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About the Author: Mohan Krishnarao is a Financial Economist and creator of innovative, end to end financial solution, FinMO - Financial Moksha. Mohan founded Wealth Vruddhi Financial Services, in 2013 before which was with HDFC, Karvy Broking, MaxBupa & other leading organisations in this domain with strengths both in operations and strategy for over 17 years. Mohan has been a visiting faculty specialising in Economics & Financial Accounting for MBA students in VTU Bangalore. Mohan's passion is to bring financial peace to families. Evolved and has brought out the best principles of theoretical economics to make FinMo a reality, which is an Artha-Shastra in Android and iOS application. Over 200 families have been living peacefully after subscribing to FinMo services for last six years and over twenty plus families are receiving regular monthly income from their Investments for last 4 years. FinMO services are exclusive to FinMO Community, is growing larger day by day and celebrate everything that a life has to offer, to learn, share and enjoy. Mohan gives lectures on the emerging trends in various forums and is passionate about Indian philosophy and scriptures. He spreads spiritualism to a few hundreds through his daily writings. Mohan is the Founder Trustee of SuperSoul Foundation, his CSR initiative. Mohan's dream is to help everyone achieve "Monetary Success for a Peaceful Life".



A Compilation by **Mohan Krishnarao**





Contents

	Page No.	
1 CHAPTER-1 Introduction	- 01	1.3 1991 Indian economic crisis
2 CHAPTER-2 1947 To 1950	- 03	1.4 The Path Breaking Economic Reforms
1.1 Political Situation		1.5 Destruction of Babri Masjid and Communal Riots
1.2 Powerful Leadership in tough times		1.6 Elections in 1996
3 CHAPTER-3 1950 To 1957		9 CHAPTER-9 1998 To 2004
1.1 Political Achievements: 1950-1957		1.1 Pokhran II
1.2 First General Elections:1952		1.2 Lahore summit
1.3 Reorganisation of States: 1956		1.3 The Kargil War
4 CHAPTER-4 1957 To 1967		1.4 Operation Blue Star, Military Attack on Sikh Shrine, Akali Tahkt.
1.1 Socialist approach to Economy		1.5 The Assassination of Indira Gandhi & 1984 Sikh Riots
1.2 Great Institutions that were built		10 CHAPTER-10 2004 TO 2014
1.3 The Political Situation between 1957-1967		10.1 Rise of Sonia Gandhi
5 CHAPTER-5 1967 To 1977		10.2 Manmohan Singh: 1999-2004
1.1 Beginning of an Era - Indira Gandhi		10.3 Manmohan Singh: 2009-2014
1.2 Indira Gandhi - 2nd Term: 1971 to 1975		10.4 The Period of Serial Scams
1.3 Emergency - The worst 19 months of Indian Democracy		11 CHAPTER-11 2014 to 2019
6 CHAPTER-6 1977 To 1987		1.1 The Beginning of MODI Era: 2014 to 2019
1.1 Removal of Emergency & 1977 Elections		1.2 Pioneer of technology: 3D and Chai Pe Charcha
1.2 Janata Party, The First Non-Congress Government 1977-79		1.3 MODI Crafting Alliances
1.3 Indira Gandhi's 3rd Term: 1980 Elections		1.4 MODI's Rallies & Audience
1.4 Operation Blue Star, Military Attack on Sikh Shrine, Akali Tahkt.		1.5 MODI's Interviews
1.5 The Assassination of Indira Gandhi & 1984 Sikh Riots		12 CHAPTER-12 Analysing & Understanding 1947- 1991
1.6 Major Economic Events		1.1 The Political Leadership
1.1 The Rise of Sonia Gandhi in active politics		1.2 India Under Nehru
1.1 Rajiv Gandhi: The Youngest Prime Minister: 1984-89		1.3 India Under Indira Gandhi
7 CHAPTER-7 1987 To 1992		13 Chapter 13: Analysis 1991-2019
1.2 Bofors Scandal & Fall out with V P Singh		1.1 Atal Bihari Vajpayee:
1.4 Vishwanath Pratap Singh, Prime Minister: 1989-90		1.2 Manmohan Singh :
1.5 Ram temple issue and the fall of the coalition		1.3 Narendra Modi, the Man of words, vision and great energy
1.6 Assassination of Rajiv Gandhi: 1991		14 Chapter 14: Key Takeaways
8 CHAPTER-8 1992 To 1998		1.1 Life before liberalization (1947 – 1992):
1.1 The period that made India to what it is now: 1992-1998		1.2 Life post liberalization (1992 – Present)
1.2 P V Narasimha Rao: 1991-96		

Blog Extracts:

Chapter 1: India's Splendid Journey



Lord Mountbatten swears in Jawaharlal Nehru as the first Prime Minister of India on 15 August 1947.

Our great nation has grown leaps and bounds and the energy it generates across all walks of life is unbelievable. Diverse in nature, culture, language and cuisine, India has come a long way from winning its independence to

becoming the third largest economy in the world

Happy to share, I am starting a Knowledge series for the next 14 days as a run-up to the 73rd Independence Day. As a Financial Economist, I feel it is my duty and joy in revisiting the past and to share the achievements and milestones created, to be where we are, as a nation.

Today, India is the 3rd largest economy in the world, in terms of GDP on Purchase Power Parity (PPP), next only to China and USA.

This is a “miracle”, because no learned intellectual in the world in 1947, could imagine a piece of land with 565 princely states, divided by multiple religions, castes, languages, with least literacy levels and lack of resources, would be turned into a fastest growing democracy in just 70 plus years

This is a story of extraordinary leaders who buried their differences for uniting and building a democratic nation, seen as an impossible task by the rest of the world

I am sure you will find the posts interesting and re-live our glorious past

that has led to a beautiful present. This is an exclusive content for FinMo Community, of which you are a part & accessible on FinMo App. I welcome your opinion and feedback on the posts.

Looking forward for exciting days of sharing and learning!!!

Chapter 2:

1947 -1950

Political Situation:



The cabinet of India on 31 January 1950, along with the newly appointed President Rajendra Prasad. (L to R sitting) Dr. B.R. Ambedkar, Rafi Ahmed Kidwai, Sardar Baldev Singh, Maulana Abul Kalam Azad, Jawaharlal Nehru, Dr. Rajendra Prasad, Sardar Patel, Dr. John Mathai, Shri Jagjivan Ram, Rajkumari Amrit Kaur and Dr. S. P. Mukherjee. (L to R standing) Khurshed Lal, R.R. Diwakar, Mohanlal Saksena, N. Gopalaswami Ayyangar, N.V. Gadgil, K. C. Neogy, Jairamdas Daulatram, K. Santhanam, Satya Narayan Sinha and Dr B. V. Keskar
Source: Wikipedia

- After the 1857 Revolt initiated by Mangal Pandey, it took 90 years of freedom struggle, culminated by Non-violence movement by Mahatma Gandhi and military Pressure created by INA of Subhash Chandra Bose, to make India a free nation on 15th Aug 1947.
- Birth is painful; it started with partition of east & west

Pakistan with huge refugee movement of 40-50 million people across the border, with looting, violence and killing of over 1 lakh people.

- 565 princely states were given freedom by British to choose with whom they wanted to go.
- There were Hindu majority provinces with Muslim rulers, Muslim majority with Hindu rulers
- With the least literacy rate, caste divide, language divide, famine struck, it was a total mess and many in the West were of the belief that India, the new baby won't survive more than a few months

Powerful Leadership in tough times:

- Indian National Congress, Numero Uno was Mahatma Gandhi, with Jawhar Lal Nehru, Sardar Vallabhabai Patel, C Rajagopalachari (Rajaji), Lal Bahadur Shastri, and many more.

- There were Intellectual and personal differences between Patel and Nehru, but after the death of Gandhi they worked together with tremendous zeal, despite differences.
- Patel united the 565 Princely states, toughest being Junagadh, Hyderabad and Kashmir, and is rightly called the Iron Man of India. Patel is also the patron saint of Indian Civil Services.
- Hyderabad Prince ruler wanted it to be independent nation. Can we imagine India without Hyderabad? Patel used Military force taking people into confidence.
- C Rajagopalachari was Governor of Bengal at the time of horrible communal violence.
- Dr. Ambedkar, who opposed Congress all through, was in Viceroy's Executive Council when congressmen were jailed, joined the first Cabinet and was given ownership to draft the Constitution of India. We know what a great job Ambedkar has done.
- Syama Prasad Mukherjee, was the minister for Industry & supplies in the Nehru Cabinet. Later in 1951 he moved out and formed Jan Sangh which later became BJP.
- There were amazing non-congress leaders, Social Worker Kamaldevi Chattopadhyay, Mrudula Sarabai, Begum Anis Kidwai, who resettled the refugees, rescued abandoned women, Socialists like Acharya Narendra Dev, Jay Prakash Narayan, Communists PC JOSHI, Ajay Ghosh, EMS Namboodiripad,
- Great administrators in the states, like P C Roy in Bengal, Gopinath Bardoloi in Assam, Kamaraj in Madras.
- It is the combination of such great selfless institution builders, the individual excellence, in synergy that made India a nation state.

India became a true Republic on 26th January 1950. Watch this space to see great achievements between 1950-60 in the next chapter.

Chapter 3:

1950 – 1957



Dr. B.R. Ambedkar presenting the final draft of Indian Constitution to Dr. Rajendra Prasad – 25th Nov. 1949

The period of 3 years from 1947 in India is known as Dominion of India. On 26th January it became Republic of India and the whole nation celebrates this momentous day every year with great fervour. This is from when the Constitution of India, which is our Supreme Law, came into existence.

The 389-member assembly (reduced to 299 after the partition of India) took almost three years to draft the constitution holding eleven sessions over a 165-day period.

Political Achievements: 1950-1957

The 2 major achievements of this period are Free and Fair General Elections in 1952 & Re-organisation of States in 1956

First General Elections: 1952

The First Election in India was held in 1952, and Indian National Congress party won full majority in all the states and centre. Pandit Jawaharlal Nehru became the first elected Prime Minister of Independent India.

There was a debate on "one person, one vote", or otherwise called Universal Adult Franchise. Every other party including the Liberals, the

Communists and many within the Congress opposed giving "one vote, one person", including RSS. The general belief was why give voting rights to a poor, who needed just a bowl of rice and would not understand whom to vote. In many western countries, women were not allowed to vote.

