free.

‘Not that the parents of these kids never offered me any money,’ says VK. ‘In their own manner, about all of them did. But save for the Rs 100 per month from the very adamant Mr Sharma, I couldn’t bring myself to accept this money. It was perhaps because I knew all these people very well. Or it could also have been because I’d seen these kids grow up in

front of my eyes. But mainly, I think it was because I'd projected my teaching as a hobby, not a profession. It was embarrassing for me to accept that money.' This was to change soon.

As always, it was to change not because of any predetermined action on VK's part, but because of destiny. In fact, this has been the hallmark of VK's life—while VK has stuck to his 'hard work and resolve', destiny has kept intervening like an indisputable law of nature. Towards the end of 1983, it intervened again. In the form of N.K. Gupta.

A general manager who had joined the plant a few months ago, Gupta had built a reputation for being a strict and exacting officer. People had begun to both respect and fear him. So, when Gupta summoned him to his office one morning, VK went in very apprehensively, racking his brain as to what he could have done wrong. It turned out be nothing of the sort.

Gupta's son Ashish, a senior secondary student in Delhi, was in Kota for his month-long winter vacation. Gupta wanted VK to tutor Ashish for this period. VK agreed. Gupta thanked him, and as he was about to leave, made a kind of half apology about asking VK to his office rather than paying him a visit himself. 'It would not have been in keeping with my rank,' he said. Barely a month later, N.K. Gupta's notions of rank would change.

'I had done a good job of tutoring his son and Mr Gupta knew that well,' says VK. 'He knew it because he himself was pretty adept at maths. A couple of times, he had solved some questions for Ashish and had them sent over to me for substantiation.' But even though he knew he had done a good job, and he knew that Gupta knew, VK was quite surprised

when Gupta actually drove up to his house. VK had expected a thank you note or a telephone call from him, but not a personal visit. This visit was to prove to be yet another milestone in VK's journey.

Gupta had come to VK's place with a specific purpose. After he had finished complimenting VK's teaching over a cup of tea, Gupta got straight to the point. He started to talk about his brother, who was suffering from muscular dystrophy. 'He's totally dependent on us, the family,' said Gupta. 'Sometimes my brothers send him some money. Most of the time, I do. But then, I too have a family. Unexpected expenses crop up. So there are times when I too am unable to send him anything at all. Honestly speaking, I don't know how long this will last, and how it'll end.' VK listened intently.

After a short silence, Gupta continued, 'You have potential. I've seen it in Ashish's notebooks. There is no reason why you should end up like my brother. I would insist that with immediate effect, you should start charging your students. Here's Rs 400 for the month you taught Ashish. It's not excessive. If I were in Delhi, I would have had to shell out Rs 800 for the same. So in a way, I am cheating you of half your due.' VK did not know what to say.

He was caught up in a spate of mixed emotions—the visit of a respected senior, one-to-one talks of a personal nature with him, revelations about an imminent future, the handsome amount of Rs 400, and the suggestion about charging a fee from students! He tried to mumble something but Gupta was in no mood to let anybody else do the talking. He continued with his soliloquy, 'If you think that your students are going to come to your aid when they are well off, you are very sadly mistaken.' This statement absolutely stunned VK. It was as if

Gupta was reading his mind. Because secretly, VK had always harboured this very hope. He had reasoned that if he kept on teaching without charging a fee, there would be at least a few students who would stand by him in his hour of need. And he had good reason for thinking in such a manner.



Saved by His Students

As a part of the productivity audit of 1982, a time-and-motion study had been carried out in the JK Synthetics plant. The study had concluded that the plant was overstaffed. Consequently, a retrenchment had been ordered. Out came a list of people who were to be shown the door. On account of his muscular dystrophy, VK's name was on this list.

VK's first reaction was the urge to sue the company for discrimination. However, he was dissuaded from doing so by R.K. Agarwal. Agarwal was the father of a colleague of VK's and worked as a senior officer with the nearby DCM factory. VK would often visit his home and had come to know him pretty well. However, it wasn't customary regard for a friend's father that had made VK pay heed to Agarwal's advice in this case. The reason for that was quite another. Agarwal's job profile was of a nature that he regularly came in contact with legal matters of company importance. Counsel coming from a person with such experience needed to be taken seriously. Besides, elders in VK's family felt that since Agarwal was of the same caste—a fellow bania—he could be trusted. Therefore when Agrawal advised that it would be futile trying to take on a battery of company lawyers in the slow-paced Indian courts, and that it would be better to tender in a mercy plea. VK did exactly as he was told. He submitted the said plea to the management. But without so much as a preliminary glance, the management rejected it. VK's

dismissal was now imminent. And he would in fact have been terminated from JK had it not been for two of his students—Tinku and Kalu Bajpai.

On hearing of VK's likely departure, the two of them urged their resourceful father, M.C. Bajpai, to come to their teacher's aid. 'You will have to do something for our sir,' they insisted. By virtue of his competence and also the fact that he had the ear of the top management, Bajpai was in a capacity to pull a few strings. He proceeded to do so. Though VK's dismissal was not cancelled, it was deferred for two years. This was a much needed reprieve for VK.

Incidentally, when Tinku and Kalu are asked for the reason of taking such a strong stand for their teacher, their reply is on the same lines as Punit Pandey's. They did it because they had immense respect for VK as a person.



All this was playing on VK's mind as he sat there in his home with N.K. Gupta. On the one hand was the guileless goodness of his students, an example of which had been put forth by Kalu and Tinku. On the other hand was his ever-deteriorating physical condition—a condition which now appeared all the more scary after listening to the story of Gupta's brother. Then there was the impending loss of his job.

Time was ticking away fast. Out of the two-year reprieve period, VK had already exhausted about six months. What would he do a year and a half from now? What would his family do? Stark reality, often obscured by his busy and tiring schedule, now stared him in the face. With each passing minute, the choice he would have to make was becoming more and more obvious.

But even before VK could make his decision, Gupta had drafted a letter on his behalf. It was a letter to the parents of

his students. Politely, yet firmly, it informed them that they would henceforth have to pay Rs 150 per month for the tuition services offered to their wards. All the parents agreed.

FIRST PRINCIPLES

The Die Is Cast

VK now had a steady, if small, income from his tuitions. Coupled with his salary, it was quite satisfactory. He had even started to pay back his friends the money he had borrowed from them during the early days of his disease. 'I knew I could never repay their kindness. It nevertheless felt good to give back their money at least,' says VK. What he doesn't mention is that a substantial part of his present day non-teaching staff comprises erstwhile JK Synthetics' employees. In some special cases, portfolios have even been created to suit such claimants. But that's not all. VK also has a soft corner for some former colleagues who do not even want to go through the rigours of a job. They simply get to 'borrow' money from VK. 'Papa's affection for his old JK-wallahs is taken advantage of many times,' his son Samir says.

But even though VK had started to repay friends and the increased cash flow had made him comfortable, he knew that this state of affairs was a temporary one. He was fully aware of the impending trouble that lay ahead. He realized that a year

from now, when he would lose his job with JK, he would also start to gradually lose his students. He could not afford to be complacent. After all, the students were all from the J.K. Nagar Colony—a residential complex quite removed from the city. When VK would have to shift out of this complex after his termination from JK, it was quite unlikely that his students would make the journey to his new residence, wherever it would be. And even if they did, there would still be a limit on the total number of students that the colony could provide. He decided to take his teaching beyond the colony.

He did so by joining the National Coaching Institute, a small set-up run by a retired military officer. This institute aimed to simply aid students in faring better at their board exams. The officer himself taught English. Physics and chemistry were taught by Mr Tare and Mr Gyan Gautam, respectively. VK was hired to teach maths. In all, he was to take forty lectures. For each of these, he was to be paid Rs 40—Rs 30 as his teaching fee and Rs 10 for conveyance.

By this time, the muscles in VK's legs had deteriorated considerably. He was relying significantly on support even to walk. Under the circumstances, riding a scooter was quite a feat. Though VK could somehow manage it in the sparse and disciplined traffic of the colony, city riding was an entirely different matter. City traffic routinely gave rise to the need of braking suddenly. And in a two-wheeler, this usually involves one's legs, which in VK's case, could not be relied upon. Thus, every time he drove his scooter in the city, VK risked the scooter tumbling over, that too on a highway swarming with heavy vehicles. He was doing all this for the princely sum of Rs 40 per day!

Luckily, the forty lectures went off smoothly without any



V.K. Bansal with his elder daughter, Pooja.



Bansal with his wife, Neelam.



Bansal's ancestral house in Lucknow.



The higher secondary school that Bansal attended.



Bansal attended Christian College, Lucknow.



Bansal started his teaching career in this building.



Gaurav Tower, the new corporate office for Bansal Classes.

untoward incident on the roads. As was expected, the lectures paid off well. When VK started his new batches after the summer break of 1984, he had about twenty-five students. And ten of them were from outside J.K. Nagar Colony. Another significant incident took place around this time.

A guest happened to visit one of VK's colleagues who lived in the neighbourhood. This was G.D. Agrawal of the famed Agrawal Classes—the then undisputed leader of engineering entrance coaching. In the early eighties, as many as 55 per cent of the applicants getting into IIT were students of Agrawal Classes. In fact in 1984—the year that VK met Agrawal—Agrawal Classes boasted of eighty-four students in the IIT-JEE first 100! And even though the majority of these were correspondence students, that did not take away much from the near monopoly which Agrawal enjoyed.

Professor Agrawal had worked hard for this success. He had begun his coaching career in the year 1953 when he started giving mathematics tuitions at his residence in Matunga, Mumbai. The tuitions were meant for students of senior secondary who were appearing for their university exams. In just the fifth year of starting classes, Agrawal had produced a university topper. So fast did his reputation spread and such was a surge in the number of students applying that by 1961, Agrawal had to quit teaching from home to start a full fledged institute in Dadar. Agrawal Classes was born.

The institute began to coach students for IIT-JEE in the year 1962 and in the maiden year itself, it produced the JEE topper. Physics, chemistry and English were promptly added to the curriculum that same year to make the JEE coaching absolutely comprehensive. The next landmark year for Agrawal Classes was 1977 when they launched their correspondence course.

This was a runaway success as it was eagerly lapped up by all those students from outside Mumbai who had heard so much about Agrawal Classes but could not avail of its services. It was this correspondence course which made Agrawal Classes a household name among engineering aspirants throughout the country. Yet despite the great success which the correspondence course achieved, it must be said to Agrawal's credit that he did not turn it into an indiscriminate money-minting machine. The course wasn't offered to all applicants but to only those who had secured distinction in their Xth board examinations. And though this could also be described as a smart business move—throttled supplies are known to boost demand—one has reason to believe that it had more to do with principles. There is evidence to suggest that Agrawal was generally loath to entertain students who he felt were not committed enough. Not a few people narrate instances where despite their being eligible for the course, their applications, along with the demand drafts, were turned down just because they had sent them after the due date. These episodes, though seemingly insignificant, speak volumes for the integrity with which Professor Agrawal ran his enterprise. After all, extra copies of the printed material which comprised the correspondence course were no additional burden on the resources of the institute. Also, the cost of printing and paper was only a fraction of their total cost. Hence the revenue loss incurred by not making these copies available was a loss of almost that much extra profit. Add to this the fact that the students being turned down were distinction holders, and hence potential toppers of the IIT-JEE. Their exclusion meant at least a few lesser selections for the institute to boast of. And yet, Agrawal chose to turn these students away.

