Kanara Saraswat

Vol. 91, No. 5, MAY 2010

Hema Hattangady
Managing Director
Schneider Electric Conzerv India Pvt. Ltd.

Jayant Kaikini
Recipient of the first Kusumagraj National Literary Award
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 | contactus@tatacapital.com

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

We only do what’s right for you
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 12th of every month; the deadline for advertisements, classifieds and other paid insertions, is the 16th 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

Delicious Apple Flavour
Delicious Mango Flavour

Vol. 91, No.5, May 2010
Kanara Saraswat
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 8th 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
Mavinkurves
Saltores
Mallyas

Ajay - Swati
Aditya and Anuj
Gangollis
Bhats
Kumbalas
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
Prakash G. Basrur & family
Arvind S. Dhareshwar & family

Amit Benegal
Ashwini Benegal
Ramanand K. Nagarmat & family
Krishnanand K. Nagarmat & family
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. Kall1anpur, 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@nsl.com www.ConsolidatedHoists.com
50 years ago, on May 9\textsuperscript{th}, 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.

\textbf{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,

\begin{tabular}{ccc}
Neena – Ashwin & Nita – Rajnish & Nikhil - Asha \\
Anirudh, Anushka & Anisha, Nishant & Niyati, Avanti \\
Bagde & Kelkar & Savur
\end{tabular}
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.
Tel: +91-80-40119999 Fax: +91-80-40119990 Email: textiles@mynah.co.in

Registered Office and Works:
S.No 66/2, Mugalapalli Village, Hosur Taluk, Krishnagiri Dist, Tamilnadu - 635 105, India.
Tel: +91-4344-201282 / 201365 Fax: +91-4344-254477

Grey Cloth  | Finished Cloth  | Polyester Yarn  | Ferro Chrome  | Chrome Ore
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 Pratishthan. 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. 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.

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.

### JAYANT KAIKINI'S WORKS

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

**Collection of short stories and reflections**
- Theradashte Baagilu Dagadoo Parabana Ashwamedha
- Amruthaballi Kashaya
- Bogaseyalli Male (reflections)
- Shabda Theera (reflections)
- Bannada Kaalu

### EARLY LIFE AND CAREER

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.

### AS A FILM WRITER


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**
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**

- Ee sanje yakaagide (Geleya)
- Ninnindale (Milana)
- Anisutide yako indu (Mungaru Male)
- Male nintu hoda mele (Milana)
- Male baruva hagide (Moggina Manasu)
- Madhuvana karedare (Inti Ninna Preetiya)
- Beladingalante minuminuguta (Pyscho)
- Hey mouna (Krishna)
- Minchagi neenu (Gaalipata)

Note: The name of the film is indicated in brackets

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

Source:

---

**Congratulations!**

**GOLDEN WEDDING ANNIVERSARY**

Shankarnarayan Raghavendra Shirali
married
Suman Venkatrao Padukone
in Mumbai on 5th 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
- Reena and Rohan
- Rajesh and Sabita

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

**75th 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”1 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.”2 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.” 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.

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@vrllogistics.com
Capt. S C Mehta +91 99800 06326 email: mehta@vrllogistics.com
Mr. G S Ayyer +91 93412 73611 email: ayyergs@vrllogistics.com

**Aviation Office:** VRL Logistics Ltd., No. 4, Pampa Mahakavi Road, Chamarajpet, BANGALORE, KARNATAKA.
Tel: 080-26992509 | Fax: 080-26700338 & 26992600 | www.vrllogistics.com
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 Web : www.renaissanceholdings.com

rebirn
reseorgence
tnaians
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.

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.

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, 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.

"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.

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.

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.

**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:

---

WE PROVIDE 
THE RIGHT 
INGREDIENTS TO 
MAKE YOUR 
SPECIAL EVENT EXCEPTIONAL

Contact

SHIRISH WAGLE

*Lily Caterers*

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

Off.: 2430 8871 Cell: 9820256313 9820881556

visit us at
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
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 “Ansuyatmaja 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 100th birthday.

Arithmetic

ATMAJ KOPPIKAR, MUMBAI

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 Website: 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-s 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 50th 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.

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

Call toll free on 1800222244
Log on to www.unionbankofindia.co.in
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 12th May 2010

and

Smt. Uma (nee Chandralekha Ranga Rao Karnad) and Shri. Rabindranath Radhakrishna Hosangdi
on 8th 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 Durgaparameswari
Ishta Devata-s Mata Vaishno Devi, Hosangadi Mahadevi Amma,
Gurumaull 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

Email: ndmohan@gmail.com

Shantish and Sandhya (nee Hosangdi)
Vaibhav and Jayati Nayel

Best wishes- from relatives and friends

Email: hosangdi@gmail.com
-: With Best Compliments from :-

**TULSYAN UDYOG**

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

Telephone 26700173/26700219
Fax No. : 080-26702715

DEALERS IN IRON & STEEL
Branches At: CHENNAI, SECUNDERABAD, CALICUT

Associated Concerns:

**M/S. V1JAYAA 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,
KASABAHOBILI
BANGALORE DISTRICT.

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

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

PH.958132327999

**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 aadi 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 aadi piya bina…..” sung by Lata Mangeshkar in the movie “Ragrag”. 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 aadi..” 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 Rajaya 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 aadi ..”. Now, I am after a patriotic song “Jai Bharati Vande Bharati ….” which has the potential to become a national anthem.
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:
- 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.

SILVERSHERE – 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 than 500 N/MM²

SILVERSHERE – 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.

CO₂ 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 karya 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. 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.

