“The Inside Story of Sudha Murthy & Narayana Murthy”

This article is written by Sudha the wife of the Chairman (Murthy) of the largest IT Company INFOSYS in India.

(Infosys is a multi billion company now) Murthy & his wife are famous for their simplicity!! Article is simply humbling & too inspiring!!

AUTHOR AND WIFE OF INFOSYS CHAIRMAN NARAYANA MURTHY, TELLS THE STORY OF HOW INFOSYS WAS BORN AND HOW HER LIFE HAS CHANGED...YET REMAINED VERY MUCH THE SAME

I was in Pune when I met Narayana Murthy through my friend Prasanna, who is now the Wipro chief, who was also training in Telco. Murthy was shy, bespectacled and an introvert. When he invited us for dinner, I was a bit taken aback... I refused since I was the only girl in the group. But Murthy was relentless and we all decided to meet or dinner the next day at 7.30PM at Green Fields Hotel on Pune's Main Road.

The next day, I went there at seven since I had to go to the tailor near the hotel. And what do I see? Mr Murthy waiting in front of the hotel and it was only seven.

Till today, Murthy maintains that I had mentioned (consciously!) that I would be going to the tailor at seven, so that I could meet him... And I maintain that I did not say any such thing, consciously or subconsciously, because I did not think of Murthy as anything other than a friend at that stage. We have agreed to disagree on this matter. Soon, we became friends. Our conversations were filled with Murthy's experiences abroad and the books that he had read. My friends insisted that Murthy was trying to impress me because he was interested in me. I kept denying it till one day after dinner, Murthy said, I want to tell you something. I knew this was it. It was coming. He said, I am 5’4” tall. I come from a lower middleclass family. I can never become rich. You are beautiful, bright, intelligent and you can get anyone you want. But will you marry me?

I asked him to give me some time...

When I went to Hubli, I told my parents about Murthy and his proposal. My mother was positive since Murthy was also from Karnataka, seemed intelligent and came from a good family. But my father asked: What's his job, his salary, his qualifications, etc? Murthy was working as a research assistant and earning less than me. He was willing to go Dutch with me on our outings.

My parents agreed to meet him in Pune on a particular day at 10 am sharp. Murthy did not turn up. How can I trust a man to take care of my daughter if he cannot keep an appointment, asked my father. At 12 noon, Murthy turned up in a bright red shirt! He had gone on work to Bombay,
got stuck in a traffic jam in the ghats, so he hired a taxi (though it was very expensive for him) to meet his would-be father-in-law.

Father was unimpressed. He asked Murthy what he wanted to become in life. Murthy said he wanted to become a politician in the Communist Party and wanted to open an orphanage. My father gave his verdict. No. I don't want my daughter to marry somebody who wants to become a communist and then open an orphanage when he himself doesn't have money to support his family...

By this time, I realised I had developed a liking towards Murthy, which could only be termed as love. I wanted to marry him because he was an honest man. I promised my father that I would not marry Murthy without his blessings, though at the same time, I would not marry anybody else. My father said he would agree if Murthy promised to take up a steady job. But Murthy refused, saying he would not do things in life because somebody wanted him to. I was caught between the two most important people in my life. The stalemate continued for three years, during which our courtship took us to every restaurant and cinema hall in Pune. Murthy was always broke. (Ironically, today, he manages Infosys Technologies Ltd, one of the world's most reputed companies.) He always owed me money. We used to go for dinner and he would say, I don't have money with me, you pay my share, will return it to you later. For three years, I maintained a book of Murthy's debts to me. No, he never returned the money and I finally tore it up after our wedding. The amount was a little over Rs 4,000.

During this period, Murthy quit his job as a research assistant and started his own software business... Towards the late '70s computers were entering India in a big way. At the fag end of 1977, Murthy decided to take up a job as General Manager at Patni Computers in Bombay. But before he joined the company; he wanted to marry me since he was to go on training to the US after joining.

My father gave in as he was happy Murthy had a decent job, now. We were married in Murthy's house in Bangalore on February 10, 1978, with only our two families present. I got my first silk sari. The wedding expenses came to only Rs 800, with Murthy and I pooling in Rs 400 each. I went to the US with Murthy after marriage. He encouraged me to see America on my own, because I loved travelling. I toured America for three months with a backpack.

In 1981, Murthy wanted to start Infosys. Initially, I was very apprehensive about him getting into business. We were living a comfortable life in Bombay with a regular paycheck and I didn't want to rock the boat. But Murthy was passionate about creating good quality software. I decided to support him.