When VK sought to meet him, Agrawal was gracious enough to grant him time. After the usual pleasantries had been exchanged, VK directly came to the point. He asked Agrawal for advice on coaching. ‘Mr Agrawal paused to think for a while when I asked him this question,’ remembers VK. ‘The advice he gave me is still as clear in my mind now as if it were just yesterday. First, he asked me to not stop teaching at the X or XI grades, but to go all the way till XII. He said that the amount of effort which the senior classes required was exponentially higher as compared to that required in the junior classes. Hence it was quite common for teachers to restrict themselves to class X. Class X coaching involved considerably less effort and yet provided a sufficient income. Mr Agarwal warned me not to fall into this temptation. Second, he asked me to be honest to my profession and to my students. “You can’t fool them, so don’t even try,” is what he said. Third, he told me not to bother about money. According to him, money was an inevitable by-product in this profession. So there was no point in giving additional attention to it. Far greater results could be achieved, he said, if one kept one’s concentration on the main objective—teaching.’ VK found Agrawal’s advice to be sound and decided to stick to it.

The first piece of advice was about hard work and commitment. VK had never been averse to these and hence following this advice posed no problem. It needs to be noted, however, that by encouraging VK to teach students all the way to Class XII, Agrawal’s first advice had implicitly sown the seeds for what would become VK’s core competence—getting his students into the IITs.

The second advice was about integrity, which again was an essential part of VK’s personality.

But following the third part of the advice in its true spirit would mean involving a second person. For, if VK were to confine himself to teaching, someone who could handle business matters would always be needed. This person was to be his brother, Pramod Bansal. Though the need for his involvement would arise only when the establishment became much bigger, it was a happy coincidence that Pramod came to Kota around the time that VK had this conversation with G.D. Agrawal.

Pramod had been working for a company in Ghaziabad after completing his engineering from Bhopal. Being attached to VK, he had always wanted to come to Kota and stay with him. So when JK Synthetics advertised a vacancy for a management trainee in mid-1984, Pramod jumped at the opportunity. He took the interview and was awaiting the results. When the results did not arrive for quite some time, Pramod became restless. A few weeks later, when VK informed him of his bright chances of getting selected, this restlessness got the better of him. Pramod promptly quit his job and set out for Kota, without confirming if he had secured the job at JK. This decision, however, was not as impulsive as it first seems. India's prime minister, Indira Gandhi, had just been assassinated and the riots that followed had proved too much for a bachelor in a strange city. Ever since those riots, Pramod had been contemplating resigning from his job. VK's phone call was merely the straw that broke the camel's back.

When Pramod arrived in Kota in November 1984, he was in fact jobless. He received his confirmation from JK only on Christmas. Pramod was quick to celebrate. The Bansals began 1985 with their first car—a second-hand black Ambassador. In the pre-liberalization days of 1985, the car was a symbol of luxury, if not outright extravagance. At any rate, it definitely

was not something that could be routinely associated with the service class. Therefore, the Ambassador invited a few raised eyebrows. Worse was to follow.

Complaints about VK started to pour in. Why did he use the office photocopy machine for his personal work? Why did he use his time in the office to study maths? Since the allegations were not without some justification, VK was right to be perturbed by them. Some ugly confrontations could have taken place, but by openly coming out in VK's favour, M.C. Bajpai diffused the situation. 'The company doesn't become any poorer if one of its employees uses the photocopying machine for a few pages. If he's spending time on his maths books, that is his idle time that would otherwise be spent chatting. Come to me when he shirks his work responsibilities,' said Bajpai to VK's detractors.

Bajpai, in fact, provided more than just moral support to VK. As luck would have it, he was now VK's direct boss, and his record file rested with him. Bajpai ensured that no one came to know of that perilous piece of paper—the 'two-year extension' document, which stated that VK's services were to be terminated in mid-1985. So, thanks to Bajpai's intervention, mid-1985 came and went by and VK continued in his much needed job. VK stays eternally grateful to Bajpai for this favour. And with good reason. This favour had a very significant bearing on VK's teaching career.

When VK started out on his tuitions, he had projected his teaching as a hobby, not a career. Even though he had of late started to accept money, the sentiment still remained by and large the same. And the reason it could remain the same was mainly because of his job at JK Synthetics. VK was still doing his regular job. His salary from JK comprised the major part of

his income, and most of his students were still calling him 'uncle'. In short, his job continued to be his mainstay. Teaching was something he was doing on the side. He could afford to indulge in it in the manner he liked, without the compulsions that come with a profession.

CHORD ONE

Sailing Past IIT-JEE

As the validity of the two-year extension on VK's job neared its end, apprehension reigned in the Bansal family as to whether VK would retain his job or not. Though Bajpai was doing his part, there were rumours that an order to dismiss VK had already been passed by the head office. Each passing day only added to the tension of the previous one. After all, everything was at stake. It wasn't just a question of losing a job and going through the ordeal of having to look for another. VK knew that if he lost this job, it was highly unlikely that he would ever gain employment again. But in spite of being aware of these dire consequences, VK somehow appeared to be quite calm. Pramod interpreted this to be an emotion VK was merely projecting out of a sense of duty. As head of the family, Pramod assumed, VK was living up to his responsibility of being the role model who is not allowed to buckle under pressure.



Problems . . . of All Sorts!

‘Even though I so wanted to, I could never muster up the strength to talk to bhaisahib (big brother) about this dismissal issue. The stern look in his eyes had a plain “no” written on it,’ recalls Pramod about the period when VK’s job seemed in danger. ‘Then one morning, I saw that he seemed particularly disturbed. At lunch too, there wasn’t much improvement in his mood. When this continued till dinner, I just couldn’t help myself from broaching the topic.

‘Trying to seem very casual, I asked him if anything was the matter. Bhaisahib, who was engrossed with his dinner and seemed to be lost in his own thoughts, looked up at me with a start. Then, very matter of factly, he replied “It’s this trigonometry problem. I haven’t been able to solve it for the past two days. The solution seems so close and yet . . .”’ Pramod felt relieved. It was VK being his typical self.

Even when surmounted by such a huge crisis, he seemed to be more concerned with a trigonometry problem—his task at hand. By his logic, if he could get his trigonometry problem solved, other things in life would automatically fall into place. Strangely, or perhaps not so strangely, his logic worked, and indeed, has been working ever since.



Fortunately for everyone, it came to pass that VK didn’t lose his job. But though he had come through unscathed, just how close he was to being dismissed had left its impression on VK.

For one thing, it made him realize the importance of having one’s own house. It became starkly obvious to VK that his JK quarters was with him only as long as his job lasted. As soon as he lost his job, his quarters would be taken away from him. Further, with the rental laws warped in favour of the lessor,

there was little chance that landlords would rent a house to him—a person without a regular job! Therefore, VK decided that one of the things he must urgently do was secure a house for his family.

Towards the end of 1985, he closed a deal for a small piece of property in the Vigyan Nagar area. The down payment was not very much and was promptly made with the money from his father's provident fund. The rest of the payment was to be in deferred instalments of Rs 50,000 every three months, with the balance to be paid on registry. He somehow managed to scrape the instalments together. However, by the time it came to the final payment, his finances were exhausted. Even borrowing was not an option as he was already in debt. Fortunately, the registry was delayed by six months due to some inadequacies on the seller's part. This provided him with enough grace period to get the money together, and thus secure a permanent home for himself and his family.

Meanwhile, his efforts with trigonometry, among other subjects, saw to it that one of his students managed a place in the IIT. His name was Anup Kothari. It is another matter that Kothari couldn't join IIT. He was overtly keen on pursuing chemical engineering—probably because his father was a chemical engineer too—but his JEE rank was not good enough to get him that branch. Therefore, he opted for the College of Engineering, Roorkee, instead. His love for chemical engineering has served him well and Anup is today a vice-president with the world renowned chemical manufacturer BASF, New Jersey, USA.

It was to be one more year before a VK student would first set foot on the IIT campus. This was Shalini Yagnik, who broke into the first 250 in IIT-JEE by securing a rank of 231, and joined IIT Kanpur in 1986.



VK's First IIT Student Remembers . . .

'Mr Bansal taught me mathematics during 1985–86. At that time Bansal Classes did not exist and Mr Bansal used to teach us on his dining table at home. His classes were very small. There were three of us in the session that I went to,' says Shalini Yagnik, who can perhaps genuinely claim to be the first Bansalite to break into IIT territory.

'He was an excellent teacher. He would drill us rigorously in each area of math. The rigour that he put us through for handling problems in algebra, trigonometry and calculus made it possible for me to sail through my IIT math exam with ease. 'His explanations would bring clarity to each subject and make complex math problems simple to solve.'



It was a landmark event. A small town dining table initiative that had begun a couple of years ago as an alternate vocation for a man set to lose his job, had breached the IIT-JEE challenge. For VK's students, the IITs were no longer a distant dream. The seeds of an enterprise had been sown.



PRIME

Teacher Par Excellence

The cornerstone of VK's success has been his teaching method. There have been competent tuition masters before him and since his rise to fame as well, but it is to him that students continue to flock, making VK's enterprise acquire the proportions of an industry. Which makes one wonder whether there is something special about his teaching methodology that sets him apart. There is no doubt that VK is a man with special gifts. Such is his aura that many students attempt to do better, not for their own sakes, but just to impress him, as we have seen earlier. But apart from the man's essential charisma, there is a definite method behind his teaching—one that somehow makes the entire teaching experience more relevant to the student and not a monotonous one.



Delighting in Mathematical Simplicity

One of the things that enthral VK to this day is discovering a relatively simple solution to what seems to be a complex problem.



‘I was taking a class on permutations and combinations,’ he remembers. ‘Suddenly, this boy gets up and suggests a two-step answer to a question that I was till then solving in twelve steps. I tell you, that solution was simply delightful. Moments like these make one’s profession that much more worthwhile.’

VK goes on to illustrate the beauty and delight of mathematical simplicity. He does so by citing a simple example from day-to-day mathematics. How many matches will it take to decide the winner in a knockout tournament of 1024 players, he asks. The standard method would be to start adding the matches first round onwards, i.e., $512+256+128+64+32+16+8+4+2+1$. The advanced method would be to reduce it to a geometrical progression. The delightful method, however, is to realize that each match produces exactly one loser. To have one winner in a knockout tournament of 1024 players, one must have 1023 losers. Hence the number of matches to be played is 1023, which in fact is what the sum of $512+256+ \dots$ is.



Shalini Yagnik, his first student to enter an IIT, remembers how VK used to teach. ‘His style of teaching was somewhat similar to the well-known Kumon style where he would drill us with problems in one area until we gained full proficiency in that area of math,’ she recalls. Developed by Toru Kumon, a Japanese high school mathematics teacher in 1954, the Kumon method is an educational method for mathematics and reading. Its learning centres, run by the Kumon Institute of Education, are spread the world over. The Kumon method aims to make its students completely proficient in a topic by concentrating on two aspects of learning—speed and accuracy. The students are not grouped as a class. Rather, each person is allowed to progress at his own pace. It is only when a student has achieved

complete mastery of a topic is he allowed to move on to the next. As of 2010, over 4 million students were studying under the Kumon method at more than 26,000 Kumon centres in forty-six countries.

Toru Kumon came up with his method with the sole intention of helping out his eldest son who was having difficulties with school mathematics. But so successful was the method and so fast did its popularity spread that in 1956, Kumon was forced to open the first Kumon centre in Osaka, Japan, at the behest of interested parents who were keen that their children be taught using this method. In 1958, he founded the Kumon Institute of Education and subsequently, set up centres all around the world. The Kumon family owns about 60 per cent of the company which on March 2010 was valued at over 700 million US dollars. So if one of VK's students feels that his teaching style resembles that of Kumon, it can be safely said that VK is not in bad company. Shalini is quick to clarify that even though VK liked to attack a topic from all possible angles, this did not translate into repetition to the point of boredom. 'His classes were fun, and even at the end of the day (after a full day of school!), I would look forward to being taught by him.'