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 Bramhin families from the north to the Idkunja and Gokarn temples. It

(continues 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 Bhor,
District - Pune - 412 205
MAHARASHTRA
Tel. No.: (02113) 252808 / 252809
E-mail: 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 5th 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 Koppi Kar

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 Koppi Kar
Leenata & Gaursharan Rao
With Best Wishes from Divgi Warner

Building a World-Class Indian Brand in Automotive Transmission Systems

www.divgi-warner.com
is stated that the sabhahit family at Idagunji who looks after the Temple rituals and administration today, are direct descendants of the sabhahits 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 bhajan is served at noon to all devotees at ‘Mayura Prasada 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 14th (Makara Sankranti) to 18th.

**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 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.
• 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,
Elphinstone Building 2nd Floor,
10 Veer Nariman Road, Mumbai -400001
Ph:+91-22-6629 4000
website www.tata-realty.com
Another letter from “Bhayya”, 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 Nityanannddu 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 Bhayya’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

8th March, 1943 - 31st 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 9th 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 puta, 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
CENTENARY (Birth Anniversary) YEAR
1910 - 2010

‘Late’ Shri Devidas V. Padukone
(Retd. Ex-Indian Airlines)


‘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 3
Centre pages
Nuest 4
खूठ : फिटनेसच
रेखा राव (कवाच)

अलीकडेकडे तत्त्वांशी 'सिसिस ऑफ़ पैक्स' तर तत्त्वांशी 'जियो' फिटनस प्राप्त करण्याचे खूठ पसरलं. हा बृहदार्थातील काही तत्त्व मंडळी अनं-पाणी वर्ष करणे स्वतःच्या आरोग्याची हानी करणे घेत आहे. स्वतःच्या पायावर स्वतःचे धौडा माणूस करते. या बृहदार्थातील अनेकांना खाली म्हणून वर्ष अनन्य-पाणी सोडून प्रोटीन पेय-पोट्रा खातात. उपरोक्त खातात. भूम मसात. तर काही हॉटस्टिक सर्जी करणे घेतात. श्रीराव पसरलेले फेट आप्रवाहणारा काहांणे घेतात. जीवनाचे वापर सर्वांत पसरलं की प्रत्येक सीसीपार्टीत सुविधा स्वतार जीम केंद्र सुकू झाली. तेथे बालकापासून जेथे नागरिक कसरत करताना दिसतात. व्यायाम करण्याचं चांगलं. पण प्रत्येकपासून सेल्बर व कसरत व्यायाम करण्याचा हवा हे तात्त्विक राख्याकरू नं. विवेक कामेतल्या वेळेची मिठात नाही मागण राजी-माध्यमात्री जीमेंचे कसरत करणाऱ्य मंडळी हिसाबात. न जोडणाऱ्यांना तंत्रज्ञ कसरत करतात. त्यामुळे आरोग्य सुधारांपासून तोटच होतो. शिवाय असूची झोप, असम तोत आहार, कामाचा तांत, व इतर मानसिक तात्त्विक यामुळे वजन कमी करणे तरी ह्या हानिकारक परिणाम होतात. काही जण आपले चांगले, धार्मिक अन्यथा गमनावू बसतात. प्रत्येकाची सलमान खान, शाहशाह खान सारखी बॉडी कमवाच्याची असते. परंतु विशेष मागद्वारे, आहारपाथ्य न पाठवून घेत तुकसान होते. प्रत्येकाचे 'आरोग्याचा बाळती दक्ष असावं. पण कोणतीही गोष्ट प्राप्तावरही करू नये. स्वतःचा वय, परिस्थिती, तात्त्विक लक्षता घेऊ येणाऱ्या मागणिंदिराची शरीरस्थिती कमवाची. तत्त्वांशी लक्ष होणार नाही, त्यांचे जरूर लक्ष दायां. पण अनं-पाणी वर्ष करू भूष माणूस, कर्नातील जीवनातील ह्यांचे पिंग करण्याचा अङ्गहास करू नये. हल्लीं के फिटनेसचे खूठ मिनाखाली. त्यापासून अनेक कंपन्यांनी वेगवेगळी आमिष दाखवून तत्त्वांशी कंपनींचा पैसा लुभाविला. त्यामुळे स्वतःचे तुकसान तर होतेही, आरोग्यवादी हानिकारक परिणाम होतात. नको ता रोगांचा आमंत्रण दिलं जात. म्हणून आरोग्याचे हा चार मुख्य मंत्र लक्षता ठेवून म्हणून आरोग्याचे हा चार मुख्य मंत्र लक्षता ठेवून. १) एकपट खा. २) दुपट पाणी खा. ३) लिटर चाला. ४) चौपट हसा. आंदोली राहा.
एक सेवाभावी समाह
मीराबाई मार्विकँ
भोजनशालेतील स्वयंसेवकांनी त्यांना नेमून दिलेले कामे तर केलीच पंतु अन्य साधनसाठी, धाती निर्मण, उद्योग वातावरण साधनांना अशी अनेक कामें केली. समान कसा भर्तकन गेला समजलेला नाही. २ तारखेला पुढच्या समाहारात अनेक स्वयंसेवक हजर झाले आणि आमचे सेवा श्री दुर्गापरमेश्वरीच्या तसेच श्रीमत परिजानाश्रम स्वामीजीच्या चरणी समाप्त करा अमाशी हदयात वा गोड आठवण साठवत घरी पततले.