But Nehru believed in Universal Adult Franchise, which he had been advocating from 1920. Much against the popular opinion, Nehru made it happen. Today if every one of us have voting rights, Thanks to Nehru.

Reorganisation of States: 1956

The bigger issue at hand was to re-organise the States. The question was, should it be on the basis of language or not. Nehru and Patel both did not want to do it based on language, as there was already partition based on religion and they feared threat to integrity of India.

Language is a fundamental element of human beings, language is our world. Gandhiji had promised all the regional provinces during the freedom struggle, that the native language will not be changed.

Meanwhile protests for Telugu based state was started by Potti Sriramulu in Hyderabad, who went on a fast unto death and he died. It resulted in violent protests, and finally states were reorganised based on language.

Many classical languages of the south and east have a rich cultural history of over 1000 years, and not forcing one to quit was indeed BIG reason for India's integrity.

Bringing people together on a set of common values, to educate in their language on equal terms, and compete with others was key to India's Integrity

The states that forced a common language have seen continued trouble. Jinnah forced Urdu in Bangla speaking regions of East Pakistan, which later fought and became independent Bangladesh. Even Srilanka is going through continuous militancy issues for not respecting the Tamil sentiments.

By default or design, we are blessed to be multi-linguistic yet one powerful nation.

In 1957, comes the 2nd election, and things start changing. Let's see what happens in 1957 to 1967 in the next chapter.

Chapter 4:

1957-1967

Socialist approach to Economy



The Hijli Detention Camp served as IIT Kharagpur's first academic building

- Pandit Jawahar Lal Nehru who headed the First Cabinet of India in 1947 all through till 1964, believed in the socialist model of economy, borrowed from the USSR - today's Russia and other

countries who formed the Union.

- The Socialist belief is that the Government should take complete responsibility to run all the big and medium enterprises to keep the prices low benefitting citizens without looking at profit as a motive
- Russia has been very friendly towards India from the very beginning and has helped with immense knowledge transfer, technology support and our foreign policy was to be neutral to all other countries also termed as The Non-Aligned Movement
- Nehru started the First Five year Plan on 15th March 195 by instituting Planning Commission of India which operated till 2015, and is now rechristened as NITI Ayog under the NDA Government
- Agriculture was the focus from 1950-55 and Industrialisation from 1955-60. Both the Five Year Plans were highly successful

During this period, some of the greatest institutions of India were built

Great Institutions that were built:

- 1949: RBI nationalisation was initiated, which earlier was a private

bank started in 1935

- 1950: 15th March 1950, Five Year Plan started, by the Planning Commission of India
- 1951: IIT-Kharagpur, The First IIT was established at Hijli, Kharagpur in West Bengal. Hijli was earlier used by British as a detention camp where Indian freedom fighters were detained.
- 1952: Constitutional Govt changed, First General Election, elected Govt came to Power
- 1954: Panch Sheel agreement... with China which failed anyway later
- 1955: State Bank of India created which was earlier called "Imperial Bank of India"
- 1956: LIC was created by nationalization of all the Life insurance Companies in India
- 1956: Potty Sriramulu died due to his fast unto death protest, Reorganization of states on linguistic lines
- 1957: 2nd General Election was won by Congress for 2nd term under Jawahar Lal Nehru
- 1957: Article 370, Special Status was given to Kashmir, a controversial issue even today
- 1958: DRDO Created in Bangalore
- 1959: Panchayat Raj, Gram, Bloc, Jilla Panchayat..introduced, not all states followed, in 1993 it was made mandatory and constitutional
- 1960: Mumbai area was separated to form two states, Maharashtra & Gujarat states
- 1962: India China War, a humiliating defeat for India, resulting in continued tensions in Sikkim, Arunachal Pradesh and Himalayan borders even today
- 1965: India attacked the militancy of Pakistan in Kashmir, from all sides & recorded victory, later unfortunate Death of Lal Bahadur Shastri in Tashkent
- 1966: Indira Gandhi, from 1966 to 1969 made 3 year plan instead of 5 year Plan, The 3rd Five year plan was a failure

The Political Situation between 1957-1967:

- Heavy Industries were built by Government in Railways, Power, Textiles

and private companies were not allowed to run any major business

- Only large private players like Tata's were allowed but were not free to increase production, fix the price or fix the salaries. Everything was controlled by Government
- By 1957, after over 10 years in Power, Nehru started becoming immune to criticism and had not so great advisors framing policies
- The Policy with China broke off when India supported the Dalai Lama from Tibet and led to Chinese invasion in 1962 against an unprepared India
- It hit the morale of the army & also Nehru who passed away in 1964
- Lal Bahaddur Shastri succeeded Nehru and provided great leadership in thwarting the attack from Pakistan, India winning War and unfortunately died in the same night he signed Tashkent agreement
- Indira Gandhi Came to Power in difficult circumstances, while there were problems in the party within and economics of the nation with food crisis



Indian Army officers of the 4th Sikh Regiment, captured a Police Station in Lahore, Pakistan, after winning the Battle of Burki, during the Indo-Pakistani War of 1965.

Chapter 5:

1967-1977

Beginning of an Era - Indira Gandhi :



Young Indira with Mahatma Gandhi during his last in 1924
Source: Wikipedia

- The era of Indira Gandhi starts in 1965 after the unfortunate death of Lal Bahadur Shastri until her untimely death in 1984
- This era marked the de-stability of Congress, fight for political power and control and

emergence of regional parties

- In 1966, Indira Gandhi became the Prime Minister of India, she was referred to as "Goongi Gudiya" the puppet leader. But by the end of term in 1977 in 11 years, Indira Gandhi was the most dominating figure in Indian Politics
- The first challenge for Indira was 1967 elections, where, for the first time Congress lost in many states and got a reduced majority in Lok Sabha owing to increase in prices, unemployment and food crisis
- Indira Gandhi had started her stint on a rocky note after agreeing to devaluation of the rupee which created much hardship for Indian businesses and consumers alike and the import of wheat from the United States fell through due to political disputes
- Indira Gandhi gradually started moving towards socialist policies and in 1969, she fell out with senior Congress party leaders on a number of issues
- Mrs. Gandhi supported an independent candidate V V Giri for the presidential post, while Neelam Sanjeeva reddy was the official party candidate

- Mrs. Gandhi unilaterally decided Nationalisation of Banks without consulting Finance Minister Morarji Desai, which led to her expulsion by Nijalingappa the party president in 1969
- The Congress split, Indira's faction as Congress (R) and other Congress (O). Mrs. Gandhi managed to be in power with the support of regional parties such as DMK
- Mrs. Gandhi nationalized 14 Banks in 1969 and removed special packages given to princely states called "Privy Purse"
- During 1966-67, Indira Gandhi initiated Green Revolution. This was seen through by M S Swaminathan the then Agriculture Minister, with imported high yield seeds from Mexico. Punjab and North eastern regions became successful agriculture belts
- 1969: ISRO became a reality in Bangalore which launched first satellite Aryabhata in 1975

Indira Gandhi - 2nd Term: 1971 to 1975

- Garibi Hatao (Eradicate Poverty) was the theme for Gandhi's 1971 political bid. On the other hand, the combined opposition alliance had a two word manifesto of "Indira Hatao" (Remove Indira)
- Sanjay Gandhi, Indira's son was very active in leading the campaigns. There were also allegations of misuse of government machinery during the election campaigns
- Gandhi faction won the 1971 elections proving that an individual centered campaign will always fail, which is proved again by "Modi hatao" campaign in 2019.
- Raj Narain whom Indira defeated in her home constituency, Rai Bareilly, filed a case in Allahabad high court, alleging several major as well as minor instances of using government resources for campaigning
- The biggest achievement of Indira Gandhi after the 1971 election came in December 1971 with India's decisive victory over Pakistan in the Indo-Pakistan War that occurred in the last two weeks of the Bangladesh Liberation War which led to the formation of independent Bangladesh

Emergency - 26th June 1975 - 21st March 1977: The worst 19 months of Indian democracy



Prime Minister Indira Gandhi, who had President of India Fakhruddin Ali Ahmed proclaim a state of national emergency on 25 June 1975

- On 12 June 1975, the Allahabad High Court declared Indira Gandhi's election to the Lok Sabha in 1971 void on grounds of electoral malpractice
- After almost four years of Raj Narain filing case for misuse of Government Machinery, the court found her guilty of dishonest election practices, excessive election expenditure and of using government machinery and officials for party purposes
- Gandhi moved to restore order by ordering the arrest of most of the opposition participating in the unrest. Her Cabinet and government then recommended that President

Fakhruddin Ali Ahmed declare a state of Emergency because of the disorder and lawlessness following the Allahabad High Court decision.

- Accordingly, Ahmed declared a State of Emergency caused by internal disorder, based on the provisions of Article 352(1) of the Constitution, on 25 June 1975.
- Invoking article 352 of the Indian Constitution, Gandhi granted herself extraordinary powers and launched a massive crackdown on civil liberties and political opposition
- The Government used police forces across the country to place thousands of protestors and strike leaders under preventive detention
- Vijayaraje Scindia, Jayaprakash Narayan, Raj Narain, Morarji Desai, Charan Singh, Atal Bihari Vajpayee, L K Advani, Arun Jaitely, Satyendra

Narayan Sinha, Gayatri Devi, the dowager queen of Jaipur and other protest leaders were immediately arrested

- Organisations like the RSS and Jamaat-e-Islam along with some political parties were banned
- Within a few months, President's rule was imposed on the two opposition party ruled states of Gujarat and Tamil Nadu thereby bringing the entire country under direct Central rule or by governments led by the ruling Congress party
- The Emergency saw the entry of Gandhi's younger son, Sanjay Gandhi into Indian politics. Sanjay wielded tremendous power during the emergency without holding any Government office

"Sanjay Gandhi's inexperience did not stop him from using the Draconian powers his mother Indira Gandhi, had taken to terrorise the administration, setting up what was in effect a police state." Mark Tully

Chapter 6:

1977-1987

Removal of Emergency & 1977 Elections:



Indira Gandhi, Jawaharlal Nehru, Rajiv Gandhi and Sanjay Gandhi

- In 1977, after extending the state of emergency twice, Indira Gandhi called for elections to give the electorate a chance to vindicate her rule
- All the Opposition Parties, came under the guidance of Jaya Prakash Narayan, called "Janata Alliance" to fight against Indira Gandhi. The alliance was made up of Baharatiya Jana Sangh, Congress(O), The Socialist parties and Charan Singh's Bharatiya Kranti Dal representing northern peasant and farmers
- The Congress Party split during the election campaign of 1977: Veteran Indira supporters like Jagjivan Ram, Hemwati Nandan Bahuguna, and Nandini Satpathy were compelled to part ways and form a new political entity, CFD (Congress For Democracy)
- Indira and Sanjay Gandhi both lost their seats and Congress was cut down to 153 seats (compared with 350 in the previous Lok Sabha), 92 of which were in the South.
- The Janata alliance under the leadership of Morarji Desai, came into power after the State of Emergency was lifted.
- The alliance parties later merged to form the Janata Party under the guidance of Gandhian leader, Jayaprakash Narayan.
- The other leaders of the Janata Party were Charan Singh, Raj narain, George Fernadnes and Atal Bihari Vajpayee.