Whether by design or sheer chance, VK had managed to hit upon the perfect blend of education and entertainment. His students would learn, but seldom be bored. VK also came up with innovative ways to keep his students interested and on their toes. One of these was the Daily Practice Problems (DPP) Sheet, which has since become an integral part of not just Bansal Classes but the entire coaching industry. This is a sheet with about ten questions that is handed to students before a lecture starts. These questions are to be solved by the students,

followed by an immediate discussion in the class. VK evolved the DPP initially to keep students who were waiting for their lecture class busy while he taught the current batch on his dining table. So even as VK taught a batch, the next group of students would be working away at the questions, which would be discussed the moment their lecture began, before moving on to the main subject of the lecture. And this was no routine questionnaire pertaining to one's course of study. VK typically went out of his way to ensure that the questions were such that they would stimulate the minds of his students and for this, he not only went beyond the curriculum but also consulted a host of sources.

He would look up all textbooks of mathematics from the different boards. He was a regular visitor at the Russian book stall at the annual Kota Dussehra mela. These book stalls are a usual fixture at most fairs and offer Russian books of all kinds at subsidized rates. VK would spend hours reading books on mathematics and sifting out questions (the owner got to know him so well that he would have a chair especially for him). When any of his ex-students went abroad and asked their teacher if he wanted anything from there, the answer was—books. Yes, there were times when an entire book could provide just one or two interesting problems, but VK has the patience to hunt for needles in such haystacks. Very often, these turned out to be the very needles that pricked the applicants when they sat down for the IIT-JEE.

Ask him about his teaching methodology and VK is typically modest. 'I think my students are the right people to answer that question,' he says. 'On my part, all I have done is to think from their point of view—think of ways in which their minds could be further honed. Take the concept of DPP for example.

I thought up this concept within the first two years of teaching and it is something we still continue with.

‘Every day, we challenge our students with a set of questions. Importantly, these questions are not from the topic that they are currently studying. So apart from keeping the students on their toes with topics they have already studied, this exercise will also galvanize all those brain cells that would have otherwise been left idle. The DPP, you see, is a type of mental massage.’

But other coaching institutes were quick to copy the DPP concept. So, what really is it that which sets his teaching apart? ‘Asking them those questions today which they are likely to ask me tomorrow,’ answers VK after a short silence. He then goes on to elaborate. ‘Whether they admit it or not, most bright students take a wicked pride in dazzling their teacher with a question he cannot answer. And the more reputed the teacher, the greater the student feels are the laurels heaped upon him by his classmates for befuddling him. I realized early in my career that there’s only one method by which this occupational hazard can be countered. And that is to become so competent that the situation of the unanswered question does not arise.’

Ironically, his disability has given him an edge over his students. ‘My wheelchair has ensured that I always spend more time with my books than my students can,’ he says with a smile. ‘The probability therefore is always greater that I, and not them, will be the first to fish out that elusive question.’ VK has a point. Because though panache and integrity might go far in enhancing a tutor’s aura, they are by themselves secondary qualities. They merely abet the primary quality—competence. It is a well-known fact that all instructors earn their respect mainly because of the competence that they wield in their chosen areas. It is a happy coincidence that in VK’s chosen

area, competence is a direct function of hard work. The more of it he puts in, the better he gets at his job. His students are still waiting to get the better of him. The wait could never end. VK still works up to sixteen hours a day.



Seven Steps to Success at Bansal Classes

Bansal Classes today follows a seven-pronged approach to hone the capabilities of its students:

1. National Council for Educational Research and Training school books.
2. Reference books prescribed by Bansal Classes (which are all available in its library).
3. Lecture notes.
4. DPP.
5. Tutorial sheets. Each topic has a separate tutorial with subjective-type questions (even though IIT-JEE has done away with subjective-type questions) that aid the student to grasp the concept being studied. The tutorials are so designed that the first two questions in the sheet will be based on the first lecture, the next two on the next lecture and the fifth question may involve the combined concepts of the first two lectures. When the topic ends, one is supposed to have completed one's tutorials and the tutorial is then discussed in class.
6. Question Bank. This is just a huge bank of objective-type questions—the kind that feature in IIT-JEE. It prepares the students for the kind of stuff they will eventually face.
7. Review test paper. Tests are periodically held to check performance and consequently shuffle batches. The performance records of the students are posted on Bansal Classes' website for their own as

well their guardians' benefit. The shuffling of the batches ensures that there is a hierarchy of batches where top-rankers are in the top batch, the next crop in the next batch and so on. Among other advantages such as bunching of commensurate aptitudes, this practice keeps the students motivated and on their toes. It does so by making their results public. The batch that the students take their classes with, after all, is an explicit and constant reminder of their performance and standing.

'We replicate exercises that serve as sessions, and then tailor these sessions to the customized needs of our students,' explains VK. 'Our curriculum is comprehensive, or as I like to say "engaging mindfully". We believe in supporting courageous learners who dare to ask tough questions. We support them with the tools of academic rigour to ensure that their insight and answers are valid and useful.'



DIVERGENCE

Farewell, JK

Though VK now seemed settled, with the job threat warded off and his students crossing the IIT-JEE frontier, life was still shrouded in uncertainty. Uncertainty not only relating to his job but also—if the AIIMS doctor’s prognosis was accurate—his next breath itself. Under the circumstances, it was understandable if VK was slogging at work to ward off his insecurities. VK’s mental state of those days is most poignantly borne out by his bank deposits, which were in the name of his wife and were of amounts ranging from Rs 200 to Rs 500. ‘As and when I would get any money, for fees collection was erratic in those days, I would deposit it in my wife’s name. Every Rs 100 that I deposited gave me the satisfaction that I had made a few more of her days secure for the time when I would not be around.’ The deposits, though of a different denomination, still continue.

Meanwhile, his students continued to surmount the IIT-JEE barrier in increasing numbers year after year. While VK had finally come to own a house, it would be some time, however,

before he would be able to live there. In the light of his ever-decreasing mobility, the colony residence seemed a better option. VK thought it to be advantageous for both his tuitions and his job. He figured that from his colony home, he could easily manage going to his office on his own. Thanks to Pramod, who had shifted to their Vigyan Nagar home, such a situation rarely arose. He would routinely leave early for work, drive to the colony and pick VK, drop him to office, pick him up again for lunch, have lunch with him, take him back to office, and finally, bring him home in the evening.

Playing chauffeur to VK was only one of the duties that Pramod was fulfilling for his brother. He was also regularly chipping in to shoulder routine responsibilities of the house. He would type the DPP sheet on his office computer every day and then personally go to the city to get photocopies of the printout. Prior to these typed sheets, VK used to prepare handwritten sheets with seven carbon copies. The seventh copy would never be clear enough and it would perturb VK considerably that one of his students had to contend with substandard study material.

The typed sheets, therefore, were quite a relief. However, they had a serious fault. The computer didn't allow for the typing of all Greek and mathematical symbols. 'Beta' used to be capital B with an extension. The degree sign in the 'Sin' and 'Cos' functions used to be a zero in the line above, which made for some very tedious typing. It is easy then to imagine the extent of Pramod's joy when he first discovered the 'Alt' function in MS Wordstar! Then came yet another turning point in VK's life. In 1989, he received final word from the management, asking him to leave. Even though this was unwelcome news, it didn't leave VK shocked, as it had done

the previous time. He was now teaching about forty students and was reconciled to the idea of leaving JK if the situation arose. He had also by now forged a formidable reputation as the teacher whose students made it into the IITs. But he was in no mood to take things lying down. Instead of acceding tamely to the demands of the management, he asked for a compensation package from JK in lieu of his resignation. This was something he had not dared to do the last time around. 'I was the same person as I was in 1983. In fact, worse off physically. Yet because I was now secure, the company was ready to negotiate with me. Strange!' remarks VK, with an ironic smile. Negotiations continued to drag. Then, in the first half of 1990, the IIT-JEE results were declared. VK's tutorials came up with an amazing tally—thirteen selections in the IIT-JEE (including the author), with one in the top ten and two others in the first hundred. This was just the catalyst he had been waiting for. In 1991, VK tendered his resignation. The two lakh rupees that he received as compensation from JK was stashed away as security for his daughters' marriages. Later that year, he shifted his residence to Vigyan Nagar and formally announced Bansal Classes.

CONSTANTS

The Pramod Factor

One of the major reasons for VK's confidence in setting up his own enterprise was the presence of his younger brother Pramod who was, by now, a constant companion. When quizzed about the remarkable dedication that he harbours for his brother, Pramod tries to root his answers in wide-ranging spots down the memory lane. 'My first memories of him are from our days in Lucknow when he used to take me to the playfield in the evenings. Then a few years later, he went away to Benaras for his engineering. I distinctly remember that he used to get me a chocolate whenever he came back home. Even when his return was unplanned and sudden, say due to a strike in his college, he would still get me a chocolate.

'I think he used to buy it from the Lucknow station and tell me he got it from Benaras. You see, his bearing towards me has always been paternal. We've never been those "friends" kind of brothers. I still can't drink in his presence. And the reason I quit smoking, which I'd started in college, was because in Kota, he was around all the time.' Then why was he so keen to come

to Kota, when he knew that VK's presence there would stand in the way of his personal space and independence?

'I was about twelve years old when bhai sahib was diagnosed with muscular dystrophy,' answers Pramod. 'My parents quite understandably used to be worried about him all the time. And though they used to share these thoughts only with each other, I often could not avoid overhearing—it was such a small house. Babu's only consolation used to be, "Thank god I've been honest in my job. Otherwise I would always have blamed myself for what has happened to him." Mother constantly used to keep telling Babu how wonderful it would be if, "Tillu could somehow become an engineer and get a job in the same company as Vinod's. My worries about Vinod would be halved." I guess Mother's incessant talk is what got to me, even though she never once said these words to me directly. It became my sole aim in life to become an engineer and to get a job in Kota. Conversely, Babu was keen that I become a doctor.

'He made me take up biology in class XI. As openly defying Babu's authority was out of the question, all I could do was see to it that my biology marks always remained below average. However, in subjects other than biology, I worked really very hard. I eventually got through to a good engineering college—Regional Engineering College, Bhopal. Step one was accomplished. Step two—getting to Kota—was however a bit more arduous. I suffered a setback when upon finishing my engineering I came to know that JK Synthetics was not hiring any fresh recruits.

'But I did not give up so easily. I knocked all other doors in Kota for a job—be it Instrumentation Limited, DCM or Multimetals. All to no avail. Then about three months later,

JK Synthetics ran an advertisement in the papers for the recruitment of management trainees. I applied immediately. You can imagine how happy I was when I got my confirmation letter for that job. I reported for work half an hour early on my day of joining.’ This euphoria had little to do with the actual job. Pramod was ecstatic mainly because he would now be in the company of his brother.

‘Right from day one, it never occurred to me that I should make a real career out of this job,’ recounts Pramod. ‘I never aspired to retire as vice-president or something. So in my call of duty I never went beyond what was asked of me—just confined myself to what was basic routine.’

In 1989 though, Pramod didn’t even stick to the basic routine. When the projects office—the section where he worked—was shifted to Ghaziabad that year, Pramod refused to leave Kota on account of his brother. The management did not take kindly to this. As discharging him was not an option—thanks to some legal complications—they made it amply clear to him that he would not be getting any promotions or raises in the future. Pramod acquiesced. This was the time around which VK too was being pressurized by the company for a voluntary retirement. Also, while the number of students enrolled with him was just about enough to sustain VK, it definitely did not show the kind of potential for Pramod to risk his job. Yet Pramod chose to stay back.

Professionally, to VK, Pramod has been the person behind all execution—be it typing and photocopying a worksheet or overseeing the implementation of a multi-million rupee project. More importantly, he has been that vital front office which decides and discharges most issues on its own. VK has never had to bother about anything but academics. On the personal

front too, Pramod's contribution has been immense. He is the one who was always there for VK's children. As Samir recalls, 'It was largely because of Chacha (uncle) that we could enjoy a normal childhood. Whether we wanted to go to the mela, have chaat, or watch a movie, it was Chacha we would approach.'

