The Shamrao Vithal Co-operative Bank Ltd.

SVC INTERNATIONAL VISA DEBIT CARD

Welcome to the World of Convenience

WIDELY ACCEPTED ACROSS THE WORLD FOR:

- Dining Out
- Shopping
- Travel & Entertainment
- Petrol Refilling
- Utility Bill Payment
- Insurance Premium Payment

Call: 022-66999999 | www.svcbank.com

165 years of personalized service • Amongst the first 3 leading Co. op. Banks in India • In 7 States • Over 40,000 Core Turnover • Won numerous IT awards • EMPIRE Banking Solutions • SVC International VISA DEBIT Card • Internet Banking • Third party fund transfer service • Distribution of General, Life Insurance & Mutual Funds • Authorized dealer in Foreign Exchange

Corporate Office - SVC Tower, Nalini Road, Yokoka, Sambhaur (B), Mumbai - 400 007

Edited, Printed and Published by Smriti Mavincurve for the Kanara Saraswat Association at Association Bldg., 13/1-2, Talmakwadi, J.D. Marg, Mumbai - 400 007
Printed at Magra Graphics (India) Ltd. Website : www.magnagraphicsindia.com

Kanara Saraswat
A MONTHLY MAGAZINE OF KANARA SARASWAT ASSOCIATION

Smt. Sadhana Rao with Shri Narendra Modi, Chief Minister of Gujarat, after her appointment as Director of Gujarat’s State Secondary and Higher Secondary Board.
A world of financial offerings.

Welcome to a world of financial offerings at Tata Capital where we choose to fulfill all your dreams by putting your interest above ours. We take care of all your financial needs from loans to investments and advisory services. With us you can be assured of getting what’s right for you.

Consumer Loans | Investment Advisory | Wealth Management | Corporate Finance | Equity Broking* | Private Equity | Investment Banking | Travel & Forex | Cards

SMS TC to 561 61 561
Call 1800 209 6060

TATA CAPITAL
We only do what’s right for you


IN THIS ISSUE....

From the President’s Desk 3  
Letters to the Editor 5  
KSA Centenary Corpus Fund 6  
KSA Centenary Educational Refundable Grants Programme - Rules and Regulations 7  
KSA Centenary Medical Aid Programme Rules and Regulations 8  
Our Cover 9  
Sadhanah Vivek Rao 9  
Amrita Vijay Masurkar 9  
Activities of the Kanara Saraswat Association 10  
Shashi Bellare – An Archetypal Southpaw 18  
Pranod Hattangady 18  
Come be a Veeravrati like Swami Vivekananda 20  
... Mukal Kavikar 20  
Tips and Tricks for Salads ... Chef Prathamesh Kamta 23  
KS Health Awareness Series - 9  
Fat Chances!!! ... Dr Hemangini Hoskote 29  
Durgamaskar and Matrika Nyas – ... Umesh Nagarkatte 31  
Who Am I ? ... Dr. Kamudini Mungalakar 32  
Centenary Educational Refundable Grant Programme Application Form 33  
Centenary Medical Aid Application Form 35  
The Follow Up ... Kamal Nyal 37  
Kiddies Corner 39  
Great Expectations ... Aniruddha Rao (Amernbal) 39  
Latest Case File ... Ishan Mavinkurve 39  
An Ode (poem) ... Aditi Nadkarni 40  
Science & Technology 45  
Blue Sky and Red Sun ... Manohar Chittarkar 45  
Yuvadharma Monsoon Trek to Lohagad: A report ... Anand Nileshwar 46  
Changes (Poem) ... Tanvi Betrabet 47  
... नृत्य प्रदर्शन वाहनी ... आयुष्मान अतीक कुंभकर्णी 55  
... संख्या व वालिका वाहनी ... श्री आतीरी देवी भावावर्ती 57  
... आतीरी देवी भावावर्ती ... श्री आतीरी देवी भावावर्ती ... आतीरी देवी भावावर्ती 59  
... आतीरी देवी भावावर्ती ... आतीरी देवी भावावर्ती 61  
... आतीरी देवी भावावर्ती ... आतीरी देवी भावावर्ती 62  
Geervanapatrishtamba – Dhavaji – Atithee Devo Bhava ... Dr. Chaitanya Guluwadi 63  
Personalia 65  
Our Institutions 67  
Classifieds and Domestic Tidings 68

From the President's Desk

Letters to the Editor

KSA Centenary Corpus Fund

KSA Centenary Educational Refundable Grants Programme - Rules and Regulations

KSA Centenary Medical Aid Programme Rules and Regulations

Our Cover

Sadhanah Vivek Rao

Amrita Vijay Masurkar

Activities of the Kanara Saraswat Association

Shashi Bellare – An Archetypal Southpaw

Pranod Hattangady

Come be a Veeravrati like Swami Vivekananda

... Mukal Kavikar

Tips and Tricks for Salads ... Chef Prathamesh Kamta

KS Health Awareness Series - 9

Fat Chances!!! ... Dr Hemangini Hoskote

Durgamaskar and Matrika Nyas – ... Umesh Nagarkatte

Who Am I ? ... Dr. Kamudini Mungalakar

Centenary Educational Refundable Grant Programme Application Form

Centenary Medical Aid Application Form

The Follow Up ... Kamal Nyal

Kiddies Corner

Great Expectations ... Aniruddha Rao (Amernbal)

Latest Case File ... Ishan Mavinkurve

An Ode (poem) ... Aditi Nadkarni

Science & Technology

Blue Sky and Red Sun ... Manohar Chittarkar

Yuvadharma Monsoon Trek to Lohagad: A report ... Anand Nileshwar

Changes (Poem) ... Tanvi Betrabet

... नृत्य प्रदर्शन वाहनी ... आयुष्मान अतीक कुंभकर्णी

... संख्या व वालिका वाहनी ... श्री आतीरी देवी भावावर्ती

... आतीरी देवी भावावर्ती ... आतीरी देवी भावावर्ती

... आतीरी देवी भावावर्ती ... आतीरी देवी भावावर्ती

... आतीरी देवी भावावर्ती ... आतीरी देवी भावावर्ती

Geervanapatrishtamba – Dhavaji – Atithee Devo Bhava ... Dr. Chaitanya Guluwadi

Personalia

Our Institutions

Classifieds and Domestic Tidings
With best compliments from:

STANDARD GREASES & SPECIALITIES PVT. LTD.

an ISO 9001 : 2000 Company
Manufacturers of Lubricating Oils, Greases & Specialities

ROYAL CASTOR PRODUCTS LTD

an ISO 9001 : 2000 Company
Manufacturers /Exporters of Hydrogenated Castor Oil,
12 Hydroxy Stearic Acid

Regd./Adm. Office:

101, Ketan Apartments,
233, R.B. Mehta Marg, Patel Chowk, Ghatkopar (E),
Mumbai - 400 077.
Tel: 25013641-46 Fax: 25010384
Email: standardgroup@standardgreases.co.in
Web: www.standardgreases.co.in
Without hope and trust, there is no promise for the future, and without a promising future, life has no direction, no meaning and no justification. If we are to go forward, we must go back and rediscover those precious values - that all reality hinges on moral foundations and that all reality has spiritual control. Physical strength can never permanently withstand the impact of spiritual force. It isn't until you come to a spiritual understanding of who you are - not necessarily a religious feeling, but deep down, the spirit within - that you can begin to take control.

As Swami Vivekananda has rightly said – “You have to grow from the inside out. None can teach you, none can make you spiritual. There is no other teacher but your own soul”.

Research shows that even skeptics can’t stifle the sense that there is something greater than the concrete world we see. As the brain processes sensory experiences, we naturally look for patterns, and then seek out meaning in those patterns. Spirituality means something different to everyone. For some, it's about participating in organized religion: going to a temple, a fire temple, a church, a synagogue, a mosque, etc. For others, it's more personal. Some people get in touch with their spiritual side through private prayer, meeting with the Guru, yoga, meditation, quiet reflection, or even long walks. Grace is in movements and beauty in forms.... this is true of bodies; but when we speak of feelings, beauty is in their spirituality, and grace in their moderation.

Spirituality is belief in an ultimate reality; an inner path enabling a person to discover the essence of his or her being; or the deepest values and meanings by which people live. Spiritual practices, including meditation, prayer and contemplation, are intended to develop an individual's inner life. Spiritual experience entails connectedness with a larger reality, yielding a more comprehensive self. It brings about a better affiliation with other individuals or the human community, with nature or the cosmos, or with the divine realm. Spirituality is a source of inspiration or orientation in life. It encompasses belief in a higher power or experiences of the transcendent nature of the world. Like maturity, spirituality dawns on one through age. As you grow older you become more and more spiritual.

I feel that people need to pursue spirituality on their own. It should be their decision to have - a personal relationship with their soul, or their God, or with their Guru. One cannot have a two way communication with God and that’s why one needs the help and guidance of a Guru through who one can communicate with God because Guru does all that for you.

After all, for those who are looking for peace and tranquility and a sense of divine connection....who better than a “Guru” to bring about the meeting with their inner divine self.

Suresh S. Hemmady
Lift up your expectations

SWIFT HOISTS & CRANES

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

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

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

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

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

Hoists: 0.125 to 20 Tonne
- Electric chain
- Electric wire rope
- Flame-proof

Cranes: 0.5 to 50 Tonne
- Overhead
- Underslung
- Jib
- Gantry

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

Consolidated Hoists Pvt. Ltd.
29/30, Gultekdi Industrial Estate, Pune 411 037 INDIA Tel.: +91 -20-24271428
Fax: +91 -20-24273172 e-mail: chpl@vsnl.com www.ConsolidatedHoists.com
Dear Editor, Mr. P.N. Dhar who died recently was late Prime Minister Indira Gandhi’s Principal Secretary in the 1970s. He has written a book “Indira Gandhi, the Emergency and Indian Democracy” published by Oxford University which has a separate chapter on Sikkim. He writes that Sir. Benegal Narsing Rau had recommended way back that Sikkim (which was a princely state) should be merged with India. Nehru kept it separate. When China started fishing in troubled waters his daughter had to merge it after twenty seven years!

C.A. Kallianpur, Mumbai

Dear Editor, The article on “Supercharging the Soul for Examination Syndrome” written by Dr. Dilip Kaundinya and published in your June 2012 edition was an extremely enlightening and interesting one. Coincidentally it was published at a time when our son had just cleared the Medical Entrance Examination and had secured admission to one of the best Government Colleges in the country. It really helped him cope with the stress of entering a completely new phase in his life and made him ready for the challenges that lay ahead. We also called on Kaundinya Mam to learn more about the art of meditation that he professed through his article and were extremely fortunate to receive great insight into the same.

We request the Editorial Committee to publish many more such articles written by Dr. Dilip Kaundinya for the benefit of our Community.

Preethi & Gurucharan Hoskote, Mumbai

DONATIONS RECEIVED

Kanara Saraswat Association is grateful to the following donors:

SCHOLARSHIP FUND

<table>
<thead>
<tr>
<th>Donor Name</th>
<th>Amount</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gautam Hemmady</td>
<td>₹ 10,000.00</td>
<td>(In memory of wife Smt Sunila Hemmady)</td>
</tr>
</tbody>
</table>

::- 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
KSA Centenary Corpus Fund

**Genesis** :- During the Advisory Council Meeting of Ex-Presidents and Vice-Presidents of KSA in the year 2008, an idea was mooted that some concrete steps be taken for the benefit of Community Members during Centenary Year of KSA in 2010-11. The idea took shape in the form of the KSA Centenary Fund under the chairmanship of Shri Suresh Hemmady. The Centenary Fund Raising Committee was formed and an ambitious target of Rs. 5 Crores was set to be raised in 3 years. This was subsequently reduced to Rs. 3 Crores without a time frame. To monitor the Fund, it was decided to form a Centenary Fund Management Committee under the chairmanship of Shri Vinod Yennemadi. Recently it was decided to form an Advisory Committee under the chairmanship of Smt. Kalindi Muzumdar to formulate the detailed Rules and Regulations. The details are as under:-

**Objects / Purpose of the Funds**

- KSA Centenary Refundable Education Grants Programme
- KSA Centenary Medical Aid Programme

**Centenary Funds Raising Committee (CFRC)**
Committee Members : Shri Suresh Hemmady, Shri Ratnakar Gokarn and Shri Dilip Sashital

**Function of the Committee :**
- To raise funds from philanthropic people of our Community and well wishers settled in India and abroad.

**Centenary Funds Management Committee (CFMC)**
Committee Members : Shri Vinod Yennemadi, Shri Praveen Kadle and Shri Uday Gurkar

**Scope of the Committee :**
- To review the collections of Centenary Fund invested from time to time.
- To review the interest / income earned on the above said investments accumulated for disbursement towards objects / purpose of the Funds.
- To review disbursements of accumulated interest / income from time to time towards the objects / purpose for which Funds are collected.

**Centenary Funds Advisory Committee**
Committee Members: Mrs Kalindi Muzumdar, Mrs Sadhana Kamat, Mrs Anjali Gokarn and Dr. Prakash Mavinkurve

**Scope of the Committee :**
To formulate Rules and Regulation for the Scheme in respect of Refundable Education Grants and Medical Aid.
KSA Centenary Educational Refundable Grants Programme
Rules and Regulations

Objectives:-
To render financial assistance in the form of Refundable Grants to students to meet expenses of higher education depending upon availability of funds. This will include children of ladies married into other communities. The Parents of Students will be the joint applicants.

1) Eligibility of Students :
   a) Age : Minimum 18 Years and Maximum 35 Years
   b) Grades In School/College:- Not specific but the student should have the mental capability to complete the selected course of education.
   c) Income Criteria for Family :- Maximum Rs. 30,000/- p.m. (Rs. 40,000/- if any differently abled person in the family or any family member suffering from major illness which requires high cost of treatment).

2) Eligible Studies :
   a) Professional Courses leading to Graduation
   b) Post Graduation
   c) Research
   d) Humanities (Post Graduation level and Above)
   e) Foreign Education (Post Graduation level and Above)
   f) Any other.

   The selection of courses should be such that it will help the student earn a reasonable income after completion of studies.

3) Quantum of Grant :
   Maximum Rs. 1 lac per year. Depending upon the cost of studies and availability of funds.

4) Mode of Payment :
   By cheque/Demand Draft/NEFT/RTGS favouring College/University/Educational Institutions. However in exceptional cases directly to students/parents.

5) Application of Interest :
   Nil.

6) Repayment of Grants:
   1) Moratorium Period : The student or parent need not repay grants during the Moratorium Period i.e. Course Period + 1 year

   2) Repayment :- In 4 yearly instalments after Moratorium Period (The year is taken as Financial Year i.e. from April to March) OR student / parent may opt for lesser period of years.

   The request from Grantee Graduate students for pursuing further studies can be considered provided such studies commence during the Moratorium Period of loan. (i.e. within 1 year after completion of 1st Course). The repayment of grant in such cases will commence after completion of second course + 1 year.

   Preferences :- i) Low and Middle Income Group ii) Differently abled Students.

The following Documents should be enclosed :
1) Copy of Marksheet of 10th and 12th Examination
2) Copy of Marksheet of latest Examination
3) Proof of residence and Photo Identity Proof
4) Proof of Admission to eligible Course
5) Proof of Cost of Studies
6) Income Proof of Family Members.

All copies should be self attested.

Other Parameters :
- Total Quantum of Grant will depend upon amount of Interest received during Financial Year i.e. From 1st April to 31st March of next year.
- Time Frame for receiving Application will be 3 Months from Date of inviting Applications from students.
- There will be separate Committee under stewardship of Smt. Kalindi Muzumdar for Managing Educational Refundable Grant Programme with help of Members of Managing Committee and employees of KSA. The mandate includes calling of Applications, Scrutiny of Applications and Sanctioning of Grants. KSA will take responsibility of disbursing Grants, maintaining records and follow up for recovery.
KSA Centenary Medical Aid Programme
Rules and Regulations

OBJECTIVES:- To render Financial Assistance to the needy to meet expenses incurred/to be incurred in Critical Illnesses depending upon availability of Funds. This will include ladies married into other communities, and their children.

A) Critical Illnesses covered under the Medical Aid Programme are:-
   1) Cardiovascular procedures and Surgery
   2) Neurological procedure and Surgery
   3) Cancer treatment excluding Chemotherapy (Chemotherapy medicines available with KSA at discounted rates)
   4) Burns exceeding 50%
   5) Transplant Surgery and
   6) Serious Accident.

B) Total cost of treatment should be more than Rs 1 lac.

C) Income Criteria:
   Gross Family Income Less than Rs 50000/- p.m. (The Income Criteria may be relaxed in cases of very high medical expenses)

D) Supported Documents:
   1. Certificate from Medical Practitioner certifying nature of Critical Illness and estimated cost of treatment. (Format is printed in Application Form)
   2. Photocopies of Bills giving actual cost of treatment
   3. Photocopy of Mediclaim Insurance Policy (If any)
   4. Statement of Donations/Aid received from other sources (if any).

Format of Education Grant and Medical Aid Application forms are available in this issue. The last date of receiving applications for Education Grants is 15th October 2012 at KSA Office.
The Scheme Details and Forms are also available on our WEBSITE www.kanarasaraswat.in

CENTENARY FUND ANNOUNCEMENT

We had published in our February 2012 issue the names of those Donors to the KSA Centenary Fund who have not specified purpose (i.e. Educational Grant and Medical Relief) while giving Donation. We had also announced that we would earmark 70% of Interest accrued for Education grants and 30% for Medical Aid in absence of any intimation received from such donors. The Centenary Fund Raising Committee (CFRC) and Centenary Fund Management Committee (CFMC) have approved change of Ratios from 70:30 to 80:20 in respect of Educational Grant and Medical Aid respectively. This has also been confirmed by the Managing Committee of KSA.
Mrs. Sadhana Vivek Rao (nee Basrur), of Surat has been appointed as Director of Gujarat’s State Secondary and Higher Secondary Board. She completed her B.A and B.Ed from Dr. A.V. Baliga College, Kumta bagging the Best Teacher’s Award in B.Ed and several prizes and awards. She is an excellent sportswoman and has won prizes in indoor and outdoor games. She learnt Bharatnatyam at a very young age and people in and around Kumta still remember her performances during the Sarvajanik Ganeshotsava etc.

After her graduation, she worked as a teacher in King George School, Dadar, Mumbai. Shifting to Surat after marriage she worked initially as teacher in Sir J. J. English Medium School and later on as Principal in Vidya Vihar School, Surat. She is an excellent teacher and her appointment as Director, Gujarat’s State Secondary and Higher Secondary Board is a reward for her par excellence and outstanding teaching methodology.

Sadhana is working as General Secretary in BJP Mahila Morcha, under Chief Minister Narendra Modi. She is also associated with various organisations like Bharat Bharti, Karnataka Sangha, Sri Sathyai Sai Seva Samithi etc. She has adopted 200 families from slum areas and is helping them in their daily lives. Recently she organised 160 Mass Marriages in Surat. She is also anchoring various social, spiritual and political programs all over Gujarat state.

Sadhana Rao played an active role in organizing the kite Festival at Chitrapur in January 2011. Students of the Shrivali School were taught how to make kites and fly them!

*********

Amrita Vijay Masurkar
Columbia Doctorate Student Wins U.S. National Science Foundation Award

Amrita Vijay Masurkar, 26, was honored with the U.S. National Science Foundation’s (NSF) Doctorate Fellowship Award at the Ivy League’s Columbia University in New York City, where she has been pursuing Ph.D. in Electrical Engineering with full scholarship since last year. The prestigious NSF award she received in April, 2012, is for advancement through interdisciplinary research in the field of Optical Techniques for Actuation, Sensing, and Imaging of Biological Systems. And, in addition, its broad mission is to provide the awardee opportunity to become leader and creative agent for change in the society. As part of this two-year Fellowship, she is expected to make some contribution to public service which she may choose to do in the U.S. or abroad.

Amrita’s fascination for science had started at age 14, when a teacher recommended her for summer internship at the Haystack Observatory of Boston’s Massachusetts Institute of Technology (MIT). Drawn into highly complex topics such as ionosphere, solar flares and dark matter, she would continue to learn and immerse herself there in Astrophysics research with radars and radio-wave instruments for the next three summers. Subsequently, Amrita, the high school Gold Medalist and winner of the nationally coveted Renssealer Medal for math and science, joined the world’s foremost technological institute, MIT, for undergraduate studies.

While at MIT, her dedication would lead her to some of the globally well-known research centers where pioneering scientists work. Once again to MIT’s Haystack Observatory under NSF research grant which she won competitively. Next to Harvard-Smithsonian Center for Astrophysics under a NASA grant. Later, to MIT’s Lincoln Laboratory as one of the few nationally-selected interns. And, lastly, to MIT’s entrepreneurial Research Laboratory of Electronics for her project on Optics. Graduating from MIT, Amrita worked for two years at Raytheon Corporation’s Defense Systems as a Radar Engineer before joining Columbia for doctorate.