Janata Party, The First Non-Congress Government: 1977-79

- Indira Gandhi won a by-election from the Chikmagalur Constituency to the Lok Sabha in November 1978 after Janata Party's attempts to have Kannada matinee idol Rajkumar to contest against her failed when he refused to contest elections saying he wanted to remain apolitical
- However, the Janata government's Home Minister, Choudhary Charan Singh, ordered the arrest of her and Sanjay Gandhi on several charges which meant that Indira Gandhi was automatically expelled from Parliament
- Her arrest and long-running trial gained her great sympathy from many people. The Janata coalition was only united by its hatred of Gandhi
- The Morarji Desai government was bogged down by infighting. In 1979, the government started to unravel over the issue of dual loyalties of some members to Janata and the RSS
- After a significant exodus from the party to Charan Singh's faction, Desai resigned in July 1979. Charan Singh was appointed Prime Minister by President Reddy, after Indira and Sanjay Gandhi promised Singh that Congress would support his government from outside on certain conditions
- Since Charan Singh refused to drop the charges against Indira Gandhi, Congress withdrew its support and President Reddy dissolved Parliament in August 1979.

Indira Gandhi's 3rd Term: 1980 Elections

- In the elections held in January, Congress returned to power with a landslide majority. The Congress under Indira Gandhi swept back to power in January 1980.
- On 23 June, Sanjay Gandhi was killed in an air crash while performing an aerobatic maneuver in New Delhi.
- Maruti Udyog, the today's Maruti Car Company was started by Sanjay Gandhi
- As a tribute to her son's dream of launching an indigenously manufactured car, Gandhi nationalized Sanjay's debt ridden Maruti Udyog for Rs. 4.34 crore, Suzuki of Japan was selected as the partner

and launched the car in 1984

- Indira Gandhi, by the time of Sanjay's death, persuaded her reluctant son Rajiv Gandhi, to enter politics.

Operation Blue Star, Military Attack on Sikh Shrine, Akali Takht:



Akal Takht being repaired by the Indian Government after the attack. It was later pulled down and rebuilt by the Sikh community

- In the 1977 elections, a coalition led by the Sikh-majority Akali Dal came to power in the northern Indian state of Punjab
- In an effort to split the Akali Dal and gain popular support among the Sikhs, Indira Gandhi's Congress helped bring the orthodox religious leader Jarnail Singh Bhindranwale to prominence in Punjab politics
- After being arrested for instigating the murder of Jagat Narain the owner of Punjab Kesari newspaper Bhindranwale disassociated himself from Congress and joined hands with the Akali Dal
- In July 1982, he led the campaign for the implementation of the Anandpur Resolution that demanded greater autonomy for the Sikh-majority state
- In 1982, Bhindranwale and approximately 200 armed followers moved into a guest house called the Guru Nanak Niwas in the precinct of the Golden Temple
- After several futile negotiations, Indira Gandhi ordered the Indian army in June 1984 to enter the Golden Temple in order to remove Bhindranwale and his supporters from the complex. The army used heavy artillery including tanks, in the action code-named Operation

Blue Star but had badly damaged parts of the Temple complex, including the Akal Takht shrine and the Sikh library. It also led to the death of a large number of Sikh fighters and innocent pilgrims. The number of casualties ranged from many hundreds to many thousands

- Indira Gandhi was accused of using the attack for political ends to present herself as a great hero in order to win general elections planned towards the end of 1984.

The Assassination of Indira Gandhi & 1984 Sikh Riots:



The Saree that Indira wore on the day of her assassination

- The day before her death (30 October 1984), Gandhi visited Orissa, where she gave her last speech at the then Parade Ground "I am alive today, I may not be there tomorrow...I shall continue to serve until my last breath and when I

die, I can say that every drop of my blood will invigorate India"

- On 31 October 1984, two of Gandhi's bodyguards, Satwant Singh and Beant Singh, shot her with their service weapons in the garden of the Prime Minister's residence at 1 Safdarjung Road, New Delhi.
- Beant Singh and Satwant Singh dropped their weapons and surrendered, Beant Singh was killed by other Guards, and Both Satwant and Kehar Singh (another accused) were sentenced to death and hanged in Delhi's Tihar Jail
- Indira Gandhi's funeral was televised live on domestic and international stations, including the BBC
- The 1984 anti-Sikh riots, also known as the 1984 Sikh Massacre, was a series of organized pogroms against Sikhs in India in response to the

assassination of Indira Gandhi by her Sikh bodyguards.

- The then ruling party, Indian National Congress, had been in active complicity with the mob as to the organisation of the riots.
- Independent sources estimate the number of deaths at about 8,000–17,000 whilst government estimates project that about 2,800 Sikhs were killed in Delhi and 3,350 nationwide.
- Rajiv Gandhi took office after the 1984 assassination of his mother Prime Minister Indra Gandhi, to become the youngest Indian Prime Minister at the age of 40.

Major Economic Events:



- Morarji Desai, an outstanding administrator, brought excellent experts into Government, the First scientist, M S Swaminathan as Agriculture Secretary, Economist,

Dr.Manmohan Singh as Finance Secretary, Desai was not a leader of men, underrated by the history.

- Though Janata Party, broke off, it was great moment to prove India is not one party democracy.
- Jaya Prakash Narayan, was a remarkable man, promoted decentralization, panchayat raj, struggled for reconciliation of Nagaland, an unacknowledged hero of Independent India, other than known for his role during emergency period.
- The Green Revolution in India subsequently culminated under Indira Gandhi government in the 1970s and transformed the country from a nation heavily reliant on imported grains and prone to famine to being largely able to feed itself, and become successful in achieving its goal of food security.

- The Fifth Five-Year Plan (1974–79) was enacted in the backdrop of the state of emergency and the Twenty Point Program of 1975. The latter was the economic rationale of the emergency, a political act which has often been justified on economic grounds
- The First Satellite TV, Color Television came to India in 1982, and Kapil Dev's team won Cricket World Cup in 1983, which was tele-casted live, first time in India
- The Mass Popular Culture with cricketers and movie actors was started with DoorDarshan, the only Channel then.
- The TV along with All India Radio, promoted Indian Classical Music and brought many wonderful Musicians into the mainstream.

Chapter 7:

1987-1992

7th August 2019, Day-7: 1987-1992



President Ronald Reagan, Sonia Gandhi, First Lady Nancy Reagan and Prime Minister Rajiv Gandhi, during a state dinner for Prime Minister Gandhi. June 1985

The Period of 1987 to 1992, was dominated by Rajiv Gandhi's role as the youngest Prime Minister. V P Singh separates from Congress and succeeds him as Prime Minister under United Front. Implements Mandal Commission, Rise of Ram Temple movement and finally the unfortunate

assassination of Rajiv Gandhi in 1991. Election Campaign, Return of Congress Government under P V Narasimha Rao

Rajiv Gandhi: The Youngest Prime Minister: 1984-89

- Rajiv Gandhi was forced into politics by Indira Gandhi after the death of his younger brother Sanjay Gandhi
- Rajiv Gandhi took office after the 1984 assassination of his mother, Prime Minister Indira Gandhi to become the youngest Indian Prime Minister at the age of 40
- For someone who was not interested in politics, coming into power and address the issues of a large democracy like India is an uphill task
- Rajiv Gandhi committed mistakes like any newcomer in the initial years. It is indeed unfortunate that he didn't live long to correct them
- His leadership was tested over the next few days as organised mobs rioted against the Sikh community resulting in riots in Delhi
- The December of 1984 was a historic period for Congress party, as it

won the largest Lok Sabha majority to date, 411 seats out of 542. Rajiv Gandhi's period in office was mired in controversies; perhaps the greatest crises were the Bhopal disaster and the Shah Bano case

- Gandhi's first action as Prime Minister was passing the anti-defection law in January 1985. According to this law, an elected Member of Parliament or legislative assembly could not join an opposition party until the next election
- Bhopal Disaster resulted in mass deaths & injuries coupled with shoddy investigations
- In 1985, the Supreme Court of India ruled in favour of Muslim divorcee Shah Bano, declaring that her husband should give her alimony. Some Indian Muslims treated it as an encroachment upon Muslim Personal Law and protested against it. Rajiv Gandhi gave in to their demands. In 1986, the Parliament of India passed The Muslim Women (Protection of Rights on Divorce) Act 1986, which nullified the Supreme Court's judgment in the Shah Bano case
- The Act diluted the Supreme Court judgment and allowed maintenance payments to divorced women only during the period of Iddah or until 90 days after the divorce, according to the provisions of Islamic law
- This alienated Rajiv Gandhi in both Muslim and Hindu Community
- Gandhi increased government support for science, technology and associated industries and reduced import quotas, taxes and tariffs on technology-based industries, especially computers, airlines, defence and telecommunications. In 1986, he announced a National Policy on Education to modernise and expand higher education programs across India. In 1986, he founded the Jawahar Navodaya Vidyalaya System, which is a Central government-based education institution that provides rural populations with free residential education from grades six to twelve
- His efforts created MTNL in 1986, and his public call offices—better known as PCOs—helped develop the telephone network in rural areas
- Gandhi's government also allowed the import of fully assembled motherboards, which led to the price of computers being reduced. According to some commentators, the seed for the information technology (IT) revolution was also planted during Rajiv Gandhi's time

- He introduced measures to significantly reduce the Licence Raj after 1990, allowing businesses and individuals to purchase capital, consumer goods and import without bureaucratic restrictions
- In 1988 he reversed the coup in Maldives antagonising militant Tamil groups such as PLOTE, intervening and then sending peacekeeping troops to Sri Lanka in 1987, leading to open conflict with the Liberation Tigers of Tamil Eelam (LTTE)
- In mid-1987 the Bofors scandal damaged his corruption-free image and resulted in a major defeat for his party in the 1989 election