अन्न हे पूर्णब्रह्म
डा. सुंदर कन्हाई, धारावाड

‘चदनी कहल घेता नाम च्या श्रीहरीव’ असे म्हणत अनग्रहण करण्याची आपल्यावरही ठीक आहे. बानाच पराके, माणे ते हिंदू आहे ते क्ष्रिणानंद, जेवणावृळी देवाची आठण करून ‘अन्न’ दिव्याभिवृद्ध कृतज्ञता व्यक्त करण्याची पद्धतीचे असते आणि तसे संस्कार लहानलांबरी येथे जातात. परमेश्वराचिल विश्वास समाजांना हे स्वतः बोधातात असेल. पण ज्याचे आहे त्यान्त्रिक प्राधान्य केल्या श्वारावली पास उतरत नाही.

आपल्या गुरुज्ञानिशिष्यी आदर व्यक्त करताना ‘गुरुब्रह्म गुरुविख्यात’ त्येक आणया म्हणतो आणि त्याची ‘गुल’ म्हणजे परमेश्वरांच रूप, ‘प्रब्रह्म’ असा निर्देश केलेला आढळतो. त्यानांतर आदर, श्रद्धा, भक्ती व्यक्त केल्या आपल्याला ‘आहारय’ धोडा कमी होतो आणि मनाला एक प्रकाशी शांती लाभते.

अनं-पाणी मिळालेले तर जगणे शक्य असते. अनाशयवाय जीवन शून्य आहे. ‘कशासाठी पोटसाठी’ म्हणून प्रयत्नकरण अनसादी जिवचा आपली करतो. ज्याची काही कद न करता ते मिळतात, त्यांना लाग्याच्या किंमत समतो. लक्ष्यी च्या परत पाणी भरते तिथं तर प्रत्येकाच्या आवृत्तिनिर्दिशी वर, हातापाय न हलवता समोर वेळात. आणया जेवठो म्हणजे दुस्यावर, बाह्यणायांनंद उपकार करतो अशी काहीशी प्रवृत्ती पहायला मिळते. अग्री लाहन बाणाळा भरवताना इर्थितं किनून, बिजाकाळ दाखवून आई जावा अपघात, पण तीही च्या बाणाळ्या तालाबाऱ्या नावत त्याच्या आवृत्तिनिर्दिशी खिचवणी घातीत असते. ‘बाणाळां तोंड खिलेल, अनेक नको’ म्हणून ही केली की ‘जाक वे, टाकून देऊ आणया, पण तू रू नको’ असे म्हणत अनं क्रियाच्या बालकती फेलते जाते.

भारतारायकाचे गरीब, विकसनशील देशानंत, जिंती लाखो कोरडो लोकांना पोटर अनं मिळत नाही, ‘अनसादी धारी दिशा’ आम्हाचे फिरवली जगाचं’ म्हणते जीवन कसे तरी, किवडांगुमूळे जगणारे असताना अनं असे फेकुन देऊ, बाय घालवण म्हणजे गुनाव साव. पण हे किती लोकांना जावटे. ‘आम्हाच्या घरी आम्हीं खूप रांगटो. वर्तु ते आम्हीं खात नाही, दुस्यी विविधत फेकुन देतो असे म्हणून आपली श्रीमती मिरवारीच्या बाई मुलांच्या कसले संस्कार करणार? त्यापेक्षा ‘जे मी राठपत्, ते प्रमाणे केलों, तातात वाहल्य तेसब स्वगाह, नाहीं खातल्य तर उपारी पकडवं लागेल, अशी शिष्टाचारी आईच मुलांवर ‘अनं हे पूर्ण ब्रह्म’ म्हणून उत्तम संस्कार कर केले.’
One day Ramakrishna Paramhansa told all his disciples to clean God’s offering goblet for a *pooja*. The best disciple would be awarded. 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*
Chocolates
Handmade chocolates in exotic flavours

- Butter Scotch  
- Fruit n Nut  
- Dark Milk  
- Almond Rocks  
- Cashew Rocks  
- Walnut Rocks  
- Coffee Truffle  
- Chocolate Truffle  
- Fruit Flavoured Truffle  
- Sugar Free Range

Rudra
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
The 98th Annual General Body Meeting of the Kanara Saraswat Association was held on Sunday, 13th 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 98th Annual General Body Meeting.

After the notice was read, the President moved a resolution confirming the minutes of the 97th Annual General Meeting 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 97th 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 31ST 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 1st 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 1st 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

Structure - RCC framed structure.
Walls - 6" thick cement hollow block for exterior walls & 4" thick cement solid block for internal walls.
Doors - Main door teak wood frame with OST Shutter door and remaining doors m.s. steel frames with flush door shutters.
Windows - Powder Coated Aluminium windows with fly proof shutters.
Flooring - Ceramic Tiles flooring.
Common Areas - Grey Mosaic flooring for common areas like staircase, lobbies, etc.
Kitchen Platform - Granite platform with Granite sink.
Electrical work - Concealed copper wiring with Anchor dyna switches and sockets.
Toilets - Ceramic tiled flooring and glazed tile dado up to 7 feet height.
Sanitary - Standard fittings.
Water Supply - 24hours water supply from borewell with the overhead tank and sump.
Painting - Oil bound distemper paint for internal walls and emulsion for external walls and enamel paint for doors.
TV and Telephone - Individual TV and Telephone points in drawing and master bedroom.
Lift - 5 passenger lift is provided.
Car Parking - Exclusive covered car parking.
Intercom - Provided for each flat.
Power Backup - 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 architect and promoters reserve the right to change, delete or add any specification or elevation mentioned in here.
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

Think of Analysis
Think Equinox Labs
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 100th 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 97th Annual Report with the Audited Balance Sheet as on March 31st 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 31st 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%
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, 3rd April, 2010, after a prolonged illness, patiently borne.


