



The 2 billion-rupee man – The story of Sunil Tiwari – AVM  
Bandra west - 1994

“The friend in my adversity I shall always cherish most. I can better trust those who helped to relieve the gloom of my dark hours than those who are so ready to enjoy with me the sunshine of my prosperity”  
- Ulysses S. Grant

Sunil’s story shows what one man can achieve when he is armed with a good, solid educational foundation along with grit and resolve.

The authors, as batchmates of Sunil’s, cannot help but look at Sunil’s life with awe and respect.

His life was hard. Very hard. Much tougher than what most of us would ever imagine but it’s a story that needs to be told for the simple reason that it not only highlights the magnanimity of the AVM school management but also how the right tools in the right hands are the recipe for success.

One day, years ago in school, Sunil’s story took a decisive turn....

The bully grabbed the declaration slip from Sunil’s hand and started reading the contents out aloud.

“Father’s job: BEST driver!” He declared to those who were listening.

“You’re a BEST boy! Were you born on a bus?”, he asked mockingly and proceeded to run around the classroom imitating a bus.

Embarrassed at the secret of his humble family background being thus revealed, Sunil’s shoulders drooped and he sunk into his chair. His head was down and eyes moist. The bully waved the declaration form in his face, ridiculing him with the sounds of a bus horn.

The punch came from nowhere and knocked the wind out of the bully. The person whose hand struck the bully was that of Rahul Puri, Sunil’s friend. “If you make fun of my friend again, I’ll sort you out!” exclaimed Rahul as he walked over to the other side of the classroom to comfort his friend.

He put his arm on Sunil’s shoulder comfortingly and spoke encouragingly, “Where you come from doesn’t matter, my friend. Where you are going is the only thing worth focusing on.” Sumit Mody soon joined Rahul and Sunil and the three made their way to the school canteen to unwind. Sunil had no money in his pocket but his friends knew that.

“Rahul bought everything in pairs. One for me and one for him. I never had money, but he made sure that I was never left hungry during the breaks. And he never let his generosity cross the thin line into charity. He was very careful about that. He did it in such a way that I maintained my dignity and self-respect.”

Born into a lower middle-class family, Sunil was brought into the school as part of the management’s policy to include children from disadvantaged backgrounds in the AVM family. It’s a policy that exists even today. Based on Arya Samaji principles of education for all, the management will not allow financial deficiency to stand in the way of the education of a deserving child.

“There was a shortage of everything at home. I would stay in my school uniform all evening because I had nothing else to wear”, says Sunil as we drink coffee at a high-end café in South Mumbai. “But my friends, school teachers and my principal, Mrs. Pandit, comforted me through that phase of life.”

At one point of time, Sunil’s grandfather, feeling burdened by the school’s generosity met with the school management and pleaded that Sunil be allowed to leave. “It’s a debt that we can’t repay”, he expressed with anguish.

But the management was adamant. It was not a debt. It was their duty.

They would ensure that Sunil would continue to get the same high-quality education that everybody else was getting in the school.

“Due to the problems at home, I was weak in studies, but my school teachers gave me additional classes after school hours and encouraged me to do my best. The foundation I received from my school has helped me in getting to where I am in life”, he says with a grateful smile.

“And unforgettably, friends like Rahul Puri and Sumit Modi who were and still are supporting pillars in my life. They never made me feel like I didn’t belong.”

“The school management never charged me any fees for school and generously also continued to fund my college education. There was an inner resolve that wanted me to be capable enough, one day, to repay the school for what they had done for me”, he says confidently.

After school, he did his B.Com from MMK College in Bandra and simultaneously, after his 12th grade, he took up part-time jobs so that he wouldn’t have to be dependent on the school anymore. He tirelessly sold things door-to-door, helped his friend’s father in his business and even sold Toyota cars.

The fire in his belly was getting stronger and his self-confidence was growing. “One of my proudest moments came in FYB.com. The school had prepared a cheque for my college fees for that year, but I didn’t need the money because I had saved enough from my part-time job to be able to fund my education myself. I returned the cheque to the school with gratitude and walked out feeling rather accomplished.”

When Sunil completed his college education, he heard about vacancies at the Hong Kong and Shanghai Banking Corporation (HSBC) for which he made an application and, like AVM's management, the recruiters at HSBC saw raw talent in him and offered him a job.

“I started at the very bottom. But it didn't matter, the only way for me was upwards.”

He finally had the opportunity to live up to his full potential and he made the most of it. He wanted to flourish, to succeed; there was no 'plan B'.

From being a humble customer service executive with HSBC in the year 2000, Sunil became the Vice President of Private Banking in 2014: no easy feat in the fast paced, highly competitive world of finance.

HSBC gave him exposure to the wealth management business. He was now rubbing shoulders with high and ultra-high net worth clients and ensuring that their financial needs were taken care of. Life was going well for Sunil, but he wanted more. Much more.

He now wanted to help others create wealth and enjoy the financial freedom he enjoyed. That purpose drove him to venture out on his own. He started his own investment banking firm called SVFS in 2014 and in a short period of time it has Rs.2 billion of assets under management (AUM).

The AUM has risen a whopping 2000% in 4 years and continues to grow, a testament to his hard work, dedication and trustworthiness.

But despite his stunning growth, he remains quiet and calm, unassuming and even shy about his success, much like his personality during his school days.

He looks back at his school years and says “Those were tough years for me, but they built me into the man that I am today. And I want to give back to the school. I want to help put some deserving children through school so that they may build their lives, just like I did.”

When asked to sum up his life in a single sentence, he says that he has two life philosophies, albeit from apparently contradictory sources. He quotes Hannibal with a smile “I will either find a way, or make one” and then Gandhi “Find purpose, the means will follow.”

Sunil Tiwari -- the 2 billion-rupee man is just one more inspiring success story from AVM.