Bofors Scandal & Fall out with V P Singh:



Haubits FH77 howitzer, of the type around which the Bofors scandal centered

Rajiv Gandhi's finance minister V.P.Singh, uncovered compromising details about government and political corruption to the consternation of Congress leaders. Transferred to the Defence Ministry, Singh uncovered what became known as the

Bofors scandal, which involved millions of US dollars and concerned alleged payoffs by the Swedish arms company Bofors through Italian businessman and Gandhi family associate Ottavio Quattrocchi, in return for Indian contracts

- Upon discovering the scandal, Singh was dismissed from office and later resigned his Congress membership. Gandhi was later personally implicated in the scandal when the investigation was continued by Narasimhan Ram and Chitra Subramaniam of The Hindu newspaper, damaging his image as an honest politician. In 2004, he was posthumously cleared of this allegation
- In an interview in July 2005, V.P.Singh explained that his fall out with

Rajiv Gandhi was not due to the Bofors deal, but rather due to the HDW deal

- V.P.Singh had received a telegram from the Indian ambassador in Germany stating that an Indian agent had received commissions in the HDW submarine deal. This was promptly communicated to Rajiv Gandhi and instituted an enquiry. This led to differences resulting in V.P.Singh resigning from the cabinet
- Opposition parties Lok Dal, Indian National Congress (Socialist) and Jan Morcha united under Singh to form the Janata Dal. Singh led the National Front coalition to victory in 1989 elections and he was sworn in as Prime Minister
- Though the coalition won 143 seats compared to Congress's 197, it gained majority in the lower house of the parliament through outside support from the Bharatiya Janata Party under the leadership of Atal Bihari Vajpayee and Lal Krishna Advani and the left parties such as the Communist Party of India (Marxist) and the Communist Party of India.

Vishwanath Pratap Singh, Prime Minister: 1989-90



Mr. B.P.Mandal Submitting Mandal-Commission Report to President Zail Singh

- V. P. Singh faced his first crisis within a few days of taking office, when Kashmiri militants kidnapped the daughter of his Home Minister, Mufti Mohammad Sayeed (former Chief Minister of Jammu and Kashmir). His government

agreed to the demand for releasing militants in exchange; partly to end the storm of criticism that followed. He shortly thereafter appointed Jagmohan Malhotra, a former bureaucrat, as Governor of Jammu and

Kashmir, on the insistence of the Bharatiya Janata Party.

- The Mandal Commission in 1980, based on its rationale that OBCs "Other backward classes", identified on the basis of caste, economic and social indicators comprised 52% of India's population, the Commission's report recommended that members of Other Backward Classes (OBC) be granted reservations to 27% of jobs under the Central government and public sector undertakings, thus making the total number of reservations for SC, ST and OBC to 49%
- The criticism was sharp and colleges across the country held massive protests against it. On 19 September 1990, Rajiv Goswami, a student of Deshbandhu College, Delhi, committed self-immolation in protest of the government's actions
- This further sparked a series of self-immolations by other upper-caste college students like him, whose own hopes of getting a government job were now at threat, and led to a formidable student movement against job reservations for Backward Castes in India
- OBC reservation (less creamy layer) was upheld by the Supreme Court in 2008

Ram temple issue and the fall of the coalition:

- The Bharatiya Janata Party that supported V P Singh's Government, was moving its own agenda forward. In particular, the Ram Janmabhoomi agitation, which served as a rallying cry for several



Hindu organisations, took on new life. The party president, LK Advani, with Pramod Mahajan as his aide, toured the northern states on a rath

– a bus converted to look like a mythical chariot – with the intention of drumming up support. Before he could complete the tour by reaching the disputed site in Ayodhya, he was arrested on Singh's orders at Samastipur on the charges of disturbing the peace and fomenting communal tension. The kār-seva (demolition of the mosque and construction of the temple) proposed by Advani on 30 October 1990 was prevented by stationing troops at the site.

- This led to the Bharatiya Janata Party's suspension of support to the National Front government. VP Singh faced a vote of no confidence in the Lok Sabha saying that he occupied the high moral ground, as he stood for secularism, had saved the Babri Masjid at the cost of power.
- Chandra Shekhar immediately seized the moment and left the Janata Dal with several of his own supporters (including Devi Lal, Janeshwar Mishra, HD Deve Gowda, Maneka Gandhi, Ashoke Kumar Sen, Subodh Kant Sahay, Om Prakash Chautala, Hukam Singh, Chimanbhai Patel, Mulayam Singh Yadav, Yashwant Sinha, VC Shukla, and Sanjay Singh) to form the Samajwadi Janata Party/Janata Dal(Socialist).
- Although Chandra Shekhar had a mere 64 MPs, Rajiv Gandhi the leader of the Opposition, agreed to support him on the floor of the House; so he won a confidence motion and was sworn in as Prime Minister. Eight Janata Dal MPs who voted for this motion were disqualified by the speaker Rabi Ray. His government lasted only a few months before he resigned and called for fresh elections.

Assassination of Rajiv Gandhi: 1991



Seven pillars, each featuring a human value surrounds the site of the blast, at the Rajiv Gandhi Memorial.

- Rajiv Gandhi's last public meeting was on 21 May 1991, at Sriperumbudur, a village approximately 40 km (25 mi) from Chennai, where he was assassinated

while campaigning for the Sriperumbudur Lok Sabha Congress candidate

- At 10:10 pm, a woman later identified as Thenmozhi Rajaratnam, approached Gandhi in public and greeted him. She then bent down to touch his feet and detonated a belt laden with 700 g of RDX explosives tucked inside her dress. The explosion killed Gandhi, Rajaratnam and at least 25 other people
- The Supreme Court judgement, by Justice K. T. Thomas, confirmed that Gandhi was killed because of personal animosity by the LTTE chief Prabhakaran arising from his sending the Indian Peace Keeping Force (IPKF) to Sri Lanka and the alleged IPKF atrocities against Sri Lankan Tamils
- Rajiv Gandhi's short stint in Politics, ended under unfortunate circumstances, with very little time for him to understand the complexities and rectify

It was the assassination of the congress President Rajiv Gandhi that persuaded P V Narasimha Rao to make a comeback, who was about retire from politics. As the Congress had won the largest number of seats in the 1991 elections, he had an opportunity to head the minority government as Prime Minister. P V Narasimha Rao is often referred to as the "Father of Indian Economic Reforms". Let us see who He is called so in tomorrow's post

Chapter 8:

The period that made India to what it is now: 1992-1998



This tenure of P V Narasimha Rao, from 1991 that started with a major economic challenge changed the course of growth for India with path breaking reforms, implemented meticulously by able leaders. It also saw the rise of strong Hindutva ideology and BJP gaining momentum in the national front. Let us travel this spectacular period in this section.

P V Narasimha Rao: 1991-96

- Polling in 211 of 534 constituencies was already over when Rajiv Gandhi was assassinated in 1991, the results varied greatly between phases. The Congress as a party performed poorly in the pre-assassination constituencies and swept the post-assassination constituencies. The result led to a Congress-led minority Government led by P. V. Narasimha Rao, a politician who made a comeback post his announcement from politics
- P V Narasimha Rao's ascendancy to the prime ministership was politically significant as he was the 1st Prime Minister from southern India
- He led an important administration, oversaw a major economic transformation and several home incidents affecting national security of India. Rao, who held the Industries portfolio, was personally responsible for the dismantling of the Licence Raj
- He is often referred to as the "Father of Indian Economic Reforms".

Future prime ministers Atal Bihari Vajpayee and Manmohan Singh continued the economic reform policies pioneered by Rao's government

- He employed Dr. Manmohan Singh as his Finance Minister to embark on historic economic transition. With Rao's mandate, Dr. Manmohan Singh launched India's globalisation angle of the reforms that implemented the IMF policies to rescue the almost bankrupt nation from economic collapse
- Rao was also referred to as Chanakya for his ability to steer economic and political legislation through the parliament at a time when he headed a minority government
- Rao broke a convention by appointing a non-political economist and future prime minister, Manmohan Singh as his Finance Minister
- He also appointed Subramanian Swamy, an Opposition party member as the Chairman of the Commission on Labour Standards and International Trade. This has been the only instance that an Opposition Party member was given a Cabinet rank post by the ruling party. He also sent Opposition leader Atal Bihari Vajpayee, to represent India in a UN meeting at Geneva
- Besides marking a paradigm shift from the industrialising, mixed economic model of Jawaharlal Nehru to a market driven one, his years as Prime Minister also saw the emergence of the Bharatiya Janata Party (BJP)
- Rao's term also saw the destruction of the Babri Mosque in Ayodhya in Uttar Pradesh when BJP's Kalyan Singh was Chief Minister, which triggered one of the worst Hindu-Muslim riots in the country since its independence
- Rao died in 2004 of a heart attack. He was cremated in Hyderabad. He was a versatile personality with interests in a variety of subjects (other than politics) such as literature and computer software (including computer programming). He spoke 17 languages
- According to the former Foreign Minister of India Natwar Singh, "Unlike Nehru, his knowledge of Sanskrit was profound. Nehru had a temper, PV a temperament. His roots were deep in the spiritual and religious soil of India. He did not need to 'Discover India'"
- The 11th President of India APJ Abdul Kalam described Rao as a

"patriotic statesman who believed that the nation is bigger than the political system"

1991 Indian economic crisis

- The economic crisis was primarily due to the large and growing fiscal imbalances over the 1980s
- During the mid-eighties, India started having balance of payments problems
- Precipitated by the Gulf War, India's oil import bill swelled, exports slumped, credit dried up, and investors took their money out
- By the end of the 1980s, India was in serious economic trouble
- The foreign exchange reserves had dried up to the point that India could barely finance three weeks worth of imports
- India was only weeks away from defaulting on its external balance of payment obligations
- Government of India's immediate response was to secure an emergency loan of \$2.2 billion from the International Monetary Fund by pledging 67 tons of India's gold reserves as collateral security
- National sentiments were outraged and there was a public outcry when it was learned that the government had pledged the country's entire gold reserves against the loan
- The Chandra Shekhar government had collapsed a few months after having authorised the airlift. The move helped tide over the balance of payment crisis and kick-started P.V. Narasimha Rao's economic reform process