VK hardly got to spend any time with his growing children—a fact that he regrets to this day. When asked what he thinks would be Samir's opinion of him, VK confesses, 'I think he'll have his complaints. And rightly so. I don't think I was a good father to him.' Samir is not as forthright though. He provides some justification for VK's absences, citing need as an excuse. If his father could not give them time, he says, it was more due to necessity than by choice. To bolster his defense, Samir goes on to mention an incident when he was five years old and was down with severe malaria. One of the doses administered to him reacted so adversely that Samir lost consciousness. The doctors could bring no reprieve at all in spite of their continued efforts. After they had administered what they thought was their best shot, they frankly told VK that it was now all in the hands of god. 'Father stayed up the whole night on that occasion, reading shlokas from the *Gita*,' says Samir. Needless to say, Samir recovered. And while he does not doubt his father's affection for him, he still remembers Pramod as a constant that never changed in his and his siblings' lives.

VARIABLES AND UNKNOWNNS

Providence Comes Calling

The year 1991 saw VK sitting all dressed up at the dining-cum-teaching table in his new home at Vigyan Nagar. The street outside, with the normal hustle and bustle of a city morning, was clearly visible. He could see schoolchildren riding to school and men rushing to work. The sight absolutely depressed him. He alone had nowhere to go. Worse, it looked like it would remain this way for the rest of his life. VK felt a pang as he began to miss those small things that he had till now taken for granted—the banter with colleagues at work, the tea breaks, the snacks. He also began to miss work. It seemed to VK that since children went to school in the mornings, his own mornings would never be able to afford him any work. A knock on the door proved him wrong. Five girls were at the door. They studied in the nearby school run by Instrumentation Limited, they informed, and since their classes were in the afternoons, they wanted to know if VK would be kind enough to tutor them in the mornings. VK could scarcely believe his ears. But the best was yet to come. When VK consented to

teach the five girls, one of them very timidly queried whether he would also be willing to teach a few of their friends. How many more, asked VK. Sixteen, replied the girl.

‘Would you believe my luck?’ says VK. ‘My stars saw to it that I had twenty-one new students on the very first day of my being jobless.’ To hear a man afflicted with a rare and debilitating disease talk about his good fortune is quite a surprise. Tell VK that and without batting an eyelid he retorts, ‘To be honest, the disease is not such a big deal as people make it out to be. Or let me put it this way—from the moment I realized that it was incurable, I didn’t allow it to become a big deal. It just gradually kept creeping up on me and providence gradually kept providing the antidotes.

‘Take for example the early days when even taking a bath was a problem. In the beginning, squatting to fill the mug from the water bucket was an absolute strain. Accordingly, I got a bigger mug so I’d have to squat less often. Then when my condition worsened, I got a shower. Now, I pay an attendant to give me a bath. So you tell me, has the disease got the better of me?’ The answer is obvious. VK’s stars continued to be benevolent. Word of mouth travels swiftly in small towns and Kota was no exception. VK’s reputation fast established itself. Not only was he being approached by students for his afternoon and evening classes, but his mornings were being taken care of too. A new trend had caught on.

Students who had completed their class XII and had not got secured admission in their preferred professional institutes such as the IITs, were increasingly opting to drop a year and make another attempt. VK’s morning classes ideally suited such ‘repeaters’. VK never called them ‘repeaters’, though. He called them ‘the XIIIth batch’—those who had been a bit unlucky.

With the total tally of his students touching three figures, VK now had to think of administrative support. As of yet, he had no employees whatsoever. Of course, Pramod used to help out after his office hours, but that was now proving to be insufficient.

So for the first time in 1991, VK took in an employee. This was Tapan Das. Das used to work in Pramod's office as a clerk and was good at taking dictation and typing. A bit apprehensively—for Das could complain to the authorities that he was being enticed by another employee—Pramod asked Das whether he would be willing to put in an additional two hours with him at Bansal Classes. Das readily agreed and became Pramod's assistant of sorts for the back office and administrative jobs, working from seven to nine in the evening. In the same year, the Bansals bought a personal computer. At that time, this was a big decision that had been arrived at after much deliberation. Pramod fondly recalls how he had camped in Delhi for three whole days to buy the PC! Along with the printer, it had cost them sixty thousand rupees.

The next couple of years saw VK's reputation expand beyond the city. A lot of people who had wards interested in engineering studies began to sit up and take notice of this town called Kota. Very surprisingly, all this was happening by plain word of mouth. Apart from the annual admission announcement and result declaration, not once did VK advertise in any kind of media. Yet students from other parts of the country kept trickling in and VK's cup began to run over. As demand grew exponentially, so did VK's workload. But he stuck to his task. The extent of his dedication was most ruthlessly visible on 27 July 1993 when his father passed away. As the new head of the family, VK was more stoic than his usual self and made it a point not to shed a tear. He also saw to it that classes were

not disrupted the day following the last rites. 'I cannot allow my personal problems to interfere with the potential career of my students. It would be a breach of trust,' he had said then.

VK's dedication and hard work continued to yield rich dividends. In 1993, twenty-three of his students secured seats in the IITs. This number more than doubled in 1995, when forty-nine got through. With a success rate like that, it was little surprise that students were queuing up to join Bansal Classes. However, not all of them could be enrolled and their total number had to be limited to about 150. The reason was simple. There was a limit on the number of lectures VK could take. More importantly, there was a limit on the number of students who could attend a single lecture. VK was still teaching on a dining table and the maximum number of students that could fit was fourteen. By now, VK's legs had deteriorated to the extent that he needed support even to stand for a short while. The dining table bottleneck thus made it imperative to say no to a lot of potential students. Perforce, VK had to start a screening test to restrict the number of his students. The man who some months ago had been thanking his stars for getting a batch of students, was now turning them away.

Many feel that this was a blessing in disguise for VK. 'If Mr Bansal would have given admission indiscriminately in those days,' says a competitor, 'his brand value could never have increased to the extent that it has. Consider this, there were coaching classes to coach kids to clear the Bansal entrance! The people he turned away were walking testimony to his quality standards.' Those who did get admission did not dare complain! Getting into Bansal Classes was celebrated almost as much as getting into an IIT itself. In fact, once while publishing their

admission notice in the print media, Bansal Classes also added lines to that effect, about how ‘getting into Bansal Classes is half way into IIT’. The phrase sparked controversy and even a spell of litigation as a rival player accused Bansal Classes of obliquely hinting to the aspirants that it was in collusion with the IIT authorities to ensure that they got through. The ad was withdrawn. VK himself was never comfortable with this idea of saying no to students (he dreaded the look of disappointment on their faces). The only reason he went ahead and did so was because it was a professional compulsion. Though he has got used to saying no these days, it was not so easy for him early on.



AXIOMS

All Functions Are Not Continuous

According to VK, it is his fear of missing out on classes that keeps him from falling ill. ‘People fall ill because they do not want to not fall ill badly enough,’ is what he believes. It is a belief that seems to have worked. In spite of being diagnosed with a potentially debilitating disease, VK has not fallen ill since 1981. With two exceptions. The first came in 1995. And it might—just might—have been the consequence of his saying ‘no’ once too often, according to VK.

A girl who had failed to clear the screening test kept obstinately insisting that she be admitted. Her quiet sobs soon turned into howls and VK was thus forced to sugarcoat his otherwise plain and stern refusals. After all polite explanations had failed to work, VK firmly asked the girl to leave. ‘She left. But she gave me a very strange and troubled look before she did so. The malice in that look haunted me for quite some time,’ remembers VK. A few days after this incident, VK was struck by a sharp pain in his stomach. It was an absolutely unbearable pain. VK, for some reason, linked it all to the girl



and her malice-filled stare. Even in the throes of agony, he kept insisting on getting her back!

Of course, the real reason behind the pain was soon identified. It was a stone in the gall bladder. This had first been detected in 1990. At that time it was nothing serious and dietary changes were all that were advised to take care of it. This seemed to have done the trick, because in the ensuing years, the stone had not troubled VK and he had forgotten all about it. To remind him of its presence, the stone now struck with a vengeance. After a detailed diagnosis, Dr S.K. Goyal—a respected doctor whom VK trusted immensely—concluded that VK needed to be operated upon immediately. It was not an easy decision to arrive at. Dr Goyal was well aware of the probable complications of an operation. He very astutely pointed out that there was not much data available on how patients of muscular dystrophy respond to general anaesthesia. The doctor was concerned about how VK's heart and lungs would respond once the anaesthesia started to lose its effect. Would it be safe, he wondered, to operate upon the patient under the circumstances?

On the other hand, the infection was severe and laparoscopy did not seem a viable option. Painkillers too were proving to be useless. It was after duly weighing all such pros and cons that Dr Goyal finally took a decision. He arranged for VK to be rushed to Jaipur for the operation. Interestingly, this good doctor's association with VK was not to end here. He was, in a way, also involved when VK fell ill very severely the second time. In early 2010, VK suffered a heart attack and he had to undergo a bypass surgery. One of the cardio-surgeons involved was Saket—Dr Goyal's son.

The doctor in Jaipur who operated upon VK's gall bladder

was Dr Omkar Saxena, who at that time held an entry to his credit in the Guinness Book of World Records for such operations. The first thing that Dr Saxena asked was for VK's heart and lung function tests to be performed. It was only when he was fully satisfied with the results of these that he gave the go-ahead for the operation. Also, during the operation, he took extra precaution by having a cardiologist assist him.

The operation turned out to be successful and VK groggily recovered from the anaesthesia. During recovery in semi-consciousness, he was heard mumbling these lines from his lecture, 'All functions are not continuous.' As a mathematics teacher, VK must have always known that. As a patient of muscular dystrophy, he probably just realized it. All functions are definitely not continuous. The function of VK's career, for one, was all set to take a quantum jump.

SETS, MUTUALLY EXCLUSIVE

Class Warfare

On an afternoon in the summer of 1994, Pramod Maheshwari (the current chairman and managing director of Career Point and one of the main forces behind institutionalizing the coaching industry in India) paid VK a visit. A textile engineer from IIT-Delhi, Pramod had given his job with Sulzer, Germany, a miss and had taken a year off to contemplate his career. Grain merchandizing not being a suitable option, his first go had been at his other family business—marketing electronic goods. This had utterly failed to excite him. Pramod now vacillated between taking the Civil Services (IAS) exams and starting a coaching centre.

As Pramod and VK got talking, the conversation started to flit from one informal topic to another. While it was doing so, it stumbled upon the issue about the lack of a good physics teacher in Kota. Physics was not an interest of Pramod's. He preferred mathematics, but the astute entrepreneur in him was quick to do a need analysis—after all, maths was only one of the subjects of the IIT-JEE. VK's students had to go to other

institutes and tutors to brush up the other two subjects figuring in the exam, chemistry and physics. When Pramod heard of a physics vacuum, he at once volunteered to teach this subject to VK's students. This was perhaps the first time that an IITian had proposed to teach physics to IIT-JEE aspirants in Kota. VK realized the opportunity for what it was and was quick to convey it to his students. Almost immediately, quite a few of these students started to go to Pramod for their physics tuition. Then, seeing Pramod's competence, almost all of them did.

Another interesting development took place around this time. There used to be a school in the vicinity of VK's house called Happy Children School. The person who ran this school—a gentleman called D.P. Sharma—approached VK with a proposal. Sensing an opportunity to link up with a strong brand in the coaching business, he suggested that they jointly start a coaching institute for students preparing for the pre-engineering test (PET). Sharma's idea for this institute was to hire teachers for all the three subjects for the test. VK was not required to teach. All Sharma desired from him was his brand name and his academic guidance. As for his own contribution, what Sharma chiefly brought to the table was the building that would house these classes. Predictably, this was to be his school building which used to lie vacant in the afternoons. By scheduling the coaching sessions to post noon, the building was put to optimal use without tampering with the normal running of the school. Sharma also offered to look after the day-to-day administration of the institute. The proceeds of this partnership, informed Sharma, were to be split equally. VK found the arrangement to be quite fair. He agreed.