Amrita has presented her work at various technical conferences. A prolific swimmer, she competed in inter-state championships in her teens. She is also a good pianist and has won accolades in chorus singing. Amrita is the daughter of Sumangala and Vijay Masurkar of Boston.
Dear Members

We have pleasure in placing before our members a resume of the working of The Kanara Saraswat Association. We pay tributes to our all Past Presidents, Vice-Presidents, Members of the Managing Committee, Members of KSA, Donors, Employees and Well wishers, deceased or alive and salute their perseverance, dedication and selfless service without which we would not have reached this milestone of completing 100 successful years.

We also fondly remember our 13 Founder Members including our first President Late Rao Bahadur S. S. Talmaki who was a pillar of strength to KSA and the community.

MEMBERSHIP

The numbers of persons admitted to different classes of membership during this year are as follows:

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>LIFE</th>
<th>PATRON</th>
<th>SPOUSE</th>
<th>ORD</th>
<th>BENEFACCTOR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Membership on 31/03/2012</td>
<td>5445</td>
<td>179</td>
<td>7</td>
<td>1</td>
<td>46</td>
</tr>
</tbody>
</table>

RESERVE FUND

The Reserve Fund as on 31/03/2012 is Rs.36,74,367.65

DONATIONS

The Donations received towards Corpus Fund from Members/Well Wishers are as under :-

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>DISTRESS RELIEF FUND</td>
<td>32,000.00</td>
<td>16,000.00</td>
<td>1,32,501.00</td>
<td>4,60,000.00</td>
<td>40,500.00</td>
</tr>
<tr>
<td>MEDICAL RELIEF FUND</td>
<td>83,501.00</td>
<td>54,888.00</td>
<td>1,26,003.00</td>
<td>78,001.00</td>
<td>1,54,614.00</td>
</tr>
<tr>
<td>SCHOLARSHIP FUND</td>
<td>75,000.00</td>
<td>40,000.00</td>
<td>2,37,002.00</td>
<td>2,05,250.00</td>
<td>7,31,202.00</td>
</tr>
<tr>
<td>EMERGENCY MEDICAL RELIEF Fund</td>
<td>59,500.00</td>
<td>2,51,001.00</td>
<td>1,35,001.00</td>
<td>7,41,001.00</td>
<td>1,32,112.00</td>
</tr>
<tr>
<td>CENTENARY FUND</td>
<td>20,93,339.00</td>
<td>44,91,009.00</td>
<td>61,74,963.00</td>
<td>————</td>
<td>————</td>
</tr>
<tr>
<td>INTEREST ACCRUED ON CENTENARY FUND</td>
<td>8,65,449.00</td>
<td>6,32,660.00</td>
<td>1,31,298.00</td>
<td>————</td>
<td>————</td>
</tr>
</tbody>
</table>

The Interest on the above Corpus Fund is disbursed to needy persons based on their applications.

The Co-ordination Committee of 6 Aid giving institutions invites applications from needy persons and after scrutinizing the applications, it sanctions the quantum of aid based on individual needs and on the total funds available at its disposal. Thereafter, the Co-ordination Committee allocates the applications of the selected persons to the respective institutions for disbursement of the amount committed by it.

The interest accrued from the Emergency Medical Fund is disbursed directly by KSA to the deserving persons.

The following chart shows the amount disbursed to needy persons under Corpus Funds during 2011-2012 and Provision made for disbursement of Interest in the year 2012-2013.
### DISBURSEMENT

<table>
<thead>
<tr>
<th></th>
<th>2009-2010</th>
<th>2010-2011</th>
<th>2011-2012</th>
<th>2012-2013 (Provision)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SCHOLARSHIP</td>
<td>2,17,350.00</td>
<td>2,18,350.00</td>
<td>2,23,940.00</td>
<td><strong>2,18,350.00</strong></td>
</tr>
<tr>
<td>DISTRESS RELIEF</td>
<td>97,890.00</td>
<td>1,20,890.00</td>
<td>1,30,980.00</td>
<td><strong>1,20,890.00</strong></td>
</tr>
<tr>
<td>MEDICAL RELIEF</td>
<td>87,890.00</td>
<td>66,190.00,</td>
<td>79,550.00</td>
<td><strong>66,190.00</strong></td>
</tr>
<tr>
<td><em>EMERGENCY MEDICAL REL. FUND</em></td>
<td>2,76,853.00</td>
<td>3,05,853.00</td>
<td>3,10,240.00</td>
<td><strong>3,05,853.00</strong></td>
</tr>
<tr>
<td>AID TO BPL FAMILIES</td>
<td>—————</td>
<td>20,000.00</td>
<td>————</td>
<td><strong>45,000.00</strong></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>6,79,283.00</td>
<td>7,31,283.00</td>
<td>7,44,710.00</td>
<td><strong>7,56,283.00</strong></td>
</tr>
</tbody>
</table>

*Amount was disbursed by KSA on the basis of Applications received directly from the needy Patients and rest of the amount disbursed under the directives of Co-ordination Committee of Aid giving Institutions.

### INCOME AND EXPENDITURE ACCOUNT

There is a deficit of Rs.3,82,958.55 in the year 2011-12. The Actual Deficit would have been Rs.5,93,716.55 which has been reduced to Rs.3,82,958.55 on account of surplus of Rs.2,10,758.00 in Centenary Year Celebration Account.

Further, we have reversed balance provision of Rs.1,75,000.00 made in 2009-10 to Income Expenditure Account. The main reason for Deficit is Interest of Rs.9,53,396.00 paid on overdraft of Rs.1 crore availed by us against our Term Deposit from The Shamrao Vithal Co-op. Bank Ltd to meet renovation expenses of the Hall.

Though the renovation of Hall resulted into increase in revenue, this has not resulted in reducing Overdraft as our expectation of achieving Minimum Occupancy level of 40% has not been achieved. The Revenue earned from Hall is Rs 19,26,568.00 during 2011-2012.

All efforts are being made to increase Occupancy Rate of Hall. The Electricity consumption has also gone up. The net Electricity bill for the year 2011-12 is Rs.2,19,182.00 as against net Electricity Bill of Rs 1,71,562.00 for the year 2010-2011.

We have taken following steps to reduce Electricity expenses:-

1) Daily Monitoring of all Electric Meters,
2) Lesser use of AC for daily use,
3) To recover Electricity Charges when Hall is given to Sister Institutions/Social purposes.
4) To increase Unit charges recoverable from Hirers of Hall.

The KSA is committed to reduce Overdraft by achieving twin objectives i.e. to control Expenditure and increase in Revenue. We have reduced Overdraft by Rs.10 lacs till date. We appeal to Members to help us in reducing Overdraft by supporting us in our following initiative:-

1) To donate to our Building Fund-I specially created for reducing Overdraft burden.
2) To increase Life/Patron Membership of KSA by persuading your relations and friends among the Community to become Members.
3) Ladies married outside the Community and their children can become full fledged Members of KSA with Voting Rights. Members can persuade such ladies to become Life/Patron Members of KSA.
4) The KS Magazine is most popular in our Community. The cost of Printing is increasing. Though we have a limitation on increasing Advertisement charges we can increase Revenue by increasing the number of Advertisements. We request Members to solicit Advertisements for KS Magazine by using their good offices with Corporates.
5) Our Holiday Home at Nashik is located in Prime Locality with good surroundings. The Rooms are equipped with all modern facilities. The members are requested to visit our Holiday Home and also persuade their friends and relatives to visit the same as Rent is very reasonable compared to Hotel charges.
6) Our Hall has Two Rooms one each on Ground Floor and Mezzazine Floor. Persons who gives Donations can name Rooms in memory of their departed kin and relations. The details are as under :-
7) We had, in the year 1967, purchased Land at Bhandardhara Hill Station near Nashik for constructing Holiday Home. However, we have given up the idea of constructing Holiday Home. We intend to sell the property at maximum realizable value to reduce Overdraft.

Any Member or his/her friends and relatives interested in buying property, may approach our KSA Office. The detail of land is as under:-

<table>
<thead>
<tr>
<th>Location</th>
<th>Survey No</th>
<th>Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bhandardhara</td>
<td>(Details will be given later)</td>
<td>27000 sq.ft</td>
</tr>
</tbody>
</table>

PRESIDENT AND VICE-PRESIDENT

At the Annual General Meeting held on 18th September 2011 Shri Suresh Hemmady and Smt Geeta Yennemadi were elected unanimously as President and Vice-President respectively for the year 2011-2012 and 2012-2013 as per amended Bye-Laws.

GROUND FLOOR AND MEZZANINE FLOOR HALL IN KSA BUILDING

Comparative Chart Of Occupancy At Shrimat Anandashram Hall and Shrimat Parijnanashram Hall

<table>
<thead>
<tr>
<th>Year</th>
<th>Full Day</th>
<th>Half Day</th>
<th>Social@ Free</th>
<th>Total</th>
<th>Vacant Days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Concessional</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2008-2009</td>
<td>17</td>
<td>30</td>
<td>25</td>
<td>10</td>
<td>82</td>
</tr>
<tr>
<td>2009-2010</td>
<td>16</td>
<td>39</td>
<td>22</td>
<td>11</td>
<td>88</td>
</tr>
<tr>
<td>2010-2011</td>
<td>12</td>
<td>60</td>
<td>19</td>
<td>09</td>
<td>100</td>
</tr>
<tr>
<td>2011-2012</td>
<td>10</td>
<td>90</td>
<td>28</td>
<td>11</td>
<td>139</td>
</tr>
</tbody>
</table>

The occupancy rate of Hall was only 9 % in 2009-2010 and was increased to 12 % in the year 2010-2011 and again marginally increased to 15 % in 2011-2012. We have given the hall to various organizations on 28 occasions at concessional rate of Rs 750/- per day and Free of cost on 11 occasions. The Datta Jayanti Was celebrated for 10 days in the month of December 2011 in the presence of our Swamiji. As mentioned earlier both Ground Floor and Mezzanine Floors have been renovated. The Receipt of Hall Revenue in current year has been increased by Rs 4,73,465.00 over the previous year. However the total Hall Revenue of Rs 19,26,568.00 has been completely offset by interest of Rs 9,53,396.00 paid on Bank Overdraft availed.

COMPARATIVE CHART OF OCCUPANCY AT HOLIDAY HOME NASHIK

<table>
<thead>
<tr>
<th>YEAR</th>
<th>UNIT 1</th>
<th>UNIT 2</th>
<th>UNIT 4</th>
<th>UNIT 5</th>
<th>UNIT 6</th>
<th>UNIT 7</th>
<th>UNIT 8</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010-2011</td>
<td>82</td>
<td>109</td>
<td>151</td>
<td>240</td>
<td>207</td>
<td>215</td>
<td>182</td>
<td>1186</td>
</tr>
<tr>
<td>2011-2012</td>
<td>131</td>
<td>124</td>
<td>128</td>
<td>208</td>
<td>200</td>
<td>199</td>
<td>179</td>
<td>1169</td>
</tr>
</tbody>
</table>

The net revenue of Nashik Holiday Home has decreased from Rs 1,88,918.00 to Rs 85,954.50. The occupancy rate of Nashik Holiday Home has reduced from 46 % in previous year to 45 %. We have taken many steps to increase occupancy by installing A.C. in 3 Units and providing T. V. in all units. We have also increased the rent from 1st April 2012 as it was very low compared to Hotel tariff in surrounding area. We are now giving service comparable to Hotels by providing Home made Lunch, Dinner and Snacks.
Kanara Saraswat Magazine

The “Kanara Saraswat” magazine which was started in 1919 continues to record the various activities of the members of the community spread over different areas. The Kanara Saraswat Magazine got a “New Look” from August 2009. The cover design has been changed and inside pages present altogether a different look with many advertisements with attractive colours. Cost of printing the magazine has increased due to increase in the cost of paper and printing. This has resulted into deficit of Rs 28,245.33 in 2011-2012 in spite of marginal increase in revenue from Rs. 19,91,226.00 to Rs. 19,98,807.00 in current year. The expenditure on KS Magazine also has increased from Rs. 19,17,559.79 to Rs. 20,27,052.33 in current year.

KSA Reference Library

The Reference Library is one of KSA Centenary Project for preserving following types of books for posterity,
1. KS Magazines, Annual Reports and Souvenirs published by KSA since inception.
2. Script of Konkani Dramas and Souvenirs
3. Family Tree.
4. Books written by Chitrapur Saraswats in any Language
5. Books written on Chitrapur Saraswats in any Language.

We have included books and 119 Konkani Dramas and 504 family trees in the Library. The work of indexing has been progressing satisfactorily. We have already displayed the names of Dramas and its authors and names of books on our website. Vithal M. Nadkarni is Chairman of the Sub-Committee of Reference Library, Smt. Rekha Pandit is Hon. Secretary and Ms. Geeta Kulkarni is amember, Ms Shrimati Madiman is Advisor to Reference Library.

Family Tree Project

The Family Tree Project is a part of Reference Library. The objective of KSA’s Family Tree Project is best stated in Rao Bahadur S.S. Talmaki’s book, Saraswat Families Part I, in which he quotes from the Sahyadri Khanda: (“Where did I come from, who am I, what is my family stock, and who are my relatives?”)

In pursuit of these answers, during the early decades of the last century, Talmaki undertook a study of socio-cultural history of Chitrapur Saraswats. As a part of this effort, he collected genealogical information about Chitrapur Saraswats and concluded that there were 504 families in our community. This information was published in a three part book titled Saraswat Families.

Subsequently volunteers have updated Family Tree of many families. The information is stored in a soft copy. We appeal to members who are interested in updating their family tree to contact Dr. Sudhir Moodbidri (Res No.-022-26518882, mobile 9820369258, email moodbidri.sudhir@gmail.com) or Mr. Raghunath Gokarn (Res No.-022-24305388, email rughugokarn@yahoo.co.in)

Marriage Bureau

The Bureau gives opportunity / platform to marriageable children of our community Members including children of female members with intercaste / inter religious / inter nationality to find a suitable match. Any marriageable persons themselves or their parents / close blood relations can approach Marriage Bureau to register Names and submit details and photo of Marriageable person on payment of one time fee of Rs 100/-. The Registration Forms are also available on our Website www.kanarasaraswat.in. Any person desirous of Registering may download the Form from the website, fill it and send it to KSA along with Photo. The details of our Accounts with The Shamrao Vithal Coop Bank Ltd have been displayed on website for remitting Registration Fees.

The Marriage Bureau operates on every Monday and Wednesday from 5.00 p.m. to 7.30 p.m. in the Conference Room of KSA Building in Talmakiwadi. The Bureau is adopting latest technology for reaching maximum numbers of persons and also minimizing inconvenience to people visiting KSA office for finding suitable Match. Last Year 110 persons registered in Marriage Bureau and we have at present data of 447 marriageable boys and girls. On an average 30 persons visit Marriage Bureau every month.
Website

The KSA website http://www.kanarasaraswat.in was inaugurated by Dr. Harish Kodial, President of Association on 15th August 2009. The main purpose of Website is to become powerhouse of Chitrapur Saraswat Information. As mentioned earlier we have focused on activities of KS and made tie-up with other Chitrapur Saraswat Institutions in India and Abroad for information sharing and also linked their Websites. The KS magazines are uploaded on Website regularly. We thank our WEB Provider Shri Shuklendu Baji and Nitin Ruge of Sentient Systems Pvt Ltd. for their efforts in launching the Website successfully.

Health Centre

The KSA Health Centre continued to provide quality health care to members of all communities at very affordable rates and 1720 patients took the benefit of the services provided. Dr. Vasanti Balvalli, Dr. Sunil Vinekar provided medical consultations on a daily basis, whereas Dr. Harish Kodial (Ophthalmologist), Ex-President of KSA, Dr. Gaurang S. Muzumdar (Dermatologist), Dr. Swati Puthli (Physiotherapist), Dr. Tejaswini Kulkarni (Homoeopathic Consultant), Dr. Pranav Chickermane (Paediatrician), Dr. Subodh Sirur (Dermatologist) attended the clinic regularly on their scheduled days. We have added an Auto–Refractor Keratometer, computerized device for ophthalmic use to our Health Centre, which has helped a large number of patients coming for eye check up. The diagnostic centre was supported by the upgraded Pathology laboratory which saw almost 1369 Tests being done by Mrs. Vaidehi Joshi. We intend to further equip our labs to expand the services.

KSA Centenary Census 2011

Shri Suresh Hemmady, our President stressed the need of a Census during the Centenary Year and the KSA has embarked upon a mission of conducting Census of Chitrapur Saraswat Community as a Centenary Year Project by not only retaining usual demographic focus but also undertaking a Household Consumer Expenditure Survey. The demographic, social and economic data revealed by the twin endeavours would help the KSA find ways in which it can serve the community more meaningfully.

The Interim Report and Directory with 2495 households was released on 26th November 2011 at the august hands of H.H. Shrimat Sadoyal Shankarashtra Swami. Dr. Lalit Deshpande, eminent economist and Dr (Mrs) Sudha Deshpande (nee Gangolli) eminent demographer shouldered responsibilities of publishing Interim Report.

KSA Centenary Year Programmes (26.11.2010 To 26.11.2011)

26th November 2010 The KSA Centenary Opening Ceremony : The Centenary Year was started with Opening Ceremony Function of Centenary Year on 26th November 2010. The function was held at Ravindra Natya Mandir, Prabhadevi which was packed with audience. Dr. Subir Gokarn, Deputy Governor RBI, was Chief Guest and Documentary Film “Footprints of KSA” by Amit Masurkar on KSA History was released. Shri Bipin Nadkarni took mantle of organizing all programmes during the Centenary Year as a Chairman of Centenary Celebration Committee.

Our other programmes held during the Centenary Year are as under:-

22nd, 23rd and 24th April 2011- 14th Saraswat Sangeet Sammelan was organized by KSA Kala Vibhag in Shrimat Anandashram Hall, Talmakiwadi.

18th August 2011 - Suman Sugandh: Kanara Saraswat Association had planned quarterly programmes during the Centenary. One of which was Suman Sugandh which was held to honour the well known singer Suman Kalyanpur. The Chief Guest for the function was noted music composer, writer and poet Shri Yeshwant Deo.

24th September 2011 -Chitrapur Yuvadhara Orchestra (Musical Therapy).: Celebrating its Centenary Year, the Kanara Saraswat Association along with Saraswat Cultural Forum, Pune presented “Chitrapur Yuvadhara Orchestra (Musical Therapy) .
22nd and 23rd October 2011 - One Act Drama Festival: For many years as part of Diwali Programmes the Kanara Saraswat Association used to stage Marathi and Konkani Plays in Talmakiwadi. During Centenary Celebrations it was decided to revive this tradition by holding a festival of One Act Plays at Karnatak Sangha Hall, Matunga. Institutions from Chennai, Bengaluru, Dharwad, Pune and four from Mumbai – Goregaon, Matunga, Parel and Grant Road participated in the festival.

26th November 2011: Closing Ceremony at Nehru Centre, Worli

KSA’s Centenary valedictory programme on 26th November 2011 was graced by Param Puja Shrimat Sadjojat Shankarashram Swamiji. The venue, Nehru Centre auditorium was packed to capacity and KSA had chartered buses from various parts of Mumbai. Shri Suresh Hemmady, President, KSA took the stage and set the right tone for the evening first by paying homage to martyrs who laid down their lives on 26/11 three years ago. After invocation rituals followed a delightful group dance Ganesh Vandana by youngsters choreographed by Alka Lajmi which was of the usual high order. The next item was abridged version of “Chitrapur Vaibhav”. It is to the credit of Bipin Nadkarni that in making this pocket version, neither content nor continuity was sacrificed.

A brief interval set the stage for lighting lamp, release of Interim Report of Chitrapur Saraswat Census at August Hands of Param Puja Swamiji and honouring some eminent Bhanaps to achieve a total score of a hundred recipients thus far. The persons honoured this year was 1) Smt. Laxmi P Rao - the first Amchi lady High Court Judge. 2) Dr. Pramod Talgeri (Education) 3) Shri Mohan Hemmadi and 4) Shri Gurunath Gokarn, the life and soul of the KS Magazine.

SOCIAL, CULTURAL AND OTHER EVENTS ORGANISED DURING THE YEAR


12th November 2011: Saraswat Students Convocation to felicitate the students who have excelled in the examinations in the year 2011. Vice-President Smt. Geeta V. Yennemadi was “AT HOME” and well-known Professor and Author Smt. Sadhana Kamat was Chief Guest.

Annual Diwali Socials

Monday 24th October 2011

8.30 p.m. onwards – Story Telling Competition (children below 8 years, between 8-12 years and 12-16 years)
Music Competition (For kids below 16 years)
Venue: Shrimat Anandashram Hall, Talmakiwadi, J.D. Marg, Mumbai – 400007

Tuesday 25th October 2011

8.00 p.m. “An Evening with Matunga Mitra Mandal”, at Talmakiwadi Grounds

Wednesday 26th October 2011

The Film Music Competition Sa Re Ga Ma Pa was cancelled to mark respect to Late Shri Avinash Trasi, our immediate past Chairman who expired on 26th October 2011.