The Path Breaking Economic Reforms:

- Adopted to avert impending 1991 economic crisis, the reforms progressed furthest in the areas of opening up to foreign investment, reforming capital markets, deregulating domestic business and reforming the trade regime
- Rao's government's goals were reducing the fiscal deficit, privatization of the public sector and increasing investment in infrastructure. Trade reforms and changes in the regulation of foreign direct investment

were introduced to open India to foreign trade while stabilising external loans

- Rao's first choice was I.G. Patel as his Finance Minister, a veteran who helped prepare 14 budgets. Patel declined. Rao then chose Manmohan Singh for the job. Manmohan Singh, an acclaimed economist, played a central role in implementing these reforms
- Abolishing in 1992 the Controller of Capital Issues which decided the prices and number of shares that firms could issue
- Introducing the SEBI Act of 1992 and the Security Laws (Amendment) which gave SEBI the legal authority to register and regulate all security market intermediaries
- Opening up in 1992 of India's equity markets to investment by foreign institutional investors and permitting Indian firms to raise capital on international markets by issuing Global Depository Receipts (GDRs)
- Starting in 1994 of the National Stock Exchange as a computer-based trading system which served as an instrument to leverage reforms of India's other stock exchanges. The NSE emerged as India's largest exchange by 1996
- Reducing tariffs from an average of 85 percent to 25 percent, and rolling back quantitative controls
- Encouraging foreign direct investment by increasing the maximum limit on share of foreign capital in joint ventures from 40 to 51% with 100% foreign equity permitted in priority sectors
- Streamlining procedures for FDI approvals, and in at least 35 industries, automatically approving projects within the limits for foreign participation

Destruction of Babri Masjid and Communal Riots:

- The Hindus believe, the site of the now-demolished Babri Mosque in Ayodhya is the exact birthplace of Rama
- In 1853, a group of armed Hindu ascetics belonging to the Nirmohi Akhara occupied the Babri Masjid site, and claimed ownership of the structure. Subsequently, the civil administration stepped in, and in 1855, divided the mosque premises into two parts: one for Hindus, and the other for Muslims

- In the 1980s, the Vishwa Hindu Parishad (VHP) and other Hindu nationalist groups and political parties launched a campaign to construct the Ram Janmabhoomi Mandir ("Rama birthplace temple") at the site
- The Rajiv Gandhi government allowed Hindus to access the site for prayers
- On 6 December 1992, Hindu nationalists demolished the mosque resulting in communal riots leading to over 2,000 deaths
- In 2003, the Archaeological Survey of India (ASI) conducted excavations of the site on court orders. The ASI report indicated the presence of a 10th-century temple under the mosque
- The Allahabad High Court, however, upheld the ASI's findings
- The matter is still in the Court

Elections in 1996:

- General elections were held in India in 1996 to elect the members of the 11th Lok Sabha contested by the Congress Party, Bharatiya Janata Party and several other parties
- The Bharatiya Janata Party, the single largest party formed a short lived government for just 13 days under Atal Bihari Vajpayee
- The second largest party, the Indian National Congress, declined to attempt to form a government and instead chose to support the then Chief Minister of Karnataka Deve Gowda - headed by Janata Dal
- Janata Dal and a bloc of smaller parties thus formed the United Front which would form the government coalition for the next two years. However, the United Front was beset by internal tensions
- To avoid elections, a compromise was reached. The Congress party agreed to support another United Front government under a new leader. The United Front elected I. K. Gujral as new leader and he was sworn in as Prime Minister on 21 April 1997
- Gujral faced trouble from within Janata Dal. The Central Bureau of Investigation asked for the permission from the governor of Bihar A. R. Kidwai to prosecute the state chief minister Lalu Prasad Yadav in a corruption case related to the purchase of fodder for the cattle (the Fodder Scam)

- When Yadav felt that he no longer enjoyed a commanding position in Janata Dal, he quit the party and formed his own 'Rashtriya Janata Dal (RJD) on 3 July 1997
- New elections were called when Indian National Congress(INC) left the United Front government led by I.K. Gujral, after they refused to drop the regional Dravida Munnetra Kazhagam (DMK) party from the government after the DMK was linked by an investigative panel to Sri Lankan separatists blamed for the killing of Rajiv Gandhi

The Interesting period of two terms of the NDA Government, headed by Atal Bihari Vajapayee is the subject of the next chapter, where the reforms initiated by P V Narasimha Rao, take further momentum

Chapter 9:

1998-2004



This period saw the two terms of Atal Bihari Bajpayee, one for 13 months and the second of a full term.

The notable events, Pokhran II nuclear tests, Operation Vijay; the Kargil war, 1999 hijack of Indian plane in Kandahar, 2001 Parliament attack, 2002 Gujarat violence, the increased pace of Economic Reforms

13 months in 2nd Term: 1989-99

- A B Vajpayee was the first Indian prime minister who was not a member of the Indian National Congress party to have served a full five-year term in office
- After the fall of the two United Front governments between 1996 and 1998, the Lok Sabha was dissolved and fresh elections were held and BJP was the forerunner. A number of political parties joined the BJP to form the National Democratic Alliance (NDA) and Vajpayee was sworn in as the Prime Minister
- The coalition was not a comfortable ride, apart from the Shiv Sena, none of the other parties shared the BJP's Hindu-nationalist ideology. Vajpayee has been lauded for managing this coalition successfully, while facing ideological pressure from the hardline wing of the party and from the RSS

Pokhran II:



Thermonuclear device Shakti I tested during Pokhran-II

- The Pokhran-II tests were a series of five nuclear tests conducted by India at the Indian Army's Pokhran Test Range in May 1998. The second instance of nuclear testing since May 1974
- Earlier, Prime Minister Narasimha Rao had decided to conduct further tests in 1995. Plans were aborted after American spy satellites picked up signs of preparations for nuclear testing
- The Indian intelligence had been aware of United States spy satellites and the American CIA had been

detecting Indian test preparations since 1995. Therefore, the tests required complete secrecy in India and also needed to avoid detection by other countries

- The chief scientific adviser and the Director of (DRDO), Dr. Abdul Kalam and Dr. R. Chidambaram, the Director of the Department of Atomic Energy, were the chief coordinators of this test planning
- On 13 May 1998, two additional fission devices were detonated, the Indian government led by Prime Minister A B Vajpayee shortly convened a press conference to declare India a full-fledged nuclear state
- The Credit of making India a Nuclear State, in the backdrop of ever increasing threats from Pakistan and China, goes to Atal Bihar Vajpayee

Lahore summit

- In late 1998 and early 1999, Vajpayee began a push for a full-scale

diplomatic peace process with Pakistan

- With the historic inauguration of the Delhi-Lahore bus service in February 1999, Vajpayee initiated a new peace process aimed towards permanently resolving the Kashmir dispute and other conflicts with Pakistan
- The resultant Lahore Declaration espoused a commitment to dialogue, expanded trade relations and mutual friendship and envisaged a goal to denuclearize South Asia. This eased the tension created by the 1998 nuclear tests, not only within the two nations but also in South Asia and the rest of the world
- The AIADMK had continually threatened to withdraw from the coalition and national leaders repeatedly flew down from Delhi to Chennai to pacify the AIADMK chief J. Jayalalitha
- However, in May 1999, the AIADMK did pull the plug on the NDA, and the Vajpayee administration was reduced to a caretaker status pending fresh elections scheduled for October 1999

The Kargil War:



Indian soldiers after winning a battle during the Kargil War

- The Kargil War, also known as the Kargil conflict or Operation Vijay, was an armed conflict between India and Pakistan that took place between May and July 1999
- The cause of the war was the infiltration of

Pakistani soldiers disguised as Kashmiri militants into positions on the Indian side of the LOC, which serves as the de facto border between the two states

- The Indian Army and the Indian Air Force, recaptured a majority of the

positions on the Indian side of the LOC infiltrated by the Pakistani troops and militants. Facing international diplomatic opposition, the Pakistani forces withdrew from the remaining Indian positions along the LOC.

Third term: 1999–2004



Vajpayee meeting President Bush in the White House, circa 2001

- In the 1999 general elections, the BJP-led NDA had won 303 seats out of the 543 seats in the Lok Sabha, in the aftermath of the Kargil operations, thereby securing a comfortable and

stable majority. On 13 October 1999, Vajpayee took oath as Prime Minister of India for the third time

- A national crisis emerged in December 1999, when Indian Airlines flight IC 814 from Kathmandu to New Delhi was hijacked by five terrorists and flown to Taliban-ruled Afghanistan. The demands included the release of terrorists like Masood Azhar. The government gave in due to extreme pressure from all quarters

2001 Parliament Attack:

- The 2001 Indian Parliament attack was a terrorist attack on the Parliament of India in New Delhi on 13 December 2001
- On 13 December 2001, five terrorists infiltrated the Parliament House in a car with Home Ministry and Parliament labels
- More than 100 people, including major politicians like Home Minister LK Advani and Minister of State for Defence Harin Pathak were inside the parliament building at the time

- The total number of deaths was 14 and at least 22 people were injured in the attack

2002 Gujarat violence

- February 2002, a train filled with Hindu pilgrims returning to Gujarat from Ayodhya stopped in the town of Godhra. A scuffle broke out between Hindu activists and Muslim residents, and amidst uncertain circumstances, the train was set on fire leading to the deaths of 59 people
- The charred bodies of the victims were displayed in public in the city of Ahmedabad, and the Vishwa Hindu Parishad called for a statewide strike in Gujarat
- The state government was criticised for mishandling the situation. It was accused of doing little to stop the violence and even being complicit in encouraging it
- While Vajpayee condemned the violence, he did not chastise Modi directly in public. When asked as to what would be his message to the chief minister in the event of the riots having taken place, Vajpayee responded that Modi must follow raj dharma

Economic Reforms:

- In late 2002 and 2003 the government pushed through economic reforms. The country's GDP growth exceeded 7% every year from 2003 to 2007, the creation of jobs, a rising high-tech and IT industry and urban modernisation and expansion improved the nation's international image. Good crop harvests and strong industrial expansion also helped the economy
- Among Vajpayee's projects were the National Highways Development Project and Pradhan Mantri Gram Sadak Yojana
- Vajpayee was a visionary and believed in connecting the urban and rural through high class roads would lead to economic growth
- In 2001, the Vajpayee government launched the Sarva Shiksha Abhiyan campaign imed at improving the quality of education in primary and secondary schools

2004 general election

- The NDA was widely expected to retain power after the 2004 general election
- It announced elections six months ahead of schedule hoping to capitalise on economic growth and Vajpayee's peace initiative with Pakistan
- The 13th Lok Sabha was dissolved before the completion of its term. The BJP hoped to capitalise on a perceived 'feel-good factor' and BJP's recent successes in the Assembly elections in Rajasthan, Madhya Pradesh and Chhattisgarh under the "India Shining" campaign
- However, the BJP could only win 138 seats in the 543-seat parliament with several prominent cabinet ministers being defeated. The NDA coalition won 185 seats. The Indian National Congress led by Sonia Gandhi, emerged as the single largest party winning 145 seats in the election
- The Congress and its allies comprising many smaller parties, formed the United Progressive Alliance accounting for 220 seats in the parliament, formed the next government with Manmohan Singh as the prime minister

The efforts of Atal Bihari Vajpayee in leading a 22 party Coalition, and still delivering a great economy growth during his period is still appreciated and being a Parliamentarian for 5 decades, Vajpayee is considered the Bhishma of parliamentary politics in India.