Shri Narayan Ganapat Kulkarni
May 8,1906 - May 3,1978

We celebrate the 104th 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
Concrete Coatings  Speciality Adhesives

Printing Inks  Speciality Coatings

Tecleanz - Ink Auxiliaries  Industrial Cleaners
Quality is our creed...

WE BREED QUALITY

ENTOD PHARMA LTD.

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

32 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 27th 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 30th 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 15th August by President Dr. Harish Kodial. He said that Shri Santosh Shirur was out of India, and on his return probably by
Sad Demise
23rd August, 1936 – 04th 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) Shriddha 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
(17 Hira Apts., Goregaon - West)

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

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

<table>
<thead>
<tr>
<th>Date Range</th>
<th>Receipts</th>
<th>Sch. No</th>
<th>Rs.</th>
<th>Date Range</th>
<th>Payments</th>
<th>Sch. No</th>
<th>Rs.</th>
<th>Date Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Apr09 to 31st Mar09</td>
<td>A Opening Balance</td>
<td>1</td>
<td>85,251.00</td>
<td>A Direct Seva Expenses</td>
<td>5</td>
<td>1,192,034.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2nd Apr09 to 31st Mar09</td>
<td>B Donations, Kanika, etc.</td>
<td>2</td>
<td>1,192,034.00</td>
<td>B Administrative Expenses</td>
<td>8</td>
<td>395,054.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3rd Apr09 to 31st Mar09</td>
<td>C Interest and other Earning</td>
<td>4</td>
<td>104,700.00</td>
<td>C Maintenance Expenses</td>
<td>10</td>
<td>178,088.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4th Apr09 to 31st Mar09</td>
<td>D Income Tax Deducted at Source</td>
<td>5</td>
<td>5,840.00</td>
<td>G By Income Tax Paid</td>
<td>11</td>
<td>52,013.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5th Apr09 to 31st Mar09</td>
<td>E Others</td>
<td>6</td>
<td>85,251.00</td>
<td>H Investments and Deposits</td>
<td>12</td>
<td>3,820,325.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6th Apr09 to 31st Mar09</td>
<td>F Other Payments</td>
<td>7</td>
<td>3,196,144.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7th Apr09 to 31st Mar09</td>
<td>G By Income Tax Paid</td>
<td>8</td>
<td>2,507,291.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8th Apr09 to 31st Mar09</td>
<td>H Investments and Deposits</td>
<td>9</td>
<td>2,507,291.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9th Apr09 to 31st Mar09</td>
<td>I Closing Balance</td>
<td>10</td>
<td>1,634,220.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL**

<table>
<thead>
<tr>
<th>Date Range</th>
<th>Rs.</th>
<th>Date Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Apr09 to 31st Mar09</td>
<td>5,382,148.00</td>
<td>13,077,846.00</td>
</tr>
<tr>
<td>2nd Apr09 to 31st Mar09</td>
<td>13,077,846.00</td>
<td>5,382,148.00</td>
</tr>
<tr>
<td>3rd Apr09 to 31st Mar09</td>
<td>5,382,148.00</td>
<td>TOTAL</td>
</tr>
</tbody>
</table>

---

For Shrimath Anantheshwar Temple,

Sd, Sd, Sd, Sd, Sd, Sd, Sd, Sd

Kandlur Radhakrishna Bhat (Managing Trustee)
Jayant S. Padbidri (Trustee)
Kandlur Brahmanand Rao (Trustee)
P. Narendra Pai, B.COM., F.C.A. (Chartered Accountant)
H. Premanand Bhat (Internal Auditors)
Sirur Ramadas Rao

Place: Vittal
Date: 11.04.2010
The Shrimath Anantheshwar Temple
Vittal (D. K.) - 574243
Schedules to the Receipts and Payments Account for the year
1st April 2009 to 31st March 2010