Thursday 27th October 2011

8.00 p.m. onwards – Variety Entertainment by Wadi Youths followed by Fancy Dress Competition at Talmakiwadi Grounds.
### DETAILS OF REGISTRATION NUMBERS

**I - THE KANARA SARASWAT ASSOCIATION**

1) Certificate of Registration of Societies (Act XXI of 1860)  
   Registration No 736 of 1934-35

2) Certificate of Registration under Public Trust Act 1950 (Bom XXI of 1950)  
   F 41 (B) dated 10.04.1953

   Registration No IMS/1326 dated 03.02.1976

4) Office of the Registrar of Newspapers for India (Ministry of Information & Broadcasting)  
   Registration No 61765/95 dated 06.07.1995

5) Service Tax  
   Code No. AAATT0071 EST001

6) Standard Fire and Special Perils Insurance Policy:  
   Issued by The New India Assurance Co.  
   - Insured Sum on Building & Superstructure Rs.1,98,68,000.00  
   - Insured Sum on Plan Machinery & Accessories Rs. 9,93,000.00  
   - Insured Sum Furniture & Fixtures Rs. 6,00,000.00  
   - Insured sum including Building Plinth Rs.2,15,21,000.00

7) Registration Number under Foreign Contribution & Regulation Act [FCRA] 2010  
   Registration No 083720152 dated 30/6/2011 valid for 5 years upto 30/06/2016.

### I-THE PROPERTY DETAILS OF KANARA SARASWAT ASSOCIATION (KSA) IN TALMAKIWADI C.H.S. LTD (TCHS)

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>AREA</th>
<th>STRUCTURE</th>
<th>LAND COST</th>
<th>SOURCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Plot no 11 Cadastral Survey No 1A/312 in Talmakiwadi Tardeo Division</td>
<td>415.67 sq. yards 355.35 sq. mtrs</td>
<td>Open to sky except for Temporary Structure like pendals for common use of Vendor or Purchaser as per their agreed terms And No Compound wall to be erected around plot no 11</td>
<td>Rs 5692.27</td>
<td>Conveyance Deed dated 4th April 1955 between The Saraswat Coop. Hsg. Society and The Kanara Saraswat Association Registered under Sr No 4457/55 of Book No 1 dated 24th June 1957 with Sub-Registrar, Bombay.</td>
</tr>
<tr>
<td>2 Plot No 11 Cadastral Survey No 1A/312 In Talmakiwadi Tardeo Division</td>
<td>516 sq. yards 7.80 sq.mtrs</td>
<td>Area used for KSA Building</td>
<td>Rs 515.47</td>
<td>Conveyance Deed dated 4th April 1855 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24th June 1957 with Sub-Registrar, Bombay.</td>
</tr>
<tr>
<td>3 Plot no 13 Cadastral Survey No 1A/312 In Talmakiwadi Tardeo Division</td>
<td>516 sq.yards 431.45 Sq. mtrs</td>
<td>KSA building with Ground and Mezzanine Floor + 3 Storeys (Two Tenants on each Floor) The height Of the building Should not be More than 54 ft.</td>
<td>Rs 11868.00</td>
<td>Conveyance Deed dated 4th April 1855 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24th June 1957 with Sub-Registrar, Bombay.</td>
</tr>
</tbody>
</table>
The Kanara Saraswat Association has decided to renovate Ground Floor hall (Shrimat Anandashram Hall) and Mezzanine Floor in the year 1974 by shifting existing staircase to unbuilt open land of Plot no 11 known as D.N. Sirur Square and further to build and additional staircase also on the same unbuilt land on plot no 11. The Kanara Saraswat has entered into Agreement on 18-05-1974 with The Talmakiwadi CHS Ltd., which is successor society of Original Vendor The Saraswat CHS Ltd, Gamdevi, for shifting staircase to portion of Land on Plot no 11 admeasuring about 10 sq. yards on following conditions:-

1) The KSA to pay compensation of Rs 300/- p.a. in the month of January every year From June 1974 (Increased to Rs 24000/- being one day rent charged to Non Member for Shrimat Anandashram Hall from 2011)

2) The KSA shall collect from each party booking of Anandashram Hall a sum of Rs 10/- and pay to The Talmakiwadi CHS Ltd (presently increased to Rs 100/- for each full day booking and Rs 50/- for half day booking)

3) In addition we are paying Rs 1000/- per Ground Hall Booking (When Pendal is not erected ) as a share of Parking Charges of D.N. Sirur Square to TCHS

II - PROPERTY DETAILS OF LAND AT NASHIK HOLIDAY HOME

1) Plot No
   Survey No 659/6, Plot 41 & 42.
   New Pandit Colony, T.P. Scheme, Nashik No II, Sharanpur Road,
   NASHIK 402 002

2) Conveyance Deed
   Registered on 13th January 1965 under Serial No NSK 52/1965 of Bk No 1
   with Sub-Registrar- Nashik

3) Area of Plot No 41 & 42
   7647.50 sq.ft + 7647.50 sq. ft = 15295.00 sq.ft

III – PROPERTY DETAILS OF LAND AT BHANDARDHARA

1) Plot Details
   Plot No 41, Survey No 169
   Village Murshet, Bhandarda Hills Taluka Akole
   Dist: Ahmednagar

2) Details Of Deed Allotment letter
   Resha / 274 / 1999 dated 08/03/1999
   Issued by PWD

3) Area of Plot
   27000 sq. ft.

***************************************************************************

Celebrating 25yrs of Culinary Excellence & Quality...

Lily Caterers

Bringing to the table a unique blend of Tradition & Innovation!

Contact

Devrai Shanbhag  Shirish Wagle
9820043757     9820256313

D-5, Karnataka Bldgs., Mogul Lane, Mahim, Mumbai - 16
☎: 24308871, 9820881556

On the Panel:
Anandashram Hall, Talmakiwadi, Tardeo
Raja Shivaji Vidyalaya, Hindu Colony, Dadar

ño Now introducing Pastries & more...

Visit us at
www.lily-caterers.com

KANARA SARASWAT Vol. 93, No.9, September 2012 17
SHASHI BELLARE – AN ARCHETYPAL SOUTHPAW
(2/9/1927 to 28/2/2012)
PRAMOD HATTANGADY, MUMBAI

“Silently, one by one, in the
infinite meadows of heaven
blossomed the lovely stars,
the forget-me-nots of the angels”
-H.W. Longfellow

Shashi, my paternal cousin, was born on Sept. 2, 1927 in Mangalore at our ancestral family house, ‘Durga Bhavan’. During my adolescent days, Shashi (“Shashi Bhayya” for all his younger cousins, “Shashi Bhai” for the artist fraternity including his gurubandhus and plain “Shashi” for his friends) was my all-time hero. Always dressed in sober, well-cut clothes, his distinguished looks floored me. A receding hairline, a broad forehead slightly jutting out, a mischievous smile, a ready wit - all these reminded me of the then reigning Hollywood comedian, Bob Hope. A gifted cricketer, he propelled his school, Robert Money, to admirable heights by his swashbuckling batting during inter-school tournaments.

At an early age, he showed a keen interest in rhythm and was taken under the wings of his maternal uncle, Pandit Taranathji. During that time, Panditji himself was learning under Khansaheb Shamshuddin Khan, a gurubandhu of ustadts like Ahmadjan Tirkhwa and Amir Hussain Khan. Also learning with Shashi was his twin brother, Ravi Bellare, who too went on to become an accomplished tabla player. This duo, Ravi-Shashi, eventually became famous as a jugalbandhi team, often performing on All India Radio, and at various places in India and abroad.

Shashi became a much sought-after accompanist by stalwarts like Pandit Ravi Shankar, Ustad Ali Akbar Khan, Ustad Abdul Halim Jaffar Khan, Pandit Brijbhushan Kabra, Ustad Bismillah Khan and Pandit Ramnarayan. Shashi especially accompanied Pandit Ravi Shankar and Ustad Ali Akbar Khan innumerable times in live concerts, both in India and abroad. His records (both LPs and 72 RMs) with these artists are considered prized possessions by connoisseurs. He has also accompanied vocalists like Ustad Amir Khan, Smt. Kesarbai Kerkar, Smt. Hirabai Barodekar, etc., as well as renowned Kathak dancers such as Begum Roshan Kumari, Smt. Damayanti Joshi and the great Smt. Sitara Devi.

He once told me that his most memorable concert was accompanying Pandit Ravi Shankar at Jabalpur when Panditji performed non-stop for six-and-a-half hours. Another performance deeply etched in his mind was a marathon five-hour vocal concert of Pandit Chidanand Nagarkar, with Pandit V. G. Jog on violin. This was a night concert held sometime in the late fifties at the open quadrangle of Municipal School, Mangalore, and was attended by a mammoth one-and-a-half thousand music aficionados.

As misfortune would have it, Shashi met with a motorcycle accident in the late sixties, in which he broke his collar-bone. This left him with a permanent niggling pain in his neck severely hampering his...
practice sessions and forcing him to curtail his performances. He engaged himself with teaching and a deep study of various aspects of Carnatic and Western rhythmic patterns. He subsequently quit his job with Lee & Muirhead Pvt. Ltd. before settling down in Pune in the eighties.

Along with some of my gurubandhus, I had the privilege of receiving from him a fine collection of ancient ‘bandishes’ from the repertoire of Delhi, Farukkhabad, Ajrada and Banaras gharnas. He was particularly adept at reproducing accurate ‘bols’ (phrases) of Banaras gharana, which he imbibed from Pandit Kishen Maharaj during the latter’s stay in Mumbai from 1951 to 1954. About a fortnight before he bid adieu, I called him mainly to give him a resume of my two-and-a-half month’s foreign concert tour. Profusely congratulating me, suddenly out of the blue, he asked me to quickly fetch pen and paper. “While talking to you, an old Banarasi bandish which Pt. Kishen Maharaj gave me way back in 1951, has come to my mind. Please take it down.” He first recited the ‘bol’, which was a “Teesr Jaati Farmaishi Chakradhar” in its entirety, and then phrase by phrase slowly repeated the same to enable me take it down. I shall forever cherish this invaluable parting gift.

During the autumn of his life, whenever I met him, I noticed with awe that he still retained his equanimity and patience. I’m sure he did this by constantly recharging the batteries of his mind by reciting tabla ‘bols/parans’ stored in his memory.

He has left behind him a legion of disciples both in India, US, and Israel. Two names that come immediately to my mind are Mr. Dinshaw Sanjana, a Parsi artist, who was married to an ‘amchi’ and who did an advanced study on the intricacies of rhythm under Shashi. Mr. Sanjana is now a leading keyboard player settled in U.S. The other disciple happens to be Pandit Gaurang Kodikal, the accomplished tabla player from Bangalore.

Shashi was a very warm person, full of joie-de-vivre and gifted with a fine sense of humour. He was a bachelor.

Artists like Shashi never die. They leave a permanent imprint on the sands of time.

---

**ATTENTION PAST AND PRESENT RESIDENTS OF ANANDASHRAM CHS**

**REMINDE R**

This has reference to our advertisement in July issue regarding the articles about your memorable experiences to be published in the souvenir which will be released during the Platinum Jubilee celebration in December 2012. Please send the articles as early as possible, latest by 30th September 2012.

The articles, poems, anecdotes should be written in English, Marathi or Konkani and should be brief and interesting (Not more than 750 words).

The decision of the Editorial Committee will be final.

The following information should be given:

1) Name  
2) Date of Birth  
3) Duration of residence in Tenement No.  
4) Present address Tel No,  
5) E-Mail address

The articles may be e-mailed at anandashram1937@gmail.com OR sent to:

Mr. Anand. G. Kowshik  
H-6, ‘Anandashram’  
Shamrao Vithal Marg  
Grant Road (E), Mumbai 400 007

Managing Committee, Anandashram CHS,  
Shamrao Vithal Marg (Old Proctor Rd ), Mumbai 400007
Come Be a Veeravrati like Swami Vivekananda

MUKUL KANITKAR

The 150TH Birth Anniversary of Swami Vivekanand will be celebrated throughout the country from Jan 13, 2013 to Jan 12, 2014. Today when the nation is at cross roads, these celebrations present the most potent opportunity to rid the nation of its spiritual, intellectual, social, political and national lethargy and confusion. We present here an article on Swamiji's courage and patriotism.

“My dear sisters and brothers of America” said Swami Vivekananda on September 11, 1893 in Columbus Hall, Chicago. The 3000 odd audience gave a spontaneous standing ovation. Some even jumped up on stage to touch him, shake hand with him and somehow be near him. Some wanted to touch him. It was not just the novelty of the words as some people tend to simplify. Research suggests that in the same hall four speakers who spoke before on the same day Swamiji had, had used the same address. Swamiji's words won the hearts not only of the audience there but of all the Americans. Sister Nivedita writes that he became the epitome of brotherhood.

The secret of this historic victory is in the experiences Swamiji had in the United States for about a month before the Parliament of Religions. What pain and humiliation Swamiji had endured! Suffering hunger and cold after losing his luggage added to his misery. The shelter he got in Boston was also not without humiliation. Though the food and lodging was comfortable, he was surprised to know that he had to pay for his food every week. He was presented by his host to her friends as some novel clown from the east. His attire, his way of speaking and his stories all were an amusement of the tea parties. He faced all the difficulties with great patience, keeping complete faith in God.

Even the day before the Parliament of Religions he did not get any shelter or even one full meal. He had lost his entire luggage and with it the address to the venue of the conference. The whole day on 10th September he kept knocking the doors and asking the directions without any success. What he received was constant abuse for his dress and colour. He was ridiculed as a nigger. No one helped him or even gave him any assistance. In the cold night he had to take shelter in wooden parcel boxes at the railway station. In the morning he again set on his way to find the address but alas with no success. Then as he sat at the roadside giving up all hope and putting himself at the mercy of the Divine Mother, a window of the house across the road opened. The lady of the house inquired if he was one of the delegates to the Parliament of Religions. She invited him to join herself and her husband to the venue. That is how he could reach the Columbus hall to be part of the historic moment.

Even after receiving so many insults and ridicule at the hands of the American people he swallowed everything like the poison swallowed by Lord Shiva. What flowed from his great eloquence was the Nectar of Love and Universal Brotherhood. He not only pardoned those who abused him but also expressed affection from the bottom of his heart towards the young nation by addressing them as sisters and brothers.

Let us try and understand all the dimensions of the valour of this Veeravrata – Swami Vivekananda!

■ Setting the Goal: Sitting at the last tip of India on the mid-sea rock at Kanyakumari Swami Vivekananda hit upon a plan. His life’s mission- to awaken the very soul of the Hindu Nation; to arouse the youth of Bharat to fulfill its destiny to lead the world.
■ Not giving up the goal even in the face of...
gigantic challenges: Right from the collection of money for his travel to the Parliament of Religions to the very day of the Parliament there were hundreds of difficulties, so hopelessly arduous that any tender hearted person would have given up. Swamiji kept going without giving up. This is what is meant when we say a man with mission- Vrata. A common man can be brave momentarily in a demanding situation but what we need toady is the veervratis - men of undaunting mission who will not get bogged down in any situation. Swami Vivekananda was never overcome with the insurmountable difficulties he faced.

- Swami Vivekananda believed in the scientific content of Hindu Dharma so much that he never tolerated any abuse of Hindu scriptures. He replied effectively the misinformation campaign of the missionaries. He attacked them directly, telling that Bharat has enough religion and philosophy of its own and does not need the foreign missionaries. His message was so effective that some reports say that the donations to missionaries from America dropped by 90% as a fall out of his lectures! Newspaper editorials wrote, “A Great land and philosophy which has produced a Monk like Swami Vivekananda does not need any missionaries.”

- Large Heartedness: Veereshwar Vivekananda's life is an example how large and accommodative heart one can have. He accepted without even a mention the narrow minded Americans who abused him personally. A fakir had given him food when he fainted of starvation at a place called Kakadighat in Himalayas. After his triumphant return from the West he was given a massive welcome at many places in Bharat. When he reached Almora a large crowd had gathered and they were having a procession in his honour. Swamiji saw this old fakir standing in a corner. He got down from the horse cart and went to the fakir and embraced him and told the crowd that this was the man who had saved his life once. In Rajasthan he left the court of the Prince when the singer was asked to sing, thinking it was not proper for a sanyasi to attend such a programme. The singer sang a bhajan written by Surdas which conveyed the meaning that no one should be judged on the external qualities. Swamiji was so moved he begged pardon of the singer calling her as his mother who has taught him a great lesson.

- Compassion: Swamiji's Love for Bharat and its people surpassed everything else. Even at the height of his popularity in the West he never forgot his fellow countrymen. Standing on the terrace of his residence in Chicago he would dream when his Motherland will once again glitter with all the material abundance that he saw in America. There are accounts that he used to weep the whole night remembering his poor and downtrodden countrymen even when he was enjoying all the best comforts of the world.

- Veereshwar Swami Vivekananda speaking at Rameshwar gave this call - “The longest night seems to be passing away,........... the seeming corpse appears to be awaking and a voice is coming to us - way back where history and even tradition fails to peep into the gloom of the past, coming down from there, reflected as it were from peak to peak of the infinite Himalaya of knowledge, and of love, and of work, India, this motherland of ours - a voice is coming unto us, gentle, firm, and yet unmistakable in its utterances, and is gaining volume as days pass by, and behold, the sleeping one is awakening! ............and only the blind cannot see, or the perverted will not see, that she is awakening, this Motherland of ours, from her deep long sleep. None can desist her any more; never is she going to sleep any more; no outward powers can hold her back any more........"

By performing intense penance in our own life let us all make his dream come true.

(Adapted from Yuva Bharati 18th Sep 2011)
An ‘Uncommon’ common man……..late Sri. Dinker Karnad, of Kolhapur.

Our father, Dinkerrao Ramchandrarao Karnad was born on 10th April 1923 at Bantwal, near Mangalore. He was the second eldest of seven brothers and one sister, and took up the responsibility of the family early in life. He had a passion for exercise and good health and represented Andhra University in hockey. He also played cricket, table tennis and carrom very well. His excellent knowledge of chess won him his bride Seeta, from the famous K. S. Bhat’s family of Karkala. He loved and respected her all his life and never addressed her by her first name.

Pappa taught us to enjoy all varieties of fruits and vegetables. He never ate street food. From his konkan tours, he would bring bibbo (tender cashewnut), kokum, phagil, and keerlu (tender bamboo) for us.

As a medical representative, he toured 20 to 25 days in a month in villages and towns, with his heavy leather bag full of medical samples and literature. This left him with hard callouses on his palms but also built an excellent stamina. It was only in the last few months of his life that we saw him bed ridden. Papa never complained of aches, pains or fever and always did all his work himself. He never spoke about his achievements though he won many awards in his company for the highest sales. He was very neat and meticulous and never asked us to do anything for him. He died at the ripe old age of 89 years.

Having done schooling and college education in Karnataka and Andhra followed by a job in Maharashtra, he was a linguist and would talk to doctors in their own mother tongue. This would put them at ease and make the professional contact a personal one. He was fluent in Kannada, Tamil, Telugu, Tulu, Hindi, Marathi and Konkani. His English was of course impeccable. Local doctors respected him and often invited him for lunch during his visits. RMPs from villages would come home to learn from him, so that they would be of real help to the villagers. He was always kind, straightforward and helpful. He stood out from the lot because of his immaculate suit, well-built stature, his own fiat car, and simple approach. Soon after the Maharashtra-Karnataka border riots, he was the only person who went to the police station, offering to identify the goondas. He was a man of principles.

He sat up late at night to read about roses, which was his passion. He could name each variety by its colour and shape. He was invited as a judge for numerous rose conventions all over India. His articles were much sought after by rose journals.

He could answer any sports quiz and regularly collected ‘Sports Week’ magazine.

Without any formal training, he could identify classical ragas and was very fond of listening to Begum Akhtar and Bhimsen Joshi. Bade Ghulam Ali Khan would bring tears of joy. He always encouraged us to listen to the nine o’clock news on the radio and classical music rather than film songs. Together with him, we attended many live concerts of classical stalwarts. It is very interesting that when all his mental faculties were failing, he would still use the dining table as tabla and play the correct taal according to the music!

A stern disciplinarian with his children, he was a loving grandfather whom his seven grandchildren adored.

We are blessed to have been able to serve him towards the end of his life. A greeting from any of us family members- good morning or good night, would bring forth his simple and innocent smile which lit up his eyes and made our day.

He was a common man, never in the news but uncommon, indeed, if we were to mention only a few of his attributes. We shall always miss him.

Vrinda Talgeri, Vijay Karnad and Varsha Kulkarni.

(Sponsored)
Tips & Tricks for Salads

Chef Prathamesh Kumta

A Salad is a category of food which is one of the most creative sections in the culinary world as the ingredients of a salad can be very interesting and different from the usual ones. Salad is usually prototyped as raw vegetables with some dressing by many, but there is a lot more that can be worked on apart from that with salads. You can find salads of leafy greens, other vegetables, root vegetables, meats, pasta, and more. While many are served cold, there are also warm salad recipes.