Going forward in the chapter, we see 2 terms of UPA Government under Manmohan Singh.

Chapter 10:

UPA 2004 to 2014

The Rise of Sonia Gandhi in active politics:



Sonia Gandhi with 13th Prime Minister of India Manmohan Singh and his wife Gursharan Kaur at an Iftar party in New Delhi in 2010.

- After Rajiv Gandhi was assassinated in 1991 and Sonia Gandhi refused to become Prime Minister, the party settled on the choice of P. V. Narasimha Rao who became leader and subsequently Prime Minister.
- Several senior leaders such as Madhavrao Sindhia, Rajesh Pilot, Narayan Dutt Tiwari, Arjun Singh, Mamata Banerjee, G. K. Moopanar, P. Chidambaram and Jayanthi Natarajan were in open revolt against incumbent President Sitaram Kesri and many of whom quit the party, splitting the Congress into many factions.
- In an effort to revive the party's sagging fortunes, she joined the Congress Party as a primary member in the Calcutta Plenary Session in 1997 and became party leader in 1998.
- In May 1999, three senior leaders of the party (Sharad Pawar, P. A. Sangma, and Tariq Anwar) challenged her right to try to become India's Prime Minister because of her foreign origins. In response, she offered to resign as party leader, resulting in an outpouring of support and the expulsion from the party of the three rebels who went on to form the Nationalist Congress Party.
- Within 62 days of joining as a primary member, she was offered the party President post which she accepted.
- When the BJP-led NDA formed a government under Atal Bihari Vajpayee, she took the office of the Leader of the Opposition.

- In the 2004 general elections, Gandhi launched a nationwide campaign, criss-crossing the country on the Aam Aadmi (ordinary man) slogan in contrast to the 'India Shining' slogan of the BJP-led National Democratic Alliance (NDA) alliance.
- Following the unexpected defeat of the NDA, she was widely expected to be the next Prime Minister of India. On 16 May, she was unanimously chosen to lead a 15-party coalition government with the support of the left, which was subsequently named the United Progressive Alliance (UPA).
- The defeated NDA protested once again her 'foreign origin' and senior NDA leader Sushma Swaraj threatened to shave her head and "sleep on the ground", among other things, should Sonia become prime minister.
- A few days after the election, Gandhi recommended Manmohan Singh as her choice as prime minister, that the party leaders accepted.

Manmohan Singh: 1999-2004

- During his term as Prime Minister, Singh continued to encourage growth in the Indian market, enjoying widespread success in these matters. Singh, along with the former Finance Minister, P. Chidambaram, has presided over a period where the Indian economy has grown with an 8–9% economic growth rate.
- Singh's government has continued the Golden Quadrilateral and the highway modernisation program that was initiated by Vajpayee's government.
- Eight more IIT's were opened in the states of Andhra Pradesh, Bihar, Gujarat, Orissa, Punjab, Madhya Pradesh, Rajasthan and Himachal Pradesh. The Singh government also continued the Sarva Shiksha Abhiyan programme.
- The important National Rural Employment Guarantee Act (NREGA) and the Right to Information Act were passed by the Parliament in 2005 during his tenure.
- Right of Children to Free and Compulsory Education Act that was enacted on 4 August 2009, describes the modalities of the importance of free and compulsory education for children between 6 and 14 in India under Article 21A of the Indian Constitution.

- Singh's government has been instrumental in strengthening anti-terror laws with amendments to Unlawful Activities (Prevention) Act (UAPA). National Investigation Agency (India)(NIA) was also created soon after the Nov 2008 Mumbai terror attacks, as need for a central agency to combat terrorism was realised. Also, Unique Identification Authority of India was established in February 2009, an agency responsible for implementing the envisioned Multipurpose National Identity Card with the objective of increasing national security and facilitating e-governance

Manmohan Singh: 2009-2014

- India held general elections to the 15th Lok Sabha in five phases between 16 April 2009 and 13 May 2009.
- The Congress and its allies were able to put together a comfortable majority with support from 322 members out of 543 members of the House. These included those of the UPA and the external support from the Bahujan Samaj Party (BSP), Samajwadi Party (SP), Janata Dal (Secular) (JD(S)), Rashtriya Janata Dal (RJD) and other minor parties
- On 22 May 2009, Manmohan Singh was sworn in as the Prime Minister for the 2nd term, the first prime minister since Jawaharlal Nehru in 1962 to win re-election after completing a full five-year term
- Unlike the First Term, the 2nd Term of Singh, was full of Scams & Controversies, which tarnished his clean image and opposition stamped him as “weak PM”, taking orders from Sonia Gandhi and Rahul.

The Period of Serial Scams:

- 2008: 2G Spectrum Scam of 1.76 Lakh Crores
- 2009: Satyam Scam: Accounting fraud
- 2010: Common Wealth Games Scam involving Suresh kalmadi
- 2011: Cash for Vote Scam, MPs flashing 1 Cr cash in Loka sabha
- 2012: Coal Scam, 1.86 Lakh Crores
- 2012: Chopper Scam, involving Former Indian Air Force Chief S P Tyagi, 3600 Cr

- 2012: Tatra Truck Scam
- 2012: Adarsh Scam of Defence land grab in Mumbai
- 2013: IPL Scam on match Fixing.
- The legendary reforms in 1991, clean image of Manmohan Singh was totally undermined, by these many scams ,for which he was made responsible as Prime Minister. This gave enough weight for the political agenda for 2014 elections for opposition.

Let us see the new Histories created by the Modi Wave in 2014 in the next chapter

Chapter 11:

The Beginning of MODI Era: 2014 to 2019

The Spectacular Hi-Tech Election Campaign:



A phenomenon called MODI, known always for the wrong reasons after Godhra Riots, emerged as “New Hope” for the middle class aspiring Indians

■ From 15th September 2013

to 10th May 2014 Narendra Modi would have addressed 5827 rallies/ programmes/ events/ 3D/ Chai Pe Charcha

- Over 3 lakh kilometers covered
- Over 25 states visited
- Unique vision for each state
- Unprecedented innovation as seen during 3D rallies and Chai Pe Charcha
- Several Interviews with print and electronic media

Pioneer of technology: 3D and Chai Pe Charcha



■ History was scripted through a historic campaign by the manner in which Narendra Modi had used technology and

innovation to reach out to people

- The most prominent example of this is the 3D rallies. From 11th till 30th April 2014, several rounds of 3D rallies have been held covering 750

locations ranging from Kashmir to Kerala, Maharashtra to Assam

- The other innovation was seen during Chai Pe Charcha. Over a cup of tea, Narendra Modi interacted with people across India on issues like agriculture and women empowerment. The Charchas were held across 4000 locations in 24 states in various rounds

MODI Crafting Alliances:

When Narendra Modi was announced as Prime Ministerial Candidate, it was believed that Narendra Modi's road to Delhi would be a lonely one

NDA has drawn new allies from all parts of India. In Bihar Shri Ram Vilas Paswan and Shri Upendra Khushwaha joined. In Tamil Nadu a 5 party alliance emerged with leaders like Vijaykanth, Vaiko and Dr. Ramadoss. In Seemandhra and Telangana the BJP started working with Chandrababu Naidu and Pawan Kalyan. In UP the Apna Dal pledged support. In Maharashtra Ramdas Athawale joined the alliance.

At the same time relations with existing allies and old friends like the Shiv Sena and Akali Dal were very very strong.

As a result, BJP emerged as an option even in places where no one believed the Lotus could shine

MODI's Rallies & Audience:



It was believed that organising a rally was a cumbersome process. One had to “fill” crowds and make other arrangements but Narendra Modi has proven all this wrong.

If people say political parties pay people to attend rallies then they have

not seen Modi rallies where people voluntarily paid to attend the rally and the proceeds went towards relief work for the Uttarakhand tragedy!

In UP and Bihar the rallies were double storied! It was not uncommon to see several people climbing on top of the polls to get a better view of Modi. Truly Modi is a 'Pole-a-rising' figure!

MODI's Interviews

In the entire campaign Narendra Modi has given countless interviews to print, electronic and local media. His interviews have varied from one journalist asking questions to a panel of journalists asking him to even a "court" of people.