<table>
<thead>
<tr>
<th>1-Apr-2008 to 31-Mar-2009</th>
<th>Sch. No</th>
<th>1-Apr-2009 to 31-Mar-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Particulars</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Opening Bal.</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Closing Bal.</strong></td>
</tr>
<tr>
<td><strong>Cash And Bank Balances:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opening Bal.</td>
<td></td>
<td>Closing Bal.</td>
</tr>
<tr>
<td>Cash in Hand</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>7,403.00</td>
<td>34,044.00</td>
<td>34,044.00</td>
</tr>
<tr>
<td>S C D C C Bank, Vittal SB A/c No.18</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>1,151.00</td>
<td>1,852.00</td>
<td>1,852.00</td>
</tr>
<tr>
<td>Syndicate Bank, Vittal SB A/c No.220/44055</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>13,165.00</td>
<td>1,763.00</td>
<td>1,763.00</td>
</tr>
<tr>
<td>Syndicate Bank, Vittal SB A/c No.220/283</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>3,007.00</td>
<td>1,428.00</td>
<td>1,428.00</td>
</tr>
<tr>
<td>Vijaya Bank, Vittal SB A/c No.1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>18,034.00</td>
<td>46,164.00</td>
<td>46,164.00</td>
</tr>
<tr>
<td>S V C Bank, M'lore SB A/c No 250</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>S V C Bank Ltd M'lore SB A/c. No. 3872 Renovation A/c. Phase I</td>
<td>-</td>
<td>1,035,071.00</td>
</tr>
<tr>
<td>S V C Bank Ltd M'lore SB A/c. No. 4018 Renovation A/c. Phase II</td>
<td>-</td>
<td>1,004.00</td>
</tr>
<tr>
<td>S V C Bank Ltd M'lore SB A/c. No. 4027 Renovation A/c. Phase III</td>
<td>-</td>
<td>505.00</td>
</tr>
<tr>
<td>S V C Bank Ltd Versova Mumbai SB A/c. No. 17294 Renovation A/c</td>
<td>-</td>
<td>430,707.00</td>
</tr>
<tr>
<td>Cash in Hand</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>85,251.00</td>
<td>1,634,220.00</td>
<td>1,634,220.00</td>
</tr>
<tr>
<td>2 <strong>Donations &amp; Contribution:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>443,312.00</td>
<td>Don. Towards Shashti, Nagarpanchami &amp; Nompi</td>
<td>329,194.00</td>
</tr>
<tr>
<td>217,077.00</td>
<td>Don. Towards Santarpana</td>
<td>346,695.00</td>
</tr>
<tr>
<td>290,230.00</td>
<td>Don. Towards Utsav, Palki / Lalki decoration</td>
<td>313,005.00</td>
</tr>
<tr>
<td>33,501.00</td>
<td>Don. Towards Cooking Vessels / Steel Plates / Cupboards / Wooden Furnitures / Xerox Machine / HP laser Jet 4-in-1</td>
<td>-</td>
</tr>
<tr>
<td>984,120.00</td>
<td>Don. Towards Pooja Items</td>
<td>25,000.00</td>
</tr>
<tr>
<td>2,045.00</td>
<td>Staff Benefit Fund</td>
<td>3,404.00</td>
</tr>
<tr>
<td>354,029.00</td>
<td>Permanent Seva Capital Collection</td>
<td>810,552.00</td>
</tr>
<tr>
<td>152,073.00</td>
<td>Stabilization Fund Collection</td>
<td>621,673.00</td>
</tr>
<tr>
<td>2,045.00</td>
<td>Staff Benefit Fund</td>
<td>3,404.00</td>
</tr>
<tr>
<td>606,556.00</td>
<td>719,484.00</td>
<td></td>
</tr>
<tr>
<td>4 <strong>Interest Earned:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>233,684.00</td>
<td>Stabilization Fund</td>
<td>255,696.00</td>
</tr>
<tr>
<td>185,149.00</td>
<td>Permanent Seva Capital</td>
<td>233,516.00</td>
</tr>
<tr>
<td>9,159.00</td>
<td>Reserve Fund</td>
<td>11,678.00</td>
</tr>
<tr>
<td>10,532.00</td>
<td>Savings Bank Accounts with Banks</td>
<td>7,654.00</td>
</tr>
<tr>
<td>31,817.00</td>
<td>Short Term Deposit with Banks</td>
<td>40,003.00</td>
</tr>
<tr>
<td>134,170.00</td>
<td>Building &amp; Property Dev. Fund</td>
<td>146,316.00</td>
</tr>
<tr>
<td>2,045.00</td>
<td>Staff Benefit Fund</td>
<td>3,404.00</td>
</tr>
<tr>
<td>606,556.00</td>
<td>719,484.00</td>
<td></td>
</tr>
<tr>
<td>5 <strong>Seva Expenses:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>787,850.00</td>
<td>Casual Sevas</td>
<td>1,037,746.00</td>
</tr>
<tr>
<td>39,752.00</td>
<td>Stabilization Sevas</td>
<td>80,313.00</td>
</tr>
<tr>
<td>41,124.00</td>
<td>Permanent Sevas</td>
<td>73,975.00</td>
</tr>
<tr>
<td>668,726.00</td>
<td>1,192,034.00</td>
<td></td>
</tr>
<tr>
<td>6 <strong>Pooja and Dittam Expenses:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2,481.00</td>
<td>Bhoota Kola Expenses</td>
<td>4,210.00</td>
</tr>
<tr>
<td>129,801.00</td>
<td>Daily Dittam Expenses</td>
<td>200,421.00</td>
</tr>
<tr>
<td>12,623.00</td>
<td>Nagabana Pooja Expenses</td>
<td>17,329.00</td>
</tr>
<tr>
<td>7,494.00</td>
<td>Adisthala Pooja Expenses</td>
<td>3,065.00</td>
</tr>
<tr>
<td>152,399.00</td>
<td>225,025.00</td>
<td></td>
</tr>
<tr>
<td>Sch. No</td>