A salad usually has four basic parts that is a base, body, dressing and garnish. Base is an underliner which is usually green leafy vegetables like lettuce which is most common, while plenty of other greens such as spinach, fenugreek, watercress, arugula, cabbage, etc., can be used as under liners. Body consists of the main ingredients in the salad which is mixed with the dressing and garnish which can be a part of the body which adds an overall eye appeal to the salad.

Now some tips and tricks for making your salad look appealing and attractive like the ones you see in up market restaurants. There isn’t any magic there; it’s all about picking the right ingredients at their freshest and keeping them that way. When shopping for salad greens, pick the firmest, most vibrant leaves you can find. Ignore the ones that look sad and half dead. When the ingredients are fresh it automatically reflects in your finished product and makes it look appealing and attractive.

Fill a large bowl with ice water and soak them in it for 10 minutes. This will restore some of the water in the leaves and make them crisp and tastier. It will also eliminate mud and grit from the leaves. Once you’ve soaked them, gently lift them out of the bowl with your hands to avoid taking the mud along and put them in a plastic tub with holes. Now we need to get rid of excess moisture before refrigerating the greens. If you don’t get rid of the water, your greens will rot in the fridge. To store the greens, wrap them in paper kitchen towel. Just roll them in a nice big wad of kitchen towel, and then put them in a plastic zip-lock bag with all the air squeezed out. This will keep them fresh in your fridge. When using cold cooked vegetables as ingredients in your salad make sure that they retain bright colour and are crunchy to bite and not over cooked. There is a trick to retain their colour and crunchiness, you need to immerse them in boiling water till they are just cooked and immediately immerse them in ice water bath.

The ingredients used in the salad should be thought of in such a way that they contrast each other in colours, flavors and their textures which helps in maintaining the taste as well as eye appeal. Another trick to make your salad look attractive is to mix it up just before serving it. Salt in salad dressing will draw out moisture from the main ingredients and you’ll have a pool of water in your salad bowl along with limp, soggy looking salad. Avoid using hands and pressing your ingredients, use a spoon and mix gently so that they don’t look crushed and bruised.

My next article will have some recipes, some interesting combination of ingredients rather which can be understood and used in your own way to make salads of your own creativity and some dressings to go along with them. So keep reading and enjoy cooking. For queries contact me on kumta.prathamesh@gmail.com

In consideration of the rising costs of paper and printing, our charges for articles of a personal nature and/or advertisements will be charged as follows : Full page colour Rs. 6500/-, Half page colour Rs. 3500/-, Full page B&W Rs. 4500/-, Half page B&W Rs. 2500/-, Quarter page B&W Rs. 1500/-, Personalia photo - Rs. 100/-. Rates for classifieds : Rs. 600/- for the first 30 words and Rs. 20/- for each word thereafter. Please note that obituary articles will also be charged at the above rates.
‘देवा, मंगल लिखित, इत्यादि रे तुवं लहेदो?’

नालकूर श्रीपादराव

पंचबीस अंगार दिवसु निगंगिया,
तौ दिवसु देवा तुवं सोड़ीया।
माका गंगेयया बंदुरुक, आनी जंगान गंगेयया मुंडुक।

यारा चिके अफ्री फल्दी,
आनी सेकंदांतू सी गेडी।
आयकुनु माका ब्रांविशी जागी,
देवा, कित्ले बगमी रे लिखित लहेदी।

तु आमगेया एको रक्षकु,
तसीकेज प्राचे ग्राम भरुकु।
क्षणांतु प्राण चेनू धावलु,
कारी महोणचे रे देवा तु आमगेया।

संसार केंद्रों खेलनु-मेलनु,
दिनीजय केंद्रु जग भानुँ,।
साठी वसं दाप्तरांतू काँकी,
जत-पावसांतू वडू राज्यी।

मंगली आवसुक, अन्य संबंधक,
कार्णाक सौंपातीलें, वडू कुडुबियांक।
आपलीची महूणू आवटून घेतली,
आपएही पूरा पालवीक महुणतली।

देवा, तसल्या आमगेया लिखित, तुवं इत्यादि लहेदी?

कारकल-पेक्षावन-युम्बू-तेहेरान,
खंबं युम्बू केंद्रु हें जीवन।
सर्वां आमपी, अहंनिश रे,
देवा, आमी तुका विस्मृती रे।

जाती-पाती खरिं माणी आयली?
देश-विशेष खंबं चरली?।
जगांतुं. भावली,
अंतरांगांतू पावली।

आमगेया जाणूँ, तित्रा माणूँ,
तित्रू प्रीती दिळकी, स्थिती सुधारणी।
तन-मन-धन मंगलांक लिखेदी,
राहू भोंतुं ह्या दिका विक्रेते।

लिखित आणि हांवं एक जीवी,
लिगेया जोंहों, मंगलां सौंकी।
नाक्का हं जीवी आसमुनून एकठा,
वहर रे माका तिजलगी, आनी जा तुं माँकण।

हं विहर माका सतात्या,
विचार केलणी भिराडपया।
मुणताती, वंधु बँगा कोणेको नाती,
देवा, तुं अकठा मंगलां सांगती।

तित्रू आमकं शिकवलेले,
‘आममी सहारी एक।
‘प्रीतीने वागका, तान-धर्म कोरका,
‘वंधुभाव राक्का, एक जाणू आत्का।

जगाचं योग-भोग-रोग,
सकट जागी, पूरा काम केंद्री।
राकतां यमा, यंतुला ता समयक,
ताजवी मात्र देवा, सोडी ताका कामक।

जातीची आमी परत एक,
तुंची हांबं, तीची तं।
जीवी ता परमतुम,
सर्व एक अपरंपुर।

धुवन नक्ष्त्र जाणु राखौली ती,
दुर धानु आत माका पठौली,
हांवं चंबची वाट देवा राकतली。
क्षत्री वा क्षत्री; ती देखस्त्री।

देवा, मंगल लिखित, इत्यादि रे तुवं लहेदी?
Lily (Vartanoosh Badalian), wife of Shri Nalkur Sripad Rao, departed from Mother Earth on August 25th 2002, after 60 years of wedded life, and now waiting for her husband to join her and the Creator.

We miss her immensely amongst us and have requested Relatives and Friends to remember her on this solemn day.

Nalkur Sripad Rao
25th August 2012
A Global Research-Based Ophthalmic Pharmaceutical Company

» Over 35 years of Pharmaceutical Expertise
» International Formulation R&D Centres
» Technology-Driven Ophthalmics
» US FDA and MHRA Accredited Manufacturing
» Exports to over 25 countries

Part of
Entod INTERNATIONAL

Quality....Redefined

www.entodpharma.com
Four Generations

(L-R) Girija V Shirur, Shobha A Nayampalli, Aparna H Amembal and Baby Soumya H Amembal.

Blessings and good wishes from the Pandit and Chandavarkar families and from relatives and friends on the happy occasion of the 25th Wedding Anniversary (September 3rd), of Chitra and Jaidev Chandavarkar of Thousand Oaks, California, USA. May the Guru’s Grace enrich their lives and always guide their steps, as it has done so far.
OBITUARY

We fondly remember her by these words,

“devilagatichi kashas bhiti,
maay tudi re tu由gach dashit,
hooi tu yashant devlooni,
sari sankat ghaav ......
vaala jeevan esse naav! –”

Mrs. Prateem Satish Wagle
(21st January 1947 to 26th July 2012)
Wife of (late) Shri Satish Pandurang Wagle
Daughter-in-law of (late) Dr. Pandurang R. Wagle
Daughter-in-law of Mrs. Vatsala G. Patil
Mother of Ritish and Jatin
Mother-in-law of Archana and Sheetal
Grandmother of Megha and Aadhya
and all relatives and friends
In continuation with the series on preventive role of nutrition in lifestyle disorders, this article focuses on fats and oils in our diets. While it deviates slightly, I wanted to highlight the role of fats and oils in human nutrition. An understanding of fats and oils is essential to comprehend the changes desired in prevention and treatment of heart disease and diabetes mellitus. On the one hand, the role of fats and oils comes wrapped in layers of myths and shrouded with misconceptions. On the other hand, is the obvious fact, that fats and oils have a major impact on our health or its lack thereof. This and the next article aim to sift some facts from myths.

Research based on fat intakes in different parts of the world has clearly identified that a high fat intake is associated with a high incidence of obesity, liver disorders, cardiovascular diseases, diabetes mellitus and a host of other health problems. These studies have identified that the total amount of fat/oil intake is as important a consideration as is the type/nature of fat. In view of the high mortality and morbidity associated with altered fat intake, it is important to understand its role in a balanced diet. Despite increased information available on fats/oils, people are often unclear about how much and what type of fat/oils they should consume.

**Foods in general contain two types of fats, visible and invisible or hidden sources. Visible fats/oils are those obtained from**

- Vegetable oils: obtained from the kernels of peanut, corn, safflower, sunflower, olive, sesame (til), and rice bran, soy bran etc.
- Animal sources: butter, ghee, lard, etc
- Fish oils: Cod liver oils

**Invisible sources are those which are present in cells and cell walls and are an integral part of the cell membranes of plant, animal and human tissues. Almost all foods contain varying amounts of invisible fats/oils. Some examples are the fat in milk, curds, cheese, mutton, chicken, fish and other non-vegetarian food and wheat and other cereals, nuts (including coconut) and oilseeds (such as til). Most processed and ready-to-eat foods such as breads, pizzas, cookies, farsan, chivda, etc also contain substantial amount of fats/oils. In addition, sauces and salad dressings contain appreciable amounts of fats. Taken together, the total fat intake for a person is sum total of the visible and invisible fats.**

**Chemical Composition**

Fats are composed of fatty acids and glycerol. There are different types of fatty acids, each with different compositions, properties, functions and names. Fatty acids are of different carbon chain length and may be of three types:

- **Saturated fatty acids**, Monounsaturated fatty acids (also referred to as MUFA) and Polyunsaturated fatty acids (also known as PUFA).
- The Unsaturated fatty acids may contain one (mono) or many double bonds (poly) which lend it characteristic properties. These three fatty acids are present in different amounts in edible oils and fats. The percent of the predominant fatty acid determines the nature of the fat. As an example, butter has 68 percent saturated fat, 4 % PUFA and 28 % MUFA and so is classified as a saturated fat. On the other hand, olive oil has 75 % MUFA, 15 % Saturated fats and 10% PUFA. This makes Olive oil a predomin-
nantly MUFA oil.

The sources of Saturated fats in our diet include animal foods such as milk and milk products (butter, curds, paneer and cheese), eggs, chicken, meat. Plant foods with high Saturated fat content include Coconut, coconut oil, Palm kernel oils and hydrogenated fats (vanaspati). As is evident, Saturated fats can be in a visible form (butter, ghee) or invisible form (eggs, chicken, etc). It is helpful to remember that a fat/oil that is solid at room temperature is a Saturated fat- the more Saturated the fat/oil, the more solid and harder it is at room temperature.

MUFAs are present predominantly in Olive, Safflower and groundnut oils.

PUFAs are present in Sunflower, Corn, Soybean and Cottonseed oil. PUFAs are further classified into Omega 3 and Omega 6 fatty acids. The fatty acids in each of these are derived from different sources and can form long chain fatty acids in the body, with different physiological benefits. In most plant foods and vegetable oils, n-6 (linoleic acid) is the predominant PUFA while n-3 fatty acids predominate in mustard and soybean oils, legumes/pulses, fenugreek and green leafy vegetables. Fish and fish oils contain large amounts of long chain n-3 fatty acids. These fatty acids have a cardio-protective role. Further, research studies indicate that n-3 fatty acids are also good for the brain, joints, and possess anti-cancer properties.

Cholesterol

This is a fat with very wide usage but poorly understood. Cholesterol is a normal constituent of animal cells and is completely absent in plant foods. A marketing gimmick often used by oil companies to promote sales of their products, is to advertise their vegetable oil as Cholesterol-free! But, if it is a vegetable oil, it is bound to be cholesterol-free! Cholesterol can be obtained from the diet and can also be produced/synthesized by the body. Foods high in cholesterol include Organ meats (brain, liver, heart and kidneys), egg-yolk, butter, ghee, cheese, chicken, and beef.

Hydrogenated Fats

Hydrogenation is a chemical process whereby a vegetable oil is converted to a solid fat by altering its chemical composition. The resultant fat (Vanaspati/Dalda) has a harmful effect on blood lipid levels. Most processed foods and ready-to-eat snacks have a high content of hydrogenated fats making them unsuitable for a healthy diet.

Myths pertaining to fats and oils and information on usage of oils in a healthy diet will be discussed in the next issue.
Durganamaskar and Matrika Nyas

Durganamaskar and Matrika Nyas is a gift bestowed by the Chitrapur Math Guruparampara on the Chitrapur Saraswat community. It reveals the treasure within. It is performed every Friday in Chitrapur Math, and elsewhere in our temples and maths on Purnimas, Navaratra, etc. Wherever it is performed, participants express how powerful the entire ceremony is. I also had a good fortune to experience its power in July 2007, when we, my wife Chitra and I, were hosting the worship for the first time in Bagalkot preparatory to our nephew Anand’s wedding.

The worship of Durganamaskar and Matrika Nyas was first introduced by P.P. Pandurangashram Swamiji in the nineteenth century by inviting priests from Kerala. It was a four hour ceremony until P.P. Anandashram Swamiji reduced it first to a two hour and then to one and a half hour ceremony. This was done by inviting experts again from Kerala so that the impact of Durganamaskar and Matrika Nyas is preserved even though it is performed in less time. It is an elaborate ceremony with special mandalas drawn, special preparation and offerings for the occasion. People who have taken Sri Vidya initiation perform the Durga Namaskar and Matrika Nyas. It is surprising to see that it is well-known in South India while not much known in Maharashtra or North India.

Devi Worship is ancient in India. It comes from the tantras. Adi Shankaracharya was initiated into it by his Guru Govindpad. Govindpad was initiated into it by his Guru Gaudapad, who has written a treatise on Sri Vidya called Subhagodaya. Behind the Kollur Mookambika temple, there is a room where Sri Shankaracharya did tapasya and pleased the Goddess; there he laid down the ritual worship of Mookambika which is being carried out even today. The book Saundarya Lahari, which Adi Shankaracharya wrote, describes the workings of Kundalini Shakti in human beings. A seeker recognizes the importance of awakening of Kundalini Shakti by Guru. It is like opening another dimension in the seeker, just as flying in a plane opens up another dimension, not experienced by driving a car on a road.

The process of awakening Kundalini Shakti is called shaktipat or transference of energy. Both P.P. Anandashram and Parijananashram Swamijis have talked about shaktipat in their talks. Parijananashram Swamiji has also given talks on beneficial effects of kundalini here and in Canada. The song, “Jago jago ma...” is about awakening of Kundalini. The experienced saints and devotees even today can attest to the fact that these are scientific truths which can be verified. Just as the principles one studies in Chemistry and Physics can be tested and verified in an appropriate laboratory environment, these scientific truths can be verified in the laboratory of the seeker’s own body cleansed by ‘yamas and niyamas’. Many times the experience occurs by Guru’s grace first and then the seeker investigates the experience in saints’ literature and yogic or agama scriptures to understand what has really happened. The ceremony introduced by P.P. Pandurangashram Swamiji was/is one of the ways of bestowing shaktipat on the seeker.

The reference to Matrika Shakti (Power hidden in the letters of the Sanskrit alphabet) comes in verse 45 of SpandaKarika a text in Kashmir Shaivism. Chitra and I were writing a commentary on SpandaKarika for six years from 2001. It is a powerful text of 52 verses. The story of how we came to study this text is long and included in the book under publication. In our meditations, the equilateral triangle in the sahasrar that has the letters of the Sanskrit alphabet around the three sides had appeared. The Gurugita describes that in the middle of that triangle, Guru needs to be worshipped. The triangle is also described in Adi Shankaracharya’s “Saundaryalahari.” I did not want to write the commentary on the Verse 45, until I had understood it thoroughly.

In July 2007, we were performing the worship of Durganamaskar and Matrika Nyas for the first...
The power of that experience verifying what I had written with intellectual understanding and an urge of finding the written scripture led us in January and June 2008, to excellent opportunities to study the worship in detail in Bangalore and Shirali Maths with various people and archaks. All involved had great fun and wonderful experience of the study. I saw that the nyas described in Malini Vijaya tantra, was precisely the Matrika Nyas of the worship. Thus the Guruparampara had bestowed the experience and revealed the mystery of the Nyas first and later I understood the details. I agree with Kabir:

“Knowledge of experience, speech of enlightenment is
Like a story untold.
Says Kabir, this is a troop of mutes
Whoever knows understands.”

KSA HEALTH CENTRE

In our continuing quest to provide good quality/low cost medical care to our members, KSA Health Centre will arrange to supply oncology drugs (used for chemotherapy) at highly discounted rates. Affected members are requested to contact Manager, KSA for their requirement with a photocopy of a prescription. The Medicines will be collected by the Health Centre on behalf of the patients and given to them on cash payment. A nominal one-time Registration Fee of Rs. 100/- will be charged towards administration costs. Names of the patients will be kept confidential. Though this facility is only for cancer drugs for a start, we may extend it for other medicines as well, if it becomes popular.

Dr. P S Mavinkurve
Hon Secretary, Health Centre, KSA

To ensure that we can meet the deadlines set by the Postal Dept. it has been decided to accept articles and reports only up to 10th of the month and advertisements up to 14th of the month. Matter received after these dates will be considered for the next issue. .................. Editor.

ERRATA: In the report titled ‘A CD of Bandishes ....’ on page 26 of our August 2012 issue the name ‘Zasheed Khan’ should be read as ‘Zeeshan Khan’. We apologise for the error. .................. Editor.

WHO AM I?

I am
The surging ocean,
The blue domed sky.

Vast green meadows,
The golden prairies.

The snow peaked Himalayas
And sand dunes of Egypt.

I am
At once here
And again distant.

I am
Bright as the sun,
Light as feather
I have no bounds
No limits.
I am the greatest
And also the least.

Dr. Kumudini Mangaonkar

Intimation of change of address must be addressed to the Hon. Secretary and not President. Please mention either your previous address or membership no. to help us to update our database.
APPLICATION FORM
KSA'S CENTENARY EDUCATIONAL REFUNDABLE GRANT PROGRAMME

To,
Hon. Secretary
Kanara Saraswat Association,
13/1-2, Association Building
Talmakiwadi CHS, J. D. Marg, Mumbai - 400007

Sir,
I hereby submit my application for Educational Refundable Grant and give hereunder particulars for your information.
(Please tick of what is applicable.)

1) Name in Full _______________________________________________________________________________
   (In Capitals)          (Surname)                                              (Name)                                               (Middle Name)

2) Date Of Birth ___________________________              3. Place of Birth : ______________________________

3) Name in Full _______________________________________________________________________________
   (Jt. Applicant – Parent / Guardian)

4) Residential Address _______________________________________________________________________
   _______________________________________________________________________________________
   Tel No __________________ Mobile No.:______________________email id ___________________________
   Pin Code__________________________

5) Details of persons staying at the above address (including the name of the applicant)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Surname</th>
<th>Name</th>
<th>Middle Name</th>
<th>Relation</th>
<th>Age</th>
<th>*D.A.</th>
<th>Occupation</th>
<th>**Monthly income From all sources</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Differently Abled. Please specify.

** Note: Enclose salary certificate / I.T. Returns wherever applicable.

6) Course / Standard Completed :

7) Name of Degree/Professional Course admitted :
   (Please enclose proof of admission without which application will not be considered)

8) Expenses considered for Educational Refundable Grant

<table>
<thead>
<tr>
<th>Tuition fees Payable</th>
<th>Hostel / Mess Charges (Maximum 10% Of Tuition Fees)</th>
<th>Caution Deposit / Building Fund – Refundable Dep. Supported by Bills</th>
<th>Any Other Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
9) Course Period and Month & Year of Completion of Course:

10) Eligible Indicative Courses: i) Profession Courses leading to Graduation ii) Post Graduation iii) Research iv) Humanities (Post Graduation level and above) v) Foreign Education (Post Graduation level and above) vi) Any other

11) Details of Educational aid applied / received from other sources:

12) Repayment of Grants :A) Moratorium Period : The Student or Parent need not repay grants during the Moratorium Period i.e. Course Period + 1 year. B) Repayment : In 4 yearly instalments after Moratorium Period (The year is taken as Financial Year i.e. April to March) OR Student / Parent may opt for lesser period of years.

We hereby declare that the details given above are true and correct. Any change in my address will be intimated to you. We undertake to refund the grants to KSA as indicated in point no 12 mentioned above. We will execute documents devised by KSA from time to time. We have No Objection in informing our names to other Aid Giving Institutions Agencies to avoid duplication of Aid.