The 2014 Election Campaign of MODI, was a wide and diverse outreach programme in India's history. His day began at 5 AM and sometimes went past midnight but Narendra Modi's energy and his dedication only increases. These words by Narendra Modi perfectly sum up his routine and his determination, (*I am running, the affection of the people is making me run. There is no question of getting tired neither a question of stopping and bowing to anti-national forces simply does not arise*)

NARENDRA MODI 2014-2019 :

The First Non Congress Prime Minister with a sweeping Majority



Mr. Narendra Modi takes oath as PM of India

- The winning of Modi was expected looking at the euphoria created around this one name "MODI", it was made a MODI Vs Rahul Gandhi campaign, and all the Scams of

previous Manmohan Singh's Government attributed to Gandhi Family

- But the Quantum of Win surprised even the best of political pundits
- Creating hype and promising is one thing, delivering is another thing. Modi had a Plan and made every strategic move with absolute clarity

MODI's Digital Connect with People:

- Modi is the First PM to put everything on record, online and communicate with people directly and used every social media, own website, in all formats of picture, text, audio and video
- Unlike other PMs, he never came on any Channel, never answered any issue to a Journalist or the press, directly
- Achieving is one thing, making your achievements known to one and all instantly is other thing, MODI mastered both
- He started "Mann Ki bath" a Monthly Audio, and never missed even one, and ensured everything he does, every day is flashed on Social Media, twitter, FB, Instagram, without leaving a single opportunity, and staying connected with people all the time
- Once you are connected, and for the witty and skillful artistic narrator like MODI, would never lose an attention

Achievements of MODI:

- The reward for Modi's achievement during the was by giving much bigger mandate in 2019 Elections when the entire opposition came together with "Modi hatao" slogan
- The Development Campaigns which MODI made as mass movement, be it SWACH BHARATH, BETI BACHAO, MAKE IN INDIA, involved people's movement and action
- The bold step to announce "Demonetization" and make it work, showed his ability to take tough decisions
- The GST implementation, showed the ability to bring together all the states and work out a commonly acceptable solution, is a hallmark of TEAM effort
- Development of ROAD, RAIL, Water transport, Cleaning up of Ganga, exhibits his ability to get things done, from the same bureaucracy

which every other leader failed

- The Transparency and a Five year of clean Governance, without a single scam is the biggest achievement in the Political History of India
- Unlike Vajpayee, who had a soft out look towards Pakistan, Modi's daring Surgical Attack on Terrorist camps deep inside Pakistan's territory
- With the National Sentiment towards Modi running high, the Opposition under Rahul Gandhi, struggled to find an election issue to fight MODI, a failed attempt to scandalize defense deal backfired in 2019 Elections, talks about the achievements of MODI 1.0.

The 2019 Election Campaign & Return to Power:



Mr.Narendra Modi Swearing in as PM of India for 2nd term - 2019

- The Election campaign of 2019 was one of the most fiercely fought elections, in the history of Indian General elections

■ There was a

history that an incumbent government would never come back easily and here all the regional parties with ideological differences, enemies for decades, had come together only to somehow defeat MODI, as each of them were facing one or the other charges in different scandals

- But Modi and BJP President Amit Shah had their tasks cut out, clearly with ground realities
- While Exit Polls were being discussed, MODI was relaxing in Kedarnath Caves
- The resounding victory that reduced the opposition to nothing, created new hopes for the 2nd term for Great India

The Abrogation of Article 370 on 5th August 2019:

- History was created on August 5th, when Amit Shah the Union Home

Minister announced the scrapping of Article 370 making Jammu & Kashmir a Union Territory with Legislature and Ladakh without legislature.

- The Poll Promise of MODI and BJP for many decades, was achieved swiftly in the very first session of the Upper house.
- This is a feat celebrated as biggest win for the Constitution of India, It is now One nation, One Constitution
- The people of Jammu & Kashmir, who suffered decades of militancy, can now aspire to see more developments like other states of India, and we may see a new IT capital coming from Kashmir, which is so rich in cultural and divine heritage

The achievements in terms of facts and figures are always debatable, but what is important is the intent & feeling that good things are happening, and we are in the right direction.

The Journey so far for India in MODI era has been the most fascinating one and gives us tremendous hope the years ahead is going to be very encouraging for someone to create personal excellence, organisational excellence and contribute to society for the benefit of one and all.

Chapter 12:

Analysing & Understanding 1947- 1991

You have read the chapters so far, it is plain and simple that this is a brief compilation of some of the historical events in India for the period 1947 to 5th August 2019.

As a student when we study history, we read what was there in the syllabus, with a limited access to facts

When we read and try to understand history out of curiosity and for knowledge, we start to wonder about what led to the turn of events

We start realizing the circumstances that made good people bad, bad people to good and of course there is a lot more to learn from history, because it is "HIS-story", someone's story, we could see our life situations there too, or learn them to apply and improve our understanding of life

In this perspective, it is important to analyse the chain of events, it may open up many things to learn from, irrespective of who was the champion or otherwise. In this context let us look at the period of 1947 to 2019 in two parts.

Irrespective of the political leadership, the ideology to India's growth can be seen in two parts

1. 1947 to 1992: The Socialist, State Controlled, License Raj Period
2. 1992 to 2019: The Liberal, Free market, Global Economy, changing to Digital Economy

The Political Leadership:

- In the first 45 years till 1992, the longest serving Prime Ministers were Jawahar Lal Nehru, for roughly 17 years, Indira Gandhi for about 16 Years, Rajiv Gandhi for 5 years.
- 1947-1964, the shaping of India as a nation has been the huge

PRIME MINISTERS OF INDIA					
					
Jawaharlal Nehru Aug 15, 1947- May 27, 1964	Gulzari Lal Nanda* May 27-Jun 9, 1964	Lal Bahadur Shastri Jun 9, 1964- Jan 11, 1966	Gulzari Lal Nanda* Jan 11-Jan 24, 1966	Indira Gandhi Jan 24, 1966- Mar 24, 1977	Morarji Desai Mar 24, 1977- July 28, 1979
					
Charan Singh July 28, 1979- Jan 14, 1980	Indira Gandhi Jan 14, 1980- Oct 31, 1984	Rajiv Gandhi Oct 31, 1984- Dec 2, 1989	Vishwanath Pratap Singh Dec 2, 1989- Nov 10, 1990	Chandra Shekhar Nov 10, 1990- June 21, 1991	P. V. Narasimha Rao June 21, 1991- May 16, 1996

contribution of Nehru's Leadership, in addition to great people in his cabinet like Sardar Vallabhbhai Patel

- In a Democratic Nation like India, a nation chooses the leader and follows the leader
- The Leader's thoughts and decision-making capabilities are what make the nation good, growing or counter productive. It is difficult for one to act when in power, not to get carried away by individual weaknesses and idiosyncrasies. Every small thing that you do, gets noticed, with very little scope for people to allow you to make human mistakes that anyone is prone to

India Under Nehru:

- Nehru stands tall as Leader, in contributing to a strong foundation for India in the First 10 years living up to the dreams of his mentor, Mahatma Gandhi, along with Vallabhbhai Patel
- The Socialist development Model borrowed from Soviet Union (Russia) worked well, strongly creating great institutions of huge repute
- Nehru with his vision started IITs in 1950, ensured the quality professionals 40 years down the line, when the IT revolution started
- Instituting the mechanism of free & fair Elections, with "One person,

One Vote”, ensured survival and continuation of India as a Democratic country, otherwise we have seen army coups happening elsewhere

- The heavy Industries built by Government ensured employment and technology development, first learning and then developing it indigenously
- The License Permit Raj ensured no businessmen would take advantage of situations in the initial years
- All of this would not have been possible, if Patel had not worked relentlessly to integrate fragmented provinces and integrate “One Nation”
- For all the differences of opinions, Patel was the pacifier, it is India’s loss that Patel did not live long after independence
- In the final years of his tenure, Nehru failed to develop successors and had not planned to retire
- Nehru felt he is indispensable, went too long, but nevertheless, his contribution to India is immense, leaving aside personal likes and dislikes
- All Great leaders, know when to stop. P V Narsimha Rao, Atal Bihari Vajpayee, and the like retired from active politics much before and created future leaders

India Under Indira Gandhi:

- Indira Gandhi continues the traditional approach of State Ownership of Public Services and goods, with tightened Licence Raj
- Indira Gandhi is an inspiration for women power, to lead the veteran leaders more experienced and skillful than you learn the tricks of the trade and negotiate with people to do things your way. The women’s love for the family, ambition to see your kids grow in strength and the blind motherly love to overlook their weaknesses. Indira was called as “Durga” by Atal Bihari Vajpayee, in the lighter vein.
- The imposition of Emergency showed her darker side, and the nation is what the leader it chooses, and suffer too when the leader commits mistakes
- Indira Gandhi took bold decisions, fought East Pakistan and liberated Bangladesh, offered help to millions of refugees

- The period saw Kashmir issue, threats from Pakistan militancy, Khalistani separatist movement, troubles from China, and Indira was a brave leader who successfully handled the job on hand
- With Operation Blue Star, Indira ended the Punjab militancy which people at that time thought, would break India, unfortunately, she paid her life for that
- Indira Gandhi will be remembered as “Durga” for both right and wrong reasons.

Rajiv Gandhi:

- Unlike his mother Indira and grand father Nehru, Rajiv was young and a more liberal thinker when it comes to socialist approach
- He believed in technology and was open to new ideas and change
- In the late 80’s, as PM, he took several measures to make technology import easy
- The IT Industry in India was just in the initial years, Rajiv took initiatives to support science and technology and education
- The circumstances under which he became a Leader of the biggest party and governing a democracy in a complicated situation, one cannot expect him to deliver everything right
- It was like a 16 year old Tendulkar facing the West Indian Pacers, but in politics you don’t have a second match
- Rajiv was unfortunate; the decision of sending Indian Peace Keeping Force, took his life
- It was a tough decision, if India does not support Sri Lanka, there were dangerous neighbours taking advantage to make Sri Lanka a friend to act against India
- We should know there are always two sides to every argument, what makes one go right or wrong is often a mystery
- Nevertheless, that charming personality of Rajiv will always be remembered

The 45 years of the first half of the Independence of license raj, state owned business pushed the economy to a forgettable situation, where country had Internal Debt of 50% of GDP, 12% Fiscal Deficit, money just

enough to manage the Oil imports for 3 weeks. This is in 1991. Life would have come to a standstill, with no petrol and diesel in the entire country

The Indian Government had to pledge all of its Gold Reserves for short management of Debt. Moody's had downgraded India status, there was no way to get External Loans

It is out of adversity, that great achievements emerge. The disaster situation changed the dynamics of India for the next 20 years

Let us see that story in the next chapter.

Chapter 13:

Analysis & understanding 1991-2019

The liberalisation, free market, global economy changing to digital economy



The period from 1991 to 201, saw some inspiring leadership, The longest serving Prime Ministers are Manmohan Singh for 10 years, Atal Bihari Vajpayee for Six and a half years, P V Narasimha Rao for 5 years and Narendra Modi, continuing in 6th Year.