<td>Particulars</td>
<td>1-Apr-2009 to 31-Mar-2009</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>7</td>
<td>Festival &amp; Santarpaana Expenses:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Nagapanchami</td>
<td>45,222.00</td>
</tr>
<tr>
<td></td>
<td>Anantha Chaturdashi</td>
<td>25,372.00</td>
</tr>
<tr>
<td></td>
<td>Kartika Poornima</td>
<td>38,345.00</td>
</tr>
<tr>
<td></td>
<td>Shashti Mahotsav</td>
<td>1,166,905.00</td>
</tr>
<tr>
<td></td>
<td>Kiri Shashti</td>
<td>29,324.00</td>
</tr>
<tr>
<td></td>
<td>Other Festivals</td>
<td>91,665.00</td>
</tr>
<tr>
<td></td>
<td>Sarpa Samskar</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Kalasankocha / Vaidhik Vidhi</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>1,396,833.00</strong></td>
</tr>
<tr>
<td>8</td>
<td>Administrative Expenses:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Security Charges</td>
<td>82,880.00</td>
</tr>
<tr>
<td></td>
<td>Electricity Charges</td>
<td>40,144.00</td>
</tr>
<tr>
<td></td>
<td>Bank Charges</td>
<td>1,221.00</td>
</tr>
<tr>
<td></td>
<td>Telephone Charges</td>
<td>25,360.00</td>
</tr>
<tr>
<td></td>
<td>Audit Fees</td>
<td>3,500.00</td>
</tr>
<tr>
<td></td>
<td>Professional Charges</td>
<td>7,500.00</td>
</tr>
<tr>
<td></td>
<td>Legal Fees</td>
<td>29,400.00</td>
</tr>
<tr>
<td></td>
<td>Property Tax</td>
<td>11,259.00</td>
</tr>
<tr>
<td></td>
<td>Coolie &amp; Wages</td>
<td>18,740.00</td>
</tr>
<tr>
<td></td>
<td>Postage &amp; Courier</td>
<td>22,364.00</td>
</tr>
<tr>
<td></td>
<td>Printing &amp; Stationery</td>
<td>35,224.00</td>
</tr>
<tr>
<td></td>
<td>Audit / Legal Charges / Other Expenses</td>
<td>16,879.00</td>
</tr>
<tr>
<td></td>
<td>Conveyance / Travelling / Transport</td>
<td>27,016.00</td>
</tr>
<tr>
<td></td>
<td>General Insurance Premiums</td>
<td>15,258.00</td>
</tr>
<tr>
<td></td>
<td>Computer Charges</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>336,745.00</strong></td>
</tr>
<tr>
<td>9</td>
<td>Establishment / Salaries &amp; Wages:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Wages to the Temporarily Staff</td>
<td>32,620.00</td>
</tr>
<tr>
<td></td>
<td>Establishment / Salaries</td>
<td>221,176.00</td>
</tr>
<tr>
<td></td>
<td>Staff Benefit Expenses</td>
<td>18,942.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>272,738.00</strong></td>
</tr>
<tr>
<td>10</td>
<td>Maintenance Expenses:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Repair &amp; Maintenance of Building</td>
<td>75,729.00</td>
</tr>
<tr>
<td></td>
<td>Kalyanmantap Maintenance</td>
<td>18,687.00</td>
</tr>
<tr>
<td></td>
<td>Generator Maintenance</td>
<td>42,955.00</td>
</tr>
<tr>
<td></td>
<td>Computer Maintenance</td>
<td>16,309.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>153,680.00</strong></td>
</tr>
<tr>
<td>11</td>
<td>Capital Purchases / Expenditure:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cost of Xerox Machine, H.P.Laser Jet 4-in-One</td>
<td>23,250.00</td>
</tr>
<tr>
<td></td>
<td>Purchase of Pooja Items</td>
<td>4,300.00</td>
</tr>
<tr>
<td></td>
<td>Purchase of Cooking Vessels / Steel plates / Alluminium Ladder</td>
<td>33,100.00</td>
</tr>
<tr>
<td></td>
<td>Purchase of Furniture / Steel Cupboards / Iron Trolley</td>
<td>9,500.00</td>
</tr>
<tr>
<td></td>
<td>Purchase of Wooden Furniture</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Purchase of Fan / Electric Grinder</td>
<td>10,500.00</td>
</tr>
<tr>
<td></td>
<td>Purchase of VIP chairs</td>
<td>19,200.00</td>
</tr>
<tr>
<td></td>
<td>Purchase of Sony CD Player</td>
<td>4,850.00</td>
</tr>
<tr>
<td></td>
<td>Purchase of Dwelling House (Mangalore Tiles)</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>104,700.00</strong></td>
</tr>
<tr>
<td>Sch. No</td>
<td>Particulars</td>
<td>1-Apr-2009 to 31-Mar-2010</td>
</tr>
<tr>
<td>--------</td>
<td>-----------------------------------------------------------------------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>12</td>
<td>Renovation / Improvement Works</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Garbha Gudhi Roof Works</td>
<td>1,296,205.00</td>
</tr>
<tr>
<td></td>
<td>- Parikrma Roof Works &amp; Flooring Works</td>
<td>18,658.00</td>
</tr>
<tr>
<td></td>
<td>- Suthu Pauli Deities Gudi Work</td>
<td>832,242.00</td>
</tr>
<tr>
<td></td>
<td>- Architectural Consultancy Fees</td>
<td>226,496.00</td>
</tr>
<tr>
<td></td>
<td>- Cost of Survey of entire temple area</td>
<td>25,281.00</td>
</tr>
<tr>
<td></td>
<td>- Electrical Works</td>
<td>2,500.00</td>
</tr>
</tbody>
</table>