Soon an advertisement was put in all the major local newspapers. Teachers for mathematics, physics and chemistry

were called. An overwhelming response was received and a lot of VK's time was spent conducting interviews. Out of all these interviews, VK distinctly remembers one with R.K. Verma (the current director of Resonance Classes). Verma was a graduate from IIT-Madras who was working at Bharat Heavy Electricals (BHEL) in Jhansi. He belonged to suburban Kota and was keen on coming back home. At the very outset, Verma caught VK's attention by declaring that he was confident about getting this job. Upon being asked the reason for this self-assurance, Verma said that it was because he wanted this job more badly than anybody else. When VK asked this seemingly brash young man as to what his father did, Verma wryly replied '*Paththar phodhte hain.*' Verma's father was a daily wage worker in the mines of Suket. He chiselled stones for a living. VK could not help taking to Verma. The similarities with his own life were obvious—be it the humble background or the aptitude. Verma was selected. He was to teach physics. The other two people to be selected were Gagan Rastogi and Anupam Sharma, for mathematics and chemistry respectively.

In the first year itself, the PET coaching enterprise, Bansal Classes-PET division, was inundated with about 300 students. It was smooth sailing from day one and continued that way till the completion of the course. The result too was very satisfactory, leaving the students an elated lot. The problem arose only when VK asked Sharma for his share of the profit. He was informed that during the course of the whole year, they had saved virtually nothing. Though VK found this quite astounding, he knew that he was in no position to argue as he himself had kept no accounts. He calmly accepted Sharma's claim, secretly vowing never to get into a partnership again. Thus the very first year of Bansal Classes-PET division also turned out to be its last.

It was around this time that the IIT-JEE 1995 results were announced. VK was quite pleased when he learnt that the total number of selections from his tutorials had gone up to forty-nine. This elation, however, was to be rendered sour the very next day.

When VK opened the newspaper the following morning, he was quite stunned by an advertisement that he saw. Pramod Maheshwari's classes, Career Point, had declared their total selections to be fifty-one. VK was taken aback. Firstly, he did not know that Pramod was running a professional coaching institute. Secondly, he was disappointed by the fact that Pramod hadn't sought his permission before releasing that advertisement. After all, reasoned VK, it was he who had sent students to Pramod. Finally, he felt that if he could send forty-nine of his potential winners to study Physics at Pramod's, it was surely Pramod's obligation to send the two of his to study maths at Bansal Classes. Today, when asked about this, Pramod Maheshwari counters that the students had come to him not at anyone's behest but because of an advertisement that he had placed in the newspapers. The only reason, he says, that he kept in touch with VK was because they had a mutual goal—to get their common students into IIT.

There is a chance that both VK and Pramod are right. It is not uncommon for small advertisements in local dailies to go undetected. Pramod's advertisement could well have escaped VK's notice. However, VK did not ask Pramod for an explanation and Pramod did not venture to offer one on his own. What ensued was a near-total communication embargo between the two parties. The issue which could have reached an amicable resolution ended up as an impasse.

But every dark cloud has a silver lining, and this one was no

different. This incident turned out to be the cause of a quantum jump in VK's career. VK, who till now had been content to teach mathematics to 150-odd students, became determined to start an institute. All three subjects for the JEE—physics, chemistry, maths—were to be taught at Bansal Classes. No longer would students have to go to different institutes to study different subjects. R.K Verma, who had stayed with VK even after the closure of the PET division, was to teach physics. Chemistry was to be taught by Gyan Gautam, who had earlier worked with VK at the National Coaching Institute. Mathematics, of course, was to be taught by VK. The problem that now arose was about a location for additional classes. VK's own house wasn't big enough to host these, and his restricted mobility placed a curb on the renting of new premises. Also, they obviously could not have classes at two different locations. To get the semblance of an institute, it was imperative that all classes be held in the same premises. The question was—where?

After much thought, it was finally decided to house the classes in that famous location which has been the first address of some of the most famous organizations in the world—the garage. Improvised construction was carried out in VK's garage to make it worthy of the honour. New furniture was installed. This furniture included a slightly bigger dining table for VK, so that the batch size could be increased from fourteen to eighteen. Also, with an eye on the future, the adjoining house was purchased and construction of proper classrooms was started.

BOOLEAN FUNCTIONS: AND, OR, NOT

Faculty Blues

In spite of all these preparations, 1995 was not without its share of troubles. It is difficult to say which party initiated the practice, but it came to be that anybody who studied at Bansal Classes was not allowed to study at Career Point, and vice versa. VK was the first to bear the brunt of this offensive. In the very first week of the opening of his institute, twenty-eight students from his 'XIIIth' batch left for Career Point. All twenty-eight of them had done their XI and XII at Bansal Classes. Which is to say that not only were they smart enough to have cleared the discerning entrance test at VK's, but they had also been ably trained by him for the past two years. If they had somehow missed their first shot at IIT, it was highly unlikely that they would do so again in the next attempt. By walking away, these students had deprived VK from the credit of twenty-eight sureshot selections.

At that time, this loss had seemed like a big blow. But looking at it in retrospect, VK cannot but agree with their

decision. The children had already studied maths at his place. Instead of revising it again with him for a whole year, it made sense for them to study physics with someone who knew that subject well. The following year, Bansal Classes were held in proper classrooms in the newly constructed building next door. This was to be a year with vital implications. In fact, it would not at all be an exaggeration to state that this was to be the make-or-break year for Bansal Classes.

That year, the batch that had moved in from the XI to the XII was exceptionally brilliant, Sundeep Kapila being one among its star students. (Sundeep eventually went on to secure the All India Rank 4 in IIT-JEE. After IIT, he worked with McKinsey for a few years before giving it all up to take up a social cause with an NGO). VK had nurtured this batch for a whole year and he harboured a lot of expectations from the students. It was very important for him that these students did not break away to another institute. Unfortunately, such signs had begun to show.

On several occasions already, the students had expressed to VK their dissatisfaction with the physics tutoring. Perhaps, it was that R.K. Verma's teaching left for something to be desired, or maybe it was more a case of wanting the forbidden fruit. The latter conjecture gains credence from the fact that the students had often requested VK that they be allowed to join Career Point for physics. Each time, VK had replied with a stern refusal. He made it amply clear to his students that the Career Point and Bansal Classes situation was an either-or thing. They were free to pick their option.

'Though I could never bring myself to tell him so,' says Pramod. 'I felt that bhai sahib was being a bit too blunt in dealing with the kids. I wished he could be a bit more tactful.'

So much was at stake here. I cannot tell you how much I feared the loss of these students. I would sit outside our house each evening watching this coveted batch as it went in and came out of the physics class. With each passing day without a complaint, I would heave a sigh of relief.

Meanwhile, VK was also doing everything within his power to rectify the situation. He was putting in more hours than ever. He was also constantly egging on Verma to work harder by indulging him in joint study sessions. Gyan Gautam too had been replaced with the very able Vijay Pratibha Mittal. Yet all these attempts seemed poised to go down the drain when after about a month of classes, a girl from Kapila's batch left for Career Point. The girl's name—Divya Vasishtha—is still clear in VK's memory. Divya's defection was just the kind of event that could precipitate a mass exodus. Indeed, three days later when VK saw the students of Kapila's batch walking towards him, he thought it to be just that—a mass exodus. It however turned out to be just a complaint regarding physics—something that was rapidly becoming routine. Though VK handled the complaint with his normal stern stance, he knew that the situation could not be allowed to persist for long. The regular flow of complaints about physics lessons seemed to indicate that the students were at their tether's end and on the point of defecting. The situation was bleak and no solution seemed in sight.

Then Vinay Kumar presented himself at VK's door. A former student of VK's who was now studying in IIT-Kanpur, he belonged to a family of limited means which lived in Sawai Madhopur. He had first come to VK on the recommendation of P.K. Gupta, father of Prashant Gupta, another meritorious student of VK's. As Vinay could ill afford the fees at VK's, VK

had made certain considerations for him. From the very outset, Vinay had proved himself worthy of these considerations. He had cleared the JEE with an admirable all-India rank of sixty-six in the year 1993. Even after joining IIT-Kanpur, Vinay kept in touch with VK. He routinely turned up at VK's place during his vacations instead of going home. For a commensurate pay, he would help out with miscellaneous work such as checking the students' work. Vinay's arrival at Bansal Classes for his third year summer vacation just about coincided with the walking out of Divya Vasishtha. When Vinay heard about the crisis that faced VK, he at once offered to help by taking charge of the physics class. And though VK allowed him to do so—mainly because he had no other choice—it was not without a good deal of apprehension. This apprehension was to prove absolutely needless. Right from day one, Vinay Kumar fit the bill, and the students' complaints ceased. Relief, though temporary, had been found. The two and a half months that Vinay spent in Kota passed very smoothly for Bansal Classes.

But VK was in no mood to take it easy during this brief respite. He continuously urged Verma to work harder. He could have rectified the situation by seeking a replacement for Verma, but that was not VK's way. He knew Verma had potential the moment he had first talked to him and he did not want to see it wasted. To his credit, Verma responded and stretched every limit during this time to pull himself up to the mark, striving hard to overcome his shortcomings. The prospect of a mere student taking over their job would have bruised most people's egos, but Verma understood the situation for what it was, and decided to work on it rather than labour under false pride. He came out a winner. When Verma started to take classes after Vinay's departure in July, there was not one complaint from the students.

Verma didn't allow this success to go to his head but only continued to work harder. There are instances of his dedication that are still etched in VK's mind. For example, Verma once turned in late for a lecture and cited his mother's illness as justification. VK didn't pay much attention to the matter and let it go. Then in the afternoon, a phone call from Verma's home wreaked havoc in the institute. Verma's mother was critical. Pramod arranged for her to be immediately rushed to hospital. It was later found that Verma's mother had been ill for some time. When in the morning she had complained of some discomfort, Verma had found nothing too irregular about the symptoms. He had simply urged her to take the prescribed medication and rushed to work, assuring her that he would return to take her to the doctor after this very important first lecture. Once in the institute, Verma got absolutely engrossed in his work. He went on from the first lecture to the next and forgot all about the situation at home. At the time of his wife's delivery too, Verma chose to be inside the theatre where lectures are delivered, rather than the one where babies are. As if such a dedicated faculty were not enough, another pleasant surprise awaited the students at the end of the year.

This time though, it was at the cost of JK Synthetics Limited. The company was not in the best of health. If insiders were to be believed, a closure was imminent. Though the employees had not started to quit, they were definitely sending out feelers for secondary options. One such employee was B.V. Rao (the current director of Rao Academy). He held a very senior position in the research wing at JK. As his job already involved a fair deal of academics, taking to teaching was not such a huge plunge for him. In fact, Rao already was teaching some of VK's students. He was doing this for free and on a

condition. 'You can send your students to my house after they're done with you,' he had told VK, '*agar mera mood achcha hua to unhe padha doonga* (if my mood is fine, I just might teach them).' Predictably, the students had to face the disappointment of being turned away many a time. But on those few occasions that Rao actually taught them, they would be absolutely enthralled. VK therefore, had always been keen that Rao started teaching professionally, and had often tried to persuade him to that end. But Rao had each time turned down this offer, saying that he was primarily a scientist and that he delighted in experimenting with new concepts every day. Not for him the drudgery of teaching the same thing year after year. But all this was set to change. The closure of JK absolutely transformed the situation. It now took very little persuasion from VK for Rao to join Bansal Classes. A very warm welcome awaited him there. And though Rao was to take classes from the next session onwards, he nevertheless agreed on a casual sitting with the students. This sitting turned out to be a huge success. Rao awed the students with some concepts of organic chemistry of which they had no prior idea. Obviously, more such sittings were called for.