Signature of Applicant  
Signature of parent or guardian

Place  
Date

Particulars of Bank Account:

a) Name of the Account Holder : ____________________________________________  
   (Applicant / Parent)

b) Name of the Bank and Address of the Branch : ____________________________________

   :____________________________________

   Account No . : ______________________________________

CERTIFICATE OF TWO SENIOR PERSONS OF THE COMMUNITY / SOCIETY

I have known the applicant’s family for the last ________ years and the details given above by the applicant and his father / guardian are true to my knowledge and belief. The applicant bears a good moral character and he / she deserves support.

Signature  
Signature

Full Name :  
Occupation :
Address:
Tel No :  
Mobile No:  
e-mail id :
Place:  
Date:  

The following Documents should be enclosed:

1) Copy of Marksheet of 10th and 12th Examination  
2) Copy of Marksheet of latest Examination  
3) Proof of Residence and Photo Identity Proof  
4) Proof of Admission to eligible Course  
5) Proof of Cost of Studies  
6) Income Proof of Family Members

All copies should be self attested.
APPLICATION FORM

KSA’S CENTENARY MEDICAL AID PROGRAMME

To,
Hon. Secretary
Kanara Saraswat Association,
13/1-2, Association Building
Talmakiwadi CHS,
J. D. Marg, Mumbai -400007

Sir,
I hereby submit my application for Medical Aid under KSA CENTENARY MEDICAL AID PROGRAMME and give particulars about expenses incurred / to be incurred by me under critical illness (Please tick)mentioned below:-


The Maximum Quantum of Aid is as under :-

A) The Total cost of Treatment should be more than Rs 1 lac.
B) 50% of Net Expenses(Expenses minus Reimbursement from other Sources) OR Rs 50000/- whichever is less.

Income Criteria :- Gross Family Income Less than Rs 50000/- p.m.(The Income Criteria may be relaxed in cases of very high medical expenses)

_________________________________________________________________________________________

1. Name in Full ____________________________________________ (Surname) (Name) (Middle Name)
2. Date Of Birth ______________________ 3. Age :________________________
4. Marital Status : Unmarried / Married / Widow / Widower
5. Residential Address ___________________________________________ Pin Code____________________________

Tel No________________________ Mobile No.:________________________ email id __________________________

6. Details of persons staying at the above address (including Children staying separately)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Surname</th>
<th>Name</th>
<th>Middle Name</th>
<th>Relation</th>
<th>Age</th>
<th>*Occupation</th>
<th>Monthly income From all sources</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Self</td>
<td>Self</td>
<td>Self</td>
<td>(Applicant)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Brief Note on Occupation of each person (Excluding housewives, minors and persons whose income is NIL.

7. Nature of illness and Since how long :_________________________________________________________
8) A) Actual cost of Treatment incurred       Rs.__________________
B) Estimated future cost of Treatment    Rs.__________________                        Rs ______________(A+B)

Less:- C) Mediclaim (if any)     Rs.  ____________________________

D) Compensation recd or to be recd from Employer or Employer of Children (if any) Rs.  ________________
E) Donations / Aid recd from other sources (if any Rs.  ________________

Total                                                                                                                Rs. ______________________(C+D+E)

NET EXPENSES  (A+B) – (C+D+E)                                                                                                  Rs.  _____________________________

9) PARTICULARS OF BANK ACCOUNT:
   a) Name as in the Account                                        :  _____________________________________________
   b) Account No:                                                         :  _____________________________________________
   c) Name of the Bank and Address of the Branch.   : ______________________________________________

   d)    IFSC Code (Please refer your cheque book) if any     :  ______________________________________________

You may also issue Banker’s Cheque in favour of _____________________________________________________
                                                                                     ( Hospital / Nursing Home)

We hereby declare that the details given above are true.

Signature of Relative / known person                                                 * Signature of Applicant

Name and Address :-

*If patient is unable to sign because of illness then his / her nearest relation may sign by mentioning his / her name and address.

CERTIFICATE OF MEDICAL PRACTITIONER

I have been treating the applicant for the last ___________ years.  He / she is presently being treated for ______________.
The estimate of total Medical Expenses including actual expenses incurred is Rs ____________________________

Signature of the Doctor

Place                                                                             Date

Seal giving Address , qualification and Registration Number

(A separate Certificate from the Doctor need not be submitted if Doctor Certifies on Application Form )

Supported Documents:
1) Photocopies of Bills giving actual cost of treatment
2) Certificate from concerned Medical Practitioners giving estimated future cost of treatment
3) Photocopy of Mediclaim Insurance Policy (If any)
4) Statement of Donations / Aid received from other sources (if any).
“Ma’am,” my cardiac surgeon looked at me straight in the eyes. “Ma’am, it is a full six months since your surgery,’ he neatly kept the B.P. machine away and started picking up the prescription pad. “Now you have to undergo a very simple test for your clearance.” He started writing on the pad. “You have to report to our Nuclear Medicine where they will carry out these tests.” And he handed me a sheaf of papers for the “Follow Up.” “Please report to me with the reports for the Feed Back”. He shut the pad with a precise “Yes you may leave now,” expression on his face.

From then on, it was a whirl of phone calls for me. I rang up all my co-patients who had been hospitalised with cardiac surgeries about these tests. “Nothing at all,” they commented. “It’s all very easy,” said another.

That wasn’t enough. The Nuclear Medicine department handed me a manual of instructions to be followed before reporting for the test.

1. No tea, coffee, cold drinks, bananas, chocolates 24 hours before the test.
2. Stop all medicines 3 days earlier.
3. Wear a salwaar kameez when coming for the test.
4. Bring with you a lady attendant.
5. Eat only deep fried food between the tests.

The last instruction seemed the most fetching. The first was torturous.

I started training for the test a fortnight in advance. My one hour walk doubled so I walked twice a day to the full hour each. It was like a jockey training the race horse in the stables, complete with the stop watch, alarm and exact second to the beat. It wasn’t surprising then that I mounted the treadmill so eagerly to show off my speed and horse power!!

While the medical assistant wrapped the multi facto belt round my middle, I felt a thrill like I was on a spaceship flight. I started stamping on the treadmill even before the machine started because they switched on the music and I loved the tune. “Oye Mithe Mithe Bol,” sang a Punjabi voice to my stamping. “Madam”, panicked the Med Assistant, “Madam, please wait, we have to adjust the Monitor” and he started fiddling with the knobs and switches.

“Madam, now start,” and the machine started with a boom. I marched to the tune which had by then changed to “Tu Mera Hero.” “Look at the tree outside the window, Ma’am,” the doctor kept telling me, “and walk towards the tree.” I kept marching towards the tree while Mica kept his Punjabi tune going.

I was just about enjoying “Saade Naal Naach Karle,” when the machine suddenly stopped. “That’s enough Ma’am,” said the doctor and brought me off the treadmill. “Now eat some oily food and report after half an hour.” A feast of two lovely plates of hot samosas and vadas which I had not even seen for a full six months was a gift! A scan followed another treat of vadas. The jalebis were not ready. One more scan and Bye.

When I got into the car to come home, it was like I had flown my first sortie on a fighter aircraft. I felt gloriously happy and victorious of how I had overcome my fear of a “Follow Up,” and “Feed Back.” When the doctor tore off the prescription off the pad for the final clearance, I looked up and asked, “So Doc, when is my next Follow Up? The jalebies weren’t ready this time.”
उमरणाशिष्य

(24th Birthday Remembrance)

यशोदा अरुण बलविल्लः
(१९-०९-१९८८ – १८-०२-२०१२)

सदा सुहास्यवदने
मृदु मधुर मित भाषणी।
सहोजात कृपास्नाते
परिज्ञानाःश्रम वरप्रसदिनी॥

देशी दुर्गापरमेश्वरी
पूजारं दिव्य सायुज्य पदगमने।
भवानी शंकरी भुजनेश्वरी
श्रीरचरणाशिष्ये परिपूर्ण परम पावने॥

पूजा कैकर्य साधना निरत
तू पावलि मोक्ष स्थानाक।
भक्तां भाग्य भगवतीं न्याय
निगृह एना कोणाले गमनाक॥

‘यशू पोरा, आजि तुगलो जन्म दिवसम्–तुगल्या अनुपस्थितिः।
आमालो आशीर्वाद हस्तांक पावनातिले तिल्ले सुदूर
तुगलो प्रस्थायं जाल्यां—महादेविल्म्या मूल स्थानाक,
सद्वीकार, मोक्षाक। तुगल्या दिव्य स्मृतिः हे आमाले
हदय भार—भारविभोर, श्री गुरुपरंपरा, कुलदेवता,
महागणपति नमन पूर्वक प्रेम सुमनाशिष्य, शीतल स्मरणाशिष्य।

– आम्मा, यशू

Fondly remembered by:
Brothers – Suraj and Sumeet
Uncles, Aunts, Cousins, Grand Mother
Friends and Relatives
Great Expectations

BY ANIRUDDHA SANAT RAO (AMEMBAL), WIMBLEDON, LONDON, UK, (AGE 10 YRS.)

1939 began as the best year of my life. I had been selected for the try-outs for England in the Olympics in Berlin. Then it got better, for a while at least. I was all over the newspapers. People had a new name for me, ‘Joe, the champion’. However as the try-outs came closer I felt the pressure mounting on me like a waterfall. Now here I was standing in front of the river Cannon, and the worst thing of all was, everybody expected me to win this race.

As I stood over the river, the butterflies in my stomach morphed into a herd of wild buffalos. The starter man stepped forward and put the whistle to his mouth, the whistle sounded and we were off like a rocket! The water was cold and I felt my heart lurch as I splashed into the water. I put my body into a streamlined shape, and then put a burst of energy. I zoomed ahead, into the lead. ‘I’ve got this, it’s easy,’ I told myself. But that was my biggest mistake, being too confident. Everything went wrong after that, it was a disaster. I felt cold hands grab my feet, I thought it was a monster and my heart skipped a beat. Then the hands pulled me back and I found myself shimmying, trying to break free. Next, the hands retreated and all the swimmers whizzed past me, leaving me stranded, battling the water for air. I gasped for air as I reached the surface of the water. After that mess, I pulled myself together but I found myself in a panic frenzy as I struggled to survive in this disastrous race.

I concentrated on my strokes; I did not know where I was going. That was when things went seriously wrong. I realised I was on land. I did not know where I was. It was very murky; the wind was snaking around the trees. The wind was howling like a pack of wolves in distress, biting at my skin, tearing me apart from within. The brutal beast of the mist was closing in, creeping up behind my back, breathing on my shoulders, about my whole body. It seemed like an eternity, waiting here, enduring this weather for no apparent reason. Then I caught my senses and started forward, suddenly I heard an explosion and in all the mist I could just make out a Nazi soldier in the distance. While I was practising my swimming I had forgotten England was on the verge of war. I could make out he was holding a nuclear bomb! I dived at the soldier, we crashed in the wall and water exploded onto us and suddenly I was in the lead of the race, I realised the man had drowned. I burst forward and reached the finish line! ‘You did it,’ my mom sobbed. I was in the Olympics and secretly I knew I had saved England from destruction!

<<<>>>

Latest Case File

ISHAAN SAMEER MAVINKURVE (8 YRS), PUNE

One day as Jock and Jo were having their breakfast, they heard something fall down. They went to see what it was. They saw that their father’s (who was a private detective) important files had gone! Jo saw a man disappear down the lane and raced after him. He was just going to catch the thief when he tripped and fell. Jock was behind Jo, and came to him. “Where’s the thief,” he asked. “Lost him”, murmured Jo. They went to the police and found that it was a burglar who had escaped from jail. The two boys went to the house of the burglar with a dozen policemen and examined it.

Suddenly a policeman shouted, “Sir, I found something”. And when they came to the spot they couldn’t believe their eyes. The wooden house had a metal door in it! The boys went in and Jo secretly removed the key after he had safely locked the door and hid it. The boys went searching for the files till around one corner they saw their father’s files.
An Ode

You were a flower
Some appreciated your beauty in full bloom
Some enjoyed your sweet fragrance
Some loved you for the way you brightened the room
But some plucked at your petals
And some mutilated your stem
Some tried to undermine your strength
Some created storms; no one stopped them
But you continued to shine bright despite them
And you braved the storms to stand erect
I never saw you bend despite the assaults
I never realised your immense ability to resurrect
Your fragrance continued to mesmerise several around
They loved you for your capacity to positively change lives
And your brilliance continued to bedazzle them
Like me, they too did not realise what the flower was braving to survive
And the flower withered away one day before its time had come
On its body, the storms finally did take a toll
But memories of the flower are still alive, still fresh
Etched in our lives forever is the flower’s role
No one can forget your charm
And your fragrance still fills my room
Your presence is felt even in your absence
For us, you are always the flower in full bloom.
Your memories serve as our guiding light
Whenever we feel lost you still show the way
And answer all our unasked questions
Still playing the role of a mother; you’re never too far away

Aditi Nadkarni, Mumbai
(aditin30@gmail.com)

The Perfect Boss . . .

There were about 70 dedicated scientists working on a time-bound project at the Space Research Centre at Thumba, near Thiruvananthapuram. They were tired and frustrated because they could not spend more time with their families. But they were committed to the project and loyal to their boss.

One day, one of the scientists came to his boss and said, “Sir, I have promised my children that I will take them to the exhibition now on in our township. So, can I leave the office today at 5-30 pm?” His boss replied, “OK. You’re permitted to leave the office early today.”

The scientist started working. He continued his work after lunch and got so involved that he forgot his promise to his children. When he looked at his watch, it was 8-30 pm. He remembered his promise and rushed home, feeling guilty. When he reached home wondering how to ask about the children he was surprised when his wife offered him coffee as usual. The man replied “If you would like to have coffee, I will have it too. But what about the children?” She replied “Don’t you know? Your boss came here at 5-15 pm and took the children to the exhibition.”

The boss was Dr. A.P. J. Abdul Kalam Azad, who later became one of our most beloved Presidents.

Around it were some guards who were guarding it. The boys took the files without being seen. Suddenly one guard looked around and saw them running with the files in their hands. “After them”, he shouted. But it was too late now. The policemen had almost surrounded them. They ran for their lives and came to the metal door even before the boys. How fast! But they could not open it because Jo had safely hidden the key. The boys came running after them. “Why don’t they open the door and escape?” said Jock. “Oh! I almost forgot that I had hidden the key” replied Jo. Both boys grinned at the guards who were searching for the key, mad with rage. The police soon came and arrested the robbers.

“You really ought to be a private detective like your father” said the Chief of policemen. They were. Don’t you think?
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.netfirms.com

Smt. Sharada Dattaprasad Chandavarkar

Born 26/09/1926
Died 12/07/2012

We miss you very much and love you deeply
We know that god is taking care of you
And you are now one of his special angels
You are forever in our heart

Deeply mourned by
Dinesh, Chandri, Uma, Anita Chandavarkar
Vijaya, Bhavanishanker, Tanvi, Trisha Kandlur

Saifarm
A Holiday Haven on the banks of Beautiful Kundalika River
Get more out of every visit at Union Bank ATMs

- Union eCash: Transfer money to anyone
- IMPS: Instant Transfer of money to another bank
- NEFT: No more long queues
- Mutual Fund Investments

All Union Bank ATMs are now enabled to do much more than just dispensing cash. Making them one-stop destinations equipped to answer most of your banking needs. So be it day or night, visit your nearest Union Bank ATM and experience dream conveniences like never-before.

Toll Free: 1800 222244 | www.unionbankofindia.co.in
Your children’s education, your perfect house, your dream car, your only daughter’s marriage, your long awaited vacation, your retired life… Everyone dreams of a golden tomorrow. Dreams that we start saving for little by little.

AADYA GOLD helps you realize your dream, by making gold affordable and easy to invest in, with tailor-made EMI plans to suit your affordability – starting at Rs 500/- per month onwards.

And why Gold?

Because Gold is one of the safest forms of investment today, with a consistently increasing value for over a decade. It serves as a reliable security which can be sold to generate cash in emergencies. It also makes the perfect gift for special and auspicious occasions and is part and parcel of our rich culture and tradition.

Gold that fits your pocket

Our range of 24 Carat gold coins/ bars comes with the assurance of quality that you can trust.

What’s more, we help you save in gold and build your wealth, with an attractive plan that make it truly affordable. Available in 0.5 gm, 1 gm, 2 gm, 5 gm, 10 gm ranging up to 1 kg.
**ULTIMATE – 18M ET**
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.

**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

**SILVERSHINE – 4462**
AWS A 5.4 E 2209-16

Special electrode for welding "Duplex Stainless Steels" and "Duplex Steels to Mild Steel". Controlled Ferrite level with high resistance to pitting and stress corrosion. Also high yield strength of more that 500 N/MM²

**CO₂ Wire**
(ER - 70S-6)

**OUR MARKETING ACTIVITIES**

**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 - 5**
AWS A 5.11 ENiCrMo3
DIN 1736:ENiCr20Mo9Nb
A basic coated non-synthetic electrode for welding of NiCrMo alloys and super austenitic stainless steels. Excellent electrode for 9% NiSteel (Q&T) for LNG services.

**SILVERSHINE – 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.
The beautiful colour of the sky and sea has inspired many scientists, Sir C.V. Raman for example, to their discoveries. The fascinating colours of the sky are mainly due to scattering of light from particles suspended in the atmosphere and the wavelength dependence of the scattered intensity. These effects can be demonstrated using an overhead projector (OHP) or even simply by a torch light and a glass of water. This demonstration has been watched by youngsters with excitement in their eye. The main idea of this article is to reach out to a larger number of young students and share the excitement.

The principle is that the intensity of the scattered light from a suspension of particles (in air or a liquid) is inversely proportional to the 4th power of the wavelength \(\lambda\).

\[
\text{Scattered Intensity} \propto \frac{1}{(\lambda)^4}
\]

Therefore when white light is passing through a medium consisting of a suspension of fine particles shorter wavelengths (Blue) are scattered more intensely than longer (Red) wavelengths and the path of the beam viewed in perpendicular direction looks blue. The beam after traveling through the medium, having lost the blue colour, looks red like a setting sun !.

**Experiment At Home**

This can be easily demonstrated at home using a glass/transparent plastic rectangular box filled with water to which a drop or two of milk or a pinch of bar soap (eg Pears) has been added. Milk consists of suspended particles which scatter light (Soap forms micelles which scatter light). Now a torch light is allowed to pass through the water. The beam along its path scatters blue light first and longer wavelengths subsequently. The transmitted beam having lost its blue end of the spectrum appears red. Torch light is not an ideal source. Bulb based torches will have less intensity in the blue region while LED based torches are low in the red region. Sun light reflected on to a sample will give better results.

A demonstration experiment during a lecture is also possible. A beaker with water is kept on the glass base of an Over Head Projector (OHP) and a black sheet of paper with a circular hole is inserted in between. The projector is focused to get a sharp image of the hole on the screen. To create a better contrast a black sheet of paper is kept behind the beaker in the back ground. Milk is added to the water in drops with stirring. The amount of milk drops, which consist of 'particles' of protein, has to be adjusted to get the right amount of blue (in beaker) and red colour on the screen. It is possible to see the change of colour along the path of the beam playing with concentration of milk and may be using a glass jar instead of a beaker.

Sir C.V. Raman was fascinated by the blue colour of the Sea and this partly lead him to the discovery of Raman Effect and to the Nobel Prize. The above experiment uses the wavelength dependence of scattered light. The intensity of the scattered light also depends on the angle of scattering. Debye, a Nobel Laureate, exploited it to develop a method of measuring the molecular weights of the polymers.

The fact that in the visible spectrum (VIBGYOR) red is scattered the least and is thus able to travel long distances even on a misty day has been used in the traffic signals by choosing red as the danger signal.

It would appear from above that violet colour should, being shorter in wave length, be scattered more than blue and sky should appear violet. This is true but our eye is more sensitive to blue than violet and the sky appears blue!!.

**Quiz :** In the picture of sun set at the top, the red colour appears closest to the sun while blue colour, which is strongly scattered, appears farthest !! Why this apparent contradiction ?

**Acknowledgements :** I am grateful to Profs. Jayesh Bellare, Janaky Narayanan for their interest and to Shamayita Kanungo, M.Tech student, for doing the experiment at IITB on OHP.
Yuvadhara Monsoon Trek to Lohagad: A report

REPORT: ANAND NILESHWAR
PHOTO CREDITS: RIDDHIMA SAVKUR AND MAITHILI PADUKONE

Sunday 15th July 2012;

78 young and young at heart Yuvadhara members participated in the maiden trek organized by the Chitrapur Yuvadhara. The destination: Lohagad, a 10th century fort in the Sahayadri mountain range near Karla.

The original plan was a trek to Tikona Fort; however the overwhelming response from the Yuva-s forced the organizers to change the location to a more manageable Lohagad!

Early on 15th morning, all of us, Yuva-s from various Sabha-s in Mumbai, Pune and Nashik made our way to the Karla Math. After breakfast and a briefing on the trek by the organizers Samiir Halady an avid trekker, took us through the history of the Lohagad fort and also the trek that lay ahead of us. After some general instructions and armed with a bag of dry snacks and sweets to keep us refreshed and energized during the trek we started. After taking the blessings of Devi Durga Parameshwari Mata and Param Pujya Parijnanashram Swamiji we chanted Parijnanashram Trayodashi, offered Phala Samarpan. The enthusiastic Jayjaykara-s of our Guruparampara signalled the start of the trek. A short bus ride took us to the base of the hill near Malavali.