**Administrative Expenses**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>1-Apr-2009 to 31-Mar-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Postage</td>
<td>33,104.00</td>
</tr>
<tr>
<td>- Wages</td>
<td>4,000.00</td>
</tr>
<tr>
<td>- Printing &amp; Stationery</td>
<td>49,850.00</td>
</tr>
<tr>
<td>- Security</td>
<td>7,790.00</td>
</tr>
<tr>
<td>- Bank Charges</td>
<td>18.00</td>
</tr>
</tbody>
</table>

**Advances Paid**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>1-Apr-2009 to 31-Mar-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Truss Work</td>
<td>500,000.00</td>
</tr>
<tr>
<td>- Granite Work</td>
<td>100,000.00</td>
</tr>
<tr>
<td>- Civil Work</td>
<td>100,000.00</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Other Payments**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>1-Apr-2009 to 31-Mar-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,130.00 Photo Charges</td>
<td>2,514.00</td>
</tr>
<tr>
<td>31,000.00 Cost of Publication</td>
<td>10,000.00</td>
</tr>
<tr>
<td>13,353.00 Sambhavana</td>
<td>-</td>
</tr>
<tr>
<td>- Cost of Sign Board</td>
<td>4,888.00</td>
</tr>
<tr>
<td>- Cost of Gold / Silver Pooja Items</td>
<td>4,250.00</td>
</tr>
<tr>
<td>32,903.00 Amenities to Devotees</td>
<td>23,169.00</td>
</tr>
<tr>
<td>- Luxury Tax Registration</td>
<td>2,780.00</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Investments & Fixed Deposits:**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>1-Apr-2009 to 31-Mar-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>354,029.00 Permanent Seva Capital</td>
<td>810,552.00</td>
</tr>
<tr>
<td>152,073.00 Stabilization Fund</td>
<td>621,673.00</td>
</tr>
<tr>
<td>26,984.00 Staff Benefit Fund</td>
<td>20,130.00</td>
</tr>
<tr>
<td>7,203.00 Reserve Fund</td>
<td>7,291.00</td>
</tr>
<tr>
<td>234,561.00 Building Repair &amp; Property Development Fund</td>
<td>207,679.00</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

FOR SHRIMATH ANANTHESHWAR TEMPLE,

Sd Kandlur Radhakrishna Bhat (Managing Trustee)
Sd Jayant S. Padbidri (Trustee)
Sd Kandlur Brahmanand Rao (Trustee)
Sd H. Premanand Bhat (Internal Auditors)
Sd P. Narendra Pai, B.COM., F.C.A. (Chartered Accountant)
# SHRIMATH ANANTHESHWAR TEMPLE

Vittal - 574243

INVESTMENT AS ON 31ST MARCH 2010

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Investment with</th>
<th>Permanent Seva Capital</th>
<th>Stabilisation Fund</th>
<th>Staff Benefit Fund</th>
<th>Reserve Fund</th>
<th>Bldg Repair Reno &amp; Prop. Dev Fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Syndicate Bank, Vittal</td>
<td>9,900.00</td>
<td>2,689.00</td>
<td></td>
<td></td>
<td></td>
<td>12,589.00</td>
</tr>
<tr>
<td>2.</td>
<td>Vijaya Bank, Vittal</td>
<td>7,550.00</td>
<td>4,600.00</td>
<td></td>
<td>23,220.00</td>
<td></td>
<td>35,370.00</td>
</tr>
<tr>
<td>3.</td>
<td>South Canara District Central Co-operative Bank Limited, Vittal</td>
<td>213,261.00</td>
<td>209,133.00</td>
<td>47,676.00</td>
<td>17,334.00</td>
<td></td>
<td>487,404.00</td>
</tr>
<tr>
<td>4.</td>
<td>Shamrao Vithal Co-operative Bank Ltd., Mangalore</td>
<td>2,986,755.00</td>
<td>3,207,364.00</td>
<td>192,310.00</td>
<td>107,627.00</td>
<td>1,845,716.00</td>
<td>8,339,772.00</td>
</tr>
<tr>
<td>5.</td>
<td>Karnataka Bank, Bejai, Mangalore</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>14,976.00</td>
</tr>
</tbody>
</table>

**TOTAL**

<table>
<thead>
<tr>
<th>Permanent Seva Capital</th>
<th>Stabilisation Fund</th>
<th>Staff Benefit Fund</th>
<th>Reserve Fund</th>
<th>Bldg Repair Reno &amp; Prop. Dev Fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,217,466.00</td>
<td>3,438,762.00</td>
<td>239,986.00</td>
<td>148,181.00</td>
<td>1,845,716.00</td>
<td>8,890,111.00</td>
</tr>
</tbody>
</table>

Opening Balance as on 1st April 2009

<table>
<thead>
<tr>
<th>Permanent Seva Capital</th>
<th>Stabilisation Fund</th>
<th>Staff Benefit Fund</th>
<th>Reserve Fund</th>
<th>Bldg Repair Reno &amp; Prop. Dev Fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,406,914.00</td>
<td>2,817,089.00</td>
<td>219,856.00</td>
<td>140,890.00</td>
<td>1,638,037.00</td>
<td>7,222,786.00</td>
</tr>
</tbody>
</table>

Add : Investment during the year

<table>
<thead>
<tr>
<th>Permanent Seva Capital</th>
<th>Stabilisation Fund</th>
<th>Staff Benefit Fund</th>
<th>Reserve Fund</th>
<th>Bldg Repair Reno &amp; Prop. Dev Fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>810,552.00</td>
<td>621,673.00</td>
<td>20,130.00</td>
<td>7,291.00</td>
<td>207,679.00</td>
<td>1,667,325.00</td>
</tr>
</tbody>
</table>

**TOTAL**

<table>
<thead>
<tr>
<th>Permanent Seva Capital</th>
<th>Stabilisation Fund</th>
<th>Staff Benefit Fund</th>
<th>Reserve Fund</th>
<th>Bldg Repair Reno &amp; Prop. Dev Fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,217,466.00</td>
<td>3,438,762.00</td>
<td>239,986.00</td>
<td>148,181.00</td>
<td>1,845,716.00</td>
<td>8,890,111.00</td>
</tr>
</tbody>
</table>

For Shrimath Anantheshwar Temple,

Sd Kandlur Radhakrishna Bhat (Managing Trustee)
Sd Jayanta S. Padbidri (Trustee)
Sd Kandlur Brahmanand Rao (Trustee)
P. Narendra Pai, B.COM., F.C.A. (Chartered Accountant)
Sd H. Premanand Bhat (Internal Auditors)
Sd Sirur Ramadas Rao (Internal Auditors)
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
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:

MIVEN MAYFRAN
CONVEYORS PVT. LTD.

