

A MONTHLY MAGAZINE OF KANARA SARASWAT ASSOCIATION

# Kanara Saraswat

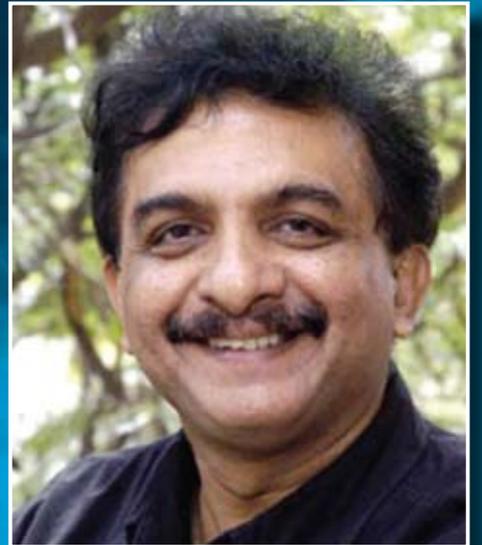


Vol. 91, No. 5, MAY 2010 | Rs. 20 /-



## Hema Hattangady

Managing Director  
Schneider Electric Conzerv India Pvt. Ltd.



## Jayant Kaikini

Recipient of the first  
Kusumagraj National Literary Award



What's right for you  
is what's right here.



conditions apply

Welcome to Tata Capital, where we choose to put your interest above ours and fulfill your needs first. So for all your financial needs, from mutual funds, equities, fixed deposits and insurance to loans and advisory services, all you have to do is contact us. To see what we do best - the right thing for you.

Investment Services | Wealth Management | Investment Banking  
Private Equity | Special Situations Investments | Personal Loans  
Auto Loans | Home Finance | SME Finance | Infrastructure Finance

[www.tatacapital.com](http://www.tatacapital.com) | [contactus@tatacapital.com](mailto:contactus@tatacapital.com)

**TATA CAPITAL**

We only do what's right for you

# Kanara Saraswat

A Monthly Magazine of the  
Kanara Saraswat Association  
Office: 13/1-2, Association Building,  
J.D. Marg, Talmakiwadi, Mumbai 400007

Website: <http://www.kanarasaraswat.in>

Vol. 91, No.5, May 2010

e-mail: [kanara\\_saraswat@hotmail.com](mailto:kanara_saraswat@hotmail.com)  
(For Publication in the Magazine)

e-mail: [shobhanadrao@gmail.com](mailto:shobhanadrao@gmail.com)  
(For Administrative matters)

President: **Dr. Harish Kodial**  
Vice President: **Uday A. Mankikar**  
Chairman: **Avinash Trasi**

## MEMBERS OF THE EDITORIAL COMMITTEE

Managing Editor: **Gurunath Gokarn**  
Editor: **Jyoti S. Moodbidri**  
Associate Editor: **Uday A. Mankikar**  
Members: **Shrikant Talageri,**  
**Dhanashree Bhatkal-Mallik**

Computer Composing  
VISION DTP – Sujata V. Masurkar

Cover Design: Print House India Pvt. Ltd.  
KSA Telephone: (022) 2380 2263  
KSA Holiday Home, Nashik:  
Tel: 0253-2580575 / 0253-2315881

## IN THIS ISSUE...

From the President's Desk	3
Letters to the Editor	5
Our Cover	
Jayant Kaikini honoured with first Kusumagraj National Literary Award	9
Hema Hattangady and Conzerv - An inspirational entrepreneurial saga	11
Ansuyatmaja Matimand Nivasi Vidyalaya School, Igatpuri, celebrates 100 <sup>th</sup> Birth Anniversary of Smt. Rukmabai Tallur ... <i>Neeta Bijoor</i>	17
Arithmetic (Poem) ... <i>Atmaj Koppikar</i>	18
Spare a Thought ... <i>Praveen Kadle</i>	19
Wedding WOWs ... <i>Lina Hattangadi</i>	21
In search of a song ... <i>Manohar Chittar</i>	25
Non-Chitrapur Saraswat Temples of Kanara Districts Part 7 - Shree Mahaganapati Temple, Idagunji ... <i>Satyanarayan Pandit</i>	27
A bonding to be made (Poem) ... <i>Aushim Nagarkatti</i>	31
The Taxman cometh ... <i>Shyam Amladi</i>	35
चित्रापुरमठाची वारी सारी चिंता दूर करी... अंजनी गुलवाडी	43
खूळ : फिटनेसच... रेखा राव (कावळ)	43
एक सेवाभावी सप्ताह... मीराबाई माविनकुर्वे	44
अन्न हे पूर्णब्रह्म... डॉ. सुनंदा कर्नाड	45
जयंत कायकिणी यांस कुसुमाग्रज पुरस्कार	46
S.N. Surkund's book, <i>More Ad-ventures of a PR Man</i> (3 <sup>rd</sup> edition), released	69
Personalia	70
This is me (Poem) ... <i>Pooja Divekar</i>	70
Samarth Hattangady - 'Lyrical Wizard'	71
Shri Ramavallabhdas 4 <sup>th</sup> Birth Centenary Celebrations ... <i>Arun Ubhayakar</i>	75
Here & There	77
Our Institutions	79
Classifieds	79
Domestic Tidings	80

## DONATIONS RECEIVED

Kanara Saraswat Association is grateful to the  
following donors:

	Rs.
<b>CENTENARY FUND</b>	
Tara Shivshankar Hemmady	1,00,000
Kumud and Mohan Nayel	25,000
R.M. Kallianpur & Sons	10,000
Santosh Sirur (In memory of beloved father Krishnanand M. Sirur)	1,00,000
M/s. Jetaji Sanklaji	1,00,000
Dr. Suresh M Trasi	2,00,000
Deepa Kodikal	50,000
Raja Kodikal	50,000

Try not to become a man of success. Rather,  
become a man of value.

- Albert Einstein

- Letters, articles and poems are welcome. Letters should be brief, and articles should be about 800-1000 words. They will be edited for clarity and space.
- The selection of material for publication will be at the discretion of the Editorial Committee.
- The opinions expressed in the letters/articles are those of the authors and not necessarily those of KSA or the Editorial Committee.
- All matter meant for publication should be addressed only to the Editor c/o KSA Office / e-mail id given above.
- The deadline for letters, articles, poems, material for "Here and There", "Personalia", and other original contributions is the 12<sup>th</sup> of every month; the deadline for advertisements, classifieds and other paid insertions, is the 16<sup>th</sup> of every month. Matter received after these dates will be considered for a future issue.

## In Diarrhoea and Dehydration

The only brand manufactured in WHO-UNICEF  
certified plant

# ELECTRAL®

The Pioneer ORS



The Only WHO Recommended ORS in a Tetra Pack

# ELECTRAL®

Tetra  
Pack

Ready-To-Drink WHO ORS



FDC



## From the President's Desk .....

World Health Day, celebrated on April 7, aimed to make people all over the world aware of the impending health disaster specifically threatening the lives of people living in urban areas where a myriad of diseases prevail, ranging from malnutrition, communicable diseases, ill effects of alcohol-tobacco abuse, violence, vascular disease and so on. The intensely stressful, competitive, consumerist lives that many people lead today, take a heavy toll on their health. Environmental hazards like air and water pollution only compound these problems.

Health is defined by the WHO as, 'A state of complete physical, mental and social well-being, and not merely the absence of disease or infirmity.'

But how do we achieve this 'health'?

Physical health can be ensured by three practices. These include a healthy diet, regular physical exercise and promptly consulting a doctor for any signs of ill-health.

Regular habits of sleep, meals, hygiene etc. also promote physical health. Obtaining knowledge about health and disease from one's doctor and other authentic sources, and a regular health check-up even in the absence of any illness would be the icing on the cake.

Social and mental health can be maintained by developing a strong, supportive family and friends' network. Recognizing, loving and accepting one's own self as a worthy, wonderful human being, a child of God, who has his or her own important role to play in this world, all contribute towards healthy self-esteem and a happy, confident personality.

At the same time, scrupulous avoidance of all negative thought processes and habits help keep our mind clean and more receptive to positive, healthy ideas. After all, as the author Deepak Chopra says, 'Happy thoughts create happy molecules.' Our mental condition directly affects our physical health.

Unfortunately, the WHO definition of health does not include 'spiritual' well-being. For it is now being proven in scientific studies that 'spiritually healthy' people often are, or find it easy to become physically and mentally healthy. Indeed, many people have been able to even cure illnesses like cancer through spiritual practices alone.

Spiritual practices like meditation and devotion to God help us to develop a correct perception of life and everything concerning it. It helps us to tap that inner power within us and make rational, healthy choices in our thoughts and actions, which help us maintain our physical, mental and social well-being.

I conclude my editorial by wishing you all a truly healthy (in all aspects) year ahead and every single one thereafter.

*Shubham Bhavatu*

*Dr. Harish Kodial*

# Golden Wedding Anniversary

Hearty Congratulations on the  
Golden Wedding Anniversary of  
**Suresh D. Mavinkurve**  
and  
**Laxmi - Shyamala Mavinkurve**  
on 8<sup>th</sup> May, 2010.



We pray to Kuldevata, Lord Bhavanishankar and Holy Guru Parampara to grant them  
good health, a long life of togetherness and happiness.

**May Gold turn to Platinum**

Sanjay - Sapna  
Nikita

Ajay - Swati  
Aditya and Anuj

Mavinkurves  
Mallyas

Saletores  
Bhats

Kumbalas

Gangollis  
Tirkanads

Relatives and Friends



# Golden Wedding Anniversary

**20-05-2010**

**Dinkar Benegal - Padmini Benegal**  
(Nee Krishnaprabha Nagarmat)

**With love and respect:**

Ashwin Benegal - son; Vandana Benegal - daughter-in-law  
Sanjeev Benegal - grandson; Dhruv Benegal - grandson

*Best wishes from:*

Ramnath Benegal  
Bina R. Benegal

Amit Benegal  
Ashwini Benegal

Prakash G. Basrur & family  
Arvind S. Dhareshwar & family

Ramanand K. Nagarmat & family  
Krishnanand K. Nagarmat & family



## Letters to the Editor

**Dear Editor:** I would like to thank Vijaya Karnad for her light-hearted piece, "My First Job" (page 66, March 2010 issue) which made me laugh out loud. Also, many thanks to the Editor for publishing the same. It took me back to my ten years of service at a private firm in Singapore where, oddly enough, the prevalent "attitude towards work" in many Indian offices, especially in the public sector, was a favorite topic of discussion between my four Singapore-born colleagues and the other four, all of whom were "India-born" as was the General Manager. I was usually considered the "moderator" of these often heated discussions as I was the only odd one out, having been born and brought up elsewhere.

The former never failed to highlight the mere 14-21 days of paid leave allowed annually for all employees in many firms in Singapore. In fact, even if we were to take only a couple of hours during the work week, once in a while, to attend to urgent personal matters, those hours were immediately deducted pro-rata from the total of our annual leave! The office even had an "incentive" system wherein we stood to gain S\$500 at the end of each year if we did NOT take any sick leave; for each day, upto three days of sick leave taken over the entire year, that amount was reduced accordingly. Any employee taking more than three days out ended up with zero. As for our "In" and "Out" trays, we always seemed to have both piled high but only because work kept pouring in faster than we could clear our work in hand. Our annual increments depended on how much we were willing to handle, with the management keeping track of time taken for completion as well as efficiency and accuracy in job performance.

Ms. Karnad's delightful piece brought the above memories back to me as it has been a few years since I left my job for personal reasons. I have even sent out a couple of copies to my ex-colleagues as I know they will also appreciate her article, accompanied by a big, all-knowing smile or, more likely, a hearty laugh.

**Ms. Saptashree Bondal, Pune**

**Dear Editor:** With reference to my earlier letter about Gourang S. Kundapur's article "Swami Ramavallabhdas and the Krishnashtami Vrita", published in the February 2010 issue of *Kanara Saraswat*, I would like to make a further comment.

The author quotes Dr. Ramdas Thaggarse as saying that Muslim persecution was the reason for the migration of Saraswats to the Kanaras, both gradually and in bursts, and for the shifting of temples such as that of the Kuldev temple - Shree Laxminarayan-Mahamaya\* - to Ankola. This must have happened during the time of the Bahmini kingdom of Bijapur's capture of Goa in 1470.

The Portuguese re-captured a part of Goa from Bijapur in 1510. It was only a little later that the whole of Goa came under their sway. They established the Inquisition (Christian fanaticism) in Goa in 1560 and abolished it only in 1814. It is still not clear whether the migration of Saraswats to the Kanaras was solely due to Muslim persecution or Portuguese persecution, considering that chronologically, Shrimath Anantheshwar Temple was built in 1561 and Vokketur is called Adi Sthal (it would not have been called Adi Sthal if it had been shifted from Goa; it was so called because this was the first place where it was built by the migrants) though the temple is now in Vittal. Late Shri Ugran Sunder Rao in his book, *Chitrapur Saraswat Temples & Shrines*, gives a slightly different view of Shrimath Anantheshwar Temple and a totally different view about the temples at Aldangadi and Bailur, and gives no indication about their having shifted from Goa.

It is possible that Shree Gaudapadacharya Math which was destroyed by the Portuguese at Kushasthal was re-established at Kavale after the abolition of the Inquisition like the Kuldev temple of Shree Shantadurga, which was originally at Keloshi, and was re-built at Kavale.

**C. A. Kallianpur, Bandra, Mumbai**

-----  
\* Though the Dempos of Goa are the main Trustees, someone from the Murdeshwar family is always a Trustee, besides others.



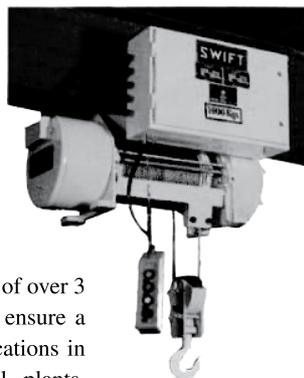
Lift up your expectations

## SWIFT HOISTS & CRANES

**From concept to commissioning** : Beginning with a complete understanding of your requirements, our project engineering team designs, manufactures, installs and commissions a complete crane system, most appropriate for your purpose.

**From 125 kg to 50 Tonne** : To offer you the optimum systems, an appropriate crane is selected from our wide product range with options of speed, span, height, etc. Furthermore, optional advanced features such as variable frequency drive, soft start and radio remote control are also available.

**Versatile experience** : Our experience of over 3 decades and hundreds of installations ensure a precise solution for a variety of applications in industries such as automobile, steel plants, chemicals, fertilizers, textile, paper, power generation, railways and dockyards.



**Performance & safety built-in** : Cranes and hoists of the highest standard are completely assembled & tested with full load / over load as per IS standards in our well-equipped plant. This assures you the highest safety and trouble-free operation years together.

With these credentials and ISO 9001 accreditation, today SWIFT Hoists and Cranes are an integral part of the most modern and productive plants in India and abroad.

**Hoists : 0.125 to 20 Tonne**

- > Electric chain
- > Electric wire rope
- > Flame-proof

**Cranes : 0.5 to 50 Tonne**

- > Overhead
- > Underslung
- > Jib
- > Gantry

**Talk to us** and we will match your expectations with astonishing speed and precision. And the next time, you can expect even more !

**Consolidated Hoists Pvt. Ltd.**

29/30, Gultekdi Industrial Estate, Pune 411 037 INDIA Tel : +91 -20-24271428  
 Fax : +91 -20-24273172 e-mail : [chpl@vsnl.com](mailto:chpl@vsnl.com) [www.ConsolidatedHoists.com](http://www.ConsolidatedHoists.com)





*50 years ago, on May 9<sup>th</sup>, 1960, a beautiful damsel from Kasargod met a handsome boy from Chickamagalur.*

*Their marriage brought them to Mumbai, where they have lived for 50 years...*

*50 years of love, hope, and joy.*

*50 years of dreams that have come true.*

*50 years of challenges overcome and goals achieved.*

*50 years of life together, with 3 devoted children, 6 gifted grandchildren, and lots of loving relatives and friends.*

***50 GOLDEN YEARS,  
which we all hope and pray,  
will mature to a sparkling DIAMOND!***

*It is our great pleasure to announce the Golden Wedding Anniversary of Smt Vijaya Savur (nee Kumble) and Shri Krishna Savur, who were married on May 9, 1960.*

*We seek the blessings of our Kuldevata, Shri Mangeshi, Lord Bhavanishankar, our holy Guru Parampara and Shri Sathya Sai Baba for their continued long and happy lives.*

*Love from,*

*Neena – Ashwin  
Anirudh, Anushka  
Bagde*

*Nita – Rajnish  
Anisha, Nishant  
Kelkar*

*Nikhil - Asha  
Niyati, Avanti  
Savur*



## ***MYNAH INDUSTRIES LIMITED***

### **Our Mission**

To provide our Clients with the highest quality product that matches the precise needs of the clients.

### **Our Objective**

To Deliver exceptional service to our clients to their entire satisfaction.

### **About Us**

Mynah Industries Limited is a high quality textile product manufacturer with wide range of Combed Cotton & Blended fabric producing and marketing over 25 million meters / year. Apart from textiles, we have our own Ferro Alloy Division which is catering to the requirement of customers of Chrome Ore and Ferro Alloys over the past two years.

### **Our Team**

A Team of qualified and experienced personnel with expertise in Sales, Production, Marketing, Finance & Services.

### **Contact Us:**

Vajras #1445, 1st Floor,  
28th Main, Southend (A) Cross,  
Jayanagar 9th Block(EAST),  
Bangalore - 560 069,  
India.

**Registered Office and Works :**  
S.No 66/2, Mugalapalli Village,  
Hosur Taluk, Krishnagiri Dist,  
Tamilnadu - 635 105,  
India.

Tel : +91-80-40119999  
Fax : +91-80-40119990  
Email : [textiles@mynah.co.in](mailto:textiles@mynah.co.in)

Tel : +91-4344-201282 / 201365  
Fax: +91-4344-254477



**Grey Cloth**



**Finished Cloth**



**Polyester Yarn**



**Ferro Chrome**



**Chrome Ore**

# JAYANT KAIKINI HONOURED WITH FIRST KUSUMAGRAJ NATIONAL LITERARY AWARD

Eminent Kannada poet and writer Jayant Kaikini has been awarded the first Kusumagraj National Literary Award. The Award honouring Kaikini was jointly announced by the Yashwantrao Chavan Maharashtra Open University, Nashik, and Kusumagraj Prathisthan. The Award carries a sum of Rs. 100,000 and a Citation.

Jayant Kaikini, regarded as one of the most significant of the younger writers in Kannada today, is a passionate poet, a deft storyteller and now, an acknowledged script writer for films. He has so far published six anthologies of short stories, four anthologies of poetry, three plays and a collection of essays.<sup>1</sup> His poetry is characterized by subtle imagism, a minute documentation of the seemingly commonplace, a colloquial idiom and a conscientious refusal to engage in any poeticizing.<sup>2</sup>

## JAYANT KAIKINI'S WORKS

### Poetry

- ❖ *Rangadindostu doora*
- ❖ *Kotitirtha*
- ❖ *Shravana Madhyahna*
- ❖ *Neelimale*

### Collection of short stories and reflections

- ❖ *Theredashte Baagilu Dagadoo Parabana Ashwamedha*
- ❖ *Amruthaballi Kashaya*
- ❖ *Bogaseyalli Male (reflections)*
- ❖ *Shabda Theera (reflections)*
- ❖ *Bannada Kaalu*

## EARLY LIFE AND CAREER

Jayant was born in Gokarn, the idyllic beach town of coastal Karnataka. His father, Gourish Kaikini, was a school teacher and an eminent Kannada litterateur, and his mother, Shanta, was a social worker. After obtaining a Masters in Biochemistry from Karnataka University, Dharwad, Jayant moved to Bombay where he worked as a production chemist with companies like Procter & Gamble and Hoechst.

Jayant worked and wrote in Bombay for 23 years, before shifting to Bangalore in 2000 as an adviser to

a television channel and editor of a literary monthly, *Bhavana*. Currently, he is active in writing film scripts and hosting television talk shows.

Jayant received the Karnataka Sahitya Academy Award for his first poetry collection at the age of nineteen in 1974. Since then, he has received several prestigious awards, including the Karnataka Sahitya Academy Award in 1982, 1989 and 1996 for his collections of short stories. He is also the recipient of the Dinakar Desai Award for his poetry, the B.H. Sridhar Award for fiction, as well as the Katha National Award and Rujuwathu Trust Fellowship for creative writing.

Since 2000, he is based in Bangalore with wife Smita, daughter Srajana and son Ritwik

**Excerpts from reviews of "Dots and Lines", an English translation of Jayant's Kaikini's short stories, translated by Vishvanath Hulikal; published by Indialog Publications Pvt. Ltd., New Delhi.**

Jayant's best stories are about little riddles and mysteries of life, which do not remain abstractions but translate into palpable experiences. Jayant's vision is that of a compassionate liberal humanist. He is, in fact, the master of a rare brand of lyricism which does not underplay or soften urban angst, but accentuates it.

**S. Bageshree, *The Hindu***

At work in the depth of Jayant's stories is a consciousness full of love – one that is aware of all the trivialities of life, but is constantly and quietly trying to make life at least a wee bit livable.

**C.N. Ramachandran, noted literary critic**

Jayant Kaikini is a skilled observer and etches characters and situations with a sure touch. His stories bring out the loneliness and suffocation of a big city and celebrate the silent heroism which survives in simple folk.

**H.Y. Sharada Prasad**

## AS A FILM WRITER

Jayant started his film career with the 2002 *Chigurida Kanasu* starring Shiv Rajkumar. He not only wrote the lyrics for the film, but also its script and dialogues. Subsequently, he penned the lyrics for the film *Mungaaru Male*, of which *Anisutide Yaako Indu* became an anthem for the Kannada film music industry and fans alike, gave him star status and made him a household name.

Today, after writing lyrics for several Kannada hit films, he is identified more as a film lyricist than a non-film writer.

### SOME OF JAYANT KAIKINI'S PROMINENT SUPER-HIT SONGS

- |   |  |
|---|--|
| * <i>Ee sanje yakaagide (Geleya)</i>                | * <i>Madhura pisumathige (Birugali)</i>                      |
| * <i>Ninnindale (Milana)</i>                        | * <i>Ello maleyaagide (Manasaare)</i>                        |
| * <i>Anisutide yako indu (Mungaru Male)</i>         | * <i>Maleya hanyalli (Januma Janumadallu)</i>                |
| * <i>Male nintu hoda mele (Milana)</i>              | * <i>Yaaro kooda ninna haage (Love Guru)</i>                 |
| * <i>Male baruva hagide (Moggina Manasu)</i>        | * <i>Yello maleyaagide yendu (Manasaare)</i>                 |
| * <i>Madhuvana karedare (Inti Ninna Preetiya)</i>   | * <i>Chalisuva cheluve (Ullasa Utsaha)</i>                   |
| * <i>Beladingalante minuminuguta (Pyscho)</i>       | * <i>Ondu kanasu (Manasaare)</i>                             |
| * <i>Hey mouna (Krishna)</i>                        | * <i>Kudi nootave (Parichaya)</i>                            |
| * <i>Minchagi neenu (Gaalpata)</i>                  | * <i>Kunidhu kunidhu baare (Mungaru Male)</i>                |
| Note: The name of the film is indicated in brackets | * <i>Hoovina baanadanthe yaarigu kaanadanthe (Birugaali)</i> |

Please turn to Page 46 for an article in Marathi about the award function.

Source:

1. <http://www.kamat.com/vikas/blog.php?BlogID=1395>
2. (India - Poetry International Web at: [http://india.poetryinternationalweb.org/piw\\_cms/cms/cms\\_module/index.php\\_obj\\_id=2721](http://india.poetryinternationalweb.org/piw_cms/cms/cms_module/index.php_obj_id=2721))
3. <http://www.indialog.co.in/publications/kaikini.asp>
4. [http://en.wikipedia.org/wiki/Jayant\\_Kaikini](http://en.wikipedia.org/wiki/Jayant_Kaikini)

### *Congratulations!*



**GOLDEN WEDDING ANNIVERSARY**  
**Shankarnarayan Raghavendra Shirali**  
married  
**Suman Venkatrao Padukone**  
in Mumbai on 5<sup>th</sup> May, 1960.

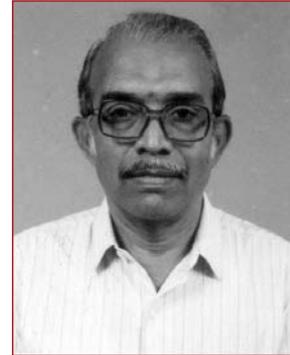
*We pray to Kuldevata Mangesh/Mahalaxmi,  
Lord Bhavanishankar and Holy Guru Parampara  
to give them good health and happiness.*

With best wishes:

    Girish and Shefali      Shailesh and Medha  
    Reena and Rohan      Pooja  
    Rajesh and Sabita  
    Relatives and Friends

### *Completed a Milestone on 27-3-2010*

*75<sup>th</sup> Birthday*  
*Aiming for the next Milestone on*  
*27-3-2035*



**VASANT KULKARNI**  
**Hearty Congratulations and Best Wishes**  
from

    Shashikala Kulkarni - Wife  
    Vijay (Son) and Aarti Kulkarni  
    Mahesh (Son) and Shaila Kulkarni  
    Sharmila (Daughter) and Santosh Biyar  
    Shruti and Abhay Kulkarni - Grandchildren  
    Kulkarnis, Mullerpattans, Chandavarkars

# HEMA HATTANGADY AND CONZERV

## An inspirational entrepreneurial saga

Today, Conzerv, recently acquired by Schneider Electric, towers tall in the energy efficiency industry, but, in 1996, when it took the first decisive step to fend for itself, it was a small Bangalore-based, family-owned business selling digital energy meters. The inspirational journey since is as much that of a company that has constantly sought new routes to success in the highly challenging energy efficiency sector as that of Hema Hattangady, its dynamic Managing Director, who, propelled by a “‘deep internal drive’ took on the managerial mantle when it mattered most”<sup>1</sup> and transformed it into a venture-funded, professionally-managed company and a trend-setter in the energy efficiency business in India, and now increasingly in the global arena.

### HEMA HATTANGADY

Born in January 1963 to Maya and Indukanth Benegal Hema was the youngest of four children. Her father retired when she was 13 and, with his income diminished, moved the family from Delhi to Dharwad. Not wanting to be a financial burden to her parents for her education, Hema sold products on commission and entered (and won) debate contests with cash prizes. She also was on a National Merit Scholarship. She graduated from Karnataka University, Dharwad, in 1984 with a Bachelor's Degree in Commerce, one among the University's top ten rank holders.

Hema lost her father when she was 19. Shortly thereafter, she married Ashok Hattangady, whose family had been long term friends of the Benegals' in Delhi. Three months after the wedding, Ashok went to the University of Texas for a Masters programme in engineering. Unable to obtain a visa, Hema saw Ashok only after three years. Her in-laws Shalini and Vasanth Rao encouraged her to take the CAT exam and take up an MBA at IIM. While waiting for the

exam/interview etc, she joined an advertising firm as a client service executive and quickly rose through the ranks. In 1987, she finished her MBA course at the Indian Institute of Management, Kolkata.

Ashok returned in 1987, and the couple worked for Enercon Systems, the electronics business set up in 1986 by his father, H. Vasanth Rao, (a telecom and electrical engineer from the 1952 batch of the Guindy Engineering College and who had worked in the Telecom Research Circle in Delhi and as GM Bangalore Telephones till he took premature retirement at age 52) Ashok as technical director. Anand the younger brother headed finance and Hema was a coordinator, doing small jobs such as procuring components etc.