At 10 am we commenced our trek along the muddy path leading to Lohagad. First on the path we came across the steps leading to the Bhaja caves a set of 22 excavations with Buddhist carvings. However we bypassed these and walked ahead. As we walked, we noticed the beauty of nature; numerous brooks and waterfalls, fresh green grass along the sides of the path and the steep face of the hills around us. It was a humid and cloudy day and the rain Gods chose to play hide and seek with some occasional showers. This unpredictability of the weather only added to the fun of the trek. Some eager yuva-s, guided by Kutty maam, made quite a few successful attempts to identify the call of birds.

After about an hour and a half of walking we reached the base point near Lohagadwadi where we all assembled for a head count. From here on began our final ascent to the fort... The muddy path now made way to stone steps and as we went higher and higher we got a better view of the surrounding areas. In the distance, we could see the Pawna Dam. While some paused to click a few photographs, others could not resist making the “Bolo Re Vanaro” call along with cries of Hara Hara Mahadeva!!

A large wooden door with iron spikes, once used to keep away enemies, now welcomed us to the fort. And as we entered the top of the fort the clouds came down to greet us. A cool breeze began blowing which made all the effort of two and a half hours to reach the top worth it. The top of the fort was almost like a plateau where we found a Shiva Mandir, a small pond, Trayambaka Talav and a Dargah.

This trek reminds us of the shloka Swamiji often refers to: “Anuhutah punarehi vidvan udayanam
Further up the journey. Thus trekking serves as an analogy for understanding the finer truths of life. No journey is complete without its share of difficulties. So, even with a sprained ankle and a couple of ripped ‘soles’ all the enthusiastic trekkers made it to the top of the fort.

It was now 12:30pm and with a return journey of an equal time still awaiting us, there was not much time for relaxation. After some group photographs and a head count, we began our downward journey. By the time we returned to the Math it was 4pm. After a hot lunch Avinash Naimpally, Activity manager for this activity thanked our Param Pujya Swamiji for His perennial guidance, Samir Halady who helped us throughout to organise this trek and the Karla Math administration for their support. After this Ajay Shirali, Manager, Karla Math, briefed us on the various activities the Karla Math has taken up. He updated us on the educational initiatives that have been taken up by Shree Trust and also about the newly inaugurated Goshala in the Math premises. In his closing remarks, Ajay maam sought greater participation of the youth in Shrama-Seva at Karla Math. Later we visited the Goshala and met the newest member of the Karla Math Family, the five days old calf of ‘Nandini’ !!! After taking the blessings in the Mandir all of us headed back home.

We thank all the organizers for a wonderful time, Avinash Naimpally maam, Sharayu Haldipur pacchi, Vidya Aldangadi pacchi, Samiir Halady maam and Krishnanand Heblekar maam. And of course Ajay Shirali maam and Suresh Mallapur maam for the warm hospitality they extended. Above all, we offer our grateful pranaams at the Lotus Feet of H.H. Swamijii for His guidance and blessings for this trek. It was indeed a wonderful experience, which left us not only physically toughened but also spiritually uplifted. We look forward to many such treks in the future.

Changes
Tanvi Betrabet

‘Friends forever”, you promised, ‘Together till the end’.
We did everything with each other, You were my best friend.

When i was sad, you were by my side, When i was scared, you felt my fear. you wee my best support-
If i needed you, you were always there.

You were the greatest friend, You always knew what to say: You made everything seem better, As long as we had each other, Everything would be okay.

But somewhere along the time, We slowly came apart, I was here, you were there, It tore a hole in my heart.

Things were changing, Our cheerful music reversed its tune, It was like having salt without pepper, A sun without its moon.

Suddenly we were miles apart, Two different people, with nothing the same, It was as if we hadn’t been friends, Although we knew deep in our hearts, Neither of us was to blame.

You had made many new friends, And luckily, so had I, But that didn’t change the hurt- The loss of our friendship made me cry.

As we grow older, things must change, But they don’t always have to end. Even though it is different now, You will always be my friend.
### Receipts and Payments Account for the year

<table>
<thead>
<tr>
<th>1st Apr 10 to 31st Mar 11</th>
<th>Receipts</th>
<th>Sch. No</th>
<th>Rs.</th>
<th>1st Apr 11 to 31st Mar 12</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,634,220.00</td>
<td>A Opening Balance</td>
<td></td>
<td></td>
<td>1,251,992.00</td>
</tr>
<tr>
<td>B Donations, Kanika, etc.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>40,616.00</td>
<td>To Donation to Building Repair, Renovation and Property Development</td>
<td></td>
<td></td>
<td>137,030.00</td>
</tr>
<tr>
<td>1,472,481.00</td>
<td>To Donations &amp; Contributions towards Shashti Nagapanchami &amp; other festivals</td>
<td></td>
<td></td>
<td>5,267,302.00</td>
</tr>
<tr>
<td>12,817,399.00</td>
<td>To Donations towards Renovation / Improvements</td>
<td></td>
<td></td>
<td>1,762,065.00</td>
</tr>
<tr>
<td>1,341,543.00</td>
<td>To Casual Seva Receipts during the year &amp; Brahmakalashaang Rathotsava time</td>
<td></td>
<td></td>
<td>1,473,193.00</td>
</tr>
<tr>
<td>910,882.00</td>
<td>To Seva Collection</td>
<td></td>
<td></td>
<td>590,060.00</td>
</tr>
<tr>
<td>1,407,138.00</td>
<td>To Hundials and Kanika</td>
<td></td>
<td></td>
<td>1,545,654.00</td>
</tr>
<tr>
<td>35,650.00</td>
<td>To Shri Paduka Puja and Bhiksha Receipts</td>
<td></td>
<td></td>
<td>27,850.00</td>
</tr>
<tr>
<td>18,025,709.00</td>
<td></td>
<td></td>
<td></td>
<td>10,803,154.00</td>
</tr>
<tr>
<td>C Interest and other Earning</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>964,661.00</td>
<td>To Interest earned</td>
<td></td>
<td></td>
<td>1,148,173.00</td>
</tr>
<tr>
<td>52,000.00</td>
<td>To Income from Kalyan Mantapa</td>
<td></td>
<td></td>
<td>79,000.00</td>
</tr>
<tr>
<td>300.00</td>
<td>To Rent from House Property</td>
<td></td>
<td></td>
<td>300.00</td>
</tr>
<tr>
<td>12,462.00</td>
<td>To Tastika / Annuity from Government</td>
<td></td>
<td></td>
<td>6,462.00</td>
</tr>
<tr>
<td>12,500.00</td>
<td>To Generator Maintenance received</td>
<td></td>
<td></td>
<td>26,000.00</td>
</tr>
<tr>
<td>50,000.00</td>
<td>To Contribution from Display of Banners</td>
<td></td>
<td></td>
<td>50,000.00</td>
</tr>
<tr>
<td>-</td>
<td>To Income Tax Refund</td>
<td></td>
<td></td>
<td>8,690.00</td>
</tr>
<tr>
<td>-</td>
<td>To Proceeds of scrap copper pieces / other materials</td>
<td></td>
<td></td>
<td>102,000.00</td>
</tr>
<tr>
<td>1,091,923.00</td>
<td></td>
<td></td>
<td></td>
<td>1,420,625.00</td>
</tr>
<tr>
<td>59,782.00</td>
<td>D Income Tax Deducted at Source</td>
<td></td>
<td></td>
<td>32,649.00</td>
</tr>
<tr>
<td>16,700.00</td>
<td>E Luxury Tax Recovered</td>
<td></td>
<td></td>
<td>26,600.00</td>
</tr>
<tr>
<td>F Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3,325,000.00</td>
<td>To Short Term / Sampurna Deposit Encashed</td>
<td></td>
<td></td>
<td>7,984,000.00</td>
</tr>
<tr>
<td>1,427.00</td>
<td>To Reserve Fund Contribution</td>
<td></td>
<td></td>
<td>7,125.00</td>
</tr>
<tr>
<td>17,146.00</td>
<td>To Retention Money Received</td>
<td></td>
<td></td>
<td>20,854.00</td>
</tr>
<tr>
<td>-</td>
<td>Staff Benefit Fund Fixed Deposit Encashed</td>
<td></td>
<td></td>
<td>45,029.00</td>
</tr>
<tr>
<td>3,343,573.00</td>
<td></td>
<td></td>
<td></td>
<td>8,057,008.00</td>
</tr>
<tr>
<td>24,171,907.00</td>
<td>TOTAL</td>
<td></td>
<td></td>
<td>21,592,028.00</td>
</tr>
</tbody>
</table>

For Shrimath Anantheswar Temple,

Sd  
Kandlur Radhakrishna Bhat  
(Managing Trustee)

Sd  
Jayant S.Padbidri  
(Trustee)

Sd  
Kandlur Brahanand Rao  
(Trustee)

Place: Vittal  
Date : 22 July 2012
## Temple

**574243**

### 1st April 2011 to 31st March 2012

<table>
<thead>
<tr>
<th>1st Apr 10 to 31st Mar 11</th>
<th>Payments</th>
<th>Sch. No.</th>
<th>Rs.</th>
<th>1st Apr 11 to 31st Mar 12</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A Direct Seva Expenses</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1,557,881.00</td>
<td>By Seva Expenses</td>
<td>6</td>
<td>1,683,210.00</td>
<td></td>
</tr>
<tr>
<td>290,099.00</td>
<td>By Pooja / Dittam Expenses</td>
<td>7</td>
<td>305,430.00</td>
<td></td>
</tr>
<tr>
<td>2,265,794.00</td>
<td>By Festival &amp; Santarpana Expenses</td>
<td>8</td>
<td>3,607,615.00</td>
<td></td>
</tr>
<tr>
<td>21,359.00</td>
<td>By Other Festivals</td>
<td>9</td>
<td>68,757.00</td>
<td></td>
</tr>
<tr>
<td><strong>B Administrative Expenses</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4,135,133.00</td>
<td></td>
<td></td>
<td>5,665,012.00</td>
<td></td>
</tr>
<tr>
<td><strong>C Maintenance Expenses</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>270,938.00</td>
<td>C Maintenance Expenses</td>
<td>12</td>
<td>197,866.00</td>
<td></td>
</tr>
<tr>
<td><strong>D Capital Purchases / Expenditure</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>540,656.00</td>
<td>D Capital Purchases / Expenditure</td>
<td>13</td>
<td>591,358.00</td>
<td></td>
</tr>
<tr>
<td><strong>E Renovation / Improvement Work</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9,582,793.00</td>
<td>E Renovation / Improvement Work</td>
<td>14</td>
<td>5,791,382.00</td>
<td></td>
</tr>
<tr>
<td><strong>F Other Miscellaneous Expenses</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>177,175.00</td>
<td>F Other Miscellaneous Expenses</td>
<td>15</td>
<td>266,234.00</td>
<td></td>
</tr>
<tr>
<td><strong>G By Tax Deducted At Source and Paid</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>70,613.00</td>
<td>G By Tax Deducted At Source and Paid</td>
<td></td>
<td>46,570.00</td>
<td></td>
</tr>
<tr>
<td><strong>H By Luxury Tax Paid</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16,700.00</td>
<td>H By Luxury Tax Paid</td>
<td></td>
<td>26,600.00</td>
<td></td>
</tr>
<tr>
<td><strong>I Investments and Deposits</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>952,925.00</td>
<td>I Investments in Fixed Deposits</td>
<td>16</td>
<td>734,215.00</td>
<td></td>
</tr>
<tr>
<td>6,196,000.00</td>
<td>By Investments in Short Term / Sampurna Deposits</td>
<td>13</td>
<td>7,391,215.00</td>
<td></td>
</tr>
<tr>
<td>7,148,925.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>J Closing Balance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1,251,992.00</td>
<td>J Closing Balance</td>
<td>1</td>
<td>407,716.00</td>
<td></td>
</tr>
<tr>
<td>24,171,907.00</td>
<td>TOTAL</td>
<td></td>
<td></td>
<td>21,592,028.00</td>
</tr>
</tbody>
</table>

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

Sd
H. Premanand Bhat
(Internal Auditors)

Sd
Sirur Ramadas Rao
(Internal Auditors)
## Vittal (D. K.) - 574243

### Schedules to the Receipts and Payments Account for the year

1st April 2011 to 31st March 2012

<table>
<thead>
<tr>
<th>Sch. No</th>
<th>Particulars</th>
<th>1-Apr-2010 to 31-Mar-2011</th>
<th>1-Apr-2011 to 31-Mar-2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Cash in Hand</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>Donations &amp; Contribution:</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>344,668.00</td>
<td>750,915.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>133,133.00</td>
<td>1,459,415.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>101,001.00</td>
<td>907,007.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>335,516.00</td>
<td>1,664,759.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>3</td>
<td>Donations towards Renovation &amp; improvements:</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>58,293.00</td>
<td>12,980.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>4</td>
<td>Seva Collections:</td>
<td>665,180.00</td>
<td>483,151.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>20,576.00</td>
<td>15,507.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>12,817,399.00</td>
<td>1,762,065.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>483,151.00</td>
<td>91,402.00</td>
</tr>
<tr>
<td>5</td>
<td>Interest Earned:</td>
<td>275,926.00</td>
<td>365,396.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>273,416.00</td>
<td>15,123.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5,732.00</td>
<td>201,637.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>16,099.00</td>
<td>172,414.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>17,973.00</td>
<td>21,648.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>147,301.00</td>
<td>201,637.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3,471.00</td>
<td>93,527.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>224,743.00</td>
<td>1,683,210.00</td>
</tr>
<tr>
<td>6</td>
<td>Seva Expenses:</td>
<td>1,341,543.00</td>
<td>1,473,193.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>98,780.00</td>
<td>116,490.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>117,558.00</td>
<td>93,527.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1,557,881.00</td>
<td>1,683,210.00</td>
</tr>
</tbody>
</table>

<p>| 1,634,220.00 | 1,251,992.00 | 2,527,612.00 | 2,073,084.00 | 945,528.00 | 1,251,992.00 | 407,716.00 |</p>
<table>
<thead>
<tr>
<th>Sch. No</th>
<th>Particulars</th>
<th>1-Apr-2010 to 31-Mar-2011</th>
<th>1-Apr-2011 to 31-Mar-2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Opening Bal.</td>
<td>Closing Bal.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Closing Bal.</td>
<td>Cash And Bank Balances</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Opening Bal.</td>
<td>Closing Bal.</td>
</tr>
<tr>
<td>7</td>
<td>Pooja and Dittam Expenses:</td>
<td>4,151.00</td>
<td>268,613.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>255,826.00</td>
<td>25,527.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>21,187.00</td>
<td>11,290.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8,935.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>290,099.00</strong></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Festival &amp; Santarpanda Expenses:</td>
<td>36,100.00</td>
<td>51,528.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30,041.00</td>
<td>27,864.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>43,736.00</td>
<td>45,999.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>1,148,825.00</strong></td>
<td><strong>1,128,137.00</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>41,708.00</td>
<td>39,915.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>21,187.00</strong></td>
<td><strong>2,314,172.00</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>515,630.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>2,265,794.00</strong></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Other Festivals</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Religious Festivals</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>650.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>1,896.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>26,620.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>13,394.00</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>3,219.00</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>2,200.00</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>21,359.00</strong></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Administrative Expenses:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>111,962.00</td>
<td>129,525.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>115,554.00</td>
<td>148,071.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1,333.00</td>
<td>878.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>23,095.00</strong></td>
<td><strong>23,857.00</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>9,670.00</td>
<td>8,824.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1,500.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>11,589.00</strong></td>
<td><strong>11,489.00</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>51,240.00</td>
<td>42,340.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>60,268.00</td>
<td>39,551.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>79,610.00</strong></td>
<td><strong>45,082.00</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>6,352.00</td>
<td>27,766.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>28,800.00</td>
<td>123,839.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>85,027.00</td>
<td>76,941.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>9,379.00</td>
<td>12,482.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7,200.00</td>
<td>1,800.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>602,599.00</strong></td>
<td><strong>692,445.00</strong></td>
</tr>
<tr>
<td>11</td>
<td>Establishment / Salaries &amp; Wages:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>58,800.00</td>
<td>53,200.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>301,346.00</strong></td>
<td><strong>351,250.00</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>14,237.00</td>
<td>63,313.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>374,383.00</strong></td>
<td><strong>315,250.00</strong></td>
</tr>
<tr>
<td>12</td>
<td>Maintenance Expenses:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>108,461.00</td>
<td>87,232.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>50,974.00</td>
<td>67,014.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>103,353.00</td>
<td>37,225.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8,150.00</td>
<td>6,395.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>270,938.00</strong></td>
<td><strong>197,866.00</strong></td>
</tr>
<tr>
<td>13</td>
<td>Capital Purchases / Expenditure:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>121,970.00</td>
<td>179,346.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>37,875.00</td>
<td>50,660.00</td>
</tr>
<tr>
<td>Sch. No</td>
<td>Particulars</td>
<td>1-Apr-2010 to 31-Mar-2011</td>
<td>1-Apr-2011 to 31-Mar-2012</td>
</tr>
<tr>
<td>--------</td>
<td>-----------------------------------------------------------------------------</td>
<td>---------------------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td></td>
<td>201,701.00</td>
<td>Cost of Silver Saligram Boxes, Kalashas &amp; Pavaman</td>
<td>5,200.00</td>
</tr>
<tr>
<td></td>
<td>58,000.00</td>
<td>Utava Gonde</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>Cost of Golden Kavacha</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>Purchase of Pooja Items</td>
<td>45,477.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>Cost of Land purchased</td>
<td>269,475.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>Cost of Wooden Cots &amp; Tables</td>
<td>41,200.00</td>
</tr>
<tr>
<td></td>
<td>121,110.00</td>
<td>Cost of Electrical Machine for cleaning floor</td>
<td></td>
</tr>
<tr>
<td></td>
<td>540,656.00</td>
<td></td>
<td>591,358.00</td>
</tr>
<tr>
<td>14</td>
<td>Renovation / Improvement Work</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>480,562.00</td>
<td>Garbha Gudi Works</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2,650,341.00</td>
<td>Parikrama Truss &amp; New Flooring</td>
<td></td>
</tr>
<tr>
<td></td>
<td>638,603.00</td>
<td>Suthu Pauli Deities’ Gudi Works</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1,751,000.00</td>
<td>Cost of Silver Door to all Sannadhis</td>
<td></td>
</tr>
<tr>
<td></td>
<td>793,334.00</td>
<td>Electrical Fitting &amp; Transformer Charges</td>
<td>652,718.00</td>
</tr>
<tr>
<td></td>
<td>320,044.00</td>
<td>Cost of Palaqun Storeroom</td>
<td>170,618.00</td>
</tr>
<tr>
<td></td>
<td>529,567.00</td>
<td>Dhwajastambha Expenses</td>
<td>86,962.00</td>
</tr>
<tr>
<td></td>
<td>96,497.00</td>
<td>Architectural Consultant’s Fees</td>
<td></td>
</tr>
<tr>
<td></td>
<td>363,930.00</td>
<td>Cost of New Shed for storage</td>
<td>209,090.00</td>
</tr>
<tr>
<td></td>
<td>1,080,440.00</td>
<td>Anantha Sadan Hall Truss Work</td>
<td>1,961,646.00</td>
</tr>
<tr>
<td></td>
<td>48,251.00</td>
<td>Archak’s Bathroom</td>
<td>27,174.00</td>
</tr>
<tr>
<td></td>
<td>664,599.00</td>
<td>Cost of Yajna Shala</td>
<td>959,805.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>Cost of Agrashala</td>
<td>116,085.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>Cost of Kumar Thirth (Pond)</td>
<td>217,437.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>Cost of Dhatri Katte Work</td>
<td>566,806.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>Cost of New Generator Shed</td>
<td>68,415.00</td>
</tr>
<tr>
<td></td>
<td>100,000.00</td>
<td>Cost of Ashwatha Katte</td>
<td>150,925.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>Advance paid towards painting of Temple area</td>
<td>200,000.00</td>
</tr>
<tr>
<td></td>
<td>65,625.00</td>
<td>Making Charges of Copper Mementos</td>
<td>251,808.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>Repairs to Manager’s Quarters</td>
<td>151,893.00</td>
</tr>
<tr>
<td></td>
<td>9,582,793.00</td>
<td></td>
<td>5,791,382.00</td>
</tr>
<tr>
<td>15</td>
<td>Other Miscellaneous Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>11,530.00</td>
<td>Photo Charges</td>
<td>5,140.00</td>
</tr>
<tr>
<td></td>
<td>33,000.00</td>
<td>Cost of Publication</td>
<td>77,500.00</td>
</tr>
<tr>
<td></td>
<td>250.00</td>
<td>Renewal of Luxury Tax Registration</td>
<td>250.00</td>
</tr>
<tr>
<td></td>
<td>2,500.00</td>
<td>Professional Tax</td>
<td>2,500.00</td>
</tr>
<tr>
<td></td>
<td>28,777.00</td>
<td>Amenities to Devotees</td>
<td>44,063.00</td>
</tr>
<tr>
<td></td>
<td>84,314.00</td>
<td>Cost of Homa Kunda / Kanika Dabbi</td>
<td></td>
</tr>
<tr>
<td></td>
<td>7,804.00</td>
<td>Sambhavana</td>
<td>7,501.00</td>
</tr>
<tr>
<td></td>
<td>6,000.00</td>
<td>Cost of Naga Sheela</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3,000.00</td>
<td>Cost of Carpet &amp; Security Staff Dress</td>
<td>23,330.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>Purchase of Mementos for Presentation</td>
<td>22,300.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>FCRA Charges</td>
<td>25,000.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>FCRA Registration Fees</td>
<td>4,000.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>Survey Charges paid for Vaidik Quarters</td>
<td>9,000.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>Purchase of Locks for Temple surroundings</td>
<td>7,650.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>Retention Money refunded</td>
<td>38,000.00</td>
</tr>
<tr>
<td></td>
<td>177,175.00</td>
<td></td>
<td>266,234.00</td>
</tr>
<tr>
<td>16</td>
<td>Investments &amp; Fixed Deposits</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>665,180.00</td>
<td>Permanent Seva Capital</td>
<td>483,151.00</td>
</tr>
<tr>
<td></td>
<td>225,126.00</td>
<td>Stabilization Fund</td>
<td>91,402.00</td>
</tr>
<tr>
<td></td>
<td>20,576.00</td>
<td>Staff Benefit Fund</td>
<td>15,507.00</td>
</tr>
<tr>
<td></td>
<td>1,427.00</td>
<td>Reserve Fund</td>
<td>7,125.00</td>
</tr>
<tr>
<td></td>
<td>40,616.00</td>
<td>Building Repair &amp; Property Development Fund</td>
<td>137,030.00</td>
</tr>
<tr>
<td></td>
<td>952,925.00</td>
<td></td>
<td>734,215.00</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
Sirur Ramadas Rao