IIT-JEE 1997 proved to be a big year for Bansal Classes. For the first time, the number of IIT selections crossed the 100 mark. In the same year, Pramod quit his job at JK and joined Bansal Classes as a full-time administrator. This was a move that Pramod had long awaited. 'My job in JK was in projects,' says Pramod. 'As JK was finding it difficult to sustain the existing plant, there was no question of a new project coming up. Understandably, there was very little for me to do in office. My boss, of course, used to try and keep me busy by asking me to do such things as prepare a project report for a 200 MT

polyester plant. That done, he would tell me to amend the report, assuming that this new plant would share its utilities with the existing one! And I had to do that too, fully knowing that no plant was to come. What made the whole thing worse was the fact that all this while, there was so much undone work lying at the institute. I guess it was simply our middle-class background that kept me from quitting my job. When I finally did, it was a big relief.’



Exit, Dining Table

From 1998 onwards, VK quit teaching on the dining table and started to take his lectures in packed classrooms. As has been with most things in his life, this too happened quite by chance. Or rather, what appears to be chance, because more often than not, chance in VK’s case seems to have its foundation in one or the other of his past efforts or ingrained habits. Chance, for VK, is more like a natural consequence to a string of actions.

To overcome the dining table bottleneck, Pramod had long been working on some kind of a projector which could display VK’s jottings in real time to a larger number of students. He had tried a video camera which recorded things from an overhead angle but the output on the TV was just not clear enough. The standard projector too had failed miserably as it used to heat up during the course of the lecture, thus rendering writing impossible. Pramod had all but given up when a solution presented itself in the most unusual manner.

Ketaki Mathur, a member of the 1995 batch of Bansal Classes, had been training with VK for some time now to become a maths tutor. D-day arrived and she stood facing her first class, all ready to unleash what she had arduously

learnt in the preceding weeks. However, fate had something else in store. Much as Ketaki tried, she could not bring herself to deliver even the first part of her lecture. Finally, she caved in to the pressure and broke down. VK immediately took charge of the situation. He started to deliver the lecture from where Ketaki had left off. Instinctively—for the situation did not provide for a chance to think whether it was possible or not—he asked Ketaki to start writing on the blackboard. Ketaki did so. He wasn't dictating to Ketaki; he was simply delivering his lecture as he would on his dining table, but without writing on his illustration register.

Ketaki, who knew the lecture by heart and understood all its mathematical implications, was not taking down dictation. She was writing away as she would in her own lecture, but without making any verbal communication. It was a perfect match.

This chance arrangement became a permanent feature. VK would speak and Ketaki would write. It continued this way till Ketaki got married in 2000. But by that time, Pramod had found a projecting device which was up to the task. The dining table had become history and was to remain that way.



COROLLARIES

In the Footsteps of Their Father

The faculty at Bansal Classes kept expanding. Pooja, VK's firstborn, joined the institute in 1997. Until a year ago, Pooja had shown no overt inclination or desire to enter the teaching profession. But all that changed one day when some work suddenly cropped up and VK was required to go out of town. Going out of town implied cancelling classes. And as cancelling classes was absolute anathema to VK, he was in a fix as to what to do. This is when Pooja, who was now in her final year of B.Sc, mathematics, stepped in. She offered to fill in for VK during his absence. She assured him that she was very comfortable with the topic that he was to teach on that particular day. VK reluctantly agreed. So reluctantly in fact, that during his entire trip, all he could think of was Pooja's lecture. He called up Kota almost the exact minute the lecture ended, to inquire about how it went. Not satisfied with Pooja's reply, he posed the same question to the students upon his return. It was only when he heard their approval that VK heaved a sigh of relief. This sigh was more than enough for Pooja to validate her choice of career.

Though it might seem like chance, Pooja's plunge into the world of teaching wasn't totally that. VK's sudden trip to Indore was simply the kind of opening for which she had been biding her time. If she could fill in for VK satisfactorily that day, it was because she had assiduously prepared herself for this kind of an eventuality. Without ever giving VK a hint, Pooja had long been working towards becoming a tutor. She had taken this decision way back in 1993, the year in which she had taken her JEE and not cleared it. Memories of the evening when the JEE results were announced are still crystal clear in Pooja's mind.

'Children who had gotten through JEE were all milling around our house that evening—frolicking, bursting crackers and offering sweets. I remember so well Papa's expression as he joined them in their celebrations. To the students, he must have seemed absolutely happy. But the daughter's eye could easily spot those subtle expressions of a father's grief. I also knew that to rub salt into his personal grief, there were bound to be snide remarks about the celebrated teacher not managing to get his own child into IIT.

'And all because of me. I ran away to the terrace and cried my heart out. Believe me, I was not at all unhappy for myself. I was unhappy only for him. With each sob that evening, I had wished for only one thing from god—that somehow, anyhow, I could make my father proud.'

What further fuelled this desire to make her father proud was the advice VK gave to Pooja later that evening. It is something he says to all JEE aspirants each year: '*Mann ki ho to achcha. Na ho, to aur bhi achcha. Kyunki woh uske mann ki ho rahi hai* (If your desire is fulfilled, good. If not, all the better. For then, it is the desire of the almighty which is being

played out.) JEE is by no means a make-all or break-all exam. Each one of us has our own unique calling. If you've put in all your honest efforts and still not got through JEE, that is a clear indication that the almighty has something greater in store for you.'

True to VK's belief, the almighty certainly had something greater in store for Pooja. Today, she runs the Jaipur division of Bansal Classes independently in the very imposing Pooja Towers. About 2,000 students place their trust in her each year. Her other achievements include Pooja Tutorials (where children of class VIII, IX and X are instructed for the National Talent Search Examination and other Olympiads) and an engineering college by the name of Bansal School of Engineering and Technology (BSET). Plans are also well underway to start AIEEE coaching under her Pooja Tutorials banner. No one knew quite how much she was to achieve in the coming years, but in 1997, Pooja was definitely a welcome addition to Bansal Classes.

In 1998, Bansal classes received another shot in the arm when Shishir Mittal joined the faculty. Shishir, a former IITian, remains one of the most sought after teachers for chemistry in the city. And he has a sense of humour as well—when he did eventually part ways with Bansal Classes, the explanation he offered to his class was 'my equilibrium with Bansal Classes has been disturbed'. It was a big plus to have Shishir on the team at that time.

It was just a matter of time before VK's other children—Aarti and Samir—also joined Bansal Classes. Aarti got on the institute's payroll in the year 2000 and Samir joined her a year later. Both were aged twenty-one when they did so. Aarti, now married, runs an independent branch of Bansal Classes in

Ajmer, no mean task considering the fact that Ajmer, unlike Kota, has no established environment for coaching. And she is making a good fist of it too, delivering improved results year after year. Though her source of inspiration is obviously her father, she looks up to her sister, Pooja, for day-to-day advice. It is early days, but only a fool would write off her chances of doing for Ajmer what her father has done for Kota.

Samir, along with his wife Mahima, continues to teach mathematics at Bansal Classes, Kota. And just like his father, he is acquiring a reputation as one of the best maths teachers around. In fact, after VK, he is the most sought after teacher of mathematics at the institute—no mean achievement when one considers that that he competes with a bevy of IITians for that spot. Hard work, it seems, is a hereditary trait of the Bansals. And in Samir's case, so is excellence in mathematics.

NEW COORDINATES

A Change of Scene and Scale

The turn of the millennium came with many twists and twirls in the fate of Bansal Classes. First came some good news. Nitin Gupta, a Bansalite, secured the All-India Rank 1 in the IIT-JEE 2000. To say that this was big would be an understatement, because getting the AIR-1 position is not something that happens by a stroke of luck. IIT-JEE toppers are a different kettle of fish altogether. Even on the IIT campuses, where high IQs go hand in hand with big egos, an AIR-1 is a revered figure. And now that figure had come from Bansal Classes, a hugely prestigious achievement for any institute. ‘Not only for the prestige, it is also a great pleasure to work with a potential IIT-JEE topper.’ VK confesses. ‘When teaching such students, it is only while explaining the basic concepts that the energy flows from the teacher to the taught. Once the concept is mastered, the energy flow reverses.’ Apart from securing the coveted AIR-1, the total number of selections from Bansal Classes almost touched the 300 mark that year. A week after they put up this result in the newspapers, the floodgates opened at Bansal Classes.

Thousands of parents from all over the country thronged the gates of the institute. They would have none of it when they were told that admissions had closed for the year. A riotlike situation prevailed and the police had to be summoned to get things under control. VK finally had to grant his consent for a few more admissions. When the forms for the same started to be given out, the queue that formed was almost a thousand feet long! Bansal Classes, and the city of Kota, were never going to be the same again.

But it was not roses all the way. The same year, VK's brightest associates—R.K. Verma, B.V. Rao and Shishir Mittal—decided to quit Bansal Classes and start an enterprise of their own called Resonance Classes. The vacuum that their exit created was hard to fill. VK could obviously hold the maths fort. Chemistry too could be somehow managed, as it is generally third on the priority list for IIT aspirants. The problem, once again, was physics. When no solution appeared in sight, VK was almost reconciled to the idea of abandoning the institute and returning to teaching mathematics alone. Just about then, he received a call from Ashish Arora, a tutor of physics in Jaipur. He must have been reasonably good at his job because VK was well acquainted with his name. On the phone, Arora expressed his desire to join Bansal Classes. VK duly rolled out the red carpet.

When asked where he thinks he would be today if Arora had not stepped in at that opportune moment, VK promptly replies, 'Running the country's best school for higher secondary mathematics.' He tries not to smile when he says that. Having learnt his lesson, VK started to work towards making his faculty system shockproof. He decided to substantially increase the pool of tutors so that his students would not have to face the consequences of teachers quitting. At any point of time

now, he has more than 200 teachers and trainees enrolled with him. After years of endeavour, he has finally put in place an arrangement where the individual tutor is not prime, the system is.

‘We have come to realize that it is quite normal that teachers will want to leave us at some point of time,’ says VK. ‘There will always be greener pastures and there will always be the fascination of wanting to work independently. So now we are always prepared for such eventualities. We maintain excellent bench strength. We have ongoing training programmes—up to a year long—that polish up the fresh graduates from IITs and other such institutes. We hold regular faculty meets to ensure sharing and cross fertilization of ideas. Also in place is an R&D team that is committed to continually improving our study material. It’s not a one-man show, you see. It’s a system-driven enterprise. Yes, I do agree that there are bound to be hiccups if a few key individuals leave the system. But the momentum and resilience of the system ensure that things take little time in returning to normal again.’ And what if *all* individuals leave the system? VK smiles resignedly before he answers, ‘Well, the system is prepared for that eventuality too. At Bansal Classes, the money collected as students’ fees is never withdrawn in that same financial year. If there is a total system collapse; if each and every individual, as you say, leaves, we are in a position to immediately refund the total fees of our students. V.K. Bansal wants no money the worth of which he does not give back in return.’

The fact that VK believes that the institute would be worthless without able teachers just shows how much emphasis he places on the teaching process. ‘How we teach is just as important as what we teach. We want our students to truly know the material, not merely recognize it,’ he says.



The Big B Cult?

For all his stress on systems, VK has not been able to do away with the cult of his own personality. Some say that this is by choice. They claim that this ‘stardom’ is difficult to extricate oneself from and that VK purposely occupies the position he is in. When a teacher quits Bansal Classes, they say, the reason for doing so can most often be traced down to VK’s overbearing presence.

They may be right. What they however fail to see is the basic difference between VK and most other teachers vying for that top position. The difference lies in approach and attitude. For VK, teaching is not a means to an end but an end in itself. Money and fame are simply the pleasant by-products of this process and not its driving factors. VK’s sole wish—which he has explicitly stated on many an occasion—is to die in the classroom while teaching. Bansal Classes, it seems, will always be the victim of the Big B syndrome.