### BIRTH OF CONZERV

Vasanth Rao's vision that energy conservation would be a significant market as India industrialized and energy consumption increased had led him to pioneer the manufacture of digital energy meters, vis-à-vis the traditional and less accurate analog meters. Since his and Ashok's interests and skills lay primarily in design and product development, he signed over marketing and branding rights of his business to Alacrity, a Chennai-based realtor, founded by his nephews from the Karnad family.

In 1992, Vasanth Rao and family met to discuss a “do-or-die” merger proposal from Alacrity. The family was not in favour. The proposal collapsed, the marketing agreement was terminated and Enercon decided to go it on its own. But, in Hema's words, “There was no marketing network. No brand name. No money. Just product ideas. Our dreams down the drain.”<sup>2</sup> Fortunately, at that point, Mr. T. Thomas, former Chairman of Hindustan Unilever India and Unilever's First Asian Director in London, had returned to India and floated India's first

---

venture capital fund, Indus Venture. According to Hema, “When Alacrity approached him for funding, he found out that Enercon was behind their products. So he came looking for us. That’s when our fortunes turned.”<sup>2</sup> Over time, the fund got a majority as it invested to fund losses/expand R&D and marketing, and Mr. Thomas became the Chairman.

After a few more years, Vasanth Rao decided to step out of operations and play a more advisory role and the Board made Ashok the CEO.

### HEMA TAKES OVER

A year later, Ashok decided that product design, his real passion, was suffering. Following a 1996 board meeting, he asked Mr. Thomas to consider Hema as his replacement.

In September 1996, 33-year old Hema assumed charge as Managing Director. Mr Thomas’ twin mandate for Hema was to make the company professional and profitable. During her first six months as CEO, there was hardly any senior team..She relied on her mentors, Mr. Thomas and Mr. R.R. Nair, for general management guidance and a small group of mid-level managers to discuss operational and strategic issues.

### *Organizing Conzerv, Overcoming Challenges*

Hema began by reviewing the company's structure, policy, systems and processes. She devised a three-year strategy.

The objective: to make Conzerv India's largest energy management company. The first stage of standardizing processes and systems paid off; almost immediately, the company became profitable, started paying dividends to its investors, and the brand gained a presence in the marketplace.

Hema introduced a number of HR initiatives to create and foster the Conzerv culture she wanted to evolve – some adapted from experience, some created by her, and some in coordination with her mentors. For example, in 1997, she introduced a set of core values called I-PACT – Integrity,

Professionalism, Active Listening, Caring, and Teamwork; they were discussed at team meetings and each linked to specific behaviours in each department. Cultivating people’s capabilities and potential, an early pillar of Conzerv culture, was promoted by offering a Growing Giants Award rewarding both supervisors and star members of their staff - identified and mentored to reach their full potential.

**Family Friendly:** At Conzerv, mothers and daughters, fathers and sons, work together on the shop floor. The wives of several Conzerv managers, schooled as engineers but sitting at home, were brought into the organization with flexible work schedules. Concerned with the work/life imbalance of her managers, Hema closed the factory for a week twice a year, in effect mandating vacations for all employees. Once a year, an Open Day event invites all family members to learn about goings-on at the company. Hema took it upon herself to become familiar with the family life of many staff, and even wrote to parents of star employees:

Establishing ethical practices was another pillar of the business culture Hema wanted to develop. This was an ongoing and difficult task, as corruption (eg. requests for kickbacks) was endemic to many Indian corporations and state owned entities. She had to work very hard to make sure that their people who deal with corrupt officials in government departments that collect taxes have the courage of conviction to say no to bribery.

Among the many challenges Hema had, including being a novice female CEO in a male-dominated technical marketplace, she had to deal with creating a brand from scratch; attracting and retaining design engineers, and balancing running a business and being a mother.

### *Moving into Energy Management Services*

Conzerv responded to increased competition in the energy metering business by expanding into energy audit services. In tune with its new vision, it made a significant strategic shift in its approach – from getting the customer to buy what it wanted to sell (products) to finding out what they need and supplying that through consulting and training.



# Fly in a brand new Premier 1A Jet Aircraft

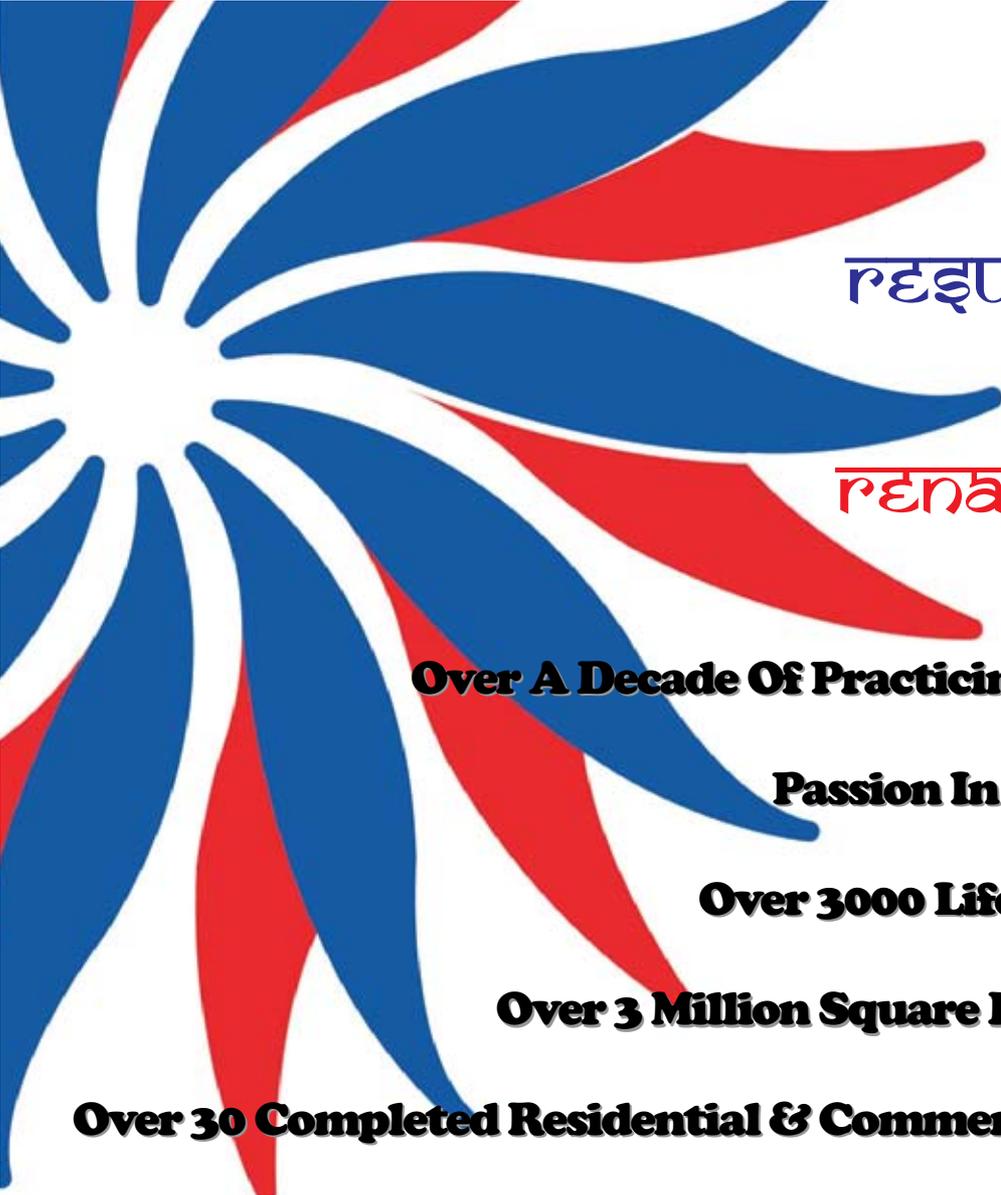
## At special introductory price!

- Non Scheduled Air Transport Permit (NSOP)
- 6 passenger seating capacity
- Cabin height of 5' 5" inches, with excellent head clearance
- Wide, spacious and well lit cabin with 5' 6" width, offering good elbow room
- Spacious leg room between each seat, its almost like flying club class
- Large luggage space, enabling you to carry up to 120kgs
- High speed aircraft
- Experienced pilots for your comfort & safety
- End-to-end flight solutions... it's a VRL commitment.



**FOR BOOKINGS CALL :** **Capt. Pradeep Menon** +91 93415 55450 email: menon@vrlogistics.com  
**Capt. S C Mehta** +91 99800 06326 email: mehta@vrlogistics.com  
**Mr. G S Ayyer** +91 93412 73611 email: ayyergs@vrlogistics.com

**Aviation Office: VRL Logistics Ltd.,** No. 4, Pampa Mahakavi Road, Chamarajpet, BANGALORE, KARNATAKA.  
Tel: 080-26992509 | Fax: 080-26700338 & 26992600 | [www.vrlogistics.com](http://www.vrlogistics.com)



rebirth

resurgence

renaissance

**Over A Decade Of Practicing Excellence**

**Passion In Every Detail**

**Over 3000 Lifestyle Homes**

**Over 3 Million Square Feet Of Space**

**Over 30 Completed Residential & Commercial Projects**

**Bringing You Homes Since 1994**



**RENAISSANCE™  
HOLDINGS**

*Exceeding Expectations...*

**An ISO 9001:2000 Company**

No. 50, 'Renaissance Landmark', 17th Cross, 8th Main, Malleshwaram, Bangalore - 560 055.

Tel : (080) 23317000 (10 Lines), 42417000 Fax : (080) 23316682

E-mail : [contact@renaissanceholdings.com](mailto:contact@renaissanceholdings.com) Web : [www.renaissanceholdings.com](http://www.renaissanceholdings.com)



Conzerv's service offering had three elements: measurement, detection, and control. Energy auditors analyzed customers' energy consumption patterns and recommended energy and process improvements. Services became an effective entry point in several business sectors. Customer benefits included cost reduction, process improvements etc.

Realizing the importance of services to Conzerv's future, Hema also changed the marketing approach in 2003. Instead of talking only with engineers about product features, Conzerv reached out to decision makers who could appreciate that its products could be used to reduce costs. And, in response to the shift, she reorganized the company in 2004.

In Conzerv, Corporate Social Responsibility is about doing small things that make a big difference. Conzerv has partnered with various NGOs which look after destitute women, the blind and handicapped besides undertaking initiatives focusing on education of the underprivileged.

## ILABS

Ashok revised the approach of his product development group, the foundation of the Conzerv business, after Hema returned from the leadership programme. Instead of creating one or two new products annually he developed a more adaptive architecture, allowing for customization and a quick and effective response to market shifts. He encouraged his engineers at a series of workshops, dividing them into Explorers who sought out new opportunities to develop better technologies, Pioneers who adapted existing mainstream products to the latest energy management techniques, and Creators who developed new product ideas and engineered them for real-world applications, and re-engineered old products. Support staff were Inventors who researched new technologies and Validators who ensured that specifications were covered in design input and pre-launch output.

Quality improved and innovation accelerated as a more dynamic relationship with sales and marketing was established. By 2001, Conzerv had earned ISO 9001 certification and by 2007, it had earned ISO 14001 certification.

It was the first metering company in India to obtain both CE Certification (a European marking indicating conformity with certain safety requirements) and UL certified (a US product safety standard). The next generation of meters was the smallest and most technically advanced on the market, one-sixteenth the size of Conzerv's original digital meters. iLABs was not only recognized by India's Department of Scientific and Industrial Research, but its products received a 100% quality rating by General Electric Power Control.

In 2003, Conzerv successfully moved from its small manufacturing facility in Yelahanka, North Bangalore, to a new 5.5 acre factory in Electronic City, home to Infosys, Microsoft and other multinational companies. The move took place over a weekend, and the company did not lose a single day of production.

## CSR INITIATIVES

Conzerv plays an active role in corporate social responsibility initiatives, reaching out to those most in need including the physically challenged, orphans, and those deprived of education.

Recently, a novel initiative has been "catching them young" - promoting energy efficiency consciousness among school children, an initiative that has achieved remarkable success in influencing energy-saving behaviour.

"Conserve My Campus", a unique programme to teach Energy Efficiency to children between 5th and 7th grades, was initiated by Conzerv in 15 schools in Delhi and Bangalore. The programme created 1600 Green Ambassadors and taught children to reduce their home electricity bills by 15-50%. They also audited their schools and gave 'Green Reports' to Principals. They were encouraged to spread the message and influence life styles and values of friends, neighbours and the community. Parents' feedback shows that it has been an outstanding success in changing their behaviour/lifestyle to save on electricity bills:- eg. switching to CFLs, stopping wastage of water, not leaving appliances in standby mode etc.

## RECOGNITIONS RECEIVED

Today, Conzerv can pride itself for being recognized not only for performance excellence (national awards 2008 of The Institution of Electronics & Telecommunication Engineers and the Confederation of Indian

Industry) and product quality [SME Quality Commendation of the Indian Electrical and Electronics Manufacturers Association] but also for receiving the “Most Ethical Company in Business Practices” (in the SME manufacturing sector) award of the Council for Fair Business Practices, in 2006.

#### GOING FORWARD

At the end of 2007-08, Conzerv hit its goal of 100 crore. The company had sold over one million meters, and had 30,000 customers worldwide, including such diverse organizations as NASA, IBM and Time Warner. With more than 350 employees, a compound annual growth rate of nearly 35% over the past five years, and a total market share of 40% of the meter market in India, confidence in the future was high.

In June 2009, Hema sold Conzerv to Schneider Electric. Since then, she has played a dual role: as its Managing Director, helping Schneider Electric India to integrate Conzerv, and as Energy Efficiency ambassador for Asia Pacific.

Currently, Hema also serves as a Director on the Boards of a few companies in India; is Founder and Chairperson of the Alliance for an Energy Efficient Economy that promotes collaboration among India's energy efficiency industries and service providers; and a Member of the Board of Directors of Efficiency Valuation Organization, USA, the only non-profit organization in the world that creates efficiency measurement and verification tools.

Asked why she sold out to an MNC she said “Among reasons like wanting global scale for a great company with great people, I wanted to spend more time with my children, Raghav and Ananya, play some golf and use some of the lessons that I have learned to help other companies grow.

Excerpted from:

1. “Auditing energy to power businesses” by Subrahmanyam Viswanath, Deccan Herald, 7th February, 2005.
2. “Hema Hattangady and Conzerv”. A Case Study by Michael Tushman and David Kiron, Global Research Group, Harvard Business School, 2009.

**WE PROVIDE  
THE RIGHT  
INGREDIENTS TO  
MAKE YOUR  
SPECIAL EVENT EXCEPTIONAL**



Contact  
**SHIRISH WAGLE**

*Lily* Caterers

D-5, Karnatak Bldgs, Moghul Lane, Mahim,  
Mumbai - 400016.

Off.: 2430 8871      Cell: 9820256313  
9820881556

visit us at  
[www.lily-caterers.com](http://www.lily-caterers.com)

*A Name that spells its class*

## **WINOVER CATERERS**

**Marriages, Thread Ceremonies,  
Engagements & Birthday Parties, etc.**

DJ / Music System / Games / Entertainment

**WE DELIVER FOOD / SNACKS  
FOR PARTIES AT HOME**

**WINOVER - PARTY HALL A/C - NON A/C  
AVAILABLE AT VILE PARLE (EAST), NEAR  
STATION, CAPACITY 100 PAX.**

Contact :  
**Vinod Kaval**

4, Andrea Apartment, Off. Azad Road,  
Vile Parle (East), Mumbai - 400 057.

**Mobile: 98208 43392 • Ph: (022) 2618 2689**

---

# Ansuyatmaja Matimand Nivasi Vidyalaya School, Igatpuri, celebrates 100th birth anniversary of Smt. Rukmabai Tallur

NEETA BIJOOR, CALIFORNIA, USA

On Friday, January 8, we attended the birthday celebrations of Rukmabai Tallur at the Ansuyatmaja Matimand Nivasi Vidyalaya School in Igatpuri. Set within a lush and beautiful countryside, this school enables youth from disadvantaged families to triumph over their handicaps and live as independently as possible. The last KS report was written on



completion of its first phase of construction, the ground floor, on July 12, 2009. Now, the school has added a first level, completing its final phase of construction (see photo above). The purpose of our trip was to participate in the joyous birthday celebrations with supporters, students, and staff.

As we entered the building, we were greeted politely by children waving at us from a seated position in the centre of the hall. We were offered sweets and a spicy, savory local fried specialty, onion pakodas. As we passed by a room where students were preparing for a dance, they eagerly reached out to greet us and shake our hands, which was very endearing.

We were pleased to find that the school has been beautifully built with rooms situated around a spacious, sunlit central hall designed for children's activities. There is ample space for the students to learn and live. In addition to the seven rooms, two dormitories, kitchen, dining hall on the ground floor, the newly built first floor adds seven rooms, a speech room, two dormitories, library, dining-cum-play area, toilet blocks, etc. The rooms on the lower ground floor have been designated for vocational training. There is a room dedicated for sewing, carpentry etc.

There are four workshop areas on the lower ground floor which are still to be developed.

The ceremony was led by Shitala Pandit who has worked tirelessly towards initiating and sustaining the project. The chief guest was Nalkur Sripad Rao, who gave an inspiring speech. The photos of the founder, late Smt. Rukmabai Tallur; her brother, late Shri Prabhakar Sharma, and their mother, late Smt. Anusuya were placed in front, the people whose vision and work helped motivate the project forward. The photos of Indira Nagarkatti and Bharati Kurkundi were also placed as per the wish of the major donor of the first floor. Garlands were placed over their photos and candles were lit in their honour. The student performers presented a cheerful



dance to traditional music and the audience had no clue that the dancers were hearing-impaired as they did not miss a single beat. Later, the children who had won prizes in various competitions and sports were honoured (see photo above). The smiles on their faces showed their gratitude and truly made our day.

Finally, the schools' names were unveiled amid cheers of an enthusiastic audience and children. One is "Anusuyatmaja Matimand Nivasi Vidyalaya" and the other, "Indira Bahrati Karnabadhir Nivasi Vidyalaya". It was an exciting moment to see the birth of a dream made possible by many years of hard work of our community members. For the children, it was thrilling to see the completion of their new

---

home and school. To them, it meant the beginning of the road towards education and self-reliance in a place they can feel comfortable and cared for in the company of dedicated teachers and staff.

It was impressive and uplifting to see first-hand the results of our Saraswat community members' efforts towards the important cause of educating disadvantaged youth. Though the school has now been built, it will need continued funds for maintenance and survival, as well as educational supplies which are greatly needed. The next mission in front of the Trust is to provide hearing and educational aids for the hearing-impaired and mentally challenged children. While the picture of the school can give you an idea of the magnitude of work completed with help from all the people, a visit to the school (contact Shitala on: 022-26601837) will convince you about the greatness of the saintly Rukmabaipachi who dreamt of this project on her 100<sup>th</sup> birthday.

## Arithmetic

ATMAJ KOPPIKAR, MUMBAI

Arithmetic Arithmetic

I think it must be magnetic!

It runs through your veins

Into your brains

And this happens very quick!

It stores there for your next class,

So you can do sums very fast.

It's got multiplication

And worse! Division...

This is a little poem for you

But the words are very few.

-----  
Atmaj Koppikar is a Std III student  
of Bombay Scottish School

*:- With Best Compliments -:*

From

## ACME SOAP WORKS

Manufacturers of Industrial & Household Soaps & Detergents

Ram Mandir Road, Next to Ram Mandir,

Goregaon (W), Mumbai - 400 104

Telephone No.: 91 22 26762959 / 26762970 / 26794394,

Fax: 26762994

Email: [acmesoap@vsnl.net](mailto:acmesoap@vsnl.net) Website: [www.acmesoapworks.com](http://www.acmesoapworks.com)

---

# Spare a Thought

PRAVEEN KADLE

---

It was brought to my notice that a certain document titled 'With Malice towards None' was posted on the website of the Parijnan Parivar on the night the High Court Order was passed in our favour.

At the outset I would like to state that for any set of devotees, regardless of its size, to consider their devotion as superior to that of others, is an indication of the dominance of an individual's ego over true devotion.

## The facts are as under:

Pujya Sadyojat Shankarashram Swamiji's ordination as the 11th Mathadhipati took place after our purascharana-s at Kotiteertha Gokarn were answered with a shower of garlands in complete accordance with Parama Pujya Parijnanashram Swamiji's Guru-Vakya.

Since Swamiji's ordination, He has spent the last 13 years bringing harmony in the community and most importantly- reiterating deep love and reverence for Parama Pujya Parijnanashram Swamiji, the Guru Parampara and the Math in every heart, again in complete accordance with Parama Pujya Parijnanashram Swamiji's wishes.

1. March 1st 2010- the day when 1800 devotees in 22 buses and 93 personal cars spontaneously came together at Karla to celebrate the 51st Shishya Sweekar of Parama Pujya Parijnanashram Swamiji. The Parivar has described this as:

### QUOTE

'WAS THIS THE CHITRAPUR SARASWAT 'SWABHIMAN' WHICH WAS REFERRED TO RECENTLY AT KARLA MATH and applauded by the 1500 naive laity, comprising 5% of the bhanap population, brought there on free buses just as people are herded for political meetings And that too IRONICALLY, ON 1ST MARCH THIS YEAR, by THOSE WHO CLAIM TO UPHOLD SARASWAT PRIDE and who HAD CONVENIENTLY CHOSEN TO IGNORE and

FORGET THEIR GURU's VAKYA WITHOUT REMORSE all the way from 1974 onwards!!'

### UNQUOTE

2. Sannikarsha is a deeply felt offering of devotion to the Goddess and Parama Pujya Parijnanashram Swamiji, performed in a highly inspired and synchronized manner. It is to bring the community closer to Parama Pujya Parijnanashram Swamiji and is in full conformance to His wishes to sink differences and build unity.

The Trio worked against the smooth conduct of Sannikarsha by creating obstacles and a noisy environment which no right thinking devotee of Parama Pujya Parijnanashram Swamiji should condone.

Under Pujya Sadyojat Shankarashram Swamiji's instructions, the Sannikarsha group always exercised restraint in the face of provocation. Yet Dr Uday Andar sent the following SMS on 19th January to Pujya Swamiji's Secretary and a few other people after a very peaceful Sannikarsha had been performed by the Grant Road Sabha on the 17th.

### QUOTE

'Please congratulate the 'SOLE TRUSTEE' on initiating an ERA of throwing Abuses Threats and Violence thru his followers. Only proves for certain now that the modest Bhanap Parampara has ended. God Bless.'

### UNQUOTE

Pujya Swamiji directed me to speak to Dr Andar regarding the SMS sent and to explain that Sannikarsha had been performed by the Sabha in a very peaceful manner and there had been no fisticuffs or throwing of abuses in the holy precincts.. In our meeting Dr Andar said that this SMS was sent on the spur of the moment based on the information he had received and sending SMS was a mistake on his part.

Now, the following has been put up on their site:

---

## QUOTE

'The SMS was thus a spontaneous emotional outburst sent to the leadership's close associates, (as there is no direct approach) to only alert the 'leader' as he always claims that things are done without his knowledge and he is not responsible for the behavior of his 'praja', rather than implicate him, nothing more. We are sorry if in our naivety of exposing the true situation we have upset many. But unfortunately it was again misinterpreted and misrepresented to the laity in local sabha meetings, converting these to 'gossip corners' rather than pooja and seva meetings. What a misuse of authority!!.....Again probably the leadership is unaware of this misuse...So be it...'

## UNQUOTE

4. The community reacted with shock when the incident of lay persons entering the Sanctum Sanctorum to perform Abhishek, pooja etc, came to light. This is in complete disregard to the traditions of our sampradaya and an insult to Parama Pujya Parijnanashram Swamiji. To add to this, the community was further shocked that the leaders of the Parivar, claiming to be the only bhakta-

of Parama Pujya Parijnanashram Swamiji, were present at the time, did not voice their protest and instead exchanged pleasantries. There has been no denouncement of this action by the Parivar.

5. Pujya Swamiji has left no stone unturned in bringing the community together and to reiterate the authority of Parama Pujya Parijnanashram Swamiji and work towards fulfilling His vision. Yet He has been spoken of in a derogatory manner as under,

## QUOTE

'Whenever any person or leader starts issuing threats and 'Fatwas of boycott' against those who do not toe his line, it only proves his own sense of insecurity, and exposes a dictatorial, phobic and a schizophrenic frame of mind with an attitude of divisive fanatic politics of the lowest order.'

## UNQUOTE

If this is how the Parivar views all the good things happening in the samaj and such is the language used by this group, it leaves little scope even for plain communication, much less a dialogue. Can we say anything more?

---

## ELECTION NOTICE

Nominations are invited for 5 vacancies on the Managing Committee of the Kanara Saraswat Association, arising due to the following:

Vacancies caused by retirement under Rule 13

1. Shri Avinash Trasi
2. Dr. Prakash Mavinkurve
3. Shri Santosh Sirur

Nomination papers containing the candidate's name in full and his/her consent to contest the election, and subscribed by not less than two members of at least one year's standing as proposed and seconded, should reach the Hon. Secretary at the KSA Office on or before June 10, 2010.

By order of the Managing Committee.

April 01, 2010  
Mumbai

Sd./ Shivshankar D. Murdeshwar  
*Hon. Secretary*

---

# Wedding WOWs

LINA HATTANGADI, BATTLE CREEK, MI, USA

---

They say that marriages are made in Heaven but it is on earth that we have to deal with the 'after marriage' life. But let us start at the beginning.

The first step is the selection of a mate. As a ten-year-old boy explained, "I am too young to get married. You have to be much older to find out who you are stuck with!" But even at a young age most people have an idea of what qualities they want in a spouse. One little girl told her mother that she wanted to marry a man "just like Daddy". Her mother patiently explained that he did not come that way. It took her more than 20 years to train him. It goes to show that you have to work hard at what you really want and not expect miracles.

Once the boy and girl have 'found' each other it is time to go to the next stage. The first thing is to get the approval of the parents. A marriage is not just a union of two people but a blending of families as well. This step is important but sometimes it is not that easy. Take the experience of Hari who was still a bachelor at 40. His friend, Govind, wanted to know why he had not married. "What can I do," Hari lamented, "Every girl I bring, my mother does not like." Govind advised, "You should bring a girl who is like your Mom and she is sure to approve." "I did that," replied Hari, "But my Dad did not like her."

In the olden days, this hurdle was overcome by the 'matchmaker' who took the list of eligible boys and girls to the parents first. Now the matchmaker is the computer. It needs a few clicks to find your perfect mate. But many times, the couples who were matched for 20 points of compatibility are divorced within five years! Couples who celebrate their Golden Wedding Anniversary are the ones who were more interested in commitment and compromise rather than compatibility.

What is the secret of a long married life? This question was asked by a young reporter to a couple celebrating their 50<sup>th</sup> wedding anniversary. The husband replied, "When we got married we made a pact that whenever we had an argument, the person who was wrong should go out for a 30-minute walk."

"Did it work?" the reporter wanted to know. "Sure," said the man, "But I got pneumonia 15 times."