Sd
P. Narendra Pai, B.COM., F.C.A.
## SHRIMATH ANANTHESHWAR TEMPLE

Vittal - 574243

INVESTMENT AS ON 31ST MARCH 2012

<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>Sampurna / Short Term Deposit</th>
<th>6 years’ National Certificate</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>-</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>-</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>463,261.00</td>
<td>244,020.00</td>
<td>43,593.00</td>
<td>20,376.00</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>771,250.00</td>
</tr>
<tr>
<td>4.</td>
<td>Shamrao Vithal Co-operative Bank Ltd., Mangalore</td>
<td>3,885,086.00</td>
<td>3,503,981.00</td>
<td>187,447.00</td>
<td>113,137.00</td>
<td>2,023,362.00</td>
<td>1,844,000.00</td>
<td>-</td>
<td>11,557,013.00</td>
</tr>
<tr>
<td>5.</td>
<td>Post Office, Milagris, Mangalore</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>3,000.00</td>
<td>3,000.00</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>4,365,797.00</td>
<td>3,755,290.00</td>
<td>231,040.00</td>
<td>156,733.00</td>
<td>2,023,362.00</td>
<td>1,844,000.00</td>
<td>3,000.00</td>
<td>12,379,222.00</td>
</tr>
</tbody>
</table>

**Opening Balance as on 1st April 2011**

<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>Sampurna / Short Term Deposit</th>
<th>6 years’ National Certificate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Syndicate Bank, Vittal</td>
<td>3,882,646.00</td>
<td>3,663,888.00</td>
<td>260,562.00</td>
<td>149,608.00</td>
<td>1,886,332.00</td>
<td>3,171,000.00</td>
<td>3,000.00</td>
<td>13,017,036.00</td>
</tr>
<tr>
<td>2.</td>
<td>Vijaya Bank, Vittal</td>
<td>483,151.00</td>
<td>91,402.00</td>
<td>15,507.00</td>
<td>7,125.00</td>
<td>137,030.00</td>
<td>6,657,000.00</td>
<td>-</td>
<td>7,391,215.00</td>
</tr>
<tr>
<td>3.</td>
<td>South Canara District Central Co-operative Bank Limited, Vittal</td>
<td>-</td>
<td>(45,029.00)</td>
<td>-</td>
<td>(7,984,000.00)</td>
<td>-</td>
<td>(8,029,029.00)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>4,365,797.00</td>
<td>3,755,290.00</td>
<td>231,040.00</td>
<td>156,733.00</td>
<td>2,023,362.00</td>
<td>1,844,000.00</td>
<td>3,000.00</td>
<td>12,379,222.00</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 P. Narendra Pai, B.COM., F.C.A. (Chartered Accountant)
Sd H. Premanand Bhat (Internal Auditors)
Sd Sirur Ramadas Rao

Place: Vittal
Date: 22 July 2012
STRIMATH ANANTHESHWAR TEMPLE
VITTAL – 574243 (DAKSHINA KANNADA) Tel: (08255) 239203.
Email: satvittal@gmail.com

THE ANNUAL SHASTI FESTIVAL
will be celebrated from 14th December to 19th December 2012.

You are cordially invited to attend and participate in the celebrations with your family and friends and partake of the munificent grace and blessings of the benign Lord Anantheshwar.

MAIN EVENTS

14.12.2012 Friday Mritika Harana from Adisthala (Early Morning)

Dhwajarohana

17.12.2012 Monday Night – 9:00 p.m.onwards Mrigabete Utsav

18.12.2012 Tuesday Maha Rathotsav at 12:00 noon

19.12.2012 Wednesday Dhwajavarohana, Ankur Prasad Vitarana

Special Seva Rates for Shashti Mahotsava 2012

a) All Sannidhi Seva Rs.250.00

b) Naga Tambila (On 12th, 13th, 19th & 20th Dec 2012) Rs.250.00

c) Ranga Puja (From 14th to 18th Dec 2012) Rs.500.00

d) Tulabhar (From 14th to 17th Dec 2012) Rs.500.00

(Excluding Material Cost)

e) Palki Decoration Rs.5,000.00

f) Bombay Chawari (Lalki) & Silver Palki Decoration Rs.7,500.00

g) Mallige Puja / Mrigabete Lalki decoration / Ratha flower Decoration (Max. 5 persons each category) Rs. 25,000.00

h) Nagakatte Decoration on 19th Dec 2012 Rs.5,000.00

i) Santarpana (per day) Rs.10,000.00

j) Flower Decoration Rs.5,000.00

k) All Sannidhi (Front side only) & Anantheshwar Gudi (all around) Rs.7,000.00
"ನ್ಯಾಜಿನ್ ವ್ಯಾರ್ಥವ್ಯಾಯ ಯಾತ್ರೆಯಿಲ್ಲಿಗಿಂತ"  ನೂತನ ಜನ್ಮಾಳಾ ಆದ್ಯಾವರ್ಣ ತ್ರಾವಾ ಸಹಾಯದಿಂದಾದ ವಿರುದ್ಧದ ಪ್ರತ್ಯೇಕಹಿದ್ದ ಕಡೆಗೆ ಪಂಚಾಧ್ಯಾಯ ಹಿಡಿದು ಜಾತಿಯ ಪೂರ್ವಿಕ ಕಾಲದ ಸ್ಥಾನವಿಧಕ್ಷಣರು ಸಾಮೂಹಿಕ ಆಧುನಿಕ ಸಮಾಜ ಆಯಾಸ, ಆಧಾರಗಳು ಕಂಡು ಹಾಕಲಾಗಿ ಪ್ರತ್ಯೇಕ ಬ್ರಹ್ಮಾಣ ಮಹಾಭಟ್ಟು ಸುಧಾರಣೆ ಅಧಿಕಾರಿಗೆ ಹಾಡಿವೆ, ಆಧಿಪತ್ಯ ಹೊಂದಿರುವ ಸಂಸ್ಥೆಗಳ ವಿಭಾಷಣಗಳ ಸಾಮಾಜಿಕ ಸಮಾಧ್ಯಾಯದ ವಿಧಾನವು ಕಂಡು ಹಾಡಿತು ಹಾಗೂ ವ್ಯಾಪಾರಾಧಿಪತ್ಯ ಮಹಾಭಟ್ಟು ಸುಧಾರಣೆಗಳ ಸಂಸ್ಥೆಗಳ ವಿಧಾನವು ನೀಡಿದ್ದಾಗ ಈ ಸಂಸ್ಥೆಗಳ ವಿಧಾನಗಳಾದ ವೈವಿಧ್ಯ ಮತ್ತು ಸಾಮಾಜಿಕ ಸಮೂಹದ ಸ್ವತಂತ್ರತೆಯು ಬಳಸಿಕೊಂಡಿತು.

ಪ್ರೇಮ ದಲ್ಲಿನ ಯುವಾತಿ ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ, ಉದ್ದೇಶಿತವಾಗಿಯೇ ಸಾಮಾಜಿಕ ಉದ್ದೇಶಗಳು ತಯಾರಾದ ಅಭಿವೃದ್ಧಿ ಎಲ್ಲಾ ಪ್ರತಿ ಪ್ರತ್ಯೇಕ ಯುವಾತಿಯರು ಅಭಿವೃದ್ಧಿಯನ್ನು ನೀಡುವ ಸಂಸ್ಥೆಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ್ದಾರೆ.

ಕೆಲವು ಜನರು ಆದ್ಯಾವರ್ಣ ರೀತಿಯ ನೆಲೆಗಳನ್ನು ಸೂಚಿಸಲು ಪ್ರತ್ಯೇಕ ಸಂಭವಿಸಿದ್ದಾರೆ. ಈ ದಿನಗಳಲ್ಲಿ ಮಹಾಭಟ್ಟು ಸುಧಾರಣೆ ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮುಖ್ಯವಾಗಿ ನೀಡಿದ್ದಾರೆ. ಈ ಸಂಭವನು ಪ್ರತಿ ಪ್ರತಿ ಸಂಭವಿಸಿದ್ದಾರೆ, ಮತ್ತು ಈ ಸಂಭವನು ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮಹಾಭಟ್ಟು ಸುಧಾರಣೆ ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭavors.

ಕೆಲವು ಜನರು ಆದ್ಯಾವರ್ಣ ರೀತಿಯ ನೆಲೆಗಳನ್ನು ಸೂಚಿಸಲು ಪ್ರತಿ ಪ್ರತಿ ಸಂಭವಿಸಿದ್ದಾರೆ. ಈ ದಿನಗಳಲ್ಲಿ ಮಹಾಭಟ್ಟು ಸುಧಾರಣೆ ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭವನು ಮುಖ್ಯವಾಗಿ ನೀಡಿದ್ದಾರೆ. ಈ ಸಂಭವನು ಪ್ರತಿ ಪ್ರತಿ ಸಂಭವಿಸಿದ್ದಾರೆ, ಮತ್ತು ಈ ಸಂಭವನು ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭavors.

ಕೆಲವು ಜನರು ಆದ್ಯಾವರ್ಣ ರೀತಿಯ ನೆಲೆಗಳನ್ನು ಸೂಚಿಸಲು ಪ್ರತಿ ಪ್ರತಿ ಸಂಭವಿಸಿದ್ದಾರೆ. ಈ ದಿನಗಳಲ್ಲಿ ಮಹಾಭಟ್ಟು ಸುಧಾರಣೆ ಮಹಾತ್ಮಾಗಾರ ಮಜ್ಜಂಬ ಈ ಸಂಭavors.

ಕೆಲವು ಜನರು ಆದ್ಯಾವರ್ಣ ರೀತಿಯ ನೆಲೆಗಳನ್ನು ಸೂಚಿಸಲು ಪ್ರತಿ ಪ್ರತಿ ಸಂಭavors.

ಕೆಲವು ಜನರು ಆದ್ಯಾವರ್ಣ ರೀತಿಯ ನೆಲೆಗಳನ್ನು ಸೂಚಿಸಲು ಪ್ರತಿ ಪ್ರತಿ ಸಂಭavors.
With Best Compliments

from

PRECOMP TOOLS PVT. LTD.

and

PRECOMP GEARS PVT. LTD.

Office & Factory:
Plot No. 108  D. Ranje,
Taluka Bhor, Dist. PUNE - 412 205.
MAHARASHTRA, INDIA

Tel. No. (02113) 305600
Fax No. (02113) 305610
E-mail: marketing@precomptools.com
Web-site: www.precomptools.com
sanskrut sahithya sagarangathanu eke thibut-3

ಅಕ್ಕನ್ನು

ಶಬ್ದಾಂಶಗಿತ ಸರ್ಕಾಸ್ ಕೋಶದ ಶಬ್ದಾಂಶದ ಸಹಿತ್ಯಕಾರಾಂಕ ಇದೇ ಕಳ್ಳ ಅತಿಡೇ ದಿಸುತ್ತದೆ. ಮಾದರಿ ಪ್ರಾರಂಭ ಜಾನಾಂಕಯ ಶಬ್ದಾಂಶದ ರಚನೆ ಕೆಲಸುಗಳಿಗೆ ಹೀ ವಿಶೇಷವಾಗಿ ಪಾಲೆಯಾಗಿದೆ.

"ನನ್ನು ಮಹುಡಿ ಮ್ಯಾಗೋ ಮಾಣ್ಣಿ ಮದ್ಯ ಮಹಿತ"

ಮಾದರಿ ಮಹುಡಿ ಮದ್ಯ ಮ್ಯಾಗೋ ಮಾಣ್ಣಿ ದಳಿವೆಯ: ದೃಶ್ಯ ಚಂಚಳಗಳು।

ಸುಭಾಷಿತ ಕಂಟೆ ಸಂಗತಿ ಮಹಾಧ್ಯಮ ಅನುಕ್ರಮ ಜಾವುಟ ಮನ, ಮೊಬಾಜುಸು, ಮೋಂದ, ಮಹಿಲ, ಕಾಮ, ಬಾರೆ, ಅಸ್ಮ್ಯ, ಮಾದ, ಮಾಡಿಕೆ ಆದಿ ಮಾಣ್ಣಿ ಅತಿ ಮ್ಯಾಗೋ ಮಾಣ್ಣಿ ಮುಖ್ಯದ ರಚನಾ ಮಾಣ್ಣಿ ಮಾದರಿ ಮಹಾಧ್ಯಮ ಅನುಕ್ರಮ ಜಾವುಟ ಮನ.

ಜಾಲ್ಪಾಯ ಕೆಲಸಲ್ಲಿ ಚಂಚಳ ಆನಂದ ಕೆಲಸಿದರೆ ಇದೆ ಚಳ್ಳ ಆಯ್ಸಿತು. ಚಂಚಳ ಸ್ವಾಭಾವಿಕ ಕಂತಿ ಮತ್ತು ಅಂಶದ ಸಾಮಾನ್ಯ ಅಂಶದ ಸಾಮಾನ್ಯ ತುಂಬಿಂದ ಅತಿ ಶುಭಾರು ಕೆಲಸಿದರೆ ಪ್ರತಿನಿಧಿಯಾಗಿ ಹೀ ಕೆಲಸಿದರೆ. ಅತಿ ಗಮನಿತ ಆಧಾರಕಟ್ಟೆ ಶಬ್ದಾಂಶದ ಜಾವುಟ ಮನ ಮ್ಯಾಗೋ ಮಾಣ್ಣಿ ಹೀ ಕೆಲಸಿದರೆ.

"ತಾತ ತಾತ ರೂಪವೇಳೆ ರೂಪವೇಳೆ ರೂಪವೇಳೆ."

ಅತ್ಯಂತ ನಂತರದ ಅತ್ಯಂತ ನಂತರದ ಹೀ ಕೆಲಸಿದರೆ ಆಸಾ ಹೀ ಕೆಲಸಿದರೆ. ಶಬ್ದಾಂಶದ ಪ್ರತಿಯೊಂದು ಮ್ಯಾಗೋ ಮಾಣ್ಣಿ ಹೀ ಕೆಲಸಿದರೆ.

"ದುಮ್ಮಾಗು ಆಸಾ ದುಮ್ಮಾಗು ಆಸಾ ದುಮ್ಮಾಗು ಆಸಾ."

ಕೂಡಿ ನಿರ್ಮಾಣದ ಸುದ್ದೆಗಳು. ಕೂಡಿ ಶಬ್ದಾಂಶದ ಕೂಡಿ ನಿರ್ಮಾಣದ ಸುದ್ದೆಗಳು. ಕೂಡಿ ಶಬ್ದಾಂಶದ ಕೂಡಿ ನಿರ್ಮಾಣದ ಸುದ್ದೆಗಳು.

"ರಾಜಾಯ ರಾಜಾಯ ರಾಜಾಯ ರಾಜಾಯ."

ನನ್ನಿಂದು ಬರೆಯಬಹುದು ವಿರೂಪದ ಬರೆಯಬಹುದು.

"ಯುಕ್ತ ಶಬ್ದದ ಭವಿಷ್ಯ ಭವಿಷ್ಯ ಭವಿಷ್ಯ ಭವಿಷ್ಯ.

ರಾತ್ರಿ ವಿಶೇಷ ಪಾತ್ರ ಪಾತ್ರ ಪಾತ್ರ ಪಾತ್ರ."

ಇಂದ್ರಗುಳಿ ಸೂತ್ರದೊಂಬ ವರದಿ ವರದಿ ವರದಿ ವರದಿ.
- Medrad Pressure Injectors for CT, MRI, Cath Labs and their Consumables.
- Fuji Computed Radiography Systems, Laser and Thermal Printers, All Types of X-ray and Imaging Films.
- Kiran Cassettes, Intensifying Screens, Protective Apparel and Ultrasound Jelly.
- Barium Products from Eskay Fine Chemicals.
- Ionic and Non-Ionic Contrast Media from Cadila Healthcare
- Chemicals for Manual and Automatic Processing of X-ray Films
- Dark Room Equipment, X-ray Accessories and Lead Protective Equipment.
- ECG Jelly and Rolls

ANITA MEDICAL SYSTEMS PVT. LTD.

Head Office: #3A/4, Commercial Block, Ram Apartments, 4th Cross Road, Pandurangwadi, Goregaon East, Mumbai – 400 063.
Tel: +91-22-28741625, 28768649, 28747542, 28712882 Fax: +91-22-28747434

Tel: +91-11-23521694, 41545570 Fax: +91-22-41545571

E-mail: anitamedicalsyste@ymail.com
Web-site: www.anitamedicalsyste.com
शब्द विनोद

1. तपटी - फूल
d. कुटकुटिया - चाकली
3. सतती - यो
4. सुसुटु - पून
5. गुलङली - बाढ़
6. बुधकुड़ी - शेरफ़ल
d. बुक़बुक़ी - गाल
d. रमणी - वत
9. पचची - तेल
d. कुकुटु - मुंगो
9. हठबली - स्वभाव
d. वित्तविजी - फाटी
12. चुपचुपी - कापी
13. नुबुंरी - कोडबरी
15. कुरुकुरी - खाणाँ
16. चचरी - उपकरी
17. गरगरी - बाड़ल
18. भारभी रोर
19. चिघिचिचि - पालसु
20. ज़ग़ज़गी - दोंझे
- यशोधरा भट, मुंबई

सोपानमार्गः करोति शब्दं ऐंटछंकछंकछंकछंकछंकछंकछंकछंकछंकछंकछंकछंकछंकछंकछंकछंकछंकछंकछंकछंकछंकछंक�ं: "
(रायक स्थान कशरत आसनता राजीवलग्या हार्टाथाकुता
भागातेवू अवसरसु हातु चुकुठुन केन्द्रार ऐंट... जात्वु शब्द कशरत पदुः)

अन्य भाषाशर्क चेतनु श्लोक रचनेतु व्यासुपु येनारी साहित्य रचना कोचेच्च भारा प्रमुखता आनि रचना सामाध्य आसल्यारात मात्र साधारणतः तस्तेक एक उदारत घोटुः
हरन्यनिहुताश्च स्वाभिता जो जलाया रतितन्यनलोधी खान बारी बहाया।
तद्विपदितिच्यात मात्र कथा में करुप्पी
मदन सरसिंह भूमि: वया बला आगलाती।
"इश्काने कामदन केल्याचे हातु पुरुषांतु साँगित्तारी कामु
मोक्षित्रा मनातु उजो पेटू आस्स हातु कामांगन पीडीत एकती
राणी जिउङ करत आयसी।" संक्रमित आणि हिंदी भाषेश्चर्क मेंदेवतु
रचना केलेलेका साहित्यकारागेला रचना सामाध्यका वाचिल्या
प्रतिचकर्त्याने मात्रे हालेकोराजिच्ची। मात्रे हालेत वाच्चत उा।
हाजेन्तर करुः येती घोटुः।

गणपति बाप्पा

उंदरारीवानु डॉल्ड डॉल्ड
आयर्ल गणपती हालत हालत
पाय सोंगू बसले आसनचेची
हालतल हालत सोंडी हालतभरी

सुप्पाइटर्लः हांगुः कान
मणिमाणके दौंख सान
हांड पांड गणपतीबाप्पाक
ताज्जें जरीश्चां शोभेक

हंदुबुँ सिलकाच्च पितांबर आंगारी
उंसेआन मोटर नेविंडर हारी
बाल गजनानू कतरा नांवूः
सकड़क कारी दिता आंदूः

विद्या दिता, दृढ़ी दिता
सर्व संकटाचं हरण कतरा
दिता यश, मुख निम समाधान
त्या देवाक करती नित्यां बंदन

- लता राव (उल्लाह), चेटै
On the 75TH BIRTH ANNIVERSARY of

SHRI PRABHAKAR DEVIDAS VAKNALLI
(AUGUST 30, 1937 TO JANUARY 08, 1995)

Remembrance by:

Smt. PRAMILA PRABHAKAR VAKNALLI (Wife)

RAVINDRA, SHIRISH and GAUTAM (Sons)

NANDINI, SHUBHADA and SHARMILA (Daughters in Law)

Chi. SIDDHARTH and Chi. VAISHNAVI (Grand Children)
We saw some stanzas from Raghuvamsha of Kavi kula guru Kalidasa, in our earlier editions, showing how powerful is Kalidasa in his simplicity of choosing the words and depicting feelings.

