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ಮಂಗಳೂರು

ವಿನ್‌ಸಿಡಿಸಿಸಿ ಬ್ಯಾಂಕಿನ ಸಾಧನೆ

ಸತತ 16 ವರ್ಷಗಳಿಂದ ರಾಜ್ಯ ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕ್ ಪ್ರಶಸ್ತಿ | 14 ವರ್ಷಗಳಿಂದ ನಬಾರ್ಡ್ ಪ್ರಶಸ್ತಿ ಪುರಸ್ಕೃತ ರಾಜ್ಯದ ಏಕೈಕ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್

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- ಕೃಷಿ ಹೈನುಗಾರಿಕೆ • ವ್ಯಾಪಾರ ಉದ್ದೇಶಗಳಿಗೆ • ಸ್ವಸಹಾಯ ಗುಂಪುಗಳಿಗೆ
- ವೇತನಾಧಾರಿತ • ಕೈಗಾರಿಕೆ ಮತ್ತು ಸೇವಾ ಘಟಕ ವಾಸ್ತವ್ಯದ ಮನೆ
- ಚಿನ್ನಾಭರಣ ಈಡಿನ ಸಾಲ • ವಾಹನ ಸಾಲ • ಶಿಕ್ಷಣ ಸಾಲ ಆಕರ್ಷಕ ಬಡ್ಡಿದರದಲ್ಲಿ

ವಿನಯ ಕುಮಾರ್ ಸೂರಿಂಜೆ ಉಪಾಧ್ಯಕ್ಷರು | ಜಿ. ಬಾಬು ಬಿಲ್ಲವ್ ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿ (ಪ್ರಭಾರ) ಹಾಗೂ ಆಡಳಿತ ಮಂಡಳಿಯ ನಿರ್ದೇಶಕರು

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The South Canara District Central Co-operative Bank Ltd. Kodialbail, Mangalore — 575 003.

The South Canara District Central Co-operative Bank Ltd., Mangalore is a pioneer in co-operative banking in many senses. Functioning in the South Canara & Udupi District in coastal Karnataka, the bank is celebrating its 100th year of co-operative banking dedicated to the agro predominant economy of these districts through a robust network of 99 branches, highly technology driven, to provide a state-of-art banking experience within the ambit of co-operative principles through which it gained an unprecedented success. The Bank established in 1914 has its jurisdiction in South Canara and Udupi Districts in Karnataka State with branches numbering 99, staff strength 719 and at the helm of office is Dr. M.N. Rajendra Kumar, President and Sri. G. Babu Billava as Chief Executive Officer.

The Bank had recorded a total business of Rs.4537 crores as of March-15. It is a new milestone with a growth of 33.80% compared to the year 2013-14. The net profit for the year 2014-15 stood at Rs.22.26 crores. The bank had mobilized deposit of Rs.2569 crores as of March-15 representing a growth of 28.39% from the previous year. The advances stood at Rs.909 crores for agriculture and Rs.1588 crores to non-agricultural purposes as of March-15. The ratio between advances for agricultural and non-agricultural sectors stood at 36:64.

For the last 15 years, the bank has recovered 100% recovery under agricultural advances which is considered a national record. The bank has declared dividend of 10.50% for the year 2013-14 in line with its long legacy of profitable existence. The bank has been categorized under "A" category by Audit Department of the Department of Co-operation, GoK for the year 2013-14. The bank introduced ATM in Sept 2001 for the first time in the history of co-operative banking in India providing significant convenience to our customers and to effectively counter competition.

The head office branch at Kodialbail started its 12-hours-a-day service from June 1998 providing cash transactions from 0800 hours to 1900 hours. The bank has introduced yet another novel concept of banking-on-wheels for the first time in the banking history of India. The bank-on-wheels visits for rural areas in a day (1 hour banking in each area) which is unique & unparalleled. The concept of single window system is introduced in all the branches, where a customer can avail all the banking facility under a single desk.

Through a tie up with IDBI Bank, the bank has introduced RTGS/NEFT facilities in all the branches. The bank is the first bank to introduce and operate CBS successfully. Bank has started CTS through tie up with sub-membership of IDBI Bank functioning extremely well. With the support of NABARD, the bank has issued RuPay Kisan Cards to farmers, by installing POS device at PACS and branches with all the required infrastructure in place.

It was a dream of the management to create a fund to donate and encourage the efficient and bright children of rural based including the meritorious children of the staffers of the bank in the name of the Co-operative Pithamaha Molahalli Shivarao, the founding spirit of this institution. The fund has since started and the bank takes pride in this corporate social responsibility initiative.

'The bank has made a silent revolution in rural upliftment by promoting Self Help Groups (SHGs), resulting in the formation of 30315 Navodaya Self Help Groups out of 41,547 groups in the entire Karnataka State. The SHGs have mobilized a total savings