Another husband who had been married for a long time had this story to tell: "When we went on our honeymoon, we decided to go horseback riding. My horse was very calm and gentle but my wife's was very frisky. No sooner had we been riding for five minutes when he started acting up and threw my wife to the ground. She dusted herself, patted the horse and said, 'This is your first time,' and resumed riding. But unfortunately, after five more minutes, the horse threw her off again. She was very annoyed and said to him, 'This is your second time,' and got up on the horse and continued riding. This happened again. This time my wife opened her purse took out a revolver and shot the horse. Naturally, I was very upset and I yelled at her and said, 'How could you do that to a poor animal? etc. etc'. She put the revolver back in her purse and said calmly, 'This is your first time.' After that, we have had a very happy marriage!"

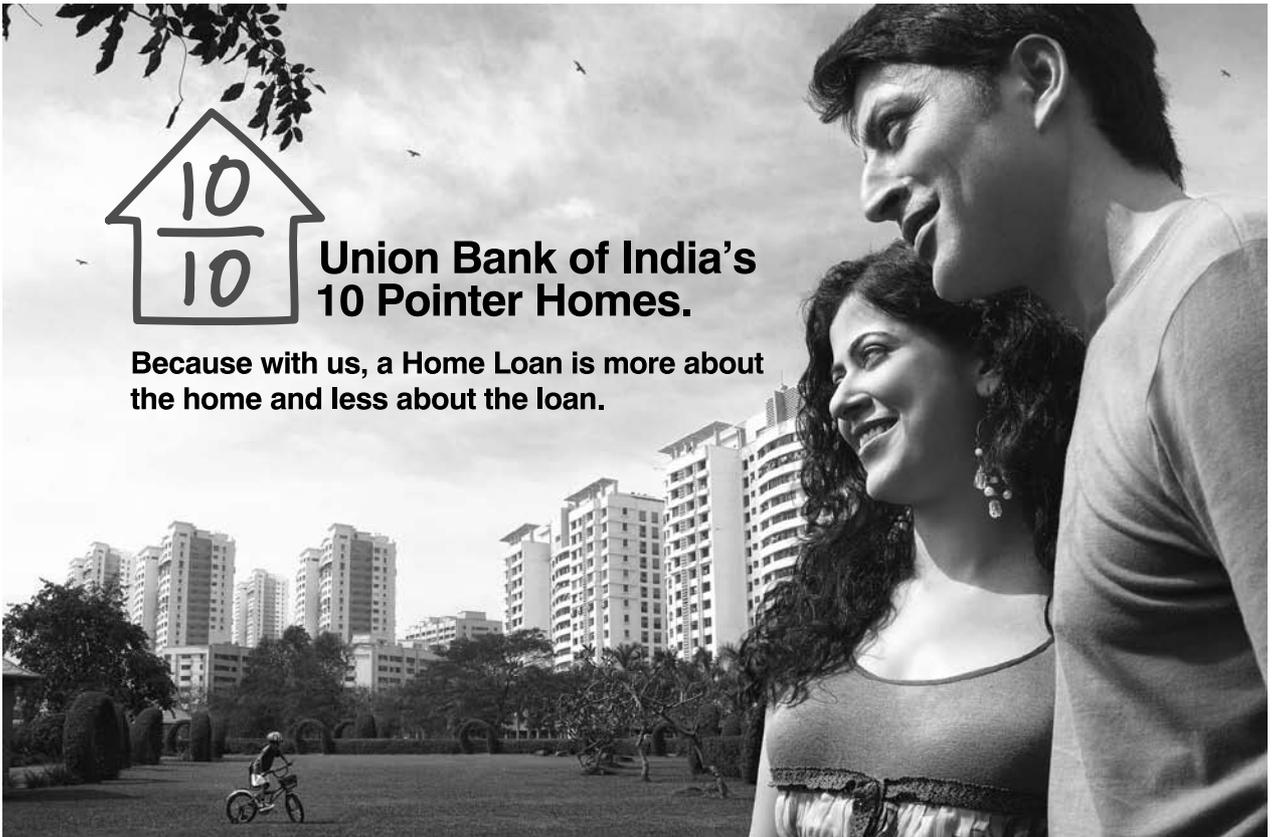
When a marriage does not work it ends in a divorce. Love and optimism are strong emotions and people do get remarried several times especially if you belong to the Hollywood Jet Set. Two young kids of this set were discussing their fathers. "Who is your Daddy?" asks one. "Now, my Daddy is Mr. X," naming a famous actor. "Oh, you will like him," says the first boy, "We had him last year."

Divorce, of course, ends a marriage. Another cause is the death of a spouse. Often, the loss of a mate is very traumatic. Some spouses may have a different way of dealing with such a situation. Here is an example - A lady goes to a fortuneteller who looks into her crystal ball and predicts, "I am sorry to tell you but your husband will die a very violent death soon." The lady thinks about it and has a question, "OK. But will I be acquitted?" A word of caution here: Do not try this at home!

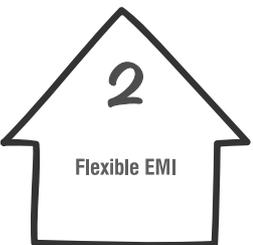
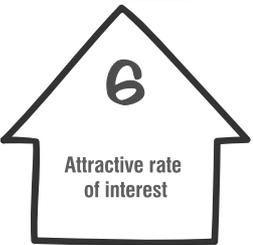
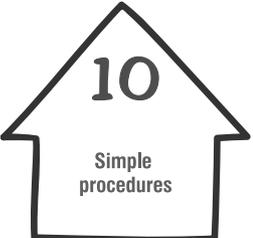


## Union Bank of India's 10 Pointer Homes.

Because with us, a Home Loan is more about  
the home and less about the loan.



We offer you a home loan that scores 10 out of 10.

 <p><b>1</b> Higher eligibility for loan</p>	 <p><b>2</b> Flexible EMI</p>	 <p><b>3</b> No penalty for prepayment from own sources</p>	 <p><b>4</b> Top-up loan facility</p>
 <p><b>5</b> Loyalty reward for other loans</p>	 <p><b>6</b> Attractive rate of interest</p>	 <p><b>7</b> Maximum repayment option of up to 25 years</p>	 <p><b>8</b> Loan sanction in 5 days</p>
 <p><b>9</b> 24 hour on call support</p>	 <p><b>10</b> Simple procedures</p>		

 **Union Bank**  
of India  
Good people to bank with

Call toll free on 1800222244  
Log on to [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)

॥ ॐ श्री गुरुभ्यो नमः ॥

As we celebrate  
50 years of wedded bliss

## *Golden Wedding Anniversary*

of our parents/grand parents

Smt. Kumud (nee Kumud Gopalkrishna Mangalore) and Wg. Cdr. Mohan Deva Rao Nayel VSM  
on 12<sup>th</sup> May 2010



and

Smt. Uma (nee Chandralekha Ranga Rao Karnad) and Shri. Rabindranath Radhakrishna Hosangdi  
on 8<sup>th</sup> May 2010



we express our gratitude and seek the blessings of our

Kula Devata Mangesh Mahalakshmi  
Aradhya Devata of Shri Chitrapur Math, Shri Bhavanishankara,  
Shri Bhuvaneshwari, Shri Durgaparameshwari  
Ishta Devata-s Mata Vaishno Devi, Hosangadi Mahadevi Amma,  
Gurumauli Parama Pujya Sadyojat Shankarashram Swamiji and the Divine Guru Parampara

to confer on them  
a long life blessed with good health, happiness, prosperity, peace of mind and contentment.

*May Gold turn to Diamond !*

With lots of love and regards,

Devesh and Bhavani (nee Hosangdi)  
Vaishnavi and Jay Nayel

Shantish and Sandhya (nee Hosangdi)  
Vaibhav and Jayati Nayel

Email: ndmohan@gmail.com

Best wishes- from relatives and friends

Email: hosangdi@gmail.com

*-: With Best Compliments from :-*

## **TULSYAN UDYOG**

Registered Office;

Telephone 26700173/26700219

79/1, New Bambo Basaar,  
BANGALORE - 560 002.

Fax No. : 080-26702715

**DEALERS IN IRON & STEEL**

**Branches At: CHENNAI, SECUNDERABAD, CALICUT**

Associated Concerns:

## **M/S. VIJAYAA STEELS LTD.,**

REGD,OFFICE & WORKS :

NO.37, II PHASE,  
PEENYA INDUSTRIAL AREA  
BANGALORE - 560 058.

TELEPHONE No.28396044/28395290  
FAX NO. 2S371479

SY.NO. 17/1, GANGADHARANAPALYA,  
NELAMANGALA TALUK,  
KASABAHOBLI  
BANGALORE DISTRICT.

TELEPHONE NO.  
08118-329511/329966  
FAX NO.080-7726641

SY.NO. 84/1, KALLANAYAKANAHALLI PH.958132327999  
ANCHEPALYA, (NEAR 220 KY SUB STATION)  
KUNIGAL TALUK, TUMKUR DISTRICT KARNATAKA.

***MANUFACTURERS OF SPONGE IRON, INGOT, CTD BARS  
LIGHT STRUCTURALS, M.S. BILLETS,  
ALLOY BILLETS AND TMT BARS.***

---

## In search of a song

MANOHAR CHITTAR, MUMBAI

---

In my childhood (1950s), I used to listen to a song “*Eeri aali piya bina ...*” on the radio sung in a particular way. I did not know who sang it or movie it was from. All I remembered was the tune and my craving to listen to it again. I did not succeed in locating it on common websites like <musicindiaonline.com> and my craving remained unsatisfied for years. I asked a number of people who knew the song and they sang it for me but the tune was not the same as the one etched in my memory; my craving continued to remain unsatisfied.

Once when I was in Chicago on vacation and my son had come over from California to visit me, I told him about the song. He searched for it on the web and located it: “*Eeri aali piya bina.....*” sung by Lata Mangeshkar in the movie “Ragrang”. I was thrilled. That was the song I had longed to hear all these years! This song was on a relatively unknown website <sawf.org> of South Asian Women’s Forum. Now, it is accessible through ,<parrikar.org>. That site had a musical section created by Konkani-speaking Rajan Parrikar and provided a wealth of valuable information. For example,

i Raaga’s listed along with examples (clippings) of songs by musicians and also from movies eg “*Eeri aali..*” listed under raag Kalyan. This site contained valuable old songs.

i Rare photographs eg. Pt. Ravi Shankar as the music director of the movie “Anuradha”, rehearsing with Lata Mangeshkar.

i Incidents about musicians, poets, scientists for example,

i The last recording of Pt. D.V. Paluskar of the song “*Hari ke charana ..*” Raag Shri

i The meeting between Einstein and Tagore

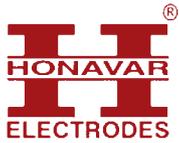
i A lecture by Prof. S. Chandrashekar, the Nobel laureate, on ‘Shakespeare, Newton and Beethoven’.

This site also had a music library — Vijaya Parrikar Library — created in memory of Rajan Parrikar’s mother, and contained music clippings from musicians - old and the new. Here, I located clippings of Dinakar Rao Amembal, popularly known as D’Amel, and his famous flute recording of Hindol Bahar which used to be played on All India Radio in the 1950s. I was quite moved by Parrikar’s efforts in creating such a valuable website and wanted to thank him. I located his address and telephone number through Yahoo and called him, in California, and left message — thanking him and expressing my gratitude. But I did not hear from him.

A few month’s later, I went to California and found that he lived close to my son’s house. I called him up again and left a message introducing myself – that I am not a quack. That evening he called and we decided to meet at his house a few days later. When we met he was gracious enough to gift me CDs of all the songs on his website. This has proved to be a valuable gift.

In the meantime, I was looking for another song by Manna Dey namely, “*Naachare mayura kholkar sahasra nyana .....*”, not a movie song. I had heard it song only once in 1959 – on a misty morning, sipping tea in a restaurant in Dharwad, facing the garden overlooking the Karnatak College hillock. As soon as the beautiful music started, my hands started shaking and I was forced to keep my cup down and listen to the song. I mentioned this song to Rajan Parrikar and he said he would try to get it for me. He visited us a few days later and brought the song on a tape.

Looking back, all this started with what looked like a trivial craving for “*Eeri aali ..*”. Now, I am after a patriotic song “*Jai Bharati Vande Bharati ....*” which has the potential to become a national anthem.



## HONAVAR ELECTRODES PRIVATE LIMITED

Regd. & Head Office : 305-309,3<sup>rd</sup> Floor,Damji Shamji Industrial Complex,  
9, L.B.S.Marg, Kurla (West), Mumbai – 400 070. INDIA  
Tel. No. : 2502 0317 / 2502 1238 / 6500 8821  
Fax : 91 - 22 - 2510 0048  
E-Mail : hel@vsnl.com \* Website : www.honavarelectrodes.net



*Knowledge is our Strength  
it Keeps Increasing Steadily  
By Sharing with Welding Industry*

### ULTIMATE – 18MET

SFA 5.5 AWS E 7018-G  
IS:814-1991 EB 5629H3JX  
DIN EN499 : E 42 5 □ B 42 H 5

An Outstanding electrode, approved by Indomag Steel Technology, for special application for steel plant. **ULTIMATE-18MET** displays remarkable weld metal properties:  
Resistance to repeated thermal cycles.  
Resistance to ageing.  
CVN impact values upto 150 joules at minus 50°C.  
Used successfully for LD CONVERTER VESSELS.

### ULTIMATE – 18NC

SFA 5.1 AWS E 7018  
IS:814-1991 EB 5426H3JX

#### FOR SOUR SERVICE

Meeting the test requirements of:  
NACE standard TM-0284 for H.I.C. Test.  
NACE standard TM-01-77 for S.S.C.C. Test.

Used successfully in welded fabrication out of HIC resistant steel plates.

### CRYOMATE – 3

AWS A 5.11 ENiCrFe3  
DIN 1736 EL-NiCr15FeMn

Nickel base alloy electrode gives outstanding performance in welding Inconel-600, Nimonic 75, Monel 400. Has high degree of resistance to hot cracking. Service temperature range 900°C to -250°C

### CRYOMATE - 5

AWS A 5.11 ENiCrMo3  
DIN 1736:ELNiCr20Mo9Nb

A basic coated non-synthetic electrode for welding of NiCrMo alloys and super austenitic stainless steels. Excellent electrode for 9% NiSteel (Q&T) for LNG services.

### SILVERSHINE - 4462

AWS A 5.4 E 2209-16

Special electrode for welding “Duplex Stainless Steels” and “Duplex Steels to Mild Steel”. Controlled Ferrite level with high resistance to pitting and stress corrosion. Also high yield strength of more that 500 N/MM<sup>2</sup>

### SILVERSHINE – ZFU(PH)

AWS A 5.4 E 385-16  
DIN 8556 E 20.25.5L CuR26

Fully austenitic, extra low carbon, resistant to corrosion in sulphuric, phosphoric and several organic acids. Suitable for welding tanks and process vessels, cast pumps and valves, in fertilizers plant.

**CO<sub>2</sub> Wire**  
(ER - 70S-6)

**OUR MARKETING  
ACTIVITIES**

**TIG Filler / Flux  
Cored Wires**

# Non-Chitrapur Saraswat Temples of Kanara Districts

## Part 7 - Shree Mahaganapati Temple, Idagunji

SATYANARAYAN PANDIT, ANDHERI, MUMBAI

*Vakra tunda maha kaya koti soorya samaprabha  
Nirvighnum kurme deva sarva karyeshu sarvadha*

Shree Kshetra Idagunji, a tiny hamlet on the bank of the gently flowing sacred River Sharavathi, Idagunji is the abode of the 'first-worshipped' Lord Vighneshwara, Shree Mahaganapati (see picture alongside). Widely known as a 'Maha Siddhi Kshetra', Idagunji is one of the holiest of holy places and is an immensely popular pilgrimage centre in the region. It is a firm belief that the elephant-faced Lord with twin hands, and holding 'modaka' and 'padma' answers His devotees' prayers and grants their wishes. Consequently, thousands of devotees from the coastal belt and all parts of Karnataka visit the shrine to seek the supreme Lord Siddhi Vinayak's blessings.

Significantly, the shrine has links dating back to the Puranas and ancient times and is, therefore, regarded as a seat of high veneration and sanctity. Interestingly, the story goes that the holy waters of River Sharavathi emanated from Lord Shree Ram's 'shara' (arrow) and hence, the name 'Sharavathi'.

**Location:** Idagunji is easily approachable from any part of Karnataka and from Mumbai/Pune. Located on the West Coast Highway NH-17, the shrine is 14 km south of Honavar in North Kanara District, on the way to Shirali, 28 km south of Idagunji. As you cross the mighty Sharavathi and pass through the eye-soothing green belt on either side, you sight the imposing 'mahadwara' of the temple on your left. The shrine is 4 km from this point. Honavar is an important station on the Mumbai-Mangalore Konkan railway route. Mangalore is the nearest airport, 180 km away.

**Origin and Historical Background:** Legend unfolds that it was at the instance of the divine sage Devarshi Narada and Saint Valakhilya, that Lord Ganesh descended to the earth and the shrine came into existence at Kunjaranya or Kunjavana as it was then known, and later came to be recognized as Idkunja (present Idagunji). It appears that Saint Valakhilya along with other immortal saints were engaged in penance in this forest. As the saints



experienced obstacles, they offered prayers to Lord Krishna for protection. At that point, the noble sage Devarshi Narada appeared and suggested that they should worship Lord Vighneshwara, the remover of all obstacles. Thereupon, Devarshi Narada, Saint Valakhilya and other saints offered prayers to the holy trinity, Brahma, Vishnu and Maheshwar, Devi Parvati and Ganapati, to come down to Kunjavana so that the saints could offer *poojas* to the divinity and seek protection.

The Gods obliged and descended to Kunjavana. *Poojas* and other rituals were offered to Lord Ganesh and all the other Gods were immensely pleased with the devotion and rituals offered by the saints. Lord Ganapati and the other Gods blessed the saints and granted protection for continuing their penance.

In deference to the wishes of the devotee saints, Lord Ganapati decided to stay at Kunjavana, thereby leading to the present well-known temple. It is believed that the holy lakes in the area – Chakratirtha, Brahmatirtha and Devatirtha were also created during that time.

Historical instances reveal that during the regime of King Mayura Varma of the Kadamba dynasty, an acute shortage of Brahmins was felt for performing *poojas* and observing rituals. The devout King strove his utmost and succeeded in bringing Brahmin families from the north to the Idkunja and Gokarn temples. It

*(contd. on page 31)*

*-: With Best Compliments :-*

*from*

**PRECOMP TOOLS PVT. LTD.**

**MANUFACTURERS OF  
CIRCULAR THREAD ROLLING DIES  
INCREMENTAL / SERRATION / SPINE ROLLS  
THREAD / SERRATION / FORM MILLING CUTTERS  
THREAD ROLLS FOR VARIOUS DIE HEADS  
WORM SHAFTS**

**New Address**

**Factory & Office**

**PRECOMP TOOLS PVT. LTD.**

**Plot No. D, Gat No. 108,  
Village Ranje, Taluka Bhore,  
District - Pune - 412 205**

**MAHARASHTRA**

**Tel. No.: (02113) 252808 / 252809**

**E-mail: [marketing@precomptools.com](mailto:marketing@precomptools.com)**

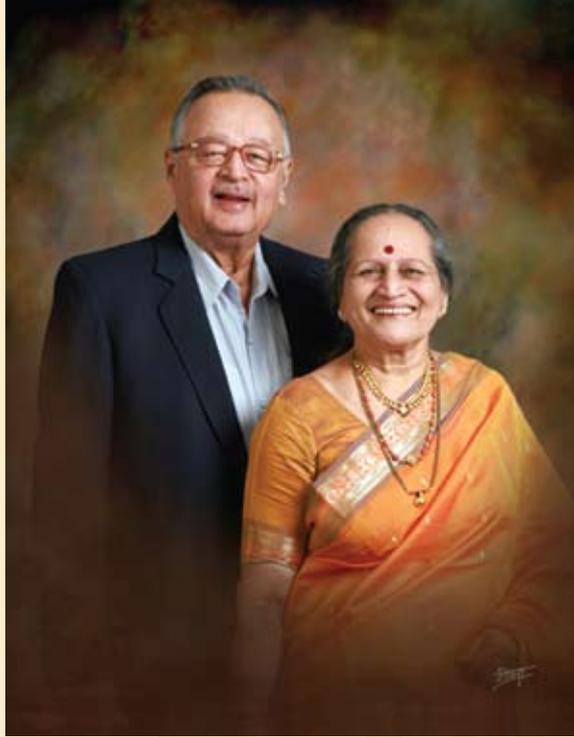
## *Golden Years of Togetherness.....*

Fifty years ago, they walked the seven steps together in the Divine Presence of Lord Agni, the Sacred Fire, and Lord Subramanyeshwar at Nilekani, on 5<sup>th</sup> May, 1960

*“Let us make a vow together .....We shall remain inseparable; we shall share love, share the same food, and share the strength, the same tastes. We shall be of one mind; we shall observe the vow together. With these seven steps you have taken with me, you have become my best friend. The Lord has united us in this bond. We shall perform all activities together with love and affection and with good feelings. Let us be friendly in our thoughts. Let us observe our duties and rituals together.....”*

*If you are the lyrics, I am the music. ....”*

Indeed, Fifty Years through sunny days and stormy weather, through pain and happiness, Amma and Annu have walked each step, hand in hand, a true epitome of love and goodness.



On the happy occasion of the Golden Wedding Anniversary of our parents

### **SULABHA & MOHAN KOPPIKAR**

We pray to Lord Bhavanishankara and our sacred Guru Parampara for a beautiful life ahead filled with joy and peace.

Rohan Shukla  
Siya, Meenal & Gautam Koppikar  
Leenata & Gaursharan Rao

*With Best Wishes  
from*



# DivgiWarner



*Building a World-Class Indian Brand in  
Automotive Transmission Systems*

[www.divgi-warner.com](http://www.divgi-warner.com)



---

is stated that the *sabha*hit family at Idagunji who looks after the Temple rituals and administration today, are direct descendants of the *sabha*hits appointed by the King.

**Kshetra Mahima:** Shree Mahaganapati Temple is one of the most worshipped shrines in the region. On a Vinayaki day (Shukla Chaturthi) or a Sankashti day (Krishna Chaturthi), large numbers of devotees visit the Temple to perform *poojas*, fulfil their offerings and seek Lord Gajanan's blessings.

Traditionally, *modaka* and *panchakdaya* are the most important *sevas* offered to the deity here. These are considered auspicious and the Lord's favourite. However, there are various *sevas* such as Phala Panchamrita, Rudrabhisheka, Ashtottara, Chandanabhisheka, etc. Facilities are also available for performing Satya Ganapati Vrita, Satyanarayan Vrita, Tulabhara, Namakarana, etc.

For devotees who wish to stay at the Temple, guest house facilities are available. In line with the local tradition, after the Mahapooja, *prasad* bhojan is served at noon to all devotees at 'Mayura Prasada Bhojana Nilaya'. For thread ceremonies, marriages and so on, 'Shree Mangalamoorthi Mangala Karyalaya' is well equipped and provides all the necessary facilities.

### Major Events and Festivals:

1. Ganesh Chaturthi observed on Bhadrapada Shukla Chaturthi is the most important event at this Temple. Thousands of pilgrims throng the Temple for this one-day festival.

2. Maharathotsava is celebrated for eight days during the holy month of Magha from Shukla Dwitiya to Navami. This is a grand spectacle and thousands of devotees participate in this panoramic event.

3. Nitya Bali for one month during the entire month of Kartika.

4. Laksha Deepotsava on Kartika Pournima day.

5. Ayanotsava for five days from January 14<sup>th</sup> (Makara Sankranti) to 18<sup>th</sup>.

**Tailpiece:** Heard of a delightful and equally appealing Kannada *bhajan* composed by the well-known, Mangalore-based poet M.S. Giridhar, in praise of the adorable Lord Ganapa. The beautiful lyric opens with: "O! *Yennuva Ganapa -karedaga- O! Yennuva Ganapa*"; this simply translates into—"Implore the Lord with a fervent appeal, and the omnipresent supreme of Idagunji responds with an instant assurance, "O!" (meaning, "I am here!") to the ardent devotee who has surrendered unto him.

---

## A bonding to be made

AUSHIM NAGARKATTI

As we see blood shed  
Our vision begins to fail  
The blood, a colour of boiling red  
This is a common tale.

A tale of innocent people  
Who plead for their lives,  
And everywhere they look  
An innocent one dies.

So let us create a bond  
And then shake our hands  
Let all of us become fond  
And finally join our lands.

Only then will the world change  
Only then will the world change.

---

Aushim Nagarkatti, age 12, is a student of Vidya Niketan School, Hebbal. This poem was composed extempore, under "Aman ki Asha", a Times of India initiative, in which various schools across many cities in India participated. Ten best poems from each school will be reproduced on handkerchiefs and put up at the Indo-Pak border. Aushim's piece was among the ten best poems chosen from his school. Aushim is the son of Navin and Sheela Nagarkatti.

**MEDRAD**  
Performance. For life.™

**KIRAN**  
Cassettes, Screens,  
Protective Gear, USG/ECG Jelly

**FUJIFILM**  
X-Ray, Imaging, Mammo, Laser Films  
CR Systems, Printers

- Medrad Pressure Injectors for CT, CV, MRI & Consumables
- Siemens X-Ray and USG Equipment
- Fuji Medical X-Ray and Imaging Films.
- Fuji Films for Laser Cameras.
- FUJI Thermal Printer & Rolls
- Fuji Computed Radiography
- Films, Cassettes and Screens for Mammography applications.
- X-Ray Chemicals for Manual and Automatic Processing.
- Barium Products from Eskay Fine Chemicals
- Intensifying Screens, Cassettes, Protective Apparel and Ultrasound Jelly from Kiran X-Ray Screen Ltd.
- Dark Room Equipment and X-Ray Accessories
- Lead Protective Equipment.
- ECG Paper and Jelly
- Fidelity Cassettes for multi-format cameras.
- Ionic & Non-Ionic Contrast



**ANITA MEDICAL SYSTEMS PVT. LTD.**

Mumbai : #3A/4, Commercial Block, Ram Apartments, 4th Cross Road, Pandurangwadi, Goregaon (E),  
Mumbai - 400 063. • Tel. : 2874 1625, 2876 8649, 2874 7542, 2871 2882  
• Fax : 91-22-2874 7434 • E-mail : anitamedicalsystems@mtnl.net.in

Delhi : 101, D.R. Chambers, 1st Floor, 12/56, Desh Bandhu Gupta Road,  
Karol Bagh, New Delhi - 110005.  
Phone: 2352 1639, 2352 1694, 4154 5570 • : 4154 5571  
E-mail: anitamedicaldelhi@yahoo.in

*: With Compliments from :*

## **STANDARD GREASES GROUP**

**STANDARD GREASES (SILVASSA) PVT.LTD,**  
an ISO 9001 : 2000 Company

**STANDARD GREASES PVT.LTD,**  
an ISO 9001: 2000 Company

**TARAPUR GREASE INDUSTRIES PVT.LTD,**  
an ISO 9001 : 2000 Company

**STANDARD OILS & GREASES PVT.LTD,**  
an ISO 9001 : 2000 Company  
Manufacturers of Automotive,  
Industrial Greases and Specialities

**ROYAL CASTOR PRODUCTS LTD,**  
an ISO 9001 : 2000 Company  
Manufacturers /Exporters of Hydrogenated Castor Oil,  
12 Hydroxy Stearic Acid.

**Administrative Office :**  
101, Ketan Apartments,  
233, R.B. Mehta Marg, Patel Chowk,  
Ghatkopar(E), Mumbai - 400 077.  
Tel: 25013641-46 Fax :2501 0384.

