

# KUNAL SHAH

LENNY'S PODCAST

BILINGUAL TRANSCRIPT

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## Kunal Shah - 双语对照

### Lenny's Podcast: Kunal Shah (Bilingual Transcript)

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[00:00:00] LENNY RACHITSKY

English:

Microsoft, Adobe, Alphabet, IBM, Palo Alto Networks, even Starbucks, the CEOs of these companies were all born in India and immigrated to the US.

中文翻译:

微软、Adobe、Alphabet、IBM、Palo Alto Networks，甚至星巴克，这些公司的CEO全都出生于印度，随后移民到了美国。

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[00:00:08] KUNAL SHAH

English:

A lot of CEOs have done well because they follow the “dharma” of the founders quite well.

中文翻译:

许多CEO之所以表现出色，是因为他们很好地遵循了创始人的“dharma”（达摩/天命，指核心使命与准则）。

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[00:00:13] KUNAL SHAH

English:

“These are the principles that were given to me and I'm going to sustain this and make it even bigger.”

中文翻译:

“这些是我继承的原则，我要传承下去，并把事业做得更大。”

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[00:00:16] LENNY RACHITSKY

English:

I want to keep talking about India and how it's different and how to build products that are successful in India.

中文翻译:

我想继续探讨印度市场，聊聊它的独特性，以及如何打造在印度取得成功的产品。

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## [00:00:21] KUNAL SHAH

**English:**

No Indian has ever been paid an hourly salary in their entire life.

**中文翻译:**

没有哪个印度人这辈子拿过按小时计算的薪水。

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## [00:00:24] KUNAL SHAH

**English:**

The concept of time is not the same.

**中文翻译:**

(在印度) 时间的概念是完全不同的。

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## [00:00:27] LENNY RACHITSKY

**English:**

What do you see as the biggest opportunity for Indian startups?

**中文翻译:**

你认为印度初创企业最大的机遇是什么？

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## [00:00:30] KUNAL SHAH

**English:**

India is changing because now, for the first time, we are seeing founders being respected and unicorns being celebrated.

**中文翻译:**

印度正在发生变化，因为我们第一次看到创业者受到尊重，独角兽企业（估值超过10亿美元的初创公司）受到赞誉。

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## [00:00:36] KUNAL SHAH

**English:**

We have a National Startup Day, and probably the first generation that will have to prove ourselves to be very large profitable companies.

**中文翻译:**

我们有了“国家创业日”，而且我们可能是第一代需要证明自己能成为大型盈利公司的创业者。

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[00:00:42] KUNAL SHAH

**English:**

I wouldn't want to be anywhere else building.

**中文翻译:**

除了这里，我不想在任何其他地方创业。

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[00:00:48] LENNY RACHITSKY

**English:**

Today my guest is Kunal Shah.

**中文翻译:**

今天的嘉宾是 Kunal Shah。

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[00:00:51] LENNY RACHITSKY

**English:**

Kunal is one of the most well-known and respected entrepreneurs and product leaders in India and around the world.

**中文翻译:**

Kunal 是印度乃至全球最知名、最受尊敬的企业家和产品领袖之一。

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[00:00:58] LENNY RACHITSKY

**English:**

He shares endless wisdom on Twitter and LinkedIn where he has over 1 million followers.

**中文翻译:**

他在 Twitter 和 LinkedIn 上分享了无数真知灼见，拥有超过 100 万粉丝。

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[00:01:03] LENNY RACHITSKY

**English:**

He's the CEO and founder of CRED, a FinTech startup based in India, which was last valued at over \$6 billion and as of couple years ago processed over 20% of all credit card bill payments in India.

**中文翻译:**

他是总部位于印度的金融科技 (FinTech) 初创公司 CRED 的创始人兼 CEO。该公司最近的估值超过 60 亿美元，且在几年前就已经处理了印度全国 20% 以上的信用卡账单支付。

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[00:01:16] LENNY RACHITSKY

**English:**

Prior to CRED, he founded three other startups including Freecharge, which he sold for over \$400 million to Snapdeal.

**中文翻译:**

在创立 CRED 之前，他还创办过另外三家初创公司，其中包括 Freecharge，后来他以超过 4 亿美元的价格将其卖给了 Snapdeal。

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### [00:01:23] LENNY RACHITSKY

**English:**

Kunal is a deep thinker, both about product and about life.

**中文翻译:**

Kunal 是一位深度思考者，无论是在产品还是生活方面。

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### [00:01:27] LENNY RACHITSKY

**English:**

His background is actually in philosophy, which comes across very clearly when you hear him share his advice.

**中文翻译:**

他的背景其实是哲学，当你听他分享建议时，这一点表现得非常明显。

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### [00:01:34] LENNY RACHITSKY

**English:**

In our conversation, we get deep into what makes working and building in India different from the US markets and other markets, including why trust is so essential and why so many people are so much more risk-averse in India.

**中文翻译:**

在我们的对话中，我们深入探讨了在印度工作和创业与美国及其他市场的不同之处，包括为什么“信任”如此关键，以及为什么印度有这么多人的风险规避意识（Risk-averse）如此之强。

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### [00:01:46] LENNY RACHITSKY

**English:**

We talk about the biggest challenges and opportunities within the India market, why there are so many successful Indian immigrants in CEO roles across tech, and what we can learn from that.

**中文翻译:**

我们讨论了印度市场最大的挑战与机遇，为什么科技领域有这么多成功的印度裔移民担任 CEO，以及我们可以从中学习到什么。

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[00:01:56] LENNY RACHITSKY

**English:**

Also, why companies in India can quickly grow DAUs but not ARPUs, and what that means for building products in India.

**中文翻译:**

此外，我们还聊到了为什么印度公司可以快速增长 DAU（日活跃用户），却难以提升 ARPU（每用户平均收入），以及这对在印度打造产品意味着什么。

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[00:02:03] LENNY RACHITSKY

**English:**

We also talk about how to stay curious and open-minded and the power of second order thinking.

**中文翻译:**

我们还讨论了如何保持好奇心和开放的心态，以及二阶思维（Second order thinking，指考虑决策带来的连锁反应）的力量。

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[00:02:07] LENNY RACHITSKY

**English:**

Also, stories of failure, lots of contrarian takes and so much more.

**中文翻译:**

还有关于失败的故事、许多逆向思维的见解，以及更多精彩内容。

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[00:02:13] LENNY RACHITSKY

**English:**

If you enjoy this podcast, don't forget to subscribe and follow this podcast on your favorite podcasting app or YouTube.

**中文翻译:**

如果你喜欢这档播客，别忘了在你最喜欢的播客应用或 YouTube 上订阅并关注。

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[00:02:18] LENNY RACHITSKY

**English:**

It's the best way to avoid missing future episodes and it helps the podcast tremendously.

**中文翻译:**

这是避免错过未来节目的最好方式，也对本节目有巨大的帮助。

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[00:02:23] LENNY RACHITSKY

**English:**

A big thank you to Cyan, my ET, for making the connection to Kunal.

**中文翻译:**

非常感谢我的执行助理 Cyan 帮我引荐了 Kunal。