Tutors aside, physical space too was increasingly becoming a problem. When a Bansalite again topped IIT-JEE in 2002, IIT aspirants all over the country sat up and took notice, and then started packing their bags for Bansal Classes. This sudden increase in applicants was also the reflection of a nationwide trend.

Coaching was beginning to gain acceptability. From ‘something for those who cannot manage it on their own’ to ‘can be availed of if within easy reach’, coaching had now become an avenue which provided a competent faculty to get one’s fundamentals clear.

And if Peter had the benefit of such a faculty, Paul—even if he were slightly more intelligent than Peter—could not afford to do without it. If IIT-JEE was going to be a battle where the

best won, the warriors were making sure that they at least had similar weapons, if not similar abilities to handle it. Slowly but surely, the coaching phenomenon had begun to entrench itself into the system. It was now a far cry from VK's dining table days. 'During my initial years of tutoring, my mother-in-law was absolutely against my doing so. She thought it to be a lowly profession and my indulging in it, according to her, degraded her family's position in society,' recalls VK. 'When normal persuasion failed, she tried to corner me morally, saying that it was an engineer she had married off her daughter to, not a man who took tuitions to eke out a living. But when even this didn't work, she offered me money to quit teaching.'

Although the coaching business is now in a position that no lady needs to feel ashamed of her son-in-law's involvement in it, it nevertheless is still not free of controversy. Many people accuse institutes like Bansal Classes of mechanizing the process of education by initiating and promoting a mass production business.

VK, of course, does not agree. 'Coaching institutes are there to provide quality teachers under one roof. This is something that schoolchildren aspiring for IIT otherwise didn't have access to. Or at least the majority of them didn't,' he points out. It is no secret that a majority of higher secondary schoolteachers are incapable of assisting students preparing for IIT-JEE—the level of understanding that maths and science concepts require in this exam is simply beyond them. 'What can be wrong in providing access to knowledge and understanding? In the early days of my teaching career when I used to help out some of my students with physics as well, there were occasions when laws of mechanics had to be deciphered by studying solved examples. The available books

simply didn't have them mentioned clearly enough. What a trained tutor could have explained to students in five minutes took several hours to sort out. And the only people who had access to such trained tutors were the children studying in certain elite schools. I've simply increased the scope of this access. I'm often accused of creating an uneven playing field for JEE aspirants. But what I have done is in fact the exact opposite.'

'Coaching' definitely was a dirty word twenty years ago. It is only in recent years that it has begun to gain acceptability, thanks in no small measure to VK's initiative in institutionalizing this industry. This newfound acceptability has ensured that students are no longer doomed to continue with a teaching standard which they find inadequate. They now have a plethora of coaching institutes to choose from. Critics say that these institutes are beyond the financial reach of many. Institutes counter that it is precisely the reason why they have scholarships in place. In the absence of a perfect world where there are equal resources for all, perhaps the next best thing is to have a world where there are at least equal opportunities for all.

Next in line of VK's critics are those who feel that coaching is a huge disservice as it has unfavourably altered the quality of students who finally clear IIT-JEE. M.S. Ananth, former director of IIT Chennai (as quoted in *livemint.com's Sixty in Sixty* series by Aparna Kalra), feels that the advent of coaching institutes has adversely affected the raw intelligence in those who finally make it to IIT. Supporters of coaching in turn aver that raw talent and intelligence are of little use unless honed by the right hands. Take the case of Dungaram Choudhary. Hailing from a Hindi-medium school and generally deprived of exposure, he failed to clear IIT-JEE right until coaching

assistance was made available to him at VK's. Once honed there, he went on to top IIT-JEE. Had Dungaram been left in the 'raw', the IITs would have been deprived of an AIR-1 level brain. A breakaway from Bansal Classes who is running his own institute sums up the situation vis-à-vis coaching classes. 'The clock cannot be turned back. Two decades ago, the IIT-JEE took its pick from unpolished diamonds. They now have to do so from polished ones. Their task has definitely become a bit more difficult because the sparkle can be misleading and the occasional fake will at times sneak through. But now, they can be sure that no unpolished Kohinoor will go unnoticed,' he says.

But even if thousands of students were applying to get into Bansal Classes, only a few got through as there were only so many students that could be taught. Space was at a premium, and VK had so far been expanding by acquiring adjoining houses which had been sequentially added to the institute. But this was by no means a smooth process. Each time, he had to pay about double the market price for these properties. Also, he had to contend with the displeasure of his neighbours during demolition and reconstruction, which inevitably tended to be noisy. It was not a viable way of expanding an enterprise.

'We knew that this couldn't go on any further. This ad-hoc "buy and add" model had reached its limits,' says Pramod. Bansal Classes was ready for the next quantum jump. The existing model had started to burst at the seams and the need for a new one had begun to dictate itself. In 2002, Bansal Classes hired its first IT professional, A.K. Tiwari, to take care of the institute's data management. Pramod, who had been managing this task until that time, recalls, 'I was managing all the data and records for 2,000 students. When the number of students shot up to 3,500 in 2003, it was simply beyond me

to manage matters.’ Tiwari could not have arrived at Bansal Classes at a more opportune time. He was just the man to deal with the continually rising demands on the system. Not only did he ably take care of the current tasks, but also worked overtime to put in place an infrastructure that had the future in mind.

In December 2004, Bansal Classes was one of the first institutes in the country to accept online applications on a massive scale. Tiwari also oversaw the setting up of examination centres outside Kota—there simply were not enough schools in Kota which could be hired to hold Bansal Classes’s entrance tests. Many wards of prospective students had begun to register their complaints. Their plea was that Kota did not have enough facilities to absorb the peak rush of admission time. So examination centres had to be set up outside the city. The back office processes might have been sorted out, but what of the front? Not only was Bansal Classes feeling cramped for space in its existing establishment, but a new type of need had also begun to rear its head. ‘The new tutors that we were hiring from institutes such as the IITs wanted something more than just remuneration. They wanted a workplace which could make them feel good about themselves, a workplace they could be proud of,’ says Pramod.

He gives the example of a teacher who had come from Delhi for an interview. ‘He had heard a lot about Bansal Classes. He came in expecting some kind of a big, swanky set up. But when he met me and bhaisahib in our Vigyan Nagar office, he thought we were some sort of managers in a branch and that the real institute was located someplace else.’ These indications, among other things, made VK realize that he needed to take the next step. A new campus.

VK asked a few of his trusted staff members to look around for land in the neighbourhood. One day, one of them happened to bump into Mohammed Miyan, whom he knew from his days in JK. When Mohammed Miyan was told that VK needed land, he very nonchalantly waved at the piece of property they were standing close to and said, 'Buy this one.' The staff member first thought he was joking, but soon realized that that was not the case and the said piece of land did indeed belong to Mohammed Miyan. A meeting was set up between the prospective buyer and seller. Mohammed Miyan, who at one time used to work in JK as a petty contractor and knew VK from those days, refused to take a chair during the meeting. Even though he was now a respected and affluent A-class contractor, he thought it would be inappropriate to sit in VK's presence. Conversation ensued and upon being asked by VK to name a price, Mohammed Miyan did so. Pramod, who handles all money matters, quoted about a crore lower. Both stuck to their figures. 'But at no point of time did it seem that the transaction would not take place. Mohammed Miyan kept insisting, "The land is yours," recalls Pramod. The impasse was finally broken by M.C. Bajpai, the man who had once saved VK from losing his job. When it began to seem that things had come to a standstill, VK picked up the phone to call Bajpai. Mohammed Miyan, who greatly respected Bajpai as he felt that he owed a lot to him, started to stop VK. 'Please don't call Bajpai sahib. I esteem him very highly and will not be able to say no to any price he puts a finger on,' he pleaded.

VK's retort was, 'Well that makes two of us. All the more reason to call him.'

The phone call was made. Within five minutes, the deal was closed. Both agreed to the price decided by Bajpai, though

none is willing to disclose whether they found the price satisfactory. The land was bought and construction began at full steam. Despite being urged to do so, Mohammed Miyan kept delaying the receipt of his payment for about a year. 'My money is safer with you,' he told VK. 'I'll take it when the need arises.' With such goodwill coming along with the property, it took little time for the eight-floor, 3,50,000 square feet construction to be completed. The building has 120 classrooms, a library, a cafeteria, a sickbay and a 300 seat-capacity auditorium among various offices for the teaching and back-office-processes staff.

On 24 October 2004, Bansal Classes inaugurated its expansive five-acre campus. The imposing building was christened Gaurav Towers. When asked why he chose to call it that, VK very casually replies, 'Because that name sounds good, and has a good connotation as well. Can you think of a better name?' It is not just coincidence that Gaurav is the name of Pramod's son. But would not Samir Towers have sounded equally fine? VK simply smiles and shrugs before he answers, 'That name too could have sounded fine, maybe. But *I* definitely would not have sounded fine proposing it.'

In keeping with its name, Gaurav Towers has indeed brought ample pride to an entire city by growing from strength to strength—both in number of students enrolled and total selections in JEE. With 18,000 campus students, Bansal Classes is one of the biggest coaching enterprises of its kind in the country. What's more, this accomplishment has come without employing any unfair or mendacious measures. Be it in his dealings with individuals or with the government, VK enjoys a spotless reputation. Even the most exacting and scrupulous of tax commissioners cannot accuse him of evading a rupee in tax.

Nor can the most vehement of his detractors call him dishonest. And this inherent honesty is one of the core strengths of Bansal Classes.



'There's Commercial Wisdom in Being Honest!'

VK sees nothing surprising or outstanding about his reputation for integrity and honesty. 'I'm honest because it makes sense to be honest. There's commercial wisdom in being honest,' he asserts, brushing off all praise.

Sensing that his words are being taken for modesty, he goes on to elaborate with an example. 'I bought a buffalo recently. With all this media scare about spurious milk and milk products, I thought that was an easy way to ensure quality milk for my family. Little did I know that this would put me at the receiving end of a lot of light-hearted banter from them. Banter about being wasteful.

'The buffalo, you see, requires a proper diet, supplements, vaccinations, etc. Then there is the regular massage. Add to that the wages of the man who takes care of all this. And if we are to also include the cost of the prime real estate where the buffalo is housed, the whole thing comes out to quite a packet. Now of the fifteen litres of milk that we get each day, the family doesn't use up more than five. The rest is given away. So the per litre cost of the milk which we actually use turns out to be several times of that available in the market. But that is, of course, acceptable. What is not acceptable is the fact that now, I'm no longer in a position to advise any member of the family on wasteful expenditure. With the buffalo example, they always have a retort.

'But of late, I've come up with a counter retort,' he continues after a pause, glee evident in his eyes. 'Since a

single buffalo is proving to be unviable, I tell anyone who brings up this milk matter that I'm going to start a dairy farm on a big scale. Not only will I thus get my litre of milk at a proper price, but I'll also make money in the process. After all, I have a reputation. People know that what they will get from my farm is bound to be pure. They would prefer my product to others in the market, and would perhaps even be willing to pay a premium for it.

'High volumes and a commensurate price—a sure recipe for success. Well, as all this sounds pretty plausible, and as my family knows me to be headstrong enough to go ahead with it, they have stopped all banter about the buffalo. And that,' concludes VK, 'is the power of an honest reputation. It allows a mathematics teacher to make a successful threat about running a milk-vending business.'



LIMITS, UPPER AND LOWER

Mr No-nonsense

As VK was now able to teach in a classroom, the capacity at Bansal Classes increased dramatically. From 250 in 1998, it went up to 1,000 in 1999. Predictably, this too swiftly filled up. Not only was it filled up, but as always, there still remained a huge waiting list of aspirants who had to be turned away. For the 1,000 students it admitted in 1999, Bansal Classes turned away about four times as many. In fact, managing the aspirants who were turned away was now becoming a task in itself. More often than not, this task involved stepping on a lot of toes.