E.Mail:-  
standardgroup@standardgreases.co.in,  
rcppl@bom3.vsnl.net.in, royalcastor@vsnl .com

# TATA REALTY AND INFRASTRUCTURE LIMITED (TRIL)

## TRIL VISION

To develop best-in-class Infrastructure and Real Estate projects which contribute to national economy and enhance the quality of life.

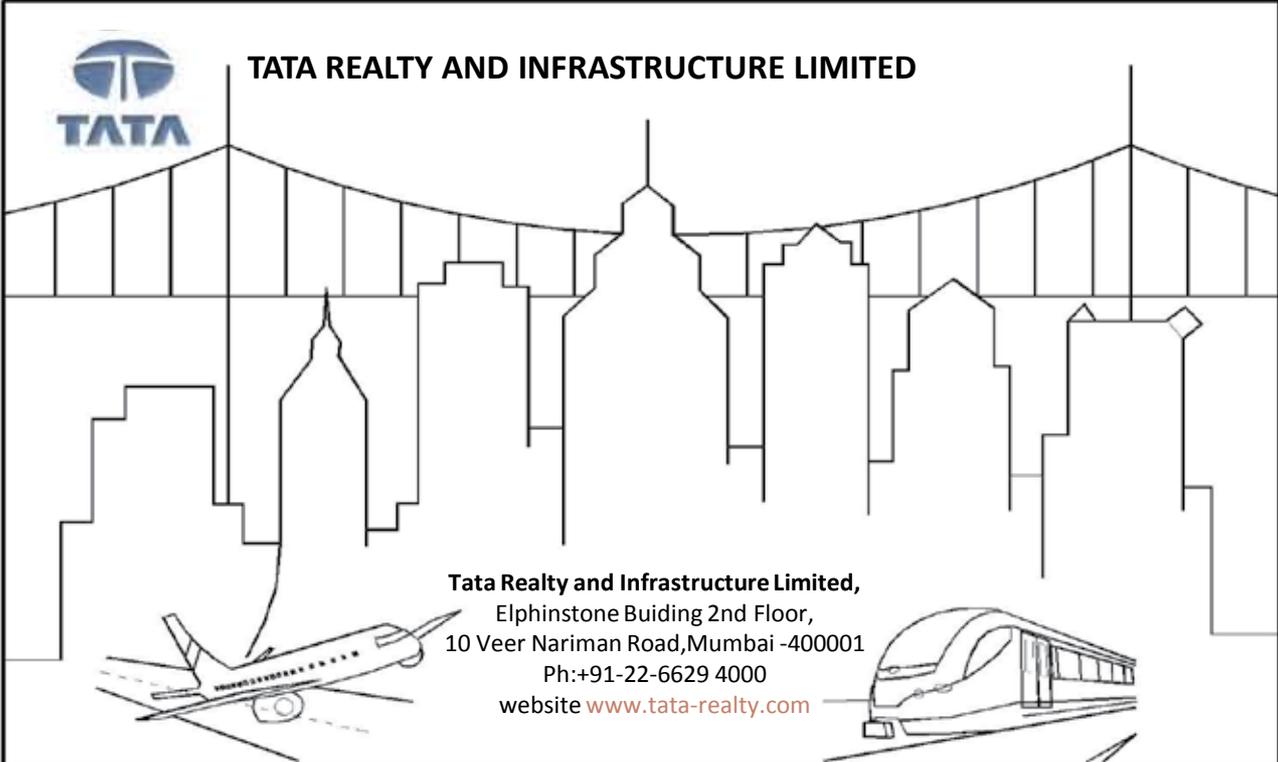
## TRIL FOCUS AREAS

### Real Estate

Commercial Office Space  
IT Office Space  
Residential Space  
Retail Space

### Infrastructure

Special Economic Zones  
Urban Infrastructure  
Airports  
Ports



**TATA REALTY AND INFRASTRUCTURE LIMITED**

Tata Realty and Infrastructure Limited,  
Elphinstone Building 2nd Floor,  
10 Veer Nariman Road, Mumbai -400001  
Ph:+91-22-6629 4000  
website [www.tata-realty.com](http://www.tata-realty.com)

The illustration features a stylized city skyline with various building shapes. In the bottom left, there is a line drawing of an airplane, and in the bottom right, there is a line drawing of a high-speed train. The Tata logo is positioned in the top left corner of the illustration.



---

# The Taxman cometh

SHYAM AMLADI, LOS ANGELES, CALIFORNIA, USA

---

Another letter from “Bhaya”, my friend from Honnehali in Karnataka, a romantic vagabond and an incorrigible twinkle-in-the-eye story teller!!

12 January 2009

My dear Shyamsunder:

Thank you for the New Year wishes and the lovely gifts. I love your taste in single malts. Likewise, may 2009 be full of fulfilled promises and happiness.

Talking about the New Year, it is starting out with a bang in Honnehalli. I think I wrote to you that sometime ago we elected our new mayor, Mr Nityanannnddu Ninnaigam, lovingly shortened by me to Ninni, amid his feeble protestations. Ninni is a protégé of your Akka; in fact, some say he owes his landslide victory to her. And *putta*, another thing – the longer I am married to your Akka, the firmer is my belief that she must be a descendant of Chanakya; no aspect of Honnehalli’s politics escapes her and never will you find a more effective backseat driver than her. Like the said sage, she is in the background, pulling strings (including mine!) and getting things the way she wants them..... in our home, in our town. . .

But I digress. Ninni is in a tizzy. We just balanced our town books and .....oh! I can see the quizzical expression on your face. Why am I getting involved in balancing the town books? *Putta*, again, your Akka is to blame. It was hard to turn down her plea to help the Town Council, certainly after she tempted me with a full stack, swimming resplendent in a pool of purified butter, of *puran poli*!

Anyway, back to the less tasteful matter of balancing town books. And the reason Ninni is fit to be tied. We have a shortfall in our budget, so we need to balance it. How does a city council full of politicians balance its budget? I give you one guess. . . . . taxes! Of course, it may be hard to explain what happened to the tax increases the city assessed in 2008 to balance the books for 2009. But Ninni wisely told the Council, “Ladies and Gentlemen, we cannot let silly technicalities like that get in the way of balancing this year’s budget. Let

us keep our eyes focused on the most important issue before us - balancing the 2009 budget. Our voters will thank us for that, and I think we can appeal to their pride and patriotic spirit of sharing in this glorious venture of balancing Honnehalli’s town budget.” I was so moved, I almost took out my cheque-book. Luckily, I had left it at home.

I have to tell you, for some one who has kept away from all things financial for so long, I think you will be proud of your Bhaya’s savvy. I casually looked at the budget and noticed a large sum which was to be spent in 2010 for a 100-cow temperature-controlled *goshala*, another one in 2011 for a covered 200-seat *pranayam* centre, and another item so large it took my breath away - Rs 1 lakh in 2012 for constructing a structure depicting the town’s lovable mascot, the bandicoot. I asked the Mayor why these expenditures were showing in his 2009 budget.

Silly me! Of course there is a perfectly good reason to include them in 2009. As was explained to me, it is called Omnibus Override Appropriation or OOP, which is perfectly authorized under section IX-A (i) of the Council Articles.

Then I noticed that these were also included in 2010, 2011 and 2012. I asked, “Ninni (ignoring his stern visual dressing down) why so, could you please explain?” Ninni and the Council Treasurer patiently explained, “*Avashyavaghi koduthene* (Yes, of course!) Ugransaami; see it is like this. We include all three very important projects in 2009 because it is for urgent programmes for years 2010 to 2012. But we have to plan for them in 2009. That is why we are including. Then we are including in 2010 and 2011 because we want to complete the projects by 2012. We raise tax in 2009 and don’t spend it until 2010; then we are using the expenditure to raise taxes in 2011 and if we have already finished the project, we will use it for another very, very important project - *burthade nannu* (do you follow?). And believe us, Ugransaami, we are soooo very good at finding uses for money we have taxed - it never goes to waste. And Saami, again our rules permitting us - it is called Supplementally Adjusted

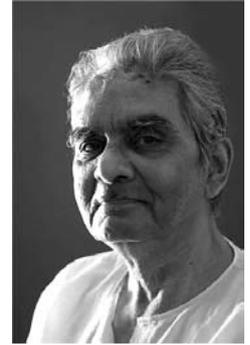
## Remembering Aannu

*Dipali Vinayak Chittar, Vile Parle (East), Mumbai*

Shrikant Chittar, or Aannu as he was fondly called by his children, passed away on 16 May, 2009. Though he was my husband Vinayak's *mhantu* (uncle), I called him Aannu as he was more like a father than a father-in-law to me. Aannu who had a keen interest in a lot of activities would travel extensively to teach Yoga to people and never tired of espousing its benefits. He would derive immense satisfaction from the fact that his Yoga lessons were helping people to some extent to overcome some of their health problems.

Writing articles and short stories was yet another of his interests. He was a learner, eager to learn things from everyone regardless of the person being young or old. His philanthropic nature was seen in the way he sponsored the education of poor children without making a fuss about it. He paid their fees and made sure they did not leave their studies due to paucity of funds. Aannu did all this quietly without feeling the need to advertise even among his family members.

I would always tell him that he was very fortunate to have Nalini *aai* (that's what I call her) as his wife as she supported him in all his activities, and he would respond in mock anger that it was, in fact, the other way round and she was lucky to have him as her husband. We had celebrated their fiftieth wedding anniversary in February 2009, and he was very enthusiastic about the celebrations that followed. Little did we know that this would be his last celebration as his health soon deteriorated and he passed away shortly. Though we all miss Aannu a lot, I firmly believe he is among us and is an integral part of our joys and sorrows.



### ***In Memory of Kishan Kodikal***



***8<sup>th</sup> March, 1943 - 31<sup>st</sup> May, 2001***

***Known had I if this was to be,  
I would have prayed to the Almighty,  
Sometime before you, do take me to Thee.  
Hardships came but you were here,  
Always saying, "Don't worry I am there!!"  
Nothing at all ever, did matter then.***

***Fondly remembered by,***

***Shrikala***

***Nitin, Rohini, Namita & Tika  
Roshni & Anannya***



**DR. VASANT PANDIT**  
passed away on 9<sup>th</sup> March, 2010  
in Bengaluru

*Will be sorely missed by:*  
wife Girija, sister Meera,  
sons and their families -  
Madhav, Varsha, Avanti, Aranya  
Uddhav, Sangeeta, Dhruv  
Jaidev, Purva

Provision, or SAP. That way we are sure we will not forget to fund these very, very important projects. And see, we know that the projects always cost us double than what we provide anyway, so all is well!"

Wow, what a logical explanation, see? Include the project in one year, and to make sure you don't forget it, include it again next year and so on till it is actually complete. And to make doubly sure you have money to pay for it, raise taxes to cover all years. I complimented the Council on their thoroughness and attention to detail. What would we have done without these stalwarts running our town?

With my advice and help, we have come up with a series of taxes that will grace Honnehalli's long assessment scroll. But, again based on my advice, these taxes are not just boring items. They have powerful imagery. Here are a few of the new taxes that our proud citizens will pay proudly to cover Section XII, Article 15: Compendium of New Taxes in 2009

\* Goumata needs an air-conditioned home and would you deny her that Tax?

\* PPPP Tax (also known as Peace in Practising Pranayam in your Privacy Tax).

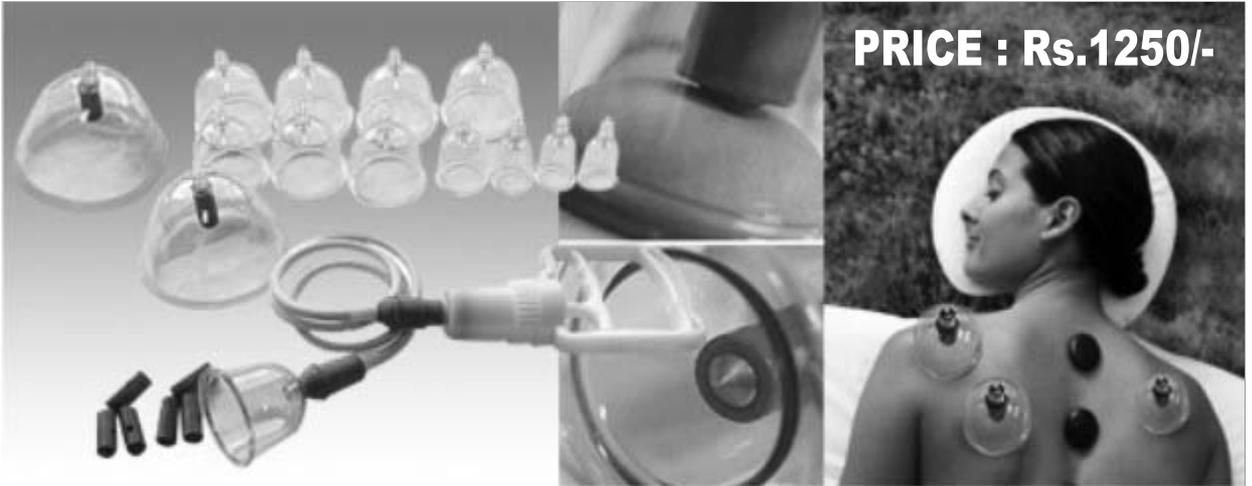
\* Sarvbhoomi Kannada Upliftment Tax. This is a special tax and we don't know for what. The Council immediately adopted it, and assured me they will find a project which will do honor to the title.

But *putta*, even after all this hard work, there is no pleasing your Akka. When I arrived home after this grueling meeting, she asked me how it went. I said everything was perfectly under control.

"*Aikunchen mhyalaree*, you have to watch that Ninni and his Treasurer, Dhongdya. I hope you did not fall for their sweet talk about that thing called Anticipatory Provision something something and Rollover Provisioning -- I am sure you saw through the scam!"

Women! I say, what do they know about big budget finance and complex tax structures?

Affectionately,  
Bhayya



PRICE : Rs.1250/-

**BANISH ACHES & PAINS BY CUPPING**  
**COSMOS 12 MAGNETIC CUPS AND GUN**

ALTERNATIVE THERAPY EQUIPMENTS

Contact : SHASHI HONAWAR (09892207770)

**COSMOS Enterprises**

RAMKRISHNA NAGAR, BLDG NO.16, 9TH ROAD, KHAR (WEST), MUMBAI - 400 052. INDIA

PHONE : (022) 2648 1924 / 2646 1215. FAX : (022) 2646 1426

e-mail : [cosmos.massagers@gmail.com](mailto:cosmos.massagers@gmail.com)

**CENTENARY (Birth Anniversary) YEAR  
1910 - 2010**



**'Late' Shri Devidas V. Padukone**  
(Retd. Ex-Indian Airlines)

Born: 06/5/1910

Passed away: 07/06/1998

**'Scholar': Mathematics, Sanskrit & English**

Although You are no longer with us, Pappa, we always feel Your affectionate guiding presence. We cherish Your inspiring gems of wisdom and the precious values You inculcated in us. We shall never forget the sweat and tears — the toil and turmoil, the hardships You went through, the frequent sacrifices You made. Only to ensure that we lived in comfort and fulfilled all our dreams.

We are indeed so fortunate to have had such a benevolent, loving, caring Pappa like You!!!

'Pitru-Devo-Bhava' — It's with Your priceless Blessings that we are — who we are today!

Shaila, Sudha (& Namdeo), Prakash (& Mangala)  
and Chaitanya (& Shweta)  
Kamala Padukone  
All grandchildren and great grandchildren

Inserted by Chaitanya D. Padukone

Centre pages  
Nuest 1

Centre pages  
Nuest 2

Centre pages  
Nuest 3

Centre pages  
Nuest 4

# चित्रापुरमठाची वारी सारी चिंता दूर करी

अंजनी गुलवाडी, औरंगाबाद

प.पू. सद्योजात शंकराश्रम स्वामीजींनी २००९ च्या डिसेंबर महिन्यात शिरालीला NRI लोकांसाठी संस्कृती शिबिर आयोजित केले होते. प.पू. स्वामीजी जातीने स्वतःहजर राहणार होते. हे कळल्यावर ७७ वर्षांचं माझं वय विसरून मी औरंगाबाद ते मुंबई व तिथून भाऊ-भावजयीच्या सोबतीनं शिरालीला जायचं ठरवलं व तो योगही घडून आला. कोणी म्हणे फक्त NRI लोकांनाच दर्शन-सत्संग घडेल. तर कोण म्हणे प.पू. स्वामीजी एकच दिवसासाठी येणार वगैरे वगैरे. माझं मन म्हणालं असेल योग तर सन्निधिच दर्शन घडेल. नाहीतर पंढरपूरची वारी तशी मठाची वारी घडेल. श्रद्धा नि भक्ति या सख्यांना घेऊन निर्मळ मनाने गेले. भाऊ-भावजयीनं भंडिकेरी मठ (गोकर्ण), मंकीमडीचा भद्रांबिकेश्वर, मुर्देश्वर, मल्लापूर इत्यादी पवित्र क्षेत्रांचं दर्शन घडवून मला २२ ता. ला शिरालीला पोचवले. २३ ता. ला प.पू. स्वामीजींचे मठात आगमन झाले नि जणू मठात-परिसरात चैतन्याचे वारे वाहू लागले. स्वामीजींच्या उपस्थितीत नित्यनेम, सांयपूजा, दीप नमस्कार या सर्व

सोपस्करांना एक वेगळाच साज चढल्यागत वाटत होतं. मन तृप्त झालं होतं भारावून गेलं होतं. मनाच्या त्या अवस्थेत, ओसरीवर बसल्या बसल्या मला स्फुरलेल्या काही ओळी -

चित्रापूर मठाची वारी । सारी चिंता दूर करी ।

नभ मेघांनी झाकले । मन भक्ताचे उमाळे ।

वारा झुलवितो झूला । मुखी गुरुनाम बोला ।

“जय गुरुदेव, श्री गुरुदेव-सद्योजात शंकराश्रम गुरुदेव ।

पाऊले पडती पटपट । मठाची वाट सापडली नीट ।

दुरु ध्वजस्तंभ दिठी पडला । अवघा जन्म धन्यचि झाला ।

मन...

ओढ घेऊ समाधीपाशी । श्रीवल्ली भुवनेश्वरी घेई कुशी ।

स्वामीजींचे दर्शन भेटे । तीन्हीं लोक झाले थिटे ।

तीन्ही लोक झाले थिटे.....

जय गुरुदेव श्री गुरुदेव । जय गुरुदेव श्री गुरुदेव ॥

## खूळ : फिटनेसच

रेखा राव (कावळ)

अलीकडे तरुणांमध्ये ‘सिक्स अँब पॅक्स’ तर तरुणींमध्ये ‘झिरो’ फिगर प्राप्त करण्याचे खूळ पसरलंय. ह्या खूळापायी काही तरुण मंडळी अन्न-पाणी वर्ज्य करून स्वतःच्या आरोग्याची हानी करून घेत आहेत. स्वतःच्या पायावर स्वतःच धोंडा मारून घेत आहेत. या खूळापायी अनेकजण लाखो रुपये खर्च करतात. घरचं अन्न-पाणी सोडून प्रोटीन पेय-गोळ्या खातात. उपवास काढतात. भूक मारतात. तर काही प्लॅस्टिक सर्जरी करून घेतात. शरीरावर पसरलेल फॅट ऑप्शनद्वारा काढून घेतात. जीमचे वावडे सर्वत्र इतकं पसरलंय की प्रत्येक सोसायटीत मुख्य रस्त्यावर जीम केंद्र सुरू झालीत. तेथे बालकापासून ज्येष्ठ नागरिक कसरत करताना दिसतात. व्यायाम करणं चांगलं. पण प्रत्येकाने किती व कसला व्यायाम करायला हवा हे ताळतंत्र राखायला हवं. दिवसा कामामुळे वेळ मिळत नाही म्हणून रात्री-मध्यरात्री जीममध्ये कसरत करणारी मंडळी दिसतात. न झेपणारी यंत्रावर कसरत करतात. त्यामुळे आरोग्य सुधारण्याऐवजी तोटाच होतो. शिवाय अपुरी झोप, असम तोल आहार, कामाचा ताण, व इतर मानसिक ताणतणाव यामुळे वजन कमी झालं तरी इतर हानिकारक परिणाम होतात. काही जण आपले चांगले, धडधाकट अवयव गमावून बसतात. प्रत्येकाला

सलमान खान, शाहरुख खान सारखी बॉडी कमवायची असते. परंतु विशिष्ट मार्गदर्शन, आहारपथ्य न पाळल्याने त्याचे नुकसान होते. प्रत्येकाने आरोग्याच्या बाबतीत दक्ष असावं. पण कोणतीही गोष्ट प्रमाणाबाहेर करू नये. स्वतःच वय, परिस्थिती, ताकद लक्षात घेऊन योग्य मार्गदर्शनाखाली शरीरयष्टी कमवावी. तरुणींनी लड्डू होणार नाही, याकडे जरूर लक्ष द्यावं. पण अन्न-पाणी वर्ज्य करून भूक मारून, करीनासारखी झिरो फिगर करण्याचा अट्टाहास करू नये. हल्ली जे फिटनेसचे खूळ निघालेय. त्यापायी अनेक कंपन्या वेगवेगळी आमिष दाखवून तरुणांकडून पैसा लुबाडतात. त्यामुळे स्वतःचे नुकसान तर होतेच, आरोग्यावरही हानिकारक परिणाम होतात. नको त्या रोगांना आमंत्रण दिलं जातं. म्हणून आरोग्याचे हे चार मुख्य मंत्र लक्षात ठेवावेत. १) एकपट खा. २) दुप्पट पाणी प्या. ३) तिप्पट चाला. ४) चौप्पट हसा...आनंदी राहा.

## एक सेवाभावी सप्ताह

मीराबाई माविनकुर्वे

कार्ला म्हटले की आपल्या सर्वांच्या डोळ्यासमोर येते ती तेथील दुर्गापरमेश्वरीची मोहक मूर्ती आणि परमपूज्य श्रीमत् परिज्ञानाश्रम (तृतीय) स्वामीजींची समाधी व स्मितहास्य करीत स्नेहमयी दृष्टीमय त्यांची छबी!

२००६ सालापासून परमपूज्य श्रीमत् सद्योजात शंकराश्रम स्वामीजी कार्ल्याला त्यांच्या गुरुंच्या शिष्य स्वीकाराच्या दिवशी (१ मार्चला) तसेच त्यांच्या वाढदिवसाच्या दिवशी (१५ जूनला) न चुकता येतात. १५ जून २००९ ला सद्योजात स्वामीजींनी सर्व भक्तगणांना सन्निकर्षाचा कार्यक्रम आखून दिला. दर रविवारी एका एका सभेतील लोकांनी जाऊन ध्यानमंदिरात देवीची व गुरुंची उपासना करावी. सत्संग करावा. असे सुचविले. संयोजकांनी लगेच सर्व योजना करून सर्व स्थानीय सभेतील अध्यक्षांना कळविले व अत्यंत उत्साहाने सन्निकर्षाचा कार्यक्रम २००९ च्या चातुर्मासापासून सुरू झाला.

परंतु फक्त रविवारी भक्तजन येतात व आठवडाभर ध्यानमंदिरात तसेच आश्रमात शुकशुकाट असतो. ही गोष्ट स्वामीजींना खुपत असावी. आपल्या चित्रापुर समाजातील भक्तगणांनी सेवाव्रती व्हावे व कार्ल्याला येऊन जशी जमेल तशी सेवा करावी. त्यांच्या त्यांच्या अनुकूलतेप्रमाणे किमान एक सप्ताह रहावे असे या वर्षी १ मार्चला स्वामीजींनी सुचविले. स्वामीजींचीच आज्ञा ती सर्व साधकांनी त्यांचा शब्द उचलून धरला व त्याप्रमाणे योजना करण्यास सुरुवात केली.

आमच्या घरीही या संबंदात बोलणे चालू होते. इतक्यात माझी सून म्हणाली, “आई, मी कार्ल्याला सेवेकरिता जायचे म्हणते. तुम्हीही याल का?” खरोखर माझ्याही मनात होते. पण बोलायचा धीर नव्हता. परंतु स्वामीजींची कृपा अगाध आहे. म्हणतात ना, “आंधळा मागतो एक डोळा पण देव देतो दोन.” अशीच काही स्थिती झाली माझी. मी आनंदाने म्हणले, “तू सोबतीस असल्यावर मला काय काळजी?” तिच्याबरोबर म झेही नाव दिले.

२१ मार्चला आम्ही कार्ल्याला पोहोचलो. प्रथम देवीचे व समाधीचे दर्शन घेऊन भक्तिभावाने नमस्कार केला. इतक्यात निरोप आला की २१ ते २८ मार्चच्या सप्ताहात सेवा करण्यास आलेल्या स्वयंसेवकांना बोलाविले आहे. भोजनशालेच्या बाजूला असलेल्या मंडपात खुर्च्या टाकून आम्ही सर्व बसलो. डॉ. गजानन मंकीकर, डॉ. सौ. प्रभा मंकीकर, व सौ. प्रीति

पाणेमंगळूर यांच्या नेतृत्वाखाली आमची ‘मीटिंग’ सुरू झाली. हैद्राबादहून ६, पुण्याहून, २ तर मुंबईहून १०-१२ स्वयंसेवक आले होते. काहींना भोजनशालेत, काहींना मंदिरात, आश्रम ता, आरोग्यधामात अशा सेवा देण्यात आल्या. आमच्याकडून कोणती कामे अपेक्षित आहेत हे आम्हाला समजावण्यात आले.

मला मंदिरात “ड्युटी” देण्यात आली व ते योग्यच होते. कारण दुसरी कुठलीच ड्युटी मला झेपण्यासारखी नव्हती. घरून निघतांनाच उपयोगी पडतील म्हणून मी श्री चित्रापुर गुरुपरंपरा सारामृत ची काही पुस्तके, तसेच श्रीमत् भगवद्गीता व श्रीमत् परिज्ञानानन्दाश्रम गुरुचरित्र यांची देखील काही पुस्तके घेतली होती.

आम्हा महिला स्वयंसेविकांना आरोग्यधामातील तळम जल्यावर २ खोल्यात व्यवस्था केली होती. पहाटे साडेचार वाजता उठून आम्ही सगळी तयारी करून पावणेसहापर्यंत, ध्यानमंदिरात पोचत असू. सहा वाजता भवानीशंकर सुप्रभात, प्रातः स्मरण, गुरुपादुकास्तोत्र व परिज्ञानत्रयोदशी म्हटली जाई. मग हैदराबाद हून आलेली एक स्वयंसेविका आम्हाला योगासने शिकवी. तोपर्यंत पूर्वेला सूर्यनारायणाचे आगमन होई. आम्ही लगबगीने बाहेर येऊन त्या उगवत्या सूर्याचे दर्शन घेत असू. जसजसे ते सूर्याचे बिंब वर येई तसतसा सर्व आसमंत, डोंगर सूर्याच्या किरणांनी तेजाळून निघे. त्यावेळी निसर्गाची शोभाच वेगळी. सभोवती डोंगरांच्या रांगा, शांत वातावरण, हिरव्यागार वनराईवर पडलेली ती सोनेरी किरणे किती वर्णन करू? श्रीमत् परिज्ञानाश्रम स्वामीजींनी हीच जागा निवडली याचे मला कौतुक वाटे.