Bombay with a regular paycheck and I didn't want to rock the boat. But Murthy was passionate about creating good quality software. I decided to support him. Typically for Murthy, he had a dream and no money. So I gave him Rs 10,000 which I had saved for a rainy day without his
knowledge and told him, this is all I have. Take it. I will take care of the financial needs of our house. You go and chase your dreams. But you have only three years!

Murthy and his six colleagues started Infosys in 1981. In 1982, I left Telco and moved to Pune with Murthy. We bought a small house on loan, which also became the Infosys office. I was a clerk-cum-cook- cum-programmer. I also took up a job as Senior Systems Analyst with the Walchand group of Industries to support the house.

In ’83, Infosys got their first client, MICO, in Bangalore. Murthy moved to Bangalore and stayed with his mother, while I went to Hubli to deliver my second child, Rohan. Ten days after my son was born, Murthy left for the US on project work. I saw him only after a year - my son had infantile eczema. It was only after Rohan received all his vaccinations that I came to Bangalore where we rented a small house in Jayanagar and rented another house as Infosys headquarters. Nandan Nilekani and his wife Rohini stayed with us. While Rohini babysat my son, I wrote programmes for Infosys. There was no car, no phone, just two kids and a bunch of us working hard, juggling our lives and having fun while Infosys was taking shape. The wives of other partners too, gave their unstinting support. We all knew that our men were trying to build something good.

Murthy made it very clear that it would either be me or him working at Infosys. Never the two of us together. He did not want a husband and wife team at Infosys. I was shocked since I had the relevant experience and technical qualifications. He said, Sudha if you want to work with Infosys, I will withdraw, happily I was pained to know that I would not be involved in the company my husband was building and that I would have to give up a job that I was qualified to do and loved doing... Then, I realised that to make Infosys a success, one had to give 100 per cent. One had to be focused on it alone, with no other distractions. If the two of us had to give 100 percent to Infosys, what would happen to our home and our children? I opted to be a homemaker; after all, Infosys was Murthy’s dream. It was a big sacrifice, but it was one that had to be made. Even today, Murthy says, Sudha, I stepped on your career to make mine. You are responsible for my success. It might have given up my career for my husband’s sake, but that does not make me a doormat... Isn’t freedom about living your life the way you want it? What is right for one person might be wrong for another. It is up to the individual to make a choice that is effective in her life. I believe that when a woman gives up her right to choose for herself, that is when she crosses over from being an individual to a doormat.

Murthy’s dreams encompassed not only himself, but a generation of people. It was about creating something worthy, exemplary and honourable. It was about creation and distribution of wealth. His dreams were grander than my career plans, in all aspects. So, when I had to choose between Murthy’s career and mine, I opted for what I thought was the right choice. We had a home and two little children. Somebody had to take care of it all. Somebody had to stay behind to create a home base that would be fertile for healthy growth, happiness, and more dreams to dream. I became that somebody willingly I can confidently say that if I had had a dream like
Infosys, Murthy would have given me his unstinted support. The roles would have been reversed. We are not bound by the archaic rules of marriage. He does not intrude into my time, especially when I am writing my novels. He does not interfere in my work at the Infosys Foundation and I don't interfere with the running of Infosys.

I teach computer science to MBA and MCA students at Christ College for a few hours every week and I earn around Rs 50,000 a year. I value this financial independence greatly, though there is no need for me to pursue a career. Murthy respects that. I travel the world without him, because he hates travelling. We trust each other implicitly. We have another understanding too. While he earns the money, I spend it mostly through charity. The Infosys Foundation was born in 1997 with the sole objective of uplifting the less-privileged sections of society. In the past three years, we have built hospitals, orphanages, rehabilitation centres, school buildings, science centres and more than 3,500 libraries. Our work is mainly in the rural areas amongst women and children. I am one of the trustees of the Foundation, and our activities span six states. I travel to around 800 villages constantly. Every year, we donate around Rs 5-6 crores. We run Infosys Foundation the way Murthy runs Infosys - in a professional and scientific way. Philanthropy is a profession and an art. It can be used or misused. Every year, we receive more than 10,000 applications for donations. Every day, I receive more than 120 calls. Amongst these, there are those who genuinely need help and there are hoodwinkers too. Over the years, I have learnt to differentiate the wheat from the chaff, though I still give all the cases a patient hearing. Sometimes, I feel I have lost the ability to trust people. I have become shrewder to avoid being conned. I think that is the price that I have to pay for the position I am in now.

The greatest difficulty in having money is to teach your children its value... Bringing up children in a moneyed atmosphere is a difficult task.