P V Narasimha Rao, the protagonist of Modern India:

- The Contribution of P V Narasimha Rao popularly called "P V" is the core of what India is today, the 3rd largest economy
- He was about to retire from politics when he had to take charge of Government
- We need to know the roots of the person if we have to understand from where this personal excellence shines out
- PV was a statesman, Sanskrit scholar, poet and writer who spoke 17 Languages.
- He chose the right people for the right job, and chose them irrespective of their political ideologies
- He introduced relevant experts into the political system
- PV gave total freedom to Manmohan Singh, the Ex RBI Governor, who was his Finance Minister and the one who changed the economic map
- He brought about changes to capital markets, reformed and destroyed

the license raj, opened up the economy to competition

- People who feared global products would make Indian products obsolete, did not realise that it brought down the prices and increased the purchase power of an average Indian
- In spite of well grown Capital markets, Indians Savings in Banks is still one of the highest
- The opening up of the economy made big countries like India for its market and their foreign policy towards India changed and India became prominent in South Asia
- In the 1950's to the 70's people would die of hunger, but today there is an opportunity for every one who is ready to work, skilled or unskilled, thanks to P V Narsimha Rao

Atal Bihari Vajpayee:

- The deep foundation laid by PV was ably taken forward by the visionary leader Atal Bihari Vajpayee
- The uniqueness about Vajpayee was the way he handled the Coalition Government of 22 parties and still managed to deliver
- The big plans on road Infrastructure, defense preparedness in the wake of continued technology support to Pakistan from China and Islamic countries, talk of the vision of Vajpayee
- The Ram Temple and Article 370 created pressure from VHP and RSS on one side, keeping the coalition parties happy on the other side, Vajpayee managed it effortlessly

Manmohan Singh :

- The Contribution of Manmohan Singh often goes unnoticed due to the kind of scams that broke out in his 2nd term for which he was witness
- The bureaucrat turned politician, a powerful Finance Minister, who brought the country out of disaster in 1991, often referred to as a "weak PM"
- Many would not realise, Manmohan Singh's first Term saw many wonderful legislations, and initiatives like Aadhar, the stellar work conceptualised and started, which Narendra Modi finished

- Unlike Nehru, Manmohan Singh retired too late
- He would have been remembered like P V Narasimha Rao, had he not continued as a PM for the second term
- The contribution of Manmohan Singh will always be respected and held in high regard by those who understand the economy

Narendra Modi, the Man of words, vision and great energy:

- The one name that every Indian, might have to put an effort to forget, is Modi
- Everything he does, becomes a case study in leading Management schools across the globe, what more to say?
- Modi is an embodiment of all that a leadership textbooks covers in volumes of pages
- At 68, he works 18 hours, hand picks his team carefully, makes everyone accountable, terms whatever he and everyone with him does as serving the Deshvasi
- The core of MODI, is he ensures everyone knows what Modi is, he believes in "Jan-Andolan". For anything to become successful, it has to be a people's movement.
- For the First time, you would have observed, that one doesn't need to be Sauvé to receive awards from the President of India as against the earlier practice of being recommended for awards
- We only hope and wish, Modi does not commit the same mistake that some of the earlier leaders did, to create next generation of successors

In the last 28 years, 1991 to 2019, it has been a progressive journey far for the Finance Minister - Nirmala Sitaraman. In the Budget 2019, she proposed a plan for 5 Trillion Economy. Whether it is an achievable feat or not, it sure is hopeful to know that, we as a nation can dream and aim big. Challenges for the next decade is going to be on Clean Land, Water, Air and pacifying the atrocities against nature, to live in harmony with nature

While all this is nice to read, what is in it for me, as an individual? In what way reading all this about Indian Leaders and their history benefit me as an Individual? The next chapter addresses that

Chapter 14:

Key Takeaways

1 – Life before liberalization (1947 – 1992):

The Life before 1992, is quite interesting to recall particularly for the average middleclass Indian in his every day affair:



Communication:

- Communication was only through physical letters, the time taken for a letter to reach an addressee itself took days together
- Matters of urgency were communicated through telegram, which was often used for bereavement. Money used to be sent through Money Order, it would take more than a couple of days to reach the recipient
- An Appointment letter for a job was also sent through a post, making the Indian postal service, the only connection to people separated by distance
- Later in 80's came the BSNL land lines, those with influence would get a connection sooner, while an average citizen had to apply for a connection and wait for years for a connection allocation
- Later came the PCO's or Public Telephone booth, where we stood in line, make calls and pay

Financial Condition:

- Landing oneself a job was a herculean task, those with extraordinary talents too found it difficult to find a job and two meals a day if one gets it was considered a comfortable life
- The jobs were only in Government Enterprises, Banks or Teaching
- One could hardly buy anything, after spending on food and shelter due to low wages, which was the norm

- While a 10th Standard pass was considered to be today's equivalent of a graduate, he would get a low paying Government job of a paltry sum of 30 rupees per month
- Opportunities to earn was very low, very few private enterprises, the policies made it very difficult to run a large enterprise

Sports & Entertainment:

- Sports were people centric without equipment, traditional sports like kabaddi, kokko, gilli-dand required no money and cricket was popular due to British influence
- Doordarshan was introduced in 1982, TVs had black & white screen
- Movies in a cinema was shown using reels which were transported from one theatre to another

Transportation:

- The mass transportation was rail and bus, the individual movement was on cycle or scooter
- The less fortunate would walk for miles every day to go to work or school
- We could hire a Cycle on hourly basis
- The 'Ambassador', a rich man's car followed by Premier Padmini were the only two brands one could choose from for owning car. The 80's threw another option - Maruti 800, without any variants
- Choice for any product were few or none even for the affluent, the educated rich moved to other countries to experience newer life styles and technological products

All these changed after 1992, if we do appreciate our current life style, our sincere thanks would be in order to the 4 great heroes - Prime Ministers, P V Narsimha Rao, Dr.Manmohan Singh, Atal Bihari Vajpayee and off late, Narendra Modi

2 – Life post liberalization (1992 – Present):

The way life has changed for an average Indian middle class family, after

1992 is note worthy and many of us who are over 35 years now, have seen both the phases. Many in their 60's and 70's now is struggling to catch up with the new ways of smart phone life and feel disconnected from today's generation.

An observation to see how things have changed in Communication, financial condition, transportation, sports & entertainment.

Communication:

- Ease of policies for production of goods and services to private Indian and overseas companies led to arrival of digital communication
- The telephone booths were means of livelihood for many handicapped and unemployed people
- The arrival of computers reduced writing, with storing of files in floppy discs, though size of computers was huge than storage size
- Schools had computer rooms, you would walk in keeping slippers outside to avoid infecting the system
- The computers became affordable, the 'Windows OS', made it easy to use, print and store documents, which brought the internet communication earlier limited to E-MAIL, that replaced post mail
- Your email id became more important for communication, initially official communication.
- Biggest change was brought with featured Mobile Phones which started with charges of Rs.24 per minute for both incoming and outgoing, the size of first mobile phone as size of your palm.
- Mobile phone along with increased use of internet opened up web world, world of digital information accessible to all through websites.
- Software companies built applications which did what an accountant in bank does and manage large amount of data transactions with ease
- Automation increased the production, availability of software expanded the speed of transactions and production, which in turn helped business keep track and expand.
- Laptop computers replaced the desk top, Smart phones replaced the laptops.
- Now you have a computer in your hand, with lots of application, that

helps you connect with anyone anywhere, talk, write, locate and do video call for a small money.

Financial Condition:

- With the opening up of the Banking to Private Domestic and Foreign players, competition to give loan to businesses started.
- Opening up of Capital markets, easing of business registrations coupled with availability of capital from domestic and foreign markets increased job opportunities
- Loan to Businesses, increased business production and variety of products the customer likes started finding buyers.
- The average educated and technically skilled people, started becoming important for businesses, and their demand rose and salary increased.
- Companies in all sectors, Auto, FMCG, Pharma, notable IT become new face of India.
- Infosys, Wipro started recruiting Engineers in large numbers, as their software products earned in dollars, and was cheapest for US and European companies.
- The first job salaries were 3000 to 8000 in unorganized sectors, 12000 to 20000 in organised sectors in first decade of 2000, it rose heavily in last 5 years.
- Today, everyone has smart phone, with internet connection across, and transfer omeny from phone to phone, watch everything happening in the world instantly in social media.
- Today if you earn less than a lakh in month in a city, you are poor.

Sports & Entertainment:

- With the increase of income, entertainment industry changed, and sports organization increased, the professional started appearing in different forms of sports, cricket tennis, football, the western sports replaced the local sports.
- Technology increased, video cassettes and audio cassettes changes to Cd's
- Drama reduced, movies became more prevalent, that changed the

lifestyle, with movie stars flaunting new fashion

- Literature and books become, online books slowly, reading and writing from paper to computer and mobile screens increased
- Slowly with physical games that an average person was indulging in has faded into oblivion, it is replaced with online and mobile games
- With the increase of Smart Phone usage, it has replaced everything and has become inseparable
- Facebook Friends replaced real friends, number of likes on fb is valued more than an in person appreciation, these likes are also a tool for businesses
- Elections are won over social media and technology today, by changing the public opinion and building individual image through campaigns

Transportation:

- As the incomes of the people increased the bikes replaced the motor cycles
- Cars replaced the bikes, of middle-class family, travel as a industry flourished as number of cars and bikes increased
- Driving is for pleasure now, which was earlier meant to reach a place
- The reduction in air fares, being same as AC train ticket, more people started using air travel
- The world became a smaller place with increased speed of travel, one could be in 4 corners of a country in a day
- This is the true Splendid Journey of an average Indian. This technology revolution has also brought pain and new challenges to modern India and Indians

The Challenges of 2019 and the next decade:

- With higher disposable income comes equally higher spends
- People earning well do not seem happy, they have no idea of managing the finances and understanding the changing dynamics
- Schools and colleges have taught mathematics and calculus, but not finance
- Bank interests rate are going down, stock market returns are risky, real

estate is high cost and there is fear of documentation and litigations

- People who are rich are not happy, people who are not rich also are not happy
- The uncontrolled growth of technology, never ending desire for more has spoiled the personal connect with loved ones
- Industrialization and technological innovation has angered the nature, clean land, clean water and air becomes the next high priced commodity
- The yoga, ancient ways of living, culture of last century are becoming the new solution to thriving issues

The new technology is making us realise what our ancestors did was perfectly scientific and best way to lead a happy life

In a way there is tremendous hope, because the ancient wisdom coupled with technological innovation can create an India that will be “Vishwa-Guru Bharatha”, a Guide to the whole world.

Tell us your experience in life before & after 1992:

I am sure you have an interesting life experience to share the way it was before 1992 and now. Please take time to scribble your experiences in less than a page and email it to finmo@wealthvruddhi.com

We will select the interesting experiences and publish it.

We hope you enjoyed reading this.

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