Problems invariably arose when these toes turned out to be those belonging to powerful judges, senior bureaucrats, influential politicians, or simply rich and obstinate parents. VK recalls a number of interesting incidents involving such displeased guardians. One of these is about a High Court judge. When his ward failed to clear the entrance test, he met VK personally and put forth his request for the ward's admission. When VK stood his ground saying that there was nothing he

could do, the judge lost his cool. He started to threaten VK quite explicitly, citing to him the powers at his disposal.

VK's measured reply was, 'I'm sure your powers don't include the power to hang a teacher.' To this the judge's reaction had been a much clichéd, last resort, 'You don't know who I am.' This time, VK's reply wasn't all that measured. 'It's your problem if I don't know who you are,' he said. 'Therefore rather than waste your time here, I think you should figure out ways to get more famous.'

Then there was a parent who was insistent on exclusive lectures for his daughter. He wanted VK to teach his daughter all by herself rather than in a classroom full of students. In return, he was willing to pay any amount that VK demanded. Initially, VK dismissed the whole affair. But when the parent became absolutely adamant and presented him with a blank cheque, VK knew that it was time to address the issue. He calmly told the parent to keep in mind that he was after all a maths teacher. 'Even with the innocuous zero, you have no idea what havoc I can wreak on this cheque.'

Yet the most remarkable incident is about a famous political bigwig. He came to Kota and had his personal assistant seek an appointment with VK. Very politely, VK obliged. When the bigwig turned up at VK's house in the evening, it was with the usual fanfare. The double Z security, the horde of followers, the hangers on—they were all there. After a brief exchange of pleasantries, the bigwig imperiously introduced his ward to VK, 'This is my nephew. Tomorrow onwards, he will study here.' There was a short uncomfortable silence before VK replied, 'Of course he'll study here tomorrow onwards. The ceiling-fans will teach him. The tube-lights will teach him. The walls might want to help as well.' The politician went red in

the face. Not in his wildest dreams had he expected to be insulted like this. What made it worse was the fact that the insult had come in front of a sizable audience.

‘How dare you talk to me like that?’ he demanded.

‘How dare *you!*’ retorted VK. ‘You should know that ours is a country where it has always been a teacher’s privilege to decide whether or not he wants to teach a student. And even though time might have reduced this privilege to a mere formality, the rituals of decorum are still followed. Don’t attempt to trample on these sacred rituals.’

Ultimately, VK did not teach the politician’s nephew. By doing so, not only did he upset the politician, but also all those influential people who had called up on his behalf. Though none of these bruised egos could bring about any substantial harm to VK, they nevertheless caused him enough bother. Thanks to such incidents, VK has earned a reputation of being arrogant.

This charge—of being arrogant and rude—is one that has been levelled upon VK by many people. It is understandable. One can well imagine the heat and dust in a scenario where a great number of people hold a single man answerable. That too with regard to a matter that most of them would be extremely touchy about—the education of their children. Besides, since this education is being amply paid for, the wards feel all the more justified in seeking the personal assurance of the man in charge. This pressure for his attention does at times get the better of VK. Still, there are two sides to this argument.

‘We wish he wouldn’t talk to us as if he’s talking to one of his students,’ complains a miffed parent. ‘How can he be inconsiderate to even small requests of people who’ve come to him from a thousand kilometres away?’ says another.

‘I do confess I’m a bit impatient,’ counters VK. ‘But people should understand that 18,000 students can effectively be catered to not by an individual, but by a system. We work day and night to perfect this system. That we’ve been fairly successful in doing so is proved by the fact that we’re producing more than 2,000 IIT-JEE selections each year. Still, people want to breach that very system which is responsible for this kind of result. They take offense when we refuse to operate outside that system and make special considerations for them. Further, they make it seem as if I relish being discourteous to them.’ Doesn’t he? VK smiles and narrates an incident.

It is about the time when he was to be ousted from JK, after its first time-and-motion study. Once, during these troubled times, he happened to pay a routine visit to a relative who lived nearby. Incidentally, this relative had secured his job with JK only after a lot of help from VK. Yet, upon seeing VK, he started to talk pre-emptively about his own troubles and how he was not in a position to help anybody. And VK had not even hinted at any such demand! The relative had assumed on his own that VK had come to him for financial help, or worse, for sharing his accommodation. This behaviour on the relative’s part cut VK. How could someone whom he had stuck his neck out for be so selfish at such a time? Besides, since VK had had no intentions of asking for help, this pre-emptive brush off was all the more insulting.

It is easy to gauge how hurt VK must have felt. However, when he got a chance to get his own back, he let it go. When this relative came up for the admission of his daughter at Bansal Classes, VK treated him normally. ‘If it was my habit to be rude, this is one occasion where I would have loved to be so,’ he points out.

That he was anything but rude and discourteous is evident in many other instances. There are JK employees who talk of the time when upon the closure of JK, VK had declined to accept the fees of their wards. 'I'll recover it from them once they start earning,' he had said.

Also speaking in favour of VK are some parents from Dholpur. Arrangements were made for them, as for many others, to stay in VK's courtyard for the night when no accommodation was available on rent in the city during peak admission season in 2001. Yet the best testimony in favour of VK comes from a rather surprising quarter. Pramod Maheshwari of Career Point says, 'Mr Bansal is a very straightforward person, not at all diplomatic. It's easy for people to interpret that as rudeness.'

In time, VK has realized that small-time confrontations with the wards of his students are going to be a part and parcel of his job. Also, if he does not isolate himself from these situations, they are bound to considerably hamper his main task at hand—teaching. So, VK has consciously made a decision to try and not get involved in any matter of the institute, save for academics. All other tasks are delegated to Pramod.

VK has also ensured that this adherence to teaching alone is followed at an institutional level as well. Bansal Classes has consciously not forayed into the hostel business that is such a booming business in Kota. For VK, this business would be easy money with no impediments at all. He has the capital to put up hostels, he has the staff to take care of them, and most importantly, he has the students who would not be reluctant to fill them up. Yet not one out of the near thousand hostels in the city can claim to have a Bansal Classes banner.

Thus, by default, G.D. Agrawal's third axiom—about concentrating on teaching alone—too has been adopted.

BREAKING THE MATRIX

Getting Strength from a Wheelchair

In 2000, Pooja left Kota after getting married. Her going away affected VK profoundly because she was not only his daughter but also a close confidante and colleague. Every morning all these years, Pooja had walked with VK from his house to the adjoining institute in Vigyan Nagar. It was a small distance to traverse, but as VK had to be supported in this walk, they used to take a good fifteen minutes to cover it. VK and Pooja would routinely have quite a bit to say to each other during this while. The thought of taking this walk in silence, and without Pooja, was heartrending for VK.

To help compensate for the exodus of star teachers (R.K. Verma, B.V. Rao and Shishir Mittal) from Bansal Classes, Pooja had kept teaching with VK even after her marriage. She would spend her weekdays in Kota and go to Jaipur only for weekends. This schedule continued well into her third trimester.

It is notable that Pooja's marriage was taken care of entirely by Pramod, right down to approving of the groom. VK's

contribution, or the lack of it, is best brought out from the fact that he got to meet his son-in-law only on the day of the marriage. His involvement in the marriage was limited by his severely impeded movements. VK, at the time of Pooja's marriage, could not even stand without support, let alone walk.

A wheelchair might have made things simpler for him, but VK was totally averse to the notion. To him, a wheelchair was synonymous with disability and dependence, and he had no intention of being seen as either. As was expected, he refused to use a wheelchair during the course of the wedding ceremony. But then as his immobility started to become a hindrance to the proceedings, he eventually agreed to a compromise solution. He agreed to have wheels welded to the legs of a normal metal chair. Perhaps he thought that the wheels would not make the chair look like a conventional wheelchair!

We do not know whether it did, but this innovation with the four wheels proved to be disastrous. The chair sometimes moved in the wrong direction and sometimes jammed. 'The whole thing was in fact quite embarrassing,' recalls Pramod.

When upon returning to Kota a student of VK's—Nidhi Agarwal—suggested a mechanized wheelchair to him, his first reaction was to frown at her and send her away. Then feeling remorse at his own behaviour, and perhaps also remembering the embarrassment with the welded wheels, he called her back and indulged her by inquiring about the chair. Nidhi went ahead and told him everything about it. Her paralysed uncle in Indore was using a similar chair. The description of the chair interested VK and he travelled to Indore to have a look at it. He liked what he saw and immediately placed an order to Germany for the same. It was in this manner that the man who had always shied away from a wheelchair came to be ensconced

in one. It signified VK's acceptance of his malady, his coming to terms with it.

And he certainly no longer considers the wheelchair to be a weakness. In fact, when a journalist from the Kyodo news agency of Japan asked him the secret of his success, VK's reply was succinct: 'My wheelchair.'

His immobility—thrust upon him by his medical condition—has been made use of to put in more and more uninterrupted hours into his work. Each day, VK spends more than four hours in solitude to 'fish out gems from the wonderful ocean of mathematics'. He has transformed his handicap into his strength.

A few years ago, a function was organized in the city to felicitate VK. There were speakers from all walks of life eulogizing him. They heaped all kinds of praise on him but not one of them could avoid using the phrase '... despite his condition ...' It took the then divisional commissioner, J.C. Mohanty, to put things in perspective. 'Mr Bansal's condition is an integral part of him,' said JC, who had spent time as collector, Baran and collector, Kota, and enjoyed a reputation of being an effective administrator. 'I see no reason why it has to be especially mentioned and elaborated upon. Because even "despite his condition", Mr Bansal is today in a very enviable position. So enviable in fact that if he was to agree, and if there was a means to achieve the same, I would be more than willing to exchange places with him. Wheelchair and all.'

Sometimes, it is only by a quirk of fate that one is apprised of the extent to which one has transcended one's limitations. It was a good thing for VK that there was an articulate man present on occasion when such an opportunity arose.

EPILOGUE

Today, Bansal Classes has a sprawling campus spread over five acres. Almost 20,000 students study here each year. Out of these, more than 10 per cent clear the IIT-JEE. That accounts for about 20 per cent of the total IIT selections. With annual revenues at over a billion rupees, VK is among the highest income-tax payers in the state. There's hardly any publication of repute in the country that hasn't run a feature on him. Yet one of his biggest contributions is an unsung one.

Though people acknowledge that it is the coaching institutes of Kota which have got it a place on the international map, they seldom realize that almost all of these institutes are run by VK's former associates. The tree of Bansal Classes has routinely produced ripe wholesome fruits which have had the capacity to take root of their own. Together, this coaching industry is sustaining the economy of an entire city.

What's more, many of those who run these institutes are proud of their association with Bansal Classes. 'The two are closely linked,' says the head of one such institute. 'If Bansal Classes is the magnet that attracts students from as far as

Aizawl and Coimbatore, we are the people who cater to specialty requirements so that no one goes away discontented. Together, we keep the flag of the education-city flying. Were anything to happen to the main magnet, our scope too would be affected. Because honestly speaking, we don't have names that can pull beyond a certain radius. And we realize that.

'When we advertise on billboards, most of us still depict our years of experience with Bansal Classes as a qualification.' Ironically, Bansal Classes itself has no billboards where it advertises. And this 'no advertisement' policy extends to the print and electronic media as well. Their results, they feel, are their best advertisement.

To think that it all started with a man who would scooter down to the cricket field to fetch his only student; a man who was simultaneously trying to come to terms with his disability. Twenty-five years down the line, the man is still able to maintain that same enthusiasm which he had once showered upon his lone student. If anything has changed, it is the status of the disability. Though it continues to wage an ostensible war upon VK even now, the disability knows that it's a war long lost. Indeed, the man from Jhansi has successfully overcome all the odds that fate placed in his way. The walls of fatalism and self pity—the walls of 'if only I had this one advantage in life' and 'why me'—have finally been transcended. Yes, Jhansi definitely has another fighter to celebrate. And the world knows that there is more to Kota than grey limestone.



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