Today, we shall spend a little while on a relatively more difficult shloka from a treatise on “Alankara” known as “Alankara Kaustubha” by “Vishweshvara Pandit”. This again is the first stanza and being the first stanza of a major work is by convention the Invocation, as we saw in case of Kalidasa’s beginning of Raghuvamsham.

The stanza goes as follows:

The scene conceived by the poet is as follows:

Parvati is breast feeding both Ganapati and Skanda. Skanda has six heads and Ganapati is elephant headed. Skanda is suckling the Jagajjanani with one of his mouths, while the other five are expectantly waiting their turn! Seeing this, Ganapati with his trunk feeds these turn by turn, with great reverence to the elder brother! And Ganapati being elephant headed, has the natural rut on his forehead (which is formed on the forehead of an elephant this is called Mada. This mada has a particular odour which attracts the bees.) The hovering bees are a distraction to Ganapati, so with his arms Kartikeya wards off the bees. During this sport, both glance sideways at the breasts of Parvati who is feeding them and the poet says, may the playfulness of this child pair be victorious – (may it bring joy and happiness to us all!)

Just visualize the whole scene. Both the young ones suckling Mother Goddess and each is playfully helping the other. The nourishment, the benevolence and the protection is all interwoven in the shloka, setting the entire scene in an atmosphere of love devotion and happiness.

Few words, aptly fitting and the meaning pouring forth—like the nourishment from the Mother. Isn't it beautiful?

The breast milk was given extending forward the trunk (by Ganapati) to the other mouths with respect (because skanda is the elder brother) Of the arms obstruction – the (elephantine) forehead–moving around intoxicated mat bees swarm of. Of the Mother sucking duo the breasts (of Amba, the Mother) in a sideways glance together the (innocent) sport of the children may it be victorious of Ganesha – and Kartikeya.

There is a story why Ganesha is called , he was created by parvati and was nourished by Ganga, so goes the story, so he has two mothers, Parvati and ganga.

After this slightly difficult shloka, Let us see a relatively easier subhashita which goes as follows:

The teeth, hair, nails (of our fingers and toes) and men lose their value (literally are detested) when they fall from their rightful place. Having well understood the meaning behind this statement, an intelligent person should be wary of leaving one’s allotted place.

How true is this in our day to day life! Any one, be he a retired employee or a politician who has fallen from grace, does not enjoy the same acceptance as he did when he had assumed the office.

Note the usage of words - the alliteration and you would also notice that the letter “व” is used more often in the shloka. Say it aloud once, and there is a great probability that you will remember it by heart, it is that simple a construction. (unlike the one above which is a bit complicated).

Let us see one more, (the last one for today’s edition)

The poet in this subhashita is advising the bee:

Oh bee, keep away from the Ketaki flower, though it is full of fragrance.
If you go near it, not only you will not have any nectar, but you will return with a lot of dust on your face. Here एक ने निकालने वाले of even a tiny bit of honey मधु - but, परं पानी फूसकर फूसकर न होगा, वह ने also full of dust भरपूर रहा. It is well known that the flower of Ketaki, has a very strong fragrance but is full of yellow pollen.

Using this imagery, the poet is advising us (obliquely) that if you go to a seemingly rich person expecting that he will help you in your needs, but outer appearances are usually deceptive, and if you go with expectations, you might as well end up receiving insults rather than assistance, alludes the poet by the example of the bee and the ketaki flower.

Would one forget the lesson, when it is told in so telling a manner? This is the beauty of Sanskrit, the deva vani which in precise and measured words delivers a load of meaning in but two lines!

Please note, the subhashita has all simple consonants (not a single joint consonant), Please also note, the poet addresses the bee as मधुकर which is the most apt word for the bee in this context, though there are many other names by which a bee is called in Sanskrit. (he could have called him पद्म for argument’s sake)! This is just to illustrate the use of apt words by the poets.

There is another subhashita, with slightly different advice to the mythical bird Chataka (who eagerly waits for the rain to fall) but more on that in the next edition.

For those, who wish to explore this further, the subhashita is given below.

रे रे चतक! सावधाननमस्य भ्रुण श्रृणुनामां
अम्बोधा वहो वसन्त गानन सर्वेऽपि नैकाद्वारा
केचित्तृत्वमित्रार्थमिति घरणे गर्भनि केचित्कृत्वा
च वं पश्यसि तथा तस्य पूर्वो मा ब्रूहि दीने वचः।

tapayam. So much for now.

Those needing further clarification on this, may kindly contact girvanapratishtha at chitrapur. girvanapratishtha@gmail.com, where our volunteers will be happy to assist with replies.

Geervanapratishtha – Dhwaja (Articles on Sanskrit Logos)

Atithee Devo Bhava

DR. CHAITANYA GULVADY, MUMBAI

अतिथी देवो भव।।
'The guest is God' or 'Guest becomes God', a part of the second verse from the Taattiriya Upanishad Chapter 1, Section 11, is the motto of Tourism Development Corporation of India. Atithi devo bhav regards a procedure of the Host-Guest relationship. Recently it has also become the tag line of India's Ministry of Tourism's campaign to improve the treatment of tourists in India.

देवपिताकार्यायां न प्रमदित्वायम्।
मातृदेवो भव। पितृदेवो भव।
आचर्यदेवो भव। अतिथिदेवो भव।।
यात्मन्वधानमन्वर्थाय तानि सेवितव्यायामनि।
नो इतरारण्यः।
यात्मस्वमवसुचिरार्थाय तानि त्योपस्यायामानि।
नो इतरारण्यः।।

Meaning:
One should not neglect one's duties to the gods and ancestors. Treat your mother as god. Treat your father as god. Treat your teacher as god. Treat your guest as god. Whatever deeds are faultless; these are to be performed - not by others. Whatever good works have been performed by us, those should be performed by you - not by others.

This has been an integral part of the "code of conduct" for Hindu society and scores of people have arrived and stayed on in this sacred punya bhumi of Bharatavarsha. It is the firm belief of almost all Indians that God himself comes to our residence as a Guest and therefore we should accord him all the honour, love and respect. Our Guru Parampara Charitra, a new edition of which was released recently by Parama Pujya Swamiji, details many instances of the practice of this code of conduct by our ancestors. Some Sadhakas would wait for a guest before they partook of their meals. Our Shastraas and Itihaasa also contain innumerable instances of the Atithee satkaara. The host would often prioritise the interests of the guest even at the cost of his own. Our very own Maths also extend such a warm welcome to guests that we often refer to our Maths as "kulaara" or our mother's home.

It is this very decorum that has won accolades for India and its culture, from all over the world.
Nestled within Bella Palms, a 50-acre master-plan, Saraswatpur is a housing complex of nearly 100 Flats, Villas and Bungalows. The larger master-plan will contain nearly 800 homes.

The entire 50-acre master plan is being built on a spectacular site only minutes from Belgaum city, with hundreds of 40-feet tall Sopari Palm trees and a 80,000 square feet lake. The master-plan is being developed by a US-India based builder, and will provide nearly every amenity one can ask for including health club and spa, pool, dining facilities, convenience store, tennis, boating, indoor games, planned activities, walking paths and more.

Belgaum has temperate weather, a cosmopolitan culture, affordable prices, world-class medical and education facilities, easy access to wildlife sanctuaries and great connectivity, including soon, a 2-hour drive time to Goa.

For a limited time, an exclusive rate, that provides for a large discount, has been reserved for us. For more information, contact Lakshmi Sirur at +91 96111 85124 or +91 93271 51952.
**Personalia**

Anchal Padukone, daughter of Anjali (née Gersappe) and Ashwin Padukone, successfully completed the International Baccalaureate Diploma Programme. She joins Princeton University, New Jersey, USA, on a scholarship this September as a member of the undergraduate Class of 2016.

A voracious reader, keen writer and student journalist through her high school years, she has edited various school publications, joined press teams at Model United Nations conferences winning a Best Reporter award at Harvard MUN India 2011.

Last February, she took part in an Indo-French cultural exchange, living with a French family in the suburbs of Paris, touring the city and spreading awareness about Indian culture in a French primary school. In October 2010, she attended the Round Square International Conference in Pattaya, Thailand, where she participated in cultural programmes and traditional Thai crafts, community projects (such as building a mushroom farm at the Child Development and Protection Centre). She has volunteered with organizations such as Advitya, which seeks to improve the lives of the differently-abled, and Pratham Mysore, which aims to empower underprivileged youth through quality education. As a Pratham volunteer this summer, she taught government high school students basic computing skills.

Priyanka Kodikal (Daughter of Sandhya & Sanjay Badakere, NZ) was recently recognized by the European Commission for Outstanding Design, one of only ten designers worldwide to receive such an honor. The European Commission (EC) collaborated with OpenIDEO (an open innovation platform) to issue this challenge to design professionals: “How might we support web entrepreneurs in launching and growing sustainable global businesses?” Out of the hundreds of participants Priyanka Kodikal emerged as one of the ten winners. Priyanka has recently graduated from the Leadership Development Program.

Her winning concept, Matching Entrepreneurs and Experts, not only brought her recognition and esteem, it also resulted in a tangible outcome, as the EC hosted the winners on a June trip to Brussels. While there, they attended an EC meeting to present their concepts in person to the EC, the challenge administrators, and venture capitalists. One reviewer also expressed amazement at Priyanka’s creativity in both developing the concept and illustrating it.

Priyanka said, “This trip was a huge surprise, as it wasn’t mentioned when the challenge was launched. It has truly been an opportunity of a lifetime! I got so many constructive and encouraging comments that I was really inspired to think more freely and creatively and before I knew it, I was hooked. For me, the best part about every challenge has been the collaboration. The constant community dialogue has really helped enhance and advance my ideas.”

Rahul Manjeshwar, Assistant Vice President of Barclays Bank Plc., Mumbai has received the bank’s Finance REPIC Award. Barclays Bank Plc, headquartered in London, reviews projects across its global operations and gives the award to those projects which significantly impact the bank’s operations and demonstrate excellence in Finance. Rahul, a qualified Chartered Accountant, is the elder son of Suvarna and Gokul Manjeshwar.

**Good opportunity to remember your dear ones**

Please sponsor a page in the Kanara Saraswat by paying only Rs. 500/-. The occasion may be birth, or marriage or remembering the departed ones. It will be inscribed in your name as a foot note. Please send your cheque in favour of Kanara Saraswat Association with the matter. Please restrict to one line only.

- Editorial Committee
CATERING IN PUNE
PROFESSIONAL SERVICES
OUTDOOR AND INSTITUTIONAL CATERING SERVICES
Veg And Non-veg Food
For All Occasions
Authentic Amchi, Maharashtrian, Chinese, Continental, Dum Biryani, Barbeque
And All Fast Food Items
Contact: Yatin Ubhayakar: 9850811642
Sangeeta Ubhayakar: 9850993532
Radhika Ubhayakar: 020-25422421
Email: ubhayakar_yatin@yahoo.com
Address: Flat No.5 Siddhi Bldg Bhaktiyog Society, Paud Road, Pune 411038

With Best Compliments from:

TRITON VALVES LIMITED
TS 16949 CERTIFIED COMPANY
Leading Manufacturers & Exporters of
Automobile Tyre Tube Valves, Valve Cores and Accessories

Registered Office:
Sunrise Chambers, 22, Ulsoor Road,
Bangalore - 560 042
Telephone: 25588965/66/68
Fax: (91) 080 2558 6483
E mail: info@tritonvalves.com

Factory:
Mercara Road, Belavadi,
Mysore-570 018.
Telephone: 2402411/75/76
Fax: (91) 0821-2402729
E mail: works@tritonvalves.com
Our Institutions

Saraswat Cultural Forum

Divine Ragas - a musical extravaganza was presented on the 22nd of July, by the Saraswat Cultural Forum-Pune. The young talented artists of the evening, Shivani Haldipur-Kallianpur and Abhay Nayampally (Guitar N. Abhay-as he calls himself) transported the audience to a different world altogether. It was an all young team out there – Welcome address and introduction of the artistes was done by Avni Gangolli, Rujuta Murdeshwar, Nivedita Divgi and Ritika Pandit.

Shivani’s thumris left the audience mesmerised. Her rich and soulful voice reminded one of the Sawai Gandharva concerts. N.Abhay undertook the rare feat of playing Carnatic ragas on the electric guitar, a Herculean task indeed! The best part of the evening was a “jugalbandi” between Shivani and Abhay. It was a blend of both Hindustani vocal and Carnatic instrumental.

Reported by Aparna Pandit

The Chitrapur Saraswat Education & Relief Society, Santa Cruz:

We held the 66th Annual General Meeting on 5th August 2012 in Anandashram Hall, Saraswat Colony, Santa Cruz (West). The meeting was well attended. The Managing Committee Report and Annual Accounts / Balance Sheet was presented to the members and the same was passed unanimously by all members present.

The new Managing Committee of CSERS will consist of Shri Gurudas Gulvady, Shri Naresh Gangolli, Shri Ashok Hemmadi, Shri Jairam Kambadkone, Shri Satish Kalle, Shri Sunil Kaikini, Shri Aroon Padbidri and Shri Kishore Bijur (new incoming member). Shri Durgesh Bailoor - The Chairman of the out-going Committee retired by rotation. The Managing Committee informed the General Body that they had requested Shri Bailoor to continue, but he regretted his inability quoting personal reasons. All members appreciated the work done by him and placed on record the services of Shri Durgesh Bailoor who has worked on the Managing Committee for more than a decade continuously.

Following announcements were made:

1. Total amount distributed under Educational Aid, Distress Relief and Medical Relief during the year 2011-2012 is Rs.15.06 Lacs
2. Endowments and Donations received in 2011-2012 is Rs.20.40 Lacs
3. Total Funds of CSERS as on 31.03.2012 are Rs.171.03 Lacs.

The Managing Committee also informed the members that CSERS is hopeful of their funds crossing the figure of Rs.2.00 Crores by end of the year as on 31.03.2013.

Reported by Gurudas Gulvady, Hon Secretary – CSERS

Saraswat Mahila Samaj, Gamdevi, Mumbai

11th July 2012: A talk cum demonstration on ‘Exercises for Fitness for Seniors on the Move’ was given by Dr. Shalini Chainani, COO of the Gopikrishna Piramal Memorial Hospital. She talked about common problems of ageing with special reference to ladies and explained which exercises need to be done for which problem. The ladies had been informed to come appropriately dressed as they too were to perform the exercises. Dr. Chainani demonstrated some exercises and also gave hand-outs which could be used to do the exercises at home.

Smita Mavinkurve introduced Dr. Chainani while Srikala Vinekar gave a vote of thanks. A memento on this occasion was given to Dr. Chainani. The meeting ended with healthy refreshments.

Forthcoming Programme: 8th Sep: Foundation Day Programme at 5.30 p.m. at Shrimat Anandashram Hall, Talmakiwadi. A shadow puppet show on the life and work of Adi Shankaracharya will be presented by Deepa Murdeshwar and Chetana Kadle. Dr. Meena Chandavarkar, Vice Chancellor, Karnataka Women’s University, Bijapur will be the Chief Guest.

Reported by Smita Mavinkurve

We apologise that due to paucity of space we could not publish some of our regular columns - The Young Viewpoint, Down Memory Lane and Here & There. ....... Editor
CLASSIFIEDS

MATRIMONIALS

Alliance invited for very talented beautiful employed CSB girl aged 21 years from handsome CSB boys below 28 years. Send photo and horoscope to The Advertiser BOX NO CL-4516, The Kanara Saraswat Association, Javji Dadaji Marg, Mumbai – 400007.

Alliance invited for Chitrapur Saraswat girl, 25 years Height 5’3” M.Sc. Home science (Major Textiles), from boy 27-29 years. Please e-mail : uday.tristar@rediffmail.com.

BIRTH

Aparna and Hrishikesh Amembal joyfully announce the arrival of their baby girl Soumya on 13th July, 2012 Grand daughter to Anand and Shobha Nayampalli and Guru and Aruna Amembal.

Grand-daughter to Shama and Vinay Gangolli, named Raima, daughter to Sheneel and Amit Gangolli of Aurora, Chicago, IL, on 6th August, 2012.

Sachin and Poornima Honaver joyfully announce the arrival of their baby girl SHLOKA 20th June 2012 in Mumbai. Sister to Samarth, Grand daughter to Jayant and Jyoti Honaver and Sadashiv and Renuka Shetty.

OBITUARY:

Shalini Suresh Idgunji, 75, passed away peacefully on 28th July 2012 at Pune, after long illness patiently borne.

ACCOMMODATION - AVAILABLE

On Leave and Licence basis, 1 BHK flat with lift and 24 Hrs security, car parking in Bhuvanendra CHS, Dahisar East. Preference to Bank employees/working women [GSB / SB only]. Contact: 9920967996-9869906187 email-rdgulvadi@gmail.com

PHOTOGRAPHY

32 + years experienced Function Photographer available. (Video and Still Photography) coverage of Social / Corporate functions at Competitive Rates. anand.shirali09@gmail.com. Tel No 022-28992235 and 9220490362.

DOMESTIC TIDINGS

BIRTH

We welcome the following new arrivals:

Apr 16: A son (Ronald) to Devina (nee Purnima Kulkarni) and Renny C. Lembard at Pune.

Jul 13: A daughter (Soumya) to Aparna (nee Nayampalli) and Hrishikesh Amembal.

Aug 6: A daughter (Raima) to Sheneel and Amit Gangolli of Aurora, Chicago, IL, USA

THREAD CEREMONY

We bless the following batus:

Apr 05: Abhinav Nandakumar Heble at Shri Chitra- pur Math, Bangalore.

May 31: Advaith Hemant Kaikini at Shri Chitrapur Math, Bangalore.

OBITUARIES

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

Jul 8: Hosangadi Krishnakumar Shivshankar (87) at Baroda.

Jul 9: Tara Kantilal Shah (nee Tara Shivshankar Hosangadi (89) of Matunga, Mumbai.

Jul 9: Koppiar Gangadhar Shripad (79) at Navi Mumbai.

Jul 14: Nandini Arvind Haldipur (72) at Tardeo, Mumbai.

Jul 17: Ratnabai Tallur (89) at Hubli.

Jul 25: Premalatha N. Basur at Bangalore.

Jul 26: Koppiar Vithal Deorao (80) at Bangalore.

Jul 28: Shalini Suresh Idgunji (75) at Pune.

Jul 30: Kumud Prasad (nee Karanje), (66) in New Delhi.

Jul 31: Bedramane Mohandas Mangesh (64) at Bangalore.

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
PIGEON TROUBLE?

Humane Solution BirdPro
Pest Bird Management

Humane and discreet solutions to keep pest birds like pigeons, sparrows, mynas away from your home

Solutions available for individual flats as well as entire building.

Call PCI Today

PCI PEST CONTROL (INDIA) PVT LTD
Over 180 Offices Nationwide
Helpline: Mumbai (022) 2686 5656, 4086 5656

Email: solutions@pcil.in • www.pestcontrolindia.com • SMS: ‘pci’ <your city> TO 57333

Facebook: www.facebook.com/PCI.PestControlIndiaPvtLtd
Twitter: PCI.PestControl
Welcome to the World of Convenience

WIDELY ACCEPTED ACROSS THE WORLD FOR

Call: 022-66999999 | www.svcbank.com

165 years of personalized service • Amongst the first 3 leading Co. op. Banks in India • In 7 States • Over 12000 Core Turnover • Winner numerous IT awards • Top in East India Software • SVC International VISA DEBIT Card • Internet Banking • Third party fund transfer service • Distribution of General, Life Insurance & Medical Policies • Authorized dealer in Forex exchanges

Corporate Office: SVC Tower, Nabarang Road, Vile Parle, Mumbai - 400 055.