Even today, I think twice if I have to spend Rs 10 on an auto when I can walk to my house. I cannot expect my children to do the same. They have seen money from the time they were born. But we can lead by example. When they see Murthy wash his own plate after eating and clean the two toilets in the house every day, they realise that no work is demeaning, irrespective of how rich you are. This doesn't mean we expect our children to live an austere life. My children buy what they want, go where they want, but they have to follow certain rules. They have to show me bills for whatever they buy: My daughter can buy five new outfits, but she has to give away five old ones. My son can go out with his friends for lunch or dinner, but we discourage him from going to a five star hotel. Or we accompany him. My children haven't given me any heartbreak. My daughter is studying abroad, my son in Bangalore. They don't use their father's name in vain. They only say that his name is Murthy and that he works for Infosys.

They don't want to be recognised and appreciated because of their father or me, but for themselves.
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I don’t feel guilty about having money, for we have worked hard for it. But I don’t feel comfortable flaunting it. It is a conscious decision on our part to live a simple, so-called middle class life. We live in the same two-bedroom, sparsely furnished house we lived in before Infosys became a success. Our only extravagance is buying books and CDs. My house has no lockers for I have no jewels. I wear a pair of stone earrings which I bought in Bombay for Rs 100. I don’t even wear my ‘mangalsutra’ unless I need to attend some family functions or when I am with my mother-in-law.

Five years ago, I went to Kashi, where tradition demands that you give something up. I gave up shopping. Since then, I haven’t bought myself a sari or gone shopping. I don’t carry a purse and neither does Murthy, most of the time. I borrow money from my secretary or my driver if I need cash. They know my habit, so they always carry extra cash with them. But I settle the accounts every evening. Murthy and I are very comfortable with our lifestyle and we don’t see the need to change it now that we have money.

Murthy and I are two opposites that complement each other. Murthy is sensitive and romantic in his own way. He always gifts me books addressed ‘From Me to You. Or’To the person I most admire, etc. We both love books. I am an extrovert and he is an introvert. I love watching movies and listening to classical music. Murthy loves listening to English classical music. I go out for movies with my students and secretary every other week.

I am still young at heart. I really enjoyed watching ‘Kaho Na Pyaar Hai’; I’m a Hrithik Roshan fan. It has been more than 20 years since Murthy and I went for a movie. My daughter once gave us a surprise by booking tickets for ‘Titanic’. Since I had a prior engagement that day, Murthy went for the movie with his secretary Pandu. I love travelling, whereas Murthy loves spending time at home. Friends come and go with the share prices. Even in my dreams, I did not expect Infosys to grow the way it has. After Infosys went public in 1993, we became what people would call rich, moneymal people. Suddenly, you see and hear about so much money: people talk about you. It was all new to me. Have I lost my identity as a woman, in Murthy’s shadow? No, I might be Mrs Narayana Murthy. I might be Akshata and Rohan’s mother. I might be the trustee of Infosys Foundation. But I am still Sudha. Like all women, I play different roles. That doesn’t mean we don’t have our own identity.

Women have that extra quality of adaptability and learn to fit into different shoes. But we are our own selves still. And we have to exact our freedom by making the right choices in our lives, dictated by us and not by the world.

Regards,
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Company Background
- Turtle Wealth Management is formed by Passionate Team to give a radical change in Financial Markets & Wealth Creation.

Why the Name Turtle?
- Turtle is a symbol of Wealth & Prosperity
- Turtle is associated with longevity, great age, and wisdom.
- U of Turtle Gives a U turn to your Wealth.
- Characteristic of Turtle
  Reliance on oneself, Patience, Balance in different environments, Harmony, Protection

Core Purpose: “To Create Wealthy Entrepreneurs”
- @ Turtle we mentor Individual to be Entrepreneurs with our Unique Investment, Trading and Business Solutions Strategies

Core Values: Values that is DNA of our Team

Our Products & Services

Training
- Certified 3D Trader – Training to build an Amateur Trader to a Professional Trader & Investor in every Asset Class. It’s not just a Training it’s a “Financial Abundance”
- Rich Trader Poor Trader – A Seminar with Live Exercise’s, Videos that will be a “Game Changer” in your Profession of Trading & Investing, with a Rich Mindset!

Trading & Investing Strategies
- Turtle Trading System – 1st time in India to Launch a Quantitative Tactical Trading Techniques with High Level of Discipline & Money Management.
- 212 Investment Approach – An Approach that will give U turn to your Wealth.

Consultancy Services
- Trader’s Mentor – We Mentor and Make World’s Best Trader & Investor.
- Business Consultancy Services: To give a U turn in your Business.