साडेआठ वाजता नाश्ता, मग मंदिरात येऊन नवरात्री नित्यपाठ व देवी अनुष्ठान होई. सर्व स्वयंसेवकांना एकत्र बसून पठण करणे शक्य नव्हते कारण त्यांना दिलेली कामे संध्याकाळी सत्संग करावा लागे. परंतु अत्यंत सुंदर रीतीने सर्वांनी वेळाचे व कामाचे व्यवस्थापन केले. सौ अर्चना सवनाल हीने दोन दिवस राहून विमर्शाचा कार्यक्रमही उरकून घेतला. मध्यान्ही देवीची व समाधीची आरती, नंतर प्रसाद भोजन होई. दुपारी दीड ते साडेतीन मंदिराचे दरवाजे बंद करीत. मग संध्याकाळी आम्ही वेगवेगळी पारायणे करीत असू. सोमवारी सारामृत, मंगळवारी श्रीमत् भगवद्गीता तसेच गुरुवार ते शनिवार परिज्ञानानन्दाश्रम

गुरुचरित्राचे पारायण झाले. बुधवारी २४ मार्चला रामनवमी होती त्यादिवशी रामरक्षा, रामनाम, रामजन्माची पदे, तसेच रमावल्लभदासांनी रचलेली काही भजने यांचा कार्यक्रम झाला.

सर्व स्वयंसेवक उत्साही, कामात तत्पर व मनमिळाऊ असल्यामुळे वेळ आनंदात जाई. एक गंमत झाली. रात्रीची पूजा व जेवणे ९ वाजताच आटोपत. त्यानंतर एकमेकांशी बोलण्यास व गप्पागोष्टी करण्यास मोकळा वेळ मिळे. त्या दिवशी मी खोलीत जरा लवकरच परतले व मला गाढ झोपही लागली. थोड्याच वेळात बाकी सर्व स्वयंसेविका हसत हसतच आल्या. मी अर्धवट जागी झाले व विचारले, “कोण जिंकले?” माझ्या स्वप्नात क्रिकेटची मॅच चालली होती! यावर हशाचा फव्वाराच उडाला!

डॉ. मंकीकर दंपतीने चैत्र नवरात्रीत देवी अनुष्ठानाचा

संकल्प केला होता. त्यानुसार दर दिवशी ११ वाजता सौ. प्रभा येई व तिजबरोबर आम्हीही बसत असू. तसेच समाधी व देवीजवळ नंदादीप सेवा, बुधवारी (रामनवमी) दुर्गानमस्कार अशा अनेक पूजनांचा आम्हाला लाभ मिळाला.

भोजनशालेतील स्वयंसेवकांनी त्यांना नेमून दिलेले कामे तर केलीच परंतु अन्य साफसफाई, धान्ये निवडणे, उन्हात वाळवून साठवणे अशी अनेक कामेही केली. सप्ताह कसा भरकन गेला समजलेच नाही. २ तारखेला पुढच्या सप्ताहाचे स्वयंसेवक हजर झाले आणि आमची सेवा श्री दुर्गापरमेश्वरीच्या तसेच श्रीमत् परिज्ञानाश्रम स्वामीजींच्या चरणी समर्पित करून आम्ही हृदयात या गोड आठवणी साठवत घरी परतलो.

## अन्न हे पूर्णब्रह्म

डॉ. सुनंदा कर्नाड, धारवाड

‘वदनी कवळ घेता नाम घ्या श्रीहरीचे’ असे म्हणत अन्नग्रहण करण्याची आपल्याकडे रूढी आहे. बऱ्याच घरांत, मग ते हिंदूंचे असो की ख्रिश्चनांचे, जेवण्यापूर्वी देवाची आठवण करून ‘अन्न’ दिल्याबद्दल कृतज्ञता व्यक्त करण्याची पद्धत असते आणि तसे संस्कार लहानग्यांवरही केले जातात. परमेश्वरावर विश्वास नसणाऱ्यांना हे सर्व थोटांड वाटत असेल. पण ज्यांचा आहे त्यांना मात्र प्रार्थना केल्याशिवाय घशाखाली घास उतरत नाही.

आपल्या गुरुजनांविषयी आदर व्यक्त करताना ‘गुरुर्ब्रह्मा गुरुर्विष्णो’ श्लोक आपण म्हणतो आणि त्यातही ‘गुरु’ म्हणजे परमेश्वराचं रूप, ‘परब्रह्म’ असा निर्देश केलेला आढळतो. त्यांच्याविषयी आदर, श्रद्धा, भक्ती व्यक्त केल्यामुळे आपल्यातला ‘अहंभाव’ थोडा कमी होतो आणि मनाला एक प्रकारची शांती लाभते.

अन्न-पाणी मिळाले तर जगणे शक्य असते. अन्नाशिवाय जीवन शून्य आहे. ‘कशासाठी पोटासाठी’ म्हणून प्रत्येकजण अन्नासाठी जिवाचा आटापिटा करतो. ज्यांना काही कष्ट न करता ते मिळतं, त्यांना त्याची किंमत नसते. लक्ष्मी ज्या घरात पाणी भरते तिथं तर प्रत्येकाच्या आवडीनिवडीचे पदार्थ, हातपाय न हलवता समोर येतात. आपण जेवतो म्हणजे दुसऱ्यावर, वाढणाऱ्यांवर उपकार करतो अशीच काहीशी प्रवृत्ती पहायला

मिळते. अगदी लहान बाळाला भरवताना इथंतिथं फिरून, चिऊकाऊ दाखवून आई किंवा आया थकते, पण तीहि त्या बाळाच्या तालावर नाचत त्याच्या आवडीनिवडींना खतपाणी घालीत असते. ‘बाळानं तोंड फिरवलं, अन्न नको’ म्हणून हट्ट केला की ‘जाऊ दे, टाकून देऊ आपण, पण तू रडू नको’ असे म्हणत अन्न कचऱ्याच्या बादलीत फेकले जाते.

भारतासारखा गरीब, विकसनशील देशांत, जिथं लाखो करोडो लोकांना पोटभर अन्न मिळत नाही, ‘अन्नासाठी दाही दिशा’ आम्हा फिरविशी जगदीशा’ म्हणत जीवन कसे तरी, किड्यामुंगीप्रमाणे जगणारे असताना अन्न असे फेकून देणे, वाया घालवणे म्हणजे गुन्हाच होय. पण हे किती लोकांना जाणवते. ‘आमच्या घरी आम्ही खूप रांधतो. रात्री ते आम्ही खात नाही, दुसऱ्या दिवशी फेकून देतो असे म्हणून आपली श्रीमंती मिरवणारी बाई मुलांवर कसले संस्कार करणार? त्यापेक्षा ‘जे मी रांदलय, ते प्रेमाने केलंय, ताटात वाढलंय ते सर्व खायचं, नाही खाल्लं तर उपाशी पडावं लागेल, अशी शिस्त लावणारी आईच मुलांवर ‘अन्न हे पूर्ण ब्रह्म’ म्हणून उत्तम संस्कार करू शकेल.

## जयंत कायकिणी यांस कुसुमाग्रज पुरस्कार

नाशिक येथील यशवंतराव चव्हाण महाराष्ट्र मुक्त विद्यापीठांतर्गत कुसुमाग्रज अध्यासनाचा 'कुसुमाग्रज राष्ट्रीय साहित्य पुरस्कार' ज्येष्ठ कन्नड साहित्यिक जयंत कायकिणी यांना जाहीर झाला आहे. साहित्याच्या विविधांगी क्षेत्रातील त्यांचे योगदान पाहता ही निवड सार्थ असल्याचे स्पष्ट होते. शिक्षण आणि समाजसेवेचा वसा घेतलेल्या कुटुंबात जयंतराव लहानाचे मोठे झाले. महाराष्ट्र-कर्नाटक सीमेलगत समुद्रकिनारी वसलेले निसर्गरम्य गोकर्ण हे त्यांचे जन्मगाव. त्याच ठिकाणी बालपणही गेले. वडील गौरीश आणि आई शांता पेशाने शिक्षक, जयंत गुणवान विद्यार्थी म्हणून लौकिक मिळवित होते. उच्च शिक्षणासाठी ते धारवाडला गेले. १९७६ मध्ये त्यांनी बायोकेमिस्ट्री विषयात एम.एससी. ची पदवी प्राप्त केली ती कर्नाटक विद्यापीठाच्या सुवर्णपदकासह. इथपर्यंतचा जयंत कायकिणीचा प्रवास कर्नाटकच्या सीमेपुरता मर्यादित होता. पण नोकरीव्यवसायानिमित्त सीमोल्लंघन केल्यावर शेजारील महाराष्ट्र त्यांनी आपलासा केला. राजधानी मुंबईत येऊन प्रॉक्टर अँड गॅम्बल कंपनीत प्रॉडक्शन एक्झिक्युटिव्ह म्हणून जबाबदारी स्वीकारल्यानंतर जवळपास दोन दशकाहून अधिक काळ त्यांचे वास्तव्य मराठी भूमीतच होते. याच काळात स्वतंत्र व्यवसायी कॉपी रायटर म्हणून लिंटास व मुद्रा या जाहिरात क्षेत्रातील अग्रगण्य कंपन्यांमध्येही काम केले. मुंबईतील या प्रदीर्घ वास्तव्यामुळे कायकिणी यांचा मराठी व हिंदी भाषांशी जवळून संबंध आला. वेगवेगळी औषधे वा संबंधित रसायनांचे अभ्यास म्हणून नाव कमावूनही ते मराठी मातीमध्ये चांगलेच रमले. कुटुंबातूनच झालेल्या समाजसेवा व शिक्षणाच्या संस्कारामुळे त्यांना वाचनाची आवड होतीच; पण पुढील काळात मराठी प्रांतातील वास्तव्याच्या कालावधीत कुसुमाग्रज, पु. ल. देशपांडे, विजय तेंडुलकर, ग्रेस आदि मराठी सारस्वतांच्या साहित्याचीही त्यांना भुरळ पडली

ती कायमची. या साहित्यिकांच्या साहित्याने आपण प्रभावित झाल्याची प्रांजळ कबुली देताना त्या लेखकांच्या ऋणात राहणे ते पसंत करतात. मुंबई सोडल्यावर अमराठी प्रांतातील बेंगळूरुमध्ये वास्तव्यास जातानाही मराठी सारस्वतांच्या साहित्याची शिदोरी सोबत नेण्यास ते विसरले नाहीत. असे असले तरी अभिजात साहित्याचे त्यांनी अनुकरण केले नाही. अस्सल देशी शब्दयोजना, विनोदाचा शिडकावा, उपरोधिक आणि मार्मिक विडंबने ही त्यांच्या लेखनशैलीची वैशिष्ट्ये. कविश्रेष्ठ कुसुमाग्रज तथा वि. वा. शिरवाडकरांच्या निर्वाणानंतर सांप्रत गोदातीरी ही उणीव प्रकर्षाने जाणवते. मुक्त विद्यापीठाने जयंत कायकिणींची कुसुमाग्रज पुरस्कारासाठी केलेली निवड म्हणूनच यथायोग्य वाटते. औषधे-रसायनांसंबंधित सर्वसामान्यांना बोजड वाटणाऱ्या विषयात रस घेणाऱ्या या युवकाचा कन्नड साहित्यप्रवासही औत्सुक्याचा विषय ठरावा. कन्नड भाषेतील 'रंगादिन्दोदिशत्रू दूरा', 'श्रावणा मध्यांना', 'निलीमाले', 'ओंदू जिलेबी', 'कोटितीर्थ' हे काव्यसंग्रह, 'गाला', 'बन्नाडा कालू', 'तूफान मेल' यांसह सात कथासंग्रह, 'इति मीना अमृता, अक्शा बुत्ती यांसह चार नाटकांचा त्यांच्या खाती समावेश आहे. वीसहून अधिक चित्रपटांसाठी त्यांनी गाणी लिहिली आहेत. चार चित्रपटांसाठी पटकथा व संवादलेखकन केले आहे. त्यांच्याच कल्पनेतून साकारलेल्या 'नमस्कार' या मालिकेचे कन्नड दूरदर्शनवर तब्बल दोनशे भाग प्रसारित झाले आहेत. कन्नड वाङ्मयाला वाहिलेल्या 'भावना' या मासिकाचे ते संपादक आहेत. वयाच्या एकोणिसाव्या वर्षी कन्नड साहित्य अकादमीचा राज्य पुरस्कार मिळालेल्या या सारस्वताच्या शिरपेचात कुसुमाग्रज पुरस्कारामुळे आणखी एक मानाचा तुरा खोवला गेला आहे.

(सौजन्य : दै. लोकसत्ता १२ मार्च २०१०)

One day Ramakrishna Paramhansa told all his disciples to clean God's offering goblet for a *pooja*. The best disciple would be awarded. One among them was Swami Vivekananda. Everyone did their best to clean the goblet from outside. At the end of an hour, all disciples brought their shining goblets to Ramakrishna Paramhansa. The Guru was surprised to see that Vivekananda's goblet was dirty and unpolished.

On being asked the reason, Vivekananda answered that the purpose of cleaning the goblet was to offer holy water to God for *pooja*; so shouldn't the inner surface be cleaned and glazed? This was allegorically explained by Ramakrishna Paramhansa with relation to the human being. It is the quality of your soul and behavior which matters rather than your appearance, which is of little significance.

Sent by Vinaya Katre, Jamshedpur

: *With Compliments from :*

[rvs\\_chairman@yahoo.com](mailto:rvs_chairman@yahoo.com)

<b>THENKASI RVS FARM</b>	STD CODE 04633
RVS KRISHI VIGYAN KENDRA	240552
Urmel Azhagian, Ayikudi Thirunelveli Dt.	Resi 242355
<b>SEMPATTI</b> (S.Parripatti. P.O. Dindigul	
OFFICE	0451-2556224
BUNGALOW	0451-2556435
<b>PALANI GUEST HOUSE</b>	04545-240026
<b>THANJAVUR</b> Usilampatti	04362-221574
<b>SENGIPATTI</b> 613 402 Thanjavur Dt.	04362-221474
<b>KUTTRALAM</b> (Five Falls)	04633-283732
<b>KARAIKAL</b>	
RVS COLLEGE OF ARTS SCIENCE	} 04368-291100
RVS COLLEGE OF TEACHERS TRAINING	
RVS COLLEGE OF COLLEGIATE EDUCATION	
AMARNATH COLLEGIATE EDUCATION (B.Ed.)	
KARAIKAL GUEST HOUSE Fax	04368-222922
THIRUNALLAR TEMPLE GUEST HOUSE(VIVEK)	94431-24778



**RVS**  
GROUP

**Dr. K. V. KUPUSAMY**  
CHAIRMAN  
**RATHNAVEL SUBRAMANIAM**  
**EDUCATIONAL TRUST &**  
**MEDICAL TRUST**  
242, Trichy Road, Sular,  
COIMBATORE - 641 402  
RVS Nagar Karur Road,  
Paraipatty, DINDIGUL - 624005.

**BHAKTAVATSALAM MEMORIAL TRUST**  
31st Street, TNHB Colony,  
Periyar Nagar, Korattur  
CHENNAI-600 080

**RVS EDUCATIONAL TRUST**  
22, Kottaimadu Street,  
KARAIKKAL - (PONDICHERY)

<b>SULUR, COIMBATORE</b>	<b>STD CODE (0422)</b>
CHAIRMAN CELL	93443 88333, 98422 88333
RVS EDUCATIONAL TRUST	94431 69333
RVS MATRICULATION HR. SEC. SCHOOL	} 2687421
RVS COLLEGE OF ARTS & SCIENCE	
RVS INSTITUTE OF MGT STUDIES	
RVS INST OF HEALTH SCIENCES	
NURSING PHYSIOTHERAPY, PHARMACY	2687603
RVS AYURVEDA COLLEGE	2687687
ADMISSION	6517171
FAX	2687604
RVS HOMOEOPATHIC MEDICAL COLLEGE	2680077 2680077
RVS ENGINEERING TECHNOLOGY	} 2688077
RVS INSTITUTE OF TEACHER TRAINING	
RVS B.'Ed COLLEGE	
POLYTECHNIC	
TRUST OFFICE	2680047(F)
RVS DENTAL COLLEGE	2680744 /45
RVS DENTAL COLLEGE FAX	2680746
SCHOOL OF NURSING	6517128
RVS INDUSTRIAL TRG. INST. (UNIT - II)	2687404
WORKING WOMENS HOSTEL	2688222 / 233
Resi. 242-B, Trichy Road, Sular	2687333 / 389
CBE Residence	6539389
CHERAN PLAZA APARTMENT	2302012
ROYAL CASTLE RS PURAM	2547386 / 2552697
RVS MEDICAL TRUST	2682940 / 41 / 43

<b>CHENNAI</b>	<b>STD CODE 044</b>
BHAKTAVATSALAM VIDYASHRAM Chairman Off.	26250899
BHAKTAVATSALAM MEMORIAL COLLEGE FOR WOMEN Secretary Office	26242891,
	Fax 26242699
RESIDENCE 174. Iloyds Road	28113694 /
	2811887
<b>THIRUNELVELI</b>	
RVS Agrotech Industries (P) Ltd. 4/66-B. Near Railway Station	
Thathenkulam. Sri.Vaikundam Taluk.Tuticorin (Dist)	
THATHENKULAM FARM:	04630-263653
<b>DINDIGUL</b>	STD 0451
CHAIRMAN'S OFFICE	04551-227224
RVS EDUCATIONAL TRUST	0451 -0431345-
	227237
RVS COLLEGE OF ENG & TECH	04551-227231
Principal	04551-227256
Resi	0451-2431015
RVS POLYTECHNIC	04551 -227230
Principal	04551-227254
Resi	0451-2431247
HOSTELS	
LADIES	04551 -227225
GENTS	04551-277229
POLYTECHNIC METTU HOSTEL	04551-227226
RVS INDUSTRIAL TRG. INST FAX	0451-2431344
PADMA ENCLAVE APARTMENTS OFFICE	2430541
RESIDENCE	2431371/2430244
PADMA (P) LTD. WOMEN'S HOSTELS	2429392
RVS COLLEGE OF COLLEGIATE EDUCATION	04551 -227229/
	227230

# Chocolates

Handmade chocolates in exotic flavours

	per kg
• Butter Scotch	650/-
• Fruit n Nut	650/-
• Dark Milk	650/-
• Almond Rocks	650/-
• Cashew Rocks	650/-
• Walnut Rocks	650/-
• Coffee Truffle	700/-
• Chocolate Truffle	700/-
• Fruit Flavoured Truffle	700/-
• Sugar Free Range	850/-



Handmade Chocolates

Rudra is an expression of commitment, of a battle won well. A differently abled child that has grown into a successful, committed individual. Rudra is a dream fulfilled. A part of the proceeds go towards fulfilling similar dreams.



Contact Nirvaana Foods

**9029976439**

26665830, 64501172, 26616553

---

# Minutes of the 98<sup>th</sup> Annual General Meeting of the Kanara Saraswat Association

---

The 98<sup>th</sup> Annual General Body Meeting of the Kanara Saraswat Association was held on Sunday, 13<sup>th</sup> September 2009, in the Shrimat Anandashram Hall, Talmakiwadi, Javji Dadaji Marg, Mumbai 400 007.

Thirty four members were present for the meeting. Dr. Harish Kodial, President of the Association, presided over the meeting. At the outset, at Dr. Kodial's request, the members stood up and observed two minutes silence in memory of two of the Association's members who had passed away during the year 2008-09, namely Shri Sudhakar Mudbidri who was Hon. Secretary of the Coordination Committee of Aid-Giving Institutions, and Shri Govindrao Joshi, previous Manager of KSA.

After prayers, the President called the meeting to order. Welcoming the members, he said, "Gentlemen, I welcome you all on the occasion of this 98th AGM of the KSA. As you are aware, the last year was quite eventful. Even this year, we have many projects on hand. The first and the foremost is that of the KSA spreading its wings outside Talmakiwadi under which many programmes are being conducted outside Mumbai - in Bengaluru, Pune, Kolhapur and Nashik where members have already formed committees and are working relentlessly on this project to extend the KSA's presence and reach. The Fund Raising Committee, formed under the Chairmanship of Suresh Hemmady, is also working very hard to collect a target of Rs. 5 crores by the end of 2011, and he is helped by Dilip Sashital and Ratnakar Gokarn. These three people have been going outside Mumbai and giving their valuable time to collect funds for KSA's Centenary Fund. We also have plans to expand the Nashik Holiday Home so that people can go and enjoy their holidays there as at a resort. We are also inviting super specialists in orthopedics and neurology besides ophthalmology, to join the Health Centre, and have plans to start a Health Card scheme that will enable KSA members to get discounts. There is a lot to do and with your help, we look forward to completing these projects. Thank you."

The President then asked the Hon. Secretary, Shri Shivshankar Murdeshwar, to read the notice convening the meeting. Shri Murdeshwar read the notice, calling the 98<sup>th</sup> Annual General Body Meeting.

After the notice was read, the President moved a resolution confirming the minutes of the 97<sup>th</sup> AGM which were published in the May 2009 issue of Kanara Saraswat; and they were taken as read and confirmed.

## **RESOLUTION NO. 1:**

"Resolved that the Minutes of the 97<sup>th</sup> Annual General Meeting held on September 28, 2008 (printed and circulated to the members of the Kanara Saraswat Association in the May 2009 issue of the "Kanara Saraswat" be and are hereby taken as read and confirmed."

Proposed by Shri Avinash G. Trasi

Seconded by Shri Shivshankar D. Murdeshwar

The resolution was put to vote and passed unanimously.

## **2. REPORT OF THE AUDITED STATEMENT OF ACCOUNTS FOR THE YEAR ENDED MARCH 2009**

While moving the Resolution, the President said that copies of the Report with the Statement of Accounts had been circulated, and requested members to come forward and give their comments. He said that the Audited Report would be taken up. The Hon. Secretary then read the Auditor's Report.

### **GENERAL OBSERVATIONS ON THE ACCOUNTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2009**

#### **AUDITOR'S REPORT**

##### **1. Maintenance of Books of Accounts:**

- a) There is a need for improvement in the maintenance of Books of Accounts. The accounts should be maintained up to date. Bank reconciliations and other reconciliations should be done more regularly.
- b) Quarterly accounts should be prepared and presented to the Managing Committee by the end of the following month of the quarter for their action plan.
- c) All amounts outstanding (e.g. Hall Rent, Advertisements, Nashik Holiday Home Income) should be discussed at Managing Committee meetings and follow-up needs to be done.
- d) Another accounting software which is partly customized needs to be put to use after its trial run.
- e) There is a need for better co-ordination between the Accountant and the person handling Administration.
- f) Better control should be kept in respect of utilization of receipt books.
- g) The interest earned on Fixed Deposits in respect of Corpus Funds was observed to be credited to an Overdraft Account. We were informed that this was done to reduce the interest impact of the Overdraft Account utilized. It is suggested that the same should be discontinued and the Bank should be informed to credit the same to a Savings Bank account.

---

h) During the current year, the Trust has started a new Fund under the name – Centenary Fund. The purpose for which the said fund has been created and rules for the utilization of the Fund / Interest earned on investment of the Fund should be prepared and approved by the Managing Committee. Likewise, the rules and process of utilization of the Fund / Interest earned on investments of other Funds should be kept on record.

i) Every year, the Trust makes a provision for disbursement of amounts from the interest earned on investments of certain Corpus Funds. It is necessary for the Managing Committee to periodically review the amount provided in the books of account vis-à-vis the amount disbursed. This practice should be followed with immediate effect.

**2. Register of Properties:**

The Register of Movable and Immovable Properties has not been maintained.

**3. Investment Register:**

The Investment Register maintained in respect of the Fixed Deposits with Banks has been updated. However, regular monitoring of deposits vis-à-vis the specific Funds should be done.

**4. Invitation of Tenders:**

The Association should invite tenders and select the supplier in cases of repairs and other expenditure exceeding Rs.5000/-.

**5. Physical Verification of Assets:**

During the year, the Management Committee has not arranged to verify the assets of the Association.

**6. Depreciation:**

As reported, no depreciation has been provided on Building, Electrical Fittings, Furniture and Fixtures, Sanitary Fittings at Parijnashraya at Shirali during the year under Audit.

**7. Subscriptions:**

Subscriptions have been accounted on a cash basis.

**8. Budget:**

The Association should prepare a Budget and review the expenses periodically at its Managing Committee meetings.

**9. Internal Audit:**

The Internal Audit System needs to be strengthened. Periodical Internal Audit Reports should be reviewed at Statutory Managing Committee meetings and a compliance report should be prepared and provided to the Auditor at the end of the year.

Shri Raja Pandit, Hon. Treasurer, explained the steps taken on the points raised in the Audit Report as on 31.03.2009. He informed the meeting that –

a), b) & d): From 1<sup>st</sup> April 2010, the accounts will be on time. Reconciliation will be done on a regular basis since entries will be entered on time. It will also be possible to prepare quarterly accounts in time.

g) We will start crediting interest on Corpus Fund investments to Savings Bank Account instead of OD Account.

h) A Centenary Fund Management Committee has been formed. A separate account in the name of Centenary Fund has been opened with Shamrao Vithal Co-Operative Bank Ltd.

i) The provision made for disbursement of amounts earned on the Corpus Fund is being reviewed regularly at monthly meetings.

2) The Register of Movable and Immovable Properties will be maintained.

3) Regular monitoring of deposit vis-à-vis Specific Funds is being carried out.

4) The Managing Committee will bring in a resolution for increasing the amount from Rs.5000/- in regards to expenditures calling for tenders.

8) A regular budget will be prepared from 1<sup>st</sup> April 2010.

9) We will be carrying out an Internal Audit by the Internal Auditor for the year 2009-2010.

Shri S.N. Surkund offered his sincere apologies for arriving late. He said that he had gone through the report and that the overall progress indicated was excellent. Proceeding item wise, he asked if it would be possible to say how many of the 64 new members added are from Mumbai and how many from other places in India and abroad. He commended the response received for the various funds, and, made a special mention of the Centenary Fund collection of over Rs. 5 lacs; adding that it had made a good beginning with the efforts of Shri Suresh Hemmady and the fundraising team and he was sure that they would succeed in whatever they had planned to achieve. He concluded by saying that he would like to take this opportunity to announce his contribution of Rs.10,000/- to this Fund.