Sirur's Compound, Karwar Road HUBLI - 580 024. (INDIA)
Phone: +91-836-2212201 - 6, Fax: +91-836-2303265
E-Mail: vrsirur@touchtelindia.net, Web site: mivenmayfan.com
Shri M.V. Kamath releases third edition of Surkund’s book
“MORE AD-VENTURES OF A PR MAN”


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.

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.

There is an Erratum in the March 2010 issue of Kanara Saraswat. The corrections to the ‘Personalia’ column 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 Upioni, son of Indumati and Raghuvir Upioni, has been awarded a fellowship by the Australian Boating and Yachting Association, Sydney, 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

ERRATUM
In the ‘Personalia’ 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 Upioni, son of Indumati and Raghuvir Upioni, has been awarded a fellowship by the Australian Boating and Yachting Association, Sydney, beginning January 15, 2010” and not as “Ramkishore Upioni, son of Indumati and Raghuvir Upioni, has been awarded a fellowship by the Australian Boating and Yachting Association, Sydney, 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

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

Dr. Pooja Nadkarni Singh, gynecologist, and Dr. Prabhakar Singh, embryologist, who run a successful infertility programme at 21st 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.

21st 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 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 articled 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

“\[ Evolve \\
We have already evolved but there will be more we must understand. \\
Now, we cannot grow any further. \\
There is a false notion that our minds have not yet reached their potential. \\
We must remember that we have evolved from cavemen and we cannot develop any further. \\
Some may say that we can be much more than we are now but it is a lie. \\
We have reached the end of our path. \\
Many say that today our mental power is greater than our mental power in the future. \\
You must concede that no matter what anyone may say, there can be no further expansion of our minds. \\
A universal untruth is that our potential is infinite. \\
It is an accepted fact that we are now at the height of our greatness and it is foolish to presume that we can still evolve our minds. \]

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
(24th September, 1919 to 14th May, 2009)

या दिवसु सूर्योदय जांच्ये वेढारी सूर्यस्त जाळो –
आमेगळ 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
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\textsuperscript{th} 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  Website : 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 4th birth centenary (400th anniversary). More than 100 devotees of Avadi Math; Haridas Math, Shirali; Gosavi Math, Hattiangadi; Hempur Math, Hemmad; 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 Bhadragiri 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 Ramavallbhdas. As many as 22 leaders of various Maths/centres were honoured by presenting ashawl and shreephal. 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. 1st 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).
  Hotels and Resort Booking done.
- All types of AC, non AC Coach and Car Rentals available for Local, Outstation, Airport Trangfers 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

PHOTOGRAPHY/VIDEOGRAPHY

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

CONTACT

JAYANT NAYAMPALLI
10/27, Saraswat Colony, Talmiki Road, Santacruz (W), Mumbai 400 054.
☎ 2660 8439 Mob: 98208 43717
email: jnayampalli@hotmail.com
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 *yuvas* 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 60th 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 1st 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, *aarti* 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 Khandadkone 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 Yellorre

Mumbai, Andheri: Dharmaprabhakar 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-pawar*, followed by devotional music by Niranjan Murdeshwar. Thereafter, the record gathering witnessed a video screening of the March 1st 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 Kumariaka 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 Parijanand Bhajan Mandal, and concluded with phalahar. Gayatri Anushthan 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 Anushthan, panchang vaachan, and Atharvashirsha Homa concluding with samuhik poornahuti. Prarthama class children entertained the audience with a dance on Ganpati Stuti choreographed by Shreya Soukoor, Geeta chanting, and a Sanskrit skit directed by Varada Soukoor. Geeta competition winners recited the adhyayas. The Shishya Sweekar celebrations on March 1st 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 1st.

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 1st, 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-panwar. Yuvadhara made a presentation which was followed by a screening of Swamiji’s Aashirvaaachan, a briefing by Pravin Kadle of the latest developments of our Math and a speech by Anand Koppiak held during the dharma sabha at Karla Math on March 1st.

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 phalalhar. 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 1st programme at Karla - DVD viewing particularly, the address by Pravin Kadle and Poojya Swamiji’s Aashirvaaachan. Later, Gaursharan Rao addressed the gathering with important updates and announcements pertaining to the current situation in Karla. This was followed by panak-panwar, 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.

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.

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.

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 bhavgeet.

Indu Nagarkatti of New Delhi and Shaila Rao (Khambadkone) of Goa were honoured with the 12th 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.

MATRIMONIALS

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

ENGAGEMENTS

March 26th: Kulkarni- Maithani: Nakul, son of Neena and Satchidanand 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 2nd April, 2010 at Bangalore.
BIRTHS
Baby girl (Aditi) to Swati and Pranav Nagarkatte on 10th 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 29th 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 14th February, 2010 at Agra and the reception on 21st 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, Basaveswara Nagar, Bangalore. Contact: Ramachandra Shirali Tel No: 080- 4260186 Mobile: 9739808840.

SAD DEMISE
Meera Umesh Bhat (91) passed away on 20th 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 Naimpally (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 • 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

Website: www.svcbank.com

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

Postal Registration No./MH/MR/West/75/2009-2011
WPP Licence No. MR/Tech/WPP-215/West- /09-11
RNI 61765/95

Posted at: Mumbai Patrika Channel Sorting Office Mumbai-400 001 on 1 & 2 of every month.