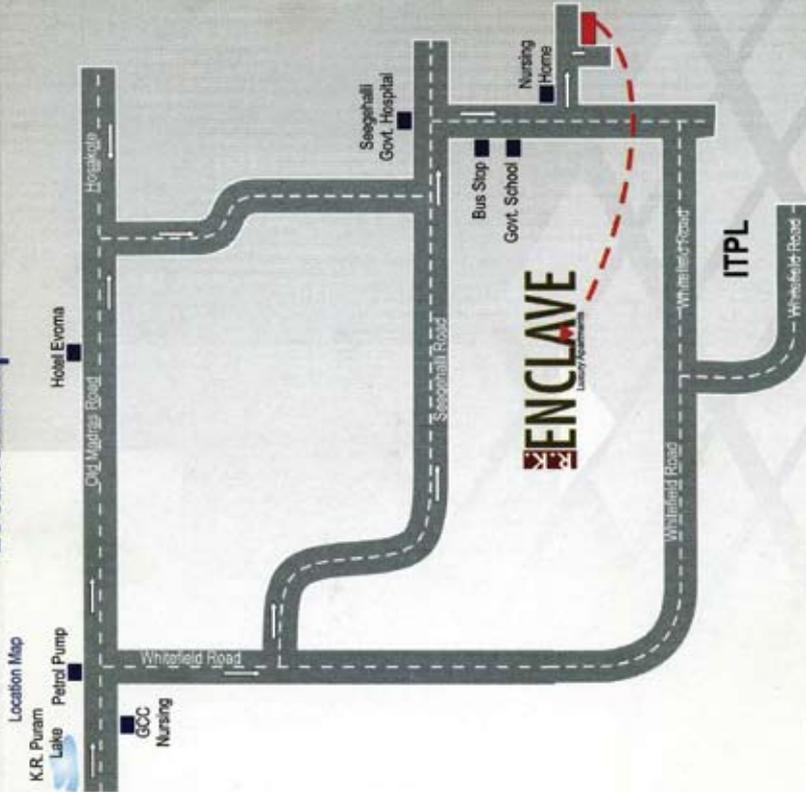
He further said that on Page 5, there seemed to be a mistake about Shri Gurunath Gokarn's attendance - it must be 9 meetings out of 22 meetings. The Holiday Home had shown tremendous progress, he continued - the occupancy rate had gone up considerably as also the earnings. So, whosoever was responsible, needed to be congratulated. Further, noting that some Rs. 15 lacs had been planned for its renovation, he asked: whether it was really necessary

## Specifications

- RCC framed structure.
- 6" thick cement hollow block for exterior walls & 4" thick cement solid block for internal walls.
- Main door teak wood frame with OST Shutter door and remaining doors m.s. steel frames with flush door shutters
- Powder Coated Aluminum windows with fly proof shutters
- Ceramic Tiles flooring
- Grey Mosac flooring for common areas like staircase, lobbies, etc.
- Granite platform with Granite sink.
- Concealed copper wiring with Anchor dyna switches and sockets.
- Ceramic tiled flooring and glazed tile dado up to 7 feet height
- Standard fittings
- 24-hours water supply from borewell with the overhead tank and sump
- Oil bound distemper paint for internal walls and emulsion for external walls and enamel paint for doors
- Individual TV and Telephone points in drawing and master bedroom.
- 5 passenger lift is provided
- Exclusive covered car parking
- Provided for each flat
- (Generator for common area, lift and 0.5KVA power for each flat)

Note: This brochure is purely conceptual and does not constitute a legal document. The architects and promoters reserve the right to change, delete or add any specification or elevation mentioned in here.

## Location Map



Builders :

**R. K. Developers**

S.315, South Block, 3rd Floor,  
Manipal Centre, Dickenson Road,  
Bangalore - 560 001

Tel : 080-41477022/23/24

Fax : 080- 41477022

Mob : 98451 65564

E-mail : tkragvendra\_fin@yahoo.com



# equinox LABS

ISO 9001: 2000 Certified Company

## Are you worried about your Family's Health?

Do you know that more than 80% of Human Diseased are Water Borne?

Do you know that more than 25% of India's Milk is Adulterated?

Do you know that the Water Supplied to you may not be Potable since the pipelines and storage tank are old?

Do you know that the water coming out of your Water Purifier may not always be Drinkable?



Equinox Labs is an **ISO 9001: 2000 Certified** Lab located in Mumbai.

### Equinox Labs offers the following Services:

- Drinking Water Analysis
- Milk Adulteration Test
- Food Analysis
- Air Analysis
- Nutritional Labeling
- Food Adulteration Test
- Hygiene Testing
- Shelf Life Studies



### Why You Should Choose Equinox Labs?

- Equinox will help you understand the report and its implications
- Equinox will help you solve the problems that exist.
- Equinox has a dedicated team of Doctors, Food Technologists, Microbiologist and Chemists who can advise you.

### Equinox Labs Caters to the Following Sectors:

- Households
- Societies
- Corporates
- BPOs
- MNCs
- Schools
- Hospitals
- Bakeries
- Restaurants



### Special Offer for all the Readers!!!

Test one Water Sample - Get one Milk Adulteration Sample Free.

To Avail this offer Mention Discount Code:CS01

Call us Today on 91-22-24220999  
or email us at [info@equinoxlab.com](mailto:info@equinoxlab.com)

Think of **Analysis**

Think **equinox LABS**

Equinox Laboratories  
224, Unique, Off V. S. Marg, Prabhadevi, Mumbai - 400025  
Telephone: 91-22-24220999 / 24220555  
Email: [info@equinoxlab.com](mailto:info@equinoxlab.com) Website: [www.equinoxlab.com](http://www.equinoxlab.com)

**Free Sample Pickup  
within Mumbai**

---

to spend Rs. 15 lacs on this project since the current occupancy is around 50%. In the circumstances, if Rs.15 lacs are invested and 15 or 20 additional rooms constructed, who would occupy them? Hence, he felt that a proper marketing plan was needed to ensure that these rooms would be occupied, and if such a plan existed, he would like to know some details about it because if Rs.15 lacs are to be spent, one must also ensure that it brings in adequate returns. He suggested that the Committee could think of improving amenities in the existing rooms in order to attract more people, and also give small advertisements in the local papers about the availability of these rooms at a comparatively lower rate than that of a normal hotel, and about the convenient location of the Holiday Home, very near the bus-stand. He further suggested that the Committee could even think of appointing reliable booking agents on a commission basis, as 50% of the rooms still remained unoccupied. Reiterating that the Committee was doing a wonderful job, he requested it to consider these suggestions.

Speaking about the Magazine Fund, Shri Surkund said that like the Holiday Home, this too had improved. The Advertisement tariffs had increased as compared to previous years; this was a good trend he added, wishing that it continues in future. An increase in the number of pages of the Magazine is a very good sign, he continued; since with the KSA on the verge of its 100<sup>th</sup> year, there would be more articles and more information to be given to the members.

Continuing, Shri Surkund said that the Committee has done a wonderful job in the year that has ended than in the past and the new Committee that would come would have more responsibilities as the Association is on the threshold of its Centenary Year.

Clarifying Shri Surkund's enquiry about the 64 new members added during the year, Shri Pandit gave the following break-up: 7 abroad, 29 in Mumbai and 28 outside Mumbai. Then, he said that there was an error in the number of meetings attended by Shri Gurunath Gokarn. Regarding the renovation of the Nashik Holiday Home mentioned by Shri Surkund, he said that if one sees the Audit Report, one will find that the Magazine and Holiday Home are surviving because both have improved during the last two years. Expressing the thought that these projects would continue to improve, he said that although the Holiday Home would not reach 100% occupancy, it would definitely reach a better occupancy rate - 75-80%.

The proposal to recover administrative costs of 7.50% of accrued interest received on the Corpus Fund was discussed. Currently, administrative costs are being recovered @ 1% of accrued interest. An increase in recovery from 1% to 7.50% had become necessary due to a steep increase in the administrative costs of KSA. Shri Pandit explained that at present, the occupancy of Shrimat Anandashram Hall is as low as 10%, and due to various unavoidable reasons, very little revenue was incurred by hiring the Hall. Further, while donations are received from many people, being specific donations, they are converted into the Corpus Fund and invested in FDs with SVC Bank. The interest accrued on the FDs is then disbursed as mandated by the donors. Since the cost involved in the process of disbursing the amounts was increasing day by day, it was proposed to recover this administrative cost @ 7.50% on the interest accrued on Corpus Fund investments. Shri Pandit further explained this by giving the following example:

Suppose, a Rs 1 crore Corpus Fund is invested in FDs in the Bank at a rate of 10% per annum, the interest accrued will be Rs 10 lacs. We will be recovering Rs 75,000/- as the cost for maintaining these funds and the balance of Rs. 9.25 lacs will be disbursed as mandated by the donors. In a nutshell, we will be recovering 75 paise out of Rs .10/- as administrative expenses for maintaining the Corpus Fund.

He then moved a Resolution on Accounts.

#### **RESOLUTION NO. 2:**

"Resolved that the 97<sup>th</sup> Annual Report with the Audited Balance Sheet as on March 31<sup>st</sup> 2009 and the Profit and Loss Account for the year ended March 31, 2009 already circulated to the members, be taken as read, approved and adopted."

Proposed by Shri Avinash G. Trasi

Second by Shri Shivshankar D. Murdeshwar

The resolution was put to vote and passed unanimously.

Shri Pandit then moved his second Amended Resolution of interest accrued on the FDs of the Corpus Fund.

#### **RESOLUTION NO. 3:**

"Resolved that interest received on operating balance as on 31<sup>st</sup> March of every year on Corpus Funds for disbursing to various beneficiaries after deducting the administrative and other expenses of 7.5% percent on interest amount."

Proposed by Shri Rajaram D. Pandit

Second by Shri Yatin Mavinkurve

The resolution was put to vote and passed unanimously.

#### **ELECTION OF PRESIDENT FOR THE YEAR 2009-2010**

Moving the Resolution, Dr. Prakash Mavinkurve said that last year he had stood in the same place and proposed the name of Dr. Harish Kodial for President of the KSA for two years, and he was glad to see the progress made by

---

KSA. He added that he had seen Dr. Kodial as President, attending the Health Centre regularly as a consultant running a special OPD. He further said that Dr. Kodial is very keen in seeing the functioning of KSA. Moreover, over the last 10 months, members had seen the remarkably fresh Editorials written by him in Kanara Saraswat, and every "From the President's Desk" that comes from him, always has some points to teach us. He added that Dr. Kodial has many other fine qualities which he had already mentioned last time and which the members would have seen for themselves. Concluding that he was happy to propose Dr. Kodial again as the President of the KSA for one more term, he sought the permission of the meeting to read the following Resolution:

**RESOLUTION NO. 4:**

"Resolved that Dr. Harish Ramakrishna Kodial be and is hereby elected as the President of the Kanara Saraswat Association for the year 2009-2010.

Proposed by Dr. Prakash Mavinkurve

Seconded by Shri Dilip Sashital

The resolution was put to vote and passed unanimously.

**ELECTION OF VICE PRESIDENT FOR THE YEAR 2009-2010**

Shri Kishore Surkund was requested to propose the name for the Vice President for the year 2009-2010. Shri Surkund proposed Shri Uday Anand Mankikar as the Vice President of the KSA for 2009 and 2010.

**RESOLUTION NO. 5:**

"Resolved that Shri Uday Anand Mankikar be and is hereby elected as the Vice-President of the Kanara Saraswat Association for the year 2009-2010.

Proposed by Shri Kishore A. Surkund

Seconded by Shri Anand R. Nadkarni

The resolution was put to vote and passed unanimously.

**EXPANSION OF NASHIK HOLIDAY HOME**

Shri Pandit said that he would like to propose one more Resolution that Rs.20 lacs approximately be approved and sanctioned for the expansion of the Nashik Holiday Home. Referring to Shri Surkund's point that there was only 50% occupancy at present, he asked whether we should not think ahead. He explained that it would be much cheaper to build something now than after 5 or 6 years when it would cost three times as much. Secondly, the rules that exist today for what we call 'deluxe rooms' are actually double-rooms. He explained that we would like to have the standard seen in good hotels and resorts such as quality furniture and fittings in bathrooms etc, good maintenance etc, in only two or three such additional rooms where executive class people could come and stay, and for which we could charge a little more and make a profit. That is the reason, he added, that two additional rooms and one for storing beds and other furniture. Right now, the room that was being used as a godown could then be released and we could start earning money out of that as well. This, he said, is the only project wherein we are making property for KSA; the others are not doing all that well. Hence, he said that he felt this was the thing that should be sanctioned. He then read his Resolution.

**RESOLUTION NO. 6:**

"Resolved that a sum not exceeding Rs.20 lakhs be approved and sanctioned for expansion of Nashik Holiday Home".

Proposed by Shri Kishore A. Surkund

Seconded by Shri Anand Nadkarni

The resolution was put to vote and passed unanimously.

It was decided that this project could be started after Diwali and it may take at least 3½ months to complete the entire project.

**ELECTION OF THE MEMBERS ON THE MANAGING COMMITTEE FOR THE YEAR 2009-2010**

The following three members retired under Rule 13

1. Shri Gokarn Gurunath Shivrao
2. Shri Pandit Rajaram Dattatraya
3. Shri Surkund Krishnakishore Annaji

The following vacancies were caused by resignation under Rule 16

1. Shri Mankikar Uday Anand (Resigned and elected as Vice-President)
2. Shri Mankikar Aditya Uday (Resigned)

Hon. Secretary Shri Shivshankar Murdeshwar requested Shri Shrikar Balsavar, the Returning Officer, to come forward and hand over the results of the election to the President, Dr. Harish Kodial. Dr. Kodial read out the results:

---

"The papers were filled in by the following members: 1) Mr. Krishnakishore A. Surkund -(Membership No. 4960). 2) Mr. Gurunath Gokarn – (Membership No. 766) 3) Mr. Rajaram Pandit – (Membership No. 877) 4) Mr. Amol Rajaram Pandit – (Membership No. 3502). We are happy to have a young member like him in our committee, and 5) Ms. Gauri Shirur – (Membership No.3504), again a young enthusiast. Thank you very much for joining our team. Thank you."

**RESOLUTION NO. 7:**

"Resolved that these five members be declared elected to the Managing Committee for the year 2009-2010."

Proposed by Shri Anand Nadkarni

Seconded by Shri Dilip Sashital

The resolution was put to vote and passed unanimously.

President Dr. Harish Kodial said that before going to the next point, he would like to thank the Returning Officer, Shri Shrikar Balsaver, and offered him a floral bouquet as a token of appreciation.

**APPOINTMENT OF HONORARY AUDITOR FOR THE YEAR 2009-2010**

Reading the Resolution, Shri Raja Pandit said: "I am Raja Pandit, I am moving the Resolution for the appointment of the Hon. Internal Auditor for the year 2009-2010. Shri Premanand Bhat, ex-Union Bank executive, who was doing our audits for the last several years, is very meticulous, but unfortunately he suffered a paralytic stroke this year. I specifically asked him and he said that by about December, he should be alright and would complete the audit within the next 3-4 months."

**RESOLUTION NO. 8:**

"Resolved that Shri Hattangadi Premanand Bhat be and is hereby appointed as Honorary Auditor of the Kanara Saraswat Association for the year 2009-2010.

Proposed by Shri Rajaram D. Pandit

Seconded by Shri Yatin S. Mavinkurve

The resolution was put to vote and passed unanimously.

**APPOINTMENT OF STATUTORY AUDITORS FOR THE YEAR 2009-2010**

Mr. Raja Pandit said he would now propose the resolution for the appointment of the Statutory Auditors for the year 2009-2010, M/s. Saraf Gurkar Associates, who had been doing KSA's audits for the last 25 or so years. He moved the following Resolution for re-appointing them as Statutory Auditors for the year 2009-2010.

**RESOLUTION NO. 9:**

"Resolved that M/s. Saraf Gurkar Associates, Chartered Accountants, be and are hereby appointed as Statutory Auditors of the Kanara Saraswat Association for the year 2009-2010".

Proposed by Shri Rajaram D. Pandit

Seconded by Shri Yatin S. Mavinkurve

The resolution was put to vote and passed unanimously.

It was decided that the same remuneration, bifurcating professional charges and regular charges, would be continued.

Mr. Avinash Trasi said that he wanted to thank Shri Suresh Hemmady, Shri Ratnakar Gokarn and Shri. Dilip Sashital for their outstanding performance of collecting funds for the Centenary Fund. He said that they had covered most corners of India and probably wanted to visit some foreign countries to raise more funds as well as get more members for KSA. He requested Shri Hemmady, who had been updating and guiding the Managing Committee in respect of the Centenary Fund, to speak about the Centenary Fund activity for the benefit of the members present at the meeting

Shri Hemmady greeted everybody and thanked them for giving him an opportunity to say a few words about what the team had done and planned to do. Before doing so, he said he wanted to tell them "one thing very, very proudly which is that our Chitrapur Saraswat community is very, very generous." Whoever they called up to inform about their visit, first said, "Yes, please do come." But after some time when they went, everyone welcomed them with a smile and said, 'Here's my contribution.' Continuing, he said, "Since KSA needs help, they willingly contributed. Probably one out of hundred said, 'Sorry I don't believe in this,' but 99.9% people gave. To get back to the point, when I said, 'I am coming this evening,' I think they only made up their mind as to how much to give. So by the time we left their place, they said, 'Okay fine! We will give you so much as our contribution.'"

According to their target of collecting 25 lacs a month starting from April to August 2009 - five months, the collection should have been 1 crore 25 lacs he said, but they had collected 1.70 which is a very good contribution. He then said that further on, it was going to be tougher because the people identified by the fundraising team had already been contacted and given their contributions. Therefore, they felt that best thing to do was to go outside; hence, they proposed to visit Dubai and to raise funds, and if the Dubai experience was successful, to go to London next year. They had also thought of going to the US where 90% of Chitrapur Saraswats are now located. Of these, he said, 80%

*(contd. on page 59)*



*It's So Hard To Believe That You're Really Gone  
And To Know That We Will No Longer  
See Your Smiling Face Or Hear The Sound Of Your Laughter.  
You Left Many Memories  
And Touched The Hearts Of Everyone That You Met  
With Your Love And Generosity.  
You Will Always Live Deep Inside Our Hearts...  
We Are Thankful That God Graced Us  
With Someone As Special As You.*

**Manjeshwar Suresh Sumitra**, retired Financial Manager, Sharjah LPG Co. Ltd., Sharjah, UAE, beloved husband of Udaya (nee Bailur), and father of Shamita and Shweta, passed away peacefully in Pune on Saturday, 3<sup>rd</sup> April, 2010, after a prolonged illness, patiently borne.

Fondly remembered by sons-in-law Jamal Khan and Prashant Kalavar, grandchildren Samreen, Ahren and Ayaan, step-children Siddharth and Tara Basrur, in-laws Umanath, Shobha and Bharat Bailur, and a vast family of friends and relatives.

## **Shri Narayan Ganapat Kulkarni**

**May 8,1906 - May 3,1978**



*We celebrate the 104<sup>th</sup> Birth Anniversary of  
our beloved family patriarch with love.  
Happy Birthday*

Vivek and Maya; Abhay, Shibani and great grand-daughter Nisha Tara  
Krishni; Prema; Shanti; Shaila, Aparna and great grand-daughter Sakshi  
Vidya, Jai and great grand-daughter Nivedita  
Ravi; Padmini and great grandson Ranjeet  
Anita, Prashant and great grandson Siddhant  
Mukti, Harish and great grandson Omkar

**Office:**

6 Jeevan Sarth, Dattamandir Road, Vakola,  
Santacruz (East), Mumbai 400055.

**Tel:** +91-22-65294280 **e-mail:** info@silversheen.com

[www.silversheen.com](http://www.silversheen.com)



**Concrete Coatings**

**Speciality Adhesives**

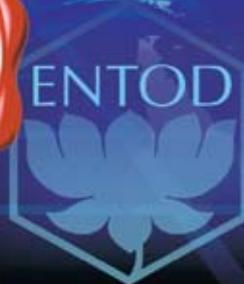
**Printing Inks**

**Speciality Coatings**

**Tecleanz - Ink Auxilliaries**

**Industrial Cleaners**

**Quality  
is our  
creed...**



**ENTOD PHARMA LTD.**

CGMP manufacturing Facility  
ISO-9001-2000 certified  
Formulation R & D  
Export to various countries



*years service to Ophthalmic Medical Fraternity*



---

are from Talmakiwadi; so there would not be any problem. Speaking about Dubai, he informed the meeting that they had already had two-three meetings with Shailesh Kulkarni who is trying to organize something may be in September/October for them to try and reach the 5 crore target. "I don't see any reason to believe that we will not collect 5 crores," he said, "I have great confidence that the Amchigeli community will come forward and give these 5 crores. Hopefully, by the time the Centenary Year starts, we should at least have the promised figure."

Shri Hemmady further informed the members that the actual collection in the kitty so far is 45 or 50 lacs and all that was in FD. He said that the biggest doubt raised by some people was how the funds would be disbursed. In order to ensure transparency, it was decided that a committee be appointed of very well-known persons for disbursing funds. This would be a joint committee. The Managing Committee decided that Shri Vinod Yennemadi would be the Chairman of this joint Committee; Shri Pravin Kadle will be a member, and the third person in whom he had full confidence – Shri Uday Gurkar. Shri Hemmady said that Shri Uday Gurkar when requested, had replied that since he was already an auditor for KSA, it would not be proper for him to be on this committee. However, Shri Hemmady had told him that he had checked with Shri Yennemadi and Shri Kadle and they had said that there was nothing wrong in it. Shri Hemmady said that he would like him to be on this Committee because he is extremely meticulous.

The other three members on this committee would be the President, Vice President and the incoming Chairman of the KSA; these keep changing every two years but for the purpose of continuity, they could be asked to continue for at least a year. Shri Hemmady further said that he refused to be on this joint Committee as he firmly believed that the man who collects money should not be responsible for disbursing. It is like a manufacturing organization, he explained, the man who manufactures and the man who inspects should be two different people. "So, in keeping with what I firmly believe in," he added, "I will collect funds because of the pleasure I get in doing so and giving it to these people to spend." Shri Hemmady concluded by saying that their efforts had received tremendous encouragement from the people sitting on the dais at the meeting. He reiterated that our community is absolutely fabulous, and he was sure that Ratnu and Dilip would agree that all those who have contributed have done so smilingly. He said that it had been a wonderful experience, though initially, he had been a little skeptical as to whether he would be able to do it, but was getting more and more encouraged by meeting people and seeing their response. So, hopefully by Swamiji's blessings, he said, they would definitely attain their target soon.

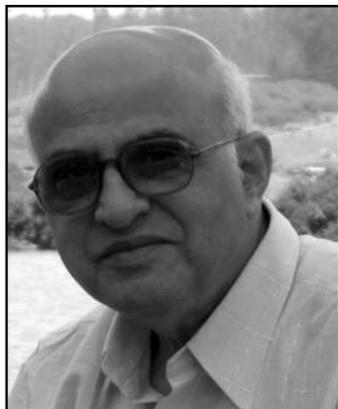
Shri Ratnakar Gokarn said he was sorry to say something about the foreign trips, which he actually did not want to talk about, but thought it was necessary to do so. He said Uday had asked him: Are you meeting the travelling expenses? Shri Gokarn informed the meeting that they were spending from their own pockets and do not expect anything from KSA. They would be going to Dubai and London on their own. All that they do is on their own, without taking any help from anybody, he added. He also thanked Suresh Hemmady for taking him on the fundraising team, a very challenging task of collecting 5 crores; their confidence had increased with every meeting with potential donors, he added. Speaking about the Fund, he said that in order to see their progress, they had set targets before starting the fundraising campaign on 27<sup>th</sup> April 2009. A clear-cut agenda had been chalked out. First, that this money would not be spent on programmes for celebrating 2010-2011. Since graduation has become very common today it was felt that our youngsters should be encouraged to take up specialized education so that they can get good professional jobs and have a bright future. So, Agenda No. 1 is to create a fund for specialized education for our youngsters. Health care was second on the agenda since it has become extraordinarily expensive; the hospitalization of a person means an expense of at least Rs. 2 lacs. Shri Gokarn cited the example of a recent application to KSA for financial aid from a person with kidney failure who has to spend Rs.5000-6000/- daily for dialysis and consequently, has depleted all his savings. Informing the meeting that practically every month, 5-6 applications for financial aid for health care are received, he emphasized that helping our community and society to access prompt and adequate health care is a very challenging felt need. Hence, a big corpus had been planned for health care, and the joint Committee mentioned by Shri Hemmady would formulate the criteria etc in this regard.

Continuing, he said that an obvious question raised by people within and outside Mumbai was why they should contribute. Was it that KSA is restricted to Mumbai? Hence, to disprove this, KSA spread its wings and extended its activities to other places, as mentioned earlier by the President. Programmes were chalked out and implemented in various places; the most recent on 30<sup>th</sup> August was at Bengaluru - a Konkani *Hasya Kavita* programme which, albeit the short notice, was very well attended and KSA's initiative was highly appreciated. Another programme, also at a short notice, had an attendance of 177; the excellent response resulted in it being extended by two hours. Shri Gokarn added that a series of different programmes had been planned with the intention that, as far as possible, they should be financially supportive; the fund was being organized to see how these activities could be funded, and thus far, it had been successful. He further mentioned that the Magazine had been re-cast and its new look has got a lot of appreciation from a number of members. He also said that KSA's membership had increased. In conclusion, he said that he highly appreciated the donation of Rs.10.000/- announced by Shri Surkund, adding that more and more people are coming forward to help the KSA and our community.

Shri Avinash Trasi told the members present that they may be aware that the KSA website was launched on 15<sup>th</sup> August by President Dr. Harish Kodial. He said that Shri Santosh Shirur was out of India, and on his return probably by

## Sad Demise

23<sup>rd</sup> August, 1936 – 04<sup>th</sup> April, 2010



### BHASKAR VITHAL NADKARNI

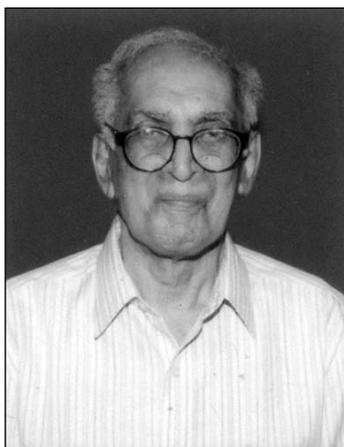
S/o Vithal Vishweshwar Nadkarni h/o Manorama Bhaskar Nadkarni (Nee Basrur) left for heavenly abode at Mumbai (Borivali) on 4th April 2010 after brief illness patiently borne.

#### *Deeply mourned by:*

(Brother) Dattatray Nadkarni, (Sisters) Geetha Kowshik, Bharti Patel & Jaya Heblekar, (Sisters-in-law) Meera Nadkarni (nee Meera Mallapur) & Manisha Nadkarni (nee Vijayalaxmi Nayak), Children (Sons) Shodhan Nadkarni, Amogh Nadkarni, (Daughter) Yashodhara Rege (nee Vidya Nadkarni), (Son-in-law) Prasanna Rege, (Daughters-in-law), Suchita Nadkarni (nee Suchita Basrur), Sapna Nadkarni (nee Sapna Rao), (Niece) Shridha Nadkarni, (Nephew) Shreyas Nadkarni & (Grandchildren) Prathamesh Rege, Srushti Nadkarni & Dhruv Nadkarni.

**Sincere thanks to all well-wishers, relatives and friends who expressed their grief, love and regards.**

## OBITUARY



**Rammohan Shripad Trikannad**  
(14-12-1925 to 18-2-2010)

#### *Deeply mourned by:*

Wife Shalini,  
sons Arun, Ashok, Ajith and Anil  
and their families.

*The loss is  
immeasurable!*  
**Dr. Kiran Kalbag**

( 5 Oct. 1974 - 18 Mar. 2010 )  
( 17 Hira Apts., Goregaon - West )



**A void no one can fill**

Deeply mourned by  
Wife : **Dr. Meera**  
Mother : **Latika**  
Brother : **Chetan**  
Sis-in-Law : **Dr. Deepali**  
Nephew : **Kartik**  
**Sawale Family**  
relatives & friends

---

the end of that month/September, he and Shri Halady would definitely go ahead with whatever had been promised for the website on the day of the launch. He said that he wanted to give a piece of information to the members present: he mentioned that there was a court case by Shri Sunil Mangalore of the KSA building, that Shri Mangalore had won the case and in consideration, both the KSA and Shri Mangalore had decided not to go to a higher court and further controversies. Hence, KSA had accepted him and since then, started giving a receipt of payment.

Since Shri Avinash Trasi spoke about Sunil Mangalore, Shri Suresh Hemmady wished to narrate his experience. He said that although he had felt hesitant about approaching Shri Mangalore for a donation for the Centenary Fund because of the dispute between KSA and Shri Mangalore, he decided to visit him. And when he did so, Shri Mangalore said that he wanted to contribute something and very generously gave promise of 5 lacs and said that he would increase it to 11 lacs. Shri Avinash Trasi thanked Shri Mangalore for his magnanimous gesture. He added that Shri Mangalore was already helping in the Association's activities - he had offered a set of computers with accessories and in a few days' time, a new computer along with furniture would arrive in KSA. Shri Mangalore, his wife Deepa and of course Gulvady, Omkar Gulvady's son, were contributing this. KSA had also assured that the computer would be specially for KSA's website. Shri Avinash Trasi thanked them again on behalf of KSA.

#### **VOTE OF THANKS BY SHRI DILIP SASHITAL**

Shri Dilip Sashital thanked all those present for having come for the meeting and spent their valuable time. He expressed a "big thank you" to Shri Suresh Hemmady for roping him in the fundraising team; he said he was thrilled when he announced the trips to Dubai, London and US. He said that as mentioned by the President and also Shri Ratnakar Gokarn, KSA will continue to spread its wings. Almost immediately, the Convocation programme would be held in Saraswat Colony Santacruz, followed by the Diwali programme in Andheri, and then the Sant Tukaram programme of the Mahila Samaj would be staged at Pune and Sant Dnyaneshwar programme at Nashik, the dates of which would be announced in our magazine. He once again thanked everyone for their support.

The Chairperson then thanked all present. He declared the meeting closed and invited the members to a delicious lunch.

---

### **APPEAL**

Re-installation of Nagdev Parivar residing in the compound of the Janhittal Murdeshwar family house at Murdeshwar has to be urgently undertaken, preferably before this monsoon (May-June 2010) on the advice of astrologers.

All members of the Janhittal Murdeshwar family and their descendents (including married daughters) are hereby requested to contribute generously towards the expenses for this event.

You can deposit your contributions in the S.B. A/c No. 1596 at Shamrao Vithal Co-op. Bank, Shirali Branch, in the name of Mrs. Asha Murdeshwar, wife of Mr. Ashok Murdeshwar, who is overseeing the proceedings. For further details you can contact him on 08951606719 or at Shirali Math on 08385258368.

In Mumbai you can contact Mohan Murdeshwar on 02228330570, Sunil Murdeshwar on 09869441974 or Prakash Murdeshwar on 09833829445.



**Shrimath Anantheshwar Temple**  
Vittal (D. K.) - 574243  
**Schedules to the Receipts and Payments Account for the year**  
**1st April 2009 to 31st March 2010**

1-Apr-2008 to 31-Mar-2009		Sch. No	Particulars	1-Apr-2009 to 31-Mar-2010	
Opening Bal.	Closing Bal.	1		Opening Bal.	Closing Bal.
		<b>1</b>	<b>Cash And Bank Balances:</b>		
-	-		Cash in Hand	-	-
7,403.00	34,044.00		S C D C C Bank, Vittal SB A/c No.18	34,044.00	77,560.00
-	-		S C D C C Bank, Vittal SB A/c No.249	-	987.00
1,151.00	1,852.00		Syndicate Bank, Vittal SB A/c No.220/44055	1,852.00	-
13,165.00	1,763.00		Syndicate Bank, Vittal SB A/c No.220/283	1,763.00	10,378.00
3,007.00	1,428.00		Vijaya Bank, Vittal SB A/c No.1	1,428.00	6,937.00
18,034.00	46,164.00		S V C Bank, M'lore SB A/c No 250	46,164.00	71,071.00
-	-		S V C Bank Ltd M'lore SB A/c. No. 3872 Renovation A/c. Phase I	-	1,035,071.00
-	-		S V C Bank Ltd M'lore SB A/c. No. 4018 Renovation A/c. Phase II	-	1,004.00
-	-		S V C Bank Ltd M'lore SB A/c. No. 4027 Renovation A/c. Phase III	-	505.00
-	-		S V C Bank Ltd Versova Mumbai SB A/c. No. 17294 Renovation A/c	-	430,707.00
<b>42,760.00</b>	<b>85,251.00</b>			<b>85,251.00</b>	<b>1,634,220.00</b>
		<b>2</b>	<b>Donations &amp; Contribution:</b>		
	443,312.00		Don. Towards Shashti, Nagarpanchami & Nompri		329,194.00
	217,077.00		Don. Towards Santarpana		346,695.00
	290,230.00		Don. Towards Utsav, Palki / Lalki decoration		313,005.00
	33,501.00		Don. Towards Cooking Vessels / Steel Plates / Cupboards /		-
	-		Wooden Furnitures / Xerox Machine / HP laser Jet 4-in-1		-
	-		Don. Towards Pooja Items		25,000.00
	<b>984,120.00</b>				<b>1,013,894.00</b>
		<b>3</b>	<b>Seva Collections:</b>		
	354,029.00		Permanent Seva Capital Collection		810,552.00
	152,073.00		Stabilization Fund Collection		621,673.00
	26,984.00		Staff Benefit Fund Collection		20,130.00
	<b>533,086.00</b>				<b>1,452,355.00</b>
		<b>4</b>	<b>Interest Earned:</b>		
	233,684.00		Stabilization Fund		255,696.00
	185,149.00		Permanent Seva Capital		233,516.00
	9,159.00		Reserve Fund		11,678.00
	10,532.00		Savings Bank Accounts with Banks		7,654.00
	31,817.00		Short Term Deposit with Banks		40,003.00
	134,170.00		Building & Property Dev. Fund		146,316.00
	2,045.00		Staff Benefit Fund		3,404.00
	-		Renovation Amount		21,217.00
	<b>606,556.00</b>				<b>719,484.00</b>
		<b>5</b>	<b>Seva Expenses:</b>		
	787,850.00		Casual Sevas		1,037,746.00
	39,752.00		Stabilization Sevas		80,313.00
	41,124.00		Permanent Sevas		73,975.00
	<b>868,726.00</b>				<b>1,192,034.00</b>
		<b>6</b>	<b>Pooja and Dittam Expenses:</b>		
	2,481.00		Bhoota Kola Expenses		4,210.00
	129,801.00		Daily Dittam Expenses		200,421.00
	12,623.00		Nagabana Pooja Expenses		17,329.00
	7,494.00		Adisthala Pooja Expenses		3,065.00
	<b>152,399.00</b>				<b>225,025.00</b>

**Shrimath Anantheshwar Temple**  
Vittal (D. K.) - 574243  
**Schedules to the Receipts and Payments Account for the year**  
**1st April 2009 to 31st March 2010**

1-Apr-2008 to 31-Mar-2009	Sch. No	Particulars	1-Apr-2009 to 31-Mar-2010
	<b>7</b>	<b>Festival &amp; Santarpana Expenses:</b>	
45,222.00		Nagapanchami	47,205.00
25,372.00		Anantha Chaturdashi	23,898.00
38,345.00		Kartika Poornima	37,592.00
1,166,905.00		Shashti Mahotsav	1,053,100.00
29,324.00		Kiri Shashti	28,736.00
91,665.00		Other Festivals	26,883.00
-		Sarpa Samskar	8,032.00
-		Kalasankocha / Vaidhik Vidhi	126,357.00
<b><u>1,396,833.00</u></b>			<b><u>1,351,803.00</u></b>
	<b>8</b>	<b>Administrative Expenses:</b>	
82,880.00		Security Charges	96,933.00
40,144.00		Electricity Charges	65,069.00
1,221.00		Bank Charges	1,294.00
25,360.00		Telephone Charges	35,174.00
3,500.00		Audit Fees	5,515.00
7,500.00		Professional Charges	5,565.00
29,400.00		Legal Fees	14,150.00
11,259.00		Property Tax	11,460.00
18,740.00		Coolie & Wages	23,674.00
22,364.00		Postage & Courier	31,587.00
35,224.00		Printing & Stationery	40,441.00
16,879.00		Audit / Legal Charges / Other Expenses	6,230.00
27,016.00		Conveyance / Travelling / Transport	41,383.00
15,258.00		General Insurance Premiums	9,379.00
-		Computer Charges	7,200.00
<b><u>336,745.00</u></b>			<b><u>395,054.00</u></b>
	<b>9</b>	<b>Establishment / Salaries &amp; Wages:</b>	
32,620.00		Wages to the Temporaray Staff	39,600.00
221,176.00		Establishment / Salaries	277,490.00
18,942.00		Staff Benefit Expenses	16,070.00
<b><u>272,738.00</u></b>			<b><u>333,160.00</u></b>
	<b>10</b>	<b>Maintenance Expenses:</b>	
75,729.00		Repair & Maintenance of Building	66,771.00
18,687.00		Kalyanmantap Maintenance	45,761.00
42,955.00		Generator Maintenance	48,206.00
16,309.00		Computer Maintenance	17,350.00
<b><u>153,680.00</u></b>			<b><u>178,088.00</u></b>
	<b>11</b>	<b>Capital Purchases / Expenditure:</b>	
23,250.00		Cost of Xerox Machine, H.P.Laser Jet 4-in-One	-
4,300.00		Purchase of Pooja Items	-
33,100.00		Purchase of Cooking Vessels / Steel plates / Alluminium Ladder	37,712.00
9,500.00		Purchase of Furniture / Steel Cupboards / Iron Trolley	-
-		Purchase of Wooden Furnitures	10,022.00
10,500.00		Purchase of Fan / Electric Grinder	53,235.00
19,200.00		Purchase of VIP chairs	-
4,850.00		Purchase of Sony CD Player	-
-		Purchase of Dwelling House (Mangalore Tiles)	551,410.00
<b><u>104,700.00</u></b>			<b><u>652,379.00</u></b>

## Shrimath Anantheshwar Temple

Vittal (D. K.) - 574243

### Schedules to the Receipts and Payments Account for the year 1st April 2009 to 31st March 2010

1-Apr-2008 to 31-Mar-2009	Sch. No	Particulars	1-Apr-2009 to 31-Mar-2010
	<b>12</b>	<b>Renovation / Improvement Works</b>	
-		Garbha Gudhi Roof Works	1,296,205.00
-		Parikrma Roof Works & Flooring Works	18,658.00
-		Suthu Pauli Deities Gudi Work	832,242.00
-		Architectual Consultancy Fees	226,496.00
-		Cost of Survey of entire temple area	25,281.00
-		Electrical Works	2,500.00
		<b>Administrative Expenses</b>	
-		Postage	33,104.00
-		Wages	4,000.00
-		Printing & Stationery	49,850.00
-		Security	7,790.00
-		Bank Charges	18.00
			<u>94,762.00</u>
		<b>Advances Paid</b>	
-		Truss Work	500,000.00
-		Granite Work	100,000.00
-		Civil Work	100,000.00
-			<u>700,000.00</u>
			<u><b>3,196,144.00</b></u>
	<b>13</b>	<b>Other Payments</b>	
3,130.00		Photo Charges	2,514.00
31,000.00		Cost of Publication	10,000.00
13,353.00		Sambhavana	-
-		Cost of Sign Board	4,888.00
-		Cost of Gold / Silver Pooja Items	4,250.00
32,903.00		Amenties to Devotees	23,169.00
-		Luxury Tax Registration	2,780.00
			<u>47,601.00</u>
<u><b>80,386.00</b></u>			
	<b>14</b>	<b>Investments &amp; Fixed Deposits:</b>	
354,029.00		Permanent Seva Capital	810,552.00
152,073.00		Stabilization Fund	621,673.00
26,984.00		Staff Benefit Fund	20,130.00
7,203.00		Reserve Fund	7,291.00
234,561.00		Building Repair & Property Development Fund	207,679.00
			<u>1,667,325.00</u>
<u><b>774,850.00</b></u>			

FOR SHRIMATH ANANTHESHWAR TEMPLE,

Sd  
Kandlur Radhakrishna Bhat  
(Managing Trustee)

Sd  
Jayant S.Padbidri  
(Trustee)

Sd  
Kandlur Brahmanand Rao  
(Trustee)

Sd  
H. Premanand Bhat Sirur Ramadas Rao  
(Internal Auditors)

Sd  
P. Narendra Pai, B.COM., F.C.A.  
(Chartered Accountant)

**SHRIMATH ANANTHESHWAR TEMPLE**

Vittal - 574243

**INVESTMENT AS ON 31ST MARCH 2010**

Sl. No.	Investment with	Permanent Seva Capital	Stabilisation Fund	Staff Benefit Fund	Reserve Fund	Bldg Repair Reno & Prop. Dev Fund	Total
1.	Syndicate Bank, Vittal	9,900.00	2,689.00				12,589.00
2.	Vijaya Bank, Vittal	7,550.00	4,600.00		23,220.00		35,370.00
3.	South Canara District Central Co-operative Bank Limited, Vittal	213,261.00	209,133.00	47,676.00	17,334.00		487,404.00
4.	Shamrao Vithal Co-operative Bank Ltd., Mangalore	2,986,755.00	3,207,364.00	192,310.00	107,627.00	1,845,716.00	8,339,772.00
5.	Karnataka Bank, Bejai, Mangalore		14,976.00				14,976.00
	<b>TOTAL</b>	<b>3,217,466.00</b>	<b>3,438,762.00</b>	<b>239,986.00</b>	<b>148,181.00</b>	<b>1,845,716.00</b>	<b>8,890,111.00</b>
	Opening Balance as on 1st April 2009	2,406,914.00	2,817,089.00	219,856.00	140,890.00	1,638,037.00	7,222,786.00
	Add : Investment during the year						
	(01-04-2009 to 31-03-2010)	810,552.00	621,673.00	20,130.00	7,291.00	207,679.00	1,667,325.00
	<b>TOTAL</b>	<b>3,217,466.00</b>	<b>3,438,762.00</b>	<b>239,986.00</b>	<b>148,181.00</b>	<b>1,845,716.00</b>	<b>8,890,111.00</b>

For Shrimath Anantheshwar Temple,

Sd  
**Kandlur Radhakrishna Bhat**  
(Managing Trustee)

Sd  
**Jayant S.Padbidri**  
(Trustee)

Sd  
**Kandlur Brahmanand Rao**  
(Trustee)

Sd  
**P. Narendra Pai, B.COM., F.C.A.**  
(Chartered Accountant)

Sd  
**H. Premanand Bhat**  
(Internal Auditors)

Sd  
**Sirur Ramadas Rao**



System House

globasys

Batch Analysis Software  
Sibella Technologies

For Enquiry Contact Mr. Gajanan Dhakane

**Sibella Technologies Private Limited.**

Behind Sushrut Hospital, Balukaka Kanitkar  
Road Chinchwad Station, Chinchwad,  
Pune, Maharashtra 411019.

Mob : +91 9960275469

Email : [gajanan.dhakane@sibellatech.net](mailto:gajanan.dhakane@sibellatech.net)

# A CLEAN WAY TO MAKE BETTER PROFITS

BY APPLYING OUR PERFORMANCE PROVEN EQUIPMENTS

---

PIONEERS IN :

CHIP HANDLING & COOLANT MANAGEMENT SYSTEMS.

CHIP / SWarf / SCRAP HANDLING CONVEYORS

CHIP / SWarf PROCESSING SYSTEMS

COOLANT FILTRATION SYSTEMS

● Vision ● Technology ● Commitment ● Quality ● Customer Satisfaction

FOR FURTHER INFORMATION PLEASE CONTACT :



**RWTV**

**miven mayfran**  
CONVEYORS PVT. LTD.

**miven** A Mayfran International Unit

Sirur's Compound, Karwar Road HUBLI - 580 024. (INDIA)

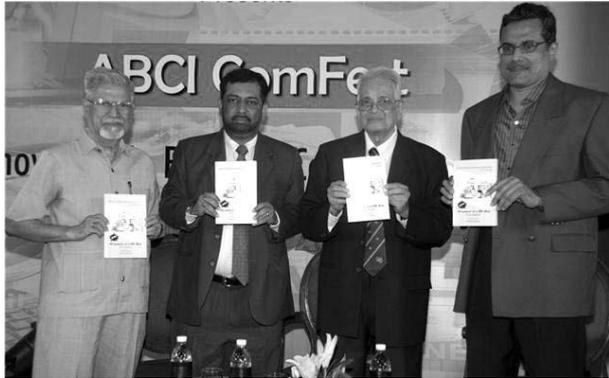
Phone: +91-836-2212201 - 6, Fax: +91-836-2303265

E-Mail: [vrsirur@touchtelindia.net](mailto:vrsirur@touchtelindia.net), Web site: [mivenmayfran.com](http://mivenmayfran.com)

# Shri M.V. Kamath releases third edition of Surkund's book

“MORE AD-VENTURES OF A PR MAN”

The doyen of journalists, M.V. Kamath, released on March 19, 2010, a new book authored by S.N. Surkund, entitled “More Ad-ventures of a PR. Man”, at the 49<sup>th</sup> Annual Awards function of the Association of Business Communicators of India (ABCI) held at the President Hotel in Mumbai.



At the launch of the book, from l to r: S.N. Surkund, author; Yogesh Joshi, President, ABCI; M.V. Kamath, noted journalist and former Chairman of Prasar Bharati, who released the book, and Jairam N. Menon, Vice President, ABCI

In his post-launch speech, Shri Kamath recalled how ten years back, Surkund had approached him for a foreword for the first edition of his book and the fact that within a decade the third edition is out, is in itself proof of its enjoyable contents. He said that the author has shared his experiences with readers and not just preached or given advice.

“They say that the taste of the pudding can only be relished by eating it. Similarly, the simple, lucid narration of Surkund's real-life incidents with their minute visual descriptions arouse frequent laughter,” he added.

Thanking Shri Kamath for his encouragement, right from the first edition, Surkund expressed his gratitude to ABCI for providing the platform for the release of the third edition of his book.

Yogesh Joshi, President, ABCI, said that since Surkund has shared his professional experience in various chapters, the book will not only be useful to students of PR, but also for upcoming PR professionals. He also appreciated Surkund's gesture of offering a handsome discount to students, members of professional bodies such as ABCI, PRSI, CAG and so on.

The book has over 60 chapters; 300 pages fully illustrated with cartoons by Suresh Sawant and is priced at Rs 295/- . The launch discount of 30% (Rs 200/- + forwarding charges) is open up to May 30, 2010. Copies can be had from KSA's office availing discount, at Mumbai.



Shri S. N. Surkund, former Asst. Gen. Manager; PR Union Bank; Vice Chairman, Joint Publicity Committee; Public Sector Banks and Author, "AD-Ventures of a PR Man", being honoured by Hon'ble Shri P. Chidambaram, F. M., in recognition of Surkund's contribution to the PR profession for over three decades

*Work for something because it is good, not just because it stands a chance to succeed.*

*- Vaclav Havel*

## ERRATUM

In the 'Personalalia' column of the March 2010 issue (page 71), the first sentence of the first and second paragraphs about Ramkishore Upponi should read respectively, as: “Ramkishore Upponi, son of Indumati and Raghuvir Upponi, has been awarded a fellowship by the Australian Boating and Yachting Association, Sydney, beginning January 15, 2010” and not as “Ramkishore ..... Sidney, beginning January 15, 2009”, and “Ramkishore was interviewed by the NDTV 24/7 news channel on the emerging scenario of the boating industry...” and not as “Ramkishore was .... the emergent scenario ....” The inadvertent errors are regretted. -- Editor

## Personalia

**Dr. Pooja Nadkarni Singh**, gynecologist, and **Dr. Prabhakar Singh**, embryologist, who run a successful infertility programme at 21<sup>st</sup> Century Hospital & Test Tube Baby Centre, Surat, recently attended a training programme in PGD (Preimplantation Genetic Diagnosis) and assisted hatching at University College, London. They were the only Indians among 40 international delegates to successfully complete the course.



PGD following assisted hatching and blastomere biopsy is required in cases of recurrent failure of in vitro fertilization\*, and for diagnosis of congenital anomalies and diseases such as sickle cell thalassemia, muscular dystrophies, and several other conditions.

21<sup>st</sup> Century Hospital & Test Tube Baby Centre has just completed three years and already recorded over 380 successful ICSI\*\* pregnancies. The hospital has now added laser assisted hatching equipment for the first time in south Gujarat to help improve results in difficult cases as also for PGD. Dr. Joyce Harper who trained Drs. Pooja and Prabhakar, has offered to guide and provide technical support for this new venture (seen in the photo above - Dr. Harper flanked by Drs. Pooja and Prabhakar).

**Shanthashree Haridas**, daughter of Rameshwar Haridas of Chitrapur, Shirali, who is currently doing her B.Com. course (4th semester) at Shree Guru Sudheendra College, Bhatkal, has bagged a gold medal for standing First in the district in the "National



\* IVF, or in vitro fertilization, is an infertility treatment in which a woman's eggs are fertilized by sperm in a laboratory dish, and one or more of the fertilized eggs transferred into the woman's uterus to implant and produce a pregnancy.

\*\* ICSI, or intracytoplasmic sperm injection, is a procedure used as part of an IVF treatment.

Level Navodaya General Knowledge Examination 2009-10". She has also secured a First Class in the International Chintana Science Examination 2009-10.



**Ankita Eknath Benegal** has passed the Integrated Professional Competency Examination (IPCE) that is, C.A. (Inter) in both groups, in the first attempt, with 52.14%; the examination was held in November 2009 by the Institute of Chartered Accountants of India. Presently, she is studying for her B.Com. (4th semester) at St. Xavier's College, Kolkata, and is also attached to an advertising firm for a three-year article assistance (mandatory for appearing for the final C.A. examination).

## This is me

**POOJA DIVEKAR, MUMBAI**

I have always been the kind of girl  
Who hid her face,  
So afraid to tell the world  
What I've just got to say.  
But I have this dream,  
Bright inside of me  
I gonna let you see,  
It's time to let you know,  
This is Real. This is me.  
I am exactly where I'm supposed to be now  
Gonna let the light shine on me  
Now I have found who I am,  
There is no way to hold it  
No more hiding, who I wanna be,  
This is me.  
Do you know what it's like  
To fall so in the dark?  
To dream about life  
Where you are the shining star  
Even though it seems  
Like it's too far away  
I have to believe in myself  
It's the only way, it's the only way  
This is me!!

-----  
Pooja Divekar, age 16, is the daughter of Mrudula (nee Mavinkurve) and Anil Divekar.

---

## Samarth Hattangady - 'Lyrical Wizard'

---

Samarth Hattangady, 16, has just completed his Class 10 (ICSE) exams from Dubai Modern High School, Dubai. Dabbling in poetry and literary pieces since the last one year, his flair for writing has won him the nickname, "The Lyrical Wizard", from his friends in school.

Usually among the top five in his class, Samarth is also a very keen sportsman, having represented his school in basketball, football and athletics.

Samarth is the son of Harin and Jyoti Hattangady. Harin works for an oilfield services company called Schlumberger and Jyoti is a physiotherapist. The Hattangady family is relocating to India (Bengaluru) this year and, like his elder brother Vikram, Samarth plans to pursue a Mechanical Engineering course on

completing Std. 12.

Given below is one of Samarth's recent compositions which displays his remarkable flair for words and justifies his nickname. In this piece, the pessimistic perspective of evolution changes into an optimistic one when the lines are read from bottom to top. The 'top-down' and 'bottom-up' versions have been placed side by side to show this transformation.



### Incomplete Evolution - The upside-down truth

#### Evolution

We have already evolved but there will be more we must understand.

Now,

we cannot grow any further.

There is a false notion that our minds have not yet reached their potential.

We must remember that

we have evolved from cavemen and we cannot develop any further.

Some may say that

we can be much more than we are now but it is a lie.

We have reached the end of our path.

Many say that today

our mental power is greater than our mental power in the future.

You must concede that

no matter what anyone may say, there can be no further expansion of our minds.

A universal untruth is that our potential is infinite.

It is an accepted fact that

we are now at the height of our greatness and it is foolish to presume that

we can still evolve our minds

**"I believe the exact opposite of this so that's why, when you read this from bottom to top, it reads"**

We can still evolve our minds.

It is foolish to presume that we are now at the height of our greatness and it is an accepted fact that our potential is infinite.

A universal untruth is that there can be no further expansion of our minds.

No matter what anyone may say you must concede that

in the future,

our mental power is greater than our mental power today.

Many say that

we have reached the end of our path.

It is a lie.

We can be much more than we are now but some may say that

we cannot develop any further.

We have evolved from cavemen and

we must remember that

our minds have not yet reached their potential.

There is a false notion that

we cannot grow any further.

Now,

we must understand

we have already evolved but there will be more evolution.

## KUNDAJE BHASKER RAO

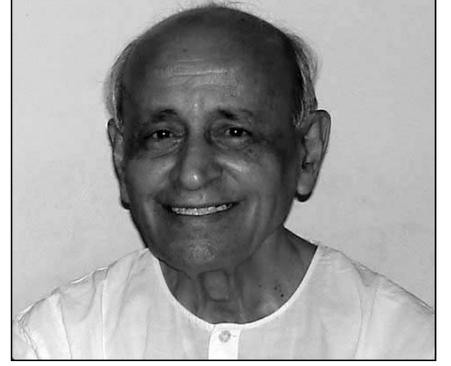
(24<sup>th</sup> September, 1919 to 14<sup>th</sup> May, 2009)

त्या दिवसु सूर्योदय जांवच्ये वेळारी सूर्यास्त जाल्लो -  
आमगेल घरांतु

You left us quietly that day but left behind  
memories we are proud to cherish.

*“Death is not extinguishing the light  
It is putting out the lamp  
Because the dawn has come.”*

*Rabindranath Tagore*



*Fondly remembered by:*

Aruna, Vrinda-Dilip, Girish-Purnima-Mummy and Kavita, Tejal, Honey  
Relatives and Friends



## Saifarm

A Holiday Haven on the banks of  
Beautiful Kundalika River

Let peace and quiet enter your soul as you experience the invigorating air, brilliant Sunrise,  
Sunset and Starlit Nights. Hear your voice echo across the river.

- *Stay in the novel twin-dome farmhouse, adapted from the “Pabal Dome” – the Indian-designed tropical “Arctic-Igloo”. Stay cool in summer & warm in winter.*
- *Feel rejuvenated in just a day and feel the tiredness and tension melt away as you bathe in Kundalika river or take a dip in the crystal clear rain-fed swimming pool.*
- *Watch the rains pour down onto the serene river and the surrounding green hills from the shelter of the unique cloverleaf sit-out. Or let the gurgle of the flowing water and the chirping of colorful birds soothe you. Enjoy the hospitality and delicious, wholesome food.*
- *Situated in the ghats of Mumbai-Goa highway-125 kms from Mumbai.*

Contact: Gabby & Mukta Gonsalves (nee Mavinkurve) 23801796 or at  
9869208251 & 9869118763 – 3-5/44 Talmaki Wadi  
and Gourang Kundapur 26116394 at Vile Parle.

Also visit us at [www.saifarms.com](http://www.saifarms.com)

# His Vision Shall Continue To Inspire Us



**Shri Jayakrishna Shripad Betrabet (1925 – 2010)**

Founder and Chairman, Suprabha Group of Companies, Pune

*“For certain is death for the born  
And certain is birth for the dead;  
Therefore over the inevitable  
Thou shouldst not grieve.”*

Bhagwad Gita - Chapter 2

We at Suprabha wish to inform all that our beloved Chairman, a pioneering entrepreneur and philanthropist passed away peacefully on 9<sup>th</sup> March 2010. A long time Swayamsevak of Rashtriya Swayamsevak Sangh, Dada Betrabet was also actively involved in organising in Maharashtra and Goa, units of Sanskritik Gaurav Sansthan (Institute for Cultural Rejuvenation)

He leaves behind a legacy in contribution to the Indian industry. 'Dadasaheb' was a father to all those whom he touched.

### **Survived by**

Mrs. Radha Betrabet (Wife)

Mrs. Sumalata Bantwal & Mr. Prabhakar Bantwal (Daughter / Son-in-law)

Grandchildren - Mrs. Preeti & her husband Sameer Divgi, Pragati & Pratiti  
and great grandson Ishaan

### **Inserted by the Management & Staff of**

Suprabha Protective Products Pvt. Ltd.

Jai Suprabha Protective Products Pvt. Ltd.

Suprabha Dhatu Raksha Products Pvt. Ltd.



## **TECHNO – EDUCATION FOR GLOBAL COMPETENCE**

NTTF – an Educational Foundation established in the year 1963 promotes purposeful technical education in India. NTTF training centers are spread all over India in 23 locations and provides industry focused and employment oriented training programmes.

The training is offered in areas such as Tool & Die making, Tool Design, product Design, Tool Engineering, Electronics, Computer Engineering, Information Technology, Mechatronics and many other disciplines. Around 20,000 persons are benefited annually through its various full-time, part-time and short term programmes.

To make its training programmes closer to the needs of the Industry, NTTF operates its own full fledged tool rooms, manufacturing facilities for Injection Moulding, Wave Soldering and Surface Mount Technology, PCB Production etc.

NTTF offers its services to setup training centres for corporates and to train personnel from manufacturing companies.

### **NETTUR TECHNICAL TRAINING FOUNDATION**

# 23/24, II Phase, Peenya Industrial Area, Bangalore – 560 058, India.

Tel : (91) (80) 64509966 Fax : (91) (80) 28397196

E-mail : [edutech@nttf.co.in](mailto:edutech@nttf.co.in)

Website : [www.nttftrg.com](http://www.nttftrg.com)

# Shri Ramavallabhdas 4th Birth Centenary Celebrations

ARUN UBHAYAKAR, MALLAPUR

Followers of Shri Ramavallabhdas, the great Maharashtrian Saint who blessed the Chitrapur Saraswat community with the Krishna Jayanti Vrita, met at Shri Avadi Math, Mallapur, to celebrate his 4<sup>th</sup> birth centenary (400<sup>th</sup> anniversary). More than 100 devotees of Avadi Math; Haridas Math, Shirali; Gosavi Math, Hattiangadi; Hempur Math, Hemmady; Shubharaya Math, Solapur; and Lalita Mauli Math, Panvel, as well as devotees from Bengaluru, Mumbai, Mangalore and Karwar participated in the celebrations. The uniqueness of the event was enhanced by the attendance of Raleraskars from Solapur and Mumbai who belong to the holy clan of Shri Ramavallabhdas (branch of Yadav Buwa).

The programme started on April 2, 2010 with morning *samuhik* prayers to Gopalakrishna and Avadi Mata for the welfare of all the devotees. The inaugural lamp kept at the Gurupeetha was then lit by the elders and Malamudradhikaris of the various Maths. This was followed by a *sangeetika* presentation by Chitrapur Bhajan Mandali, Bengaluru, interwoven with an excellent commentary in Konkani by Malini Madiman, and melodious Ashtami *mhantyo* by the Bhajan Mandali members with Sangeeta Bhatkal on the harmonium and Shivram Nadkarni on the tabla.

In the evening, an exhibition of banners depicting temples, *samadhis* and activities of the Maths was inaugurated by Shri Bhadrageer Achyutdasji. The special *pandal* erected outside Avadi Math was packed

with devotees and the general public. After a group prayer led by Pramila Kundapur, Narendra Ubhayakar welcomed the gathering, and Arun Ubhayakar gave an introductory speech highlighting the importance of the occasion. Two CDs of *bhajans* and ongoing activities at Gosavi Math were released by Shri Achyutdasji who spoke briefly about Sant Parampara with reference to Shri Ramavallabhdas. As many as 22 leaders of various Maths/centres were honoured by presenting a shawl and *shreephala*. Later, a *kirtan* by Shri Achyutdasji enthralled the audience. The main *katha* was based on 'Krishna-Sudama'. A screening of the skit, "Karshati iti Krishna" produced by Sudheer Balawalli of Talmakiwadi followed.

On the morning of April 3, mesmerizing the audience with his extraordinary oratory and references to various Marathi and English texts, Prof Vijay Dharurkar, Head, Department of Mass Communication & Journalism, Aurangabad University, explained how the Lord takes various *avatars* as *sants* to uplift the community.

The programme ended with a get-together of the followers of the participating Maths; in an atmosphere charged with devotion, the leader of each Math narrated its history and special *bhajans* of the Math were sung. The Centenary Committee thanks all the donors and devotees who attended this historic event and made it a grand success. It has been decided that these celebrations will be held at various Maths and centres up to December 2010.

## Rates for Classified Advertisements in Kanara Saraswat w.e.f. 1<sup>st</sup> August, 2009

For the first 25 words: Rs. 600/- for KSA Members and Rs. 650/- for Non-members.

For every additional word, thereafter: Rs. 20/-

Quarter page (1 issue): Rs. 1500/- (with photo)

Half page (1 issue): Rs. 2500/- (with photo)

Full page (1 issue): Rs. 4500/- (with photo)

All remittances are to be made by D.D. or cheque, in favour of 'Kanara Saraswat Association'.

## DONATIONS TO KSA

Donations to KSA are exempt from Income Tax as per the Certificate of Income Tax Exemption under Section 80-G of the Income Tax Act 12 A

Registration No.: TR/1326 dated 03/02/1976

Order No.: DIT (E) /MN/80-G/121/2007/2008-2009 dated 02/06/2008

Valid from: 10/04/2008 to 31/03/2010

Donations may be given to any KSA Project/s:  
Emergency Medical Fund,  
Medical Relief Fund, Distress Relief Fund,  
Magazine Fund, Scholarship Fund,  
**KSA Centenary Fund**

## **B SAFE TOURS & TRAVELS**

B/22, Sphurti Apts, Kastur Park, Shimpoli Rd,  
Borivali (W), Mumbai-400092  
Email : b.safe\_sam@yahoo.co.in

**SAMEET S. UPPONI** Hello: 28986385  
9820440443

- Bheemashankar and Astavinayak Yatra (Friday to Sunday).
- Mahabaleshwar - Matheran- Igatpuri- Amboli- Ganapatipule - Takarli- Malvan - Kolad - Daman- Silvassa - Goa - Saputara - Karjat Hotels and Resort Booking done.
- All types of AC, non AC Coach and Car Rentals available for Local, Outstation, Airport Transfers and Wedding purposes.
- Daily Bus Service Booking available for all destinations including Goa, Hubli, Shirali, Mangalore, Bangalore and Shirdi.
- Car Decoration for Weddings done on request.
- All Type of Package Tours anywhere in India.
- Booking of Railway Tickets, Air Tickets and Bus Tickets.

## **IN LOVING MEMORY**



**Smt. Tarabai Ganesh Shastri**  
**Haldipur**

(nee Sushila Mavinkurve)  
10-3-1932 - 13-3-2010

Haldipurs, Kelkars, Mavinkurves  
Relatives and Friends

**Your**  
**Complete**  
**photo/videography**  
**solution**

### **PHOTOGRAPHY/ VIDEOGRAPHY**

**TABLE TOP/COPYING  
INDUSTRIAL  
FUNCTIONS/BIRTHDAYS  
THREAD CEREMONIES  
WEDDINGS  
PORTFOLIOS  
OLD PHOTOS SCANNED  
& RETOUCED**

CONTACT

**JAYANT NAYAMPALLI**

10/27, Saraswat Colony, Talmiki Road,  
Santacruz (W), Mumbai 400 054.

**☎ 2660 8439 Mob: 98208 43717**  
email : jnayampalli@hotmail.com

## HERE AND THERE

**Ahmedabad:** Yugadi was celebrated on the weekend (March 20) with *panchang vaachan*. Prarthana class children sang melodious *bhajans* followed by Deepnamaskar and distribution of *panak-pachadi*. Sabha members watched a CD of the Ordination Day of PP Parijnanashram Swamiji celebrated at Karla.

Reported by Shubhangi Kabad

**Bengaluru:** On 21 March, 13 *yugas* met at a day-long programme encompassing a host of activities including chanting of Parijnanashram Trayodashi, a Guru Parampara *parayan* session and a workshop on managing the 'ME' at which seasoned life-skills trainer Sadhna Kaikini explained how key habits for effective living can be incorporated into everyday life.

On April 3, Sabha members listened to talks on the ongoing Seva Saptah activity in Karla, and an overview of recent developments in Karla by Suresh Savnal who also answered their questions. A video screening of the events of March 1st at Karla followed.

The Prarthana initiative flagged off yet another center at Jayanagar in March while a new teacher joined the Indiranagar unit.

Reported by Uma Trasi and Amit Kilpady

**Hubli:** On March 16, nearly 60 members joyously celebrated Yugadi. Beginning with *samuhik prarthana* and followed by Panchamrit Abhishek, Shiv Poojan, Ashtottara and Krishnashtakam were performed; the *poojas* were sponsored by Jayashree G. Balwalli, it being her 60<sup>th</sup> birthday. Some devotees also performed *jalabhishek*. Later in the evening, *bhajans* were sung followed by *panchang pathan* and Deepnamaskar. More than a hundred devotees exchanged New Year greetings with the traditional neem-jaggery mixture and thereafter had *panak-pachadi*.

Reported by G.R. Balwalli

**Hyderabad:** On March 14, devotees gathered for the monthly *satsang*. The opening prayers were followed by *bhajans*. The highlight of the evening was a screening of the March 1<sup>st</sup> programme at Karla; the gathering reverently watched the events of the historic day being played out on the screen. The programme came to a close with Deepnamaskar, *arti* and *naivedya*, followed by *prasad bhojan*.

Reported by Gowri Arur

**Mangalore:** On the evening of February 28, about 160 members gathered in Sharada Sadan Hall, Ganapathy High School, to witness the drama staged by Saraswat Seva Mandali (SSM) of Dharwad.

The programme, organized under the KSA banner, was announced in the local dailies and attracted some GSB viewers as well. This reporter welcomed the gathering, and Dilip Khambadkone introduced the artistes - Dr. Sunanda Karnad, Ramachandra Alekal, Chitra Shirali and a musician from SSM. Prior to the two-hour-long drama which was enjoyed by one and all, the members were served refreshments. The vote of thanks was proposed by Shalini Pandit.

Reported by Ramkishore Yellore

**Mumbai, Andheri:** Dharmapracharak Rajagopal Bhat's discourse on 'Rudradhyay' continued to draw enthusiastic devotees; the latest was on March 7. The observance of Punyatithis also drew a number of devotees with Rajagopal Bhat elucidating the relevant *shlokas* on the subject of 'Guru' in the three Nityapaths.

The third slot of Sannikarsh on February 7 was also well attended.

Yugadi was observed in the customary manner with Satyanarayan Pooja, *panchang vaachan* and *panak-panwar*, followed by devotional music by Niranjana Murdeshwar. Thereafter, the record gathering witnessed a video screening of the March 1<sup>st</sup> programme in Karla and listened attentively to the message from Karla as recounted by Dilip Kulkarni.

Reported by Manohar Balse

**Mumbai, Bandra-Khar:** The annual Vardhanti celebrations of Shri Anandashram, Khar, on March 6 saw the Durga Homa conducted on the previous day by Ved. Ulman Anand Bhat; a large number of devotees offered *purnahuti*. This was followed by Kumarika Poojan in which little girls dressed in beautiful ethnic costumes were worshiped as incarnations of Shree Durga. Sumptuous *prasad* concluded the day's programme.

On the next day, Vardhanti started with an excellent vocal recital in raga Todi and a couple of *bhajans* by 11-year-old Nivedita Hattangadi. Prominent personalities were then honoured with shawls and bouquets, and the gathering was treated to a second session of classical

vocal music - a masterly rendering of raga Bhairav and some rare *bhajans* by Sachin Sashital. The day's programme came to a close after a delightful lunch. Satish Hattangadi, Manager of Shri Anandashram, and his team conducted the function admirably under the guidance of D.A. Bijoor, the Chief Managing Trustee.

Shri Anandashram in association with Bandra-Khar Sabha celebrated Ramnavami with an elevating *kirtan* by Ashvini Bhat, followed by Deepnamaskar, *aarti* and *prasad*.

*Reported by R.R. Hosangdi*

**Mumbai, Goregaon:** On February 2 and 3, Angaraki Sankashti Chaturthi and Sankashti Chaturthi, respectively, were observed with chanting of 21 *avartans* of Ganpati Atharvashirsha.

Shivratri was celebrated with great devotion with Laghu Rudra, *bhajans* and *shloka*-chanting by Parijnanand Bhajan Mandal, and concluded with *phalahar*. Gayatri Anushtan was performed on February 21 and March 21 by Yuvadhara and senior members.

Yugadi celebrations on March 16 began with *samuhik prarthana* followed by Devi Anushtan, *panchang vaachan*, and Atharvashirsha Homa concluding with *samuhik poomahuti*. Prarthama class children entertained the audience with a dance on Ganpati Stuti choreographed by Shreya Soukooor, Geeta chanting, and a Sanskrit skit directed by Varada Soukooor. Geeta competition winners recited the *adhyayas*. The Shishya Sweekar celebrations on March 1<sup>st</sup> at Karla were shown on screen with a briefing of the recent developments at Karla. The celebrations concluded with *prasad bhojan*.

*Reported by Gautam Amladi and  
Pranav Nagarkatti*

**Mumbai, Santacruz:** Two programmes were arranged on Yugadi, March 16. At 6 pm there was *panchang vaachan*; the traditional *prasad* of *panak-pachadi* and *chanya upkari* was served thereafter. A large number of devotees were present. Soon after, there was a video screening of the programme held in Karla on March 1<sup>st</sup>.

Prior to the screening, Sabha President Vinod Yennemadi spoke about the latest events as also the forthcoming ones at Shirali and Karla; by then, the number of devotees had swelled and they were listening

with rapt attention. Some devotees who had not been able to make it to Karla on March 1<sup>st</sup>, were happy to be a part of the on-screen celebration, sharing the same joy as the jubilant, overwhelming crowd present that day! The screening was held in the quadrangle between two of the colony's buildings so that all the devotees could comfortably watch the events as they unfolded, and relive and cherish them!

*Reported by Kavita Karnad*

**Mumbai, Vile Parle:** On March 16, Yugadi was observed with *panchang vaachan* and the traditional exchange of jaggery-neem leaves mixture followed by *panak-panvar*. Yuvadhara made a presentation which was followed by a screening of Swamiji's Aashirvaachan, a briefing by Pravin Kadle of the latest developments of our Math and a speech by Anand Koppikar held during the *dharma sabha* at Karla Math on March 1<sup>st</sup>.

On April 8, the maiden function of Vikruti Samvatsar Swadhyaya on "Ramaraksha Stotra" by Dharmpracharak V. Rajagopal Bhat was organized. Both functions were attended by a large number of members.

*Reported by Shrikar Talgeri*

**New Delhi:** On February 3, the Ordination Day of PP Sadyojat Shankarashram Swamiji was celebrated by small groups of devotees at different locations in Delhi and Gurgaon by performing Guru Poojan and chanting of *stotras*.

Sabha members met on March 21 to celebrate Yugadi. The programme started at 4.15 pm with opening prayers, followed by *panchang vaachan*, *bhajans*, *mahaarti*, Deepnamaskar and *phalahar*. The programme was attended by 47 members (21 families).

*Reported by Mamta Savkur*

**Pune:** On the auspicious night of Shivaratri, devotees performed the *four yaama* Shiv Poojan. Vikruti Samvatsara was ushered in on Yugadi day, March 16, with a good number of devotees. *Panchang vaachan* was followed by the March 1<sup>st</sup> programme at Karla - DVD viewing particularly, the address by Pravin Kadle and Poojya Swamiji's Aashirvaachan. Later, Gaursharan Rao addressed the gathering with important updates and announcements pertaining to the current situation in Karla. This was followed by *panak-panvar*, the traditional Yugadi *prasad*.

*Reported by Jyothi Divgi*

**Thane:** Vikruti Samvatsara was enthusiastically welcomed by a large gathering on March 16. *Bhajans* were followed by *panchang vaachan*, a briefing on the previous year's major events by the Sabha secretary, and a talk on the recent happenings at Karla by the Sabha president. Narayan Shirali gave an interesting speech on the various beliefs about the significance of Yugadi and also explained the significance of the *gudi* in Gudi Padwa. The function concluded with distribution of *panak-panvar* consisting of various fruits and delicious *pachadi*.

At *Mulund*: Shiv Poojan and Devi Poojan were performed on March 22 and 29, respectively, along with Devi Anusthan on both days. Sanskrit classes continued to be held regularly.

Reported by *Nirmala S. Basrur*

## OUR INSTITUTIONS

**Saraswat Association, Chennai:** On March 1 and March 8, Guru Poojan and Shiv Poojan, respectively, were conducted, and on March 12, Devi Anusthan, Devi Poojan, Navratri Nityapath were performed.

On March 16, Yugadi was celebrated with *panchang vaachan* followed by *panak-panvar*, and on the 26th, there was Devi Anusthan with chanting of Bhagawat Gita, Lalita Sahasranam and Navratri Nityapath.

At a cookery demonstration on March 27, Jyothi Betrabet taught Mahila Samaj members how to prepare *nankatai* and Gujrati *chunda*.

Reported by *Arun Hoskote*

**Saraswat Cultural Forum, Pune:** A veritable treat was in store for the music lovers of Pune when Anand Bhate presented a Hindustani classical vocal programme on February 20 at the spacious Garware College Auditorium. Anand Bhate, a gifted child prodigy, is a student of Pandit Bhimsen Joshi, and was conferred the title 'Anand Gandharva' at a tender age. The hall was filled to capacity and Bhate's repertoire was par excellence.

Vijay Kuvlekar addressed the Forum Members on 'Right to Information Act' on the March 14. A journalist, litterateur, poet, former Chief Editor of *Sakal* and, at present, State Information Commissioner, Pune Bench, he threw light on the RTI; this was followed by a question-and-answer session. Many members of

the public too attended the talk which was presided over by Dr. Pramod Talgeri, Vice Chancellor, India International Multiversity.

Reported by *Jyothi Divgi*

**Saraswat Mahila Samaj, Mumbai:** 'Puraskar Utsav' on March 21, commenced with a melodious *Saraswati Stavan* by Dr. Divya Bijur. Following a welcome address by Samaj President Vidya Kodial, Divya was introduced by Geeta Yennemadi as an apt first recipient of the Sugam Sangeet Puraskar instituted by the Samaj last year. She lauded Divya's determination and hard work to achieve excellence in her educational career, with a degree in physio-therapy, and commended her ability to grasp the intricate nuances of music. After receiving the cash award from Vidya Kodial, Divya enthralled the audience with two Marathi *bhavageet*.

Indu Nagarkatti of New Delhi and Shaila Rao (Khambadkone) of Goa were honoured with the 12<sup>th</sup> Lekhan Puraskars of the Samaj. Indu, herself an acting enthusiast, writes Konkani plays and monologues, mostly peppered with humour. After detailing her foray into writing, she regaled the audience with a skit, impersonating two *pachis*. Shaila Rao, an educationist, contributes regularly to several well-known Marathi newspapers and magazines; some of her columns have been compiled in a book. Shaila read out two of her humorous articles. The award winners were introduced by Suman Kodial and Kalindi Kodial. Neeta Yadery compered the event while Dr. Leena Gangolli proposed the vote of thanks. The programme came to a close after a delicious lunch.

Reported by *Suman Kodial*

## CLASSIFIEDS

### MATRIMONIALS

**Wanted** suitable match for Saraswat Brahmin girl, 26, 5 ft. 6 inches, wheatish complexion, BA LLB, working in MNC, father retired, mother housewife,  
Contact -# 09923366778 / 020- 27439984.

### ENGAGEMENTS

**March 26<sup>th</sup>:** **Kulkarni- Maithani:** Nakul, son of Neena and Sachidanand S. Kulkarni of Bangalore with Naina, daughter of Rashmi and late (Dr) Pramodkumar Maithani of Dehradun at Bangalore.

**Savkoor-Kamath:** Ajay, son of Smt. Arundathi and Jayanth Raghunath (Gurudath) Savkoor of Bangalore, with Pooja, daughter of Dr. Shobha and Dr. (late) Umesh Kamath of Mumbai on 2<sup>nd</sup> April, 2010 at Bangalore.

## BIRTHS

**Baby girl** (Aditi) to Swati and Pranav Nagarkatte on 10<sup>th</sup> April, 2010. Grand-daughter to Bharati and Suresh Nagarkatte and Chhaya and late Chaitanya Haldipur. Great grand-daughter to Sulochana and Pandurang Nagarkatte.

**A son**, Anant to Prashant and Vandana Mallapur on 29<sup>th</sup> March 2010 at Mumbai. Grandson to Dr. Ramdas and Vijayalakshmi Mallapur of Belgaum and late Sudhir Nadkarni and Smt. Sumitra Nadkarni of Mulund (E) Mumbai.

## ACKNOWLEDGEMENT

**Neena** and Shrikant Dayanand Basrur of Vile-Parle (East), Mumbai thank all their relatives, friends and colleagues, for their gracious presence, blessings and presents on the occasion of the wedding of their son Parikshit with Adity on 14<sup>th</sup> February, 2010 at Agra and the reception on 21<sup>st</sup> February, 2010 at Mumbai. Please treat this as our personal acknowledgement.

## PUROHIT

**Hattangadi** Prashant Bhat, B-17, Deepanjali CHS, BAF-Hira Nagar, Marve Road, Malad (West), Mumbai - 400095. Mobile No. 9820920671/9892614433.

## HOUSE FOR RENT

**For Rent** 2 BHK - Independent House (ground floor) of area about 1000 sq.ft with car parking in a prominent area near Shankar Math, Basaveshwarnagar, Bangalore. Contact: Ramachandra Shirali  
Tel No: 080- 42060186 Mobile: 9739808840.

## SAD DEMISE

**Meera** Umesh Bhat (91) passed away on 20<sup>th</sup> March, 2010 after a brief illness. Deeply mourned by Jyoti Shenoy and family, Sheela Maskeri and family, Nandini Bhat and family, relatives and friends.

**Smt. Manorama** Mohan Shirali, aged 84 years, from Borivali (W) Mumbai passed away peacefully on 29-03-10. Deeply mourned by children, relatives and friends.

## DOMESTIC TIDINGS

## BIRTHS

*We welcome the following new arrivals:*

2009  
June 16 : A daughter, Maya, to Aparna (Prakash) Aroor and Abhay G Shanbhag in Columbia, MD, USA.

2010  
Mar 21 : A son (Arnav) to Gauri (nee Bordawekar) and Salil Sudhir Kodkani at Mason-OH (USA).

## THREAD CEREMONY

*We bless the following batu:*

Mar 22 : Dhruv Amogh Nadkarni at Mumbai.

## MARRIAGES

*We congratulate the following and wish them a happy married life:*

- 2009  
Nov 1 : Madhura Mangesh Bhat Hattangadi (Vittal) with Sunil Kumar Laxminarayan Kalbag at Vittal.  
Nov 22 : Shiv (Prakash) Aroor with Tavleen Singh in Delhi.  
2010  
Jan 26 : Madhavi Vijay Sakhardande with Ajay Satish Bijoor at Mumbai.  
Feb 14 : Adity Chauhan with Parikshit Shrikant Basrur at Agra.  
Apr 7 : Divya Gurunath Ulman Bhat with Dheerajkumar Ramanand Rao Kolke Moodbidri at Shirali.

## OBITUARIES

*We convey our deepest sympathy to the relatives of the following:*

- Jan 14 : ☞ Mangesh V. Madiman (88) at Powai, Mumbai.  
Feb 10 : Bankeshwar Sudhir Shivanand (66) at Borivali.  
Feb 11 : Kandlur Balachandra (91) at Bangalore.  
Feb 17 : Sumitra Bhaskar Nainpally (80) at Bangalore.  
Feb 17 : Sujata Surendra Nadkarni (70) at Mumbai.  
Feb 18 : Usha G. Rao (Gangolli) (73) at Bangalore.  
Feb 27 : Kulkarni Bhavanishankar Dinkar at Mumbai  
Mar 4 : Mallapurkar Madhukar at Kandivali, Mumbai.  
Mar 9 : Dr. Pandit Vasant, Bangalore.  
Mar 11 : Bijoor Anand Shivram (90) at Gamdevi, Mumbai.  
Mar 18 : Chandavarkar Chaitanya Shripad (72) at Thane.  
Mar 20 : Shibad Bhaskar Ramanath (79) at Pune.  
Mar 29 : Manorama Mohan Shirali (84), Borivali (W) Mumbai.  
Apr 3 : Manjeshwar Suresh Sumitra at Pune.  
Apr 3 : Shanta Bhavanishankar Pandit (83) at Bangalore.  
Apr 4 : Nadkarni Bhaskar Vithal (74).  
Apr 7 : Sudha Baburao Kagal (79) of Saraswat Colony Santacruz at Pune.  
Apr 15 : Mira Padmanabh Murdeshwar (86) (of Ganesh Prasad) at Andheri, Mumbai.

**Beginning this month, in the 'Obituaries' column of "Domestic Tidings", an 'eye icon' ☞ will be inserted in front of the name of the deceased who has donated his/her eyes to give the precious gift of sight to two others for a lifetime.**

**We request all those who send us news for the Obituaries column, to mention if the eyes of the departed person have been donated.**

**(Space sponsored in memory of Mangesh V. Madiman)**

# Customised Pest Management Solutions You name it ! We have it !



From passenger aircraft to bulk cargo ships, multi-location manufacturing to SMEs, agricultural to urban pest management, skyscrapers to bungalows, PCI - Pest Control (India) Pvt. Ltd. offers the widest range of Customised Pest Management Solutions for every pest problem.

#### Our Strengths:

- India's First and Largest Pest Management Company
- Over 150 Offices Nationwide
- Over 3500 Professionals and Trained Technicians
- 55 years experience in Pest Management
- Housekeeping, Cleaning and Feminine Hygiene Services through PCI Environmental Services Pvt. Ltd. our joint venture with OCS (UK)
- Services compliant to the latest International Food Safety and Hygiene Standards such as ISO, HACCP, GMPs etc.

## PEST CONTROL (INDIA) PVT LTD

#### Corporate Office :

Jagdamba House, Goregaon (E), Mumbai-400 063, Maharashtra, INDIA.

Helpline: (0) 22 2686 5656 Fax:+91 (0) 22-2686 5555, 6699 0256

Email: [solutions@pcil.in](mailto:solutions@pcil.in) • [www.pcil.in](http://www.pcil.in) • SMS: 'pci' <your city> TO 57333



# Banc@Ease

## An Easy Internet Banking Solution



### Benefits

- 😊 Free Online Banking just a click away
- 😊 24X7 Banking
- 😊 Online Bill Payments & SMS / Email alerts
- 😊 Payment Gateway Service
- 😊 Speedy Fund Transfer
- 😊 Manage and control your Finances
- 😊 Up-to-the-minute Information
- 😊 Secured by Industry Standard Technology and Infrastructure

For further information, please contact:

**Internet Banking Division**

Tel: (022)6699 9875 Email: [netbanking@svcbank.com](mailto:netbanking@svcbank.com)

Website: [www.svcbank.com](http://www.svcbank.com)



You can now transfer funds to Sevas, Donations and Vantiga to Shri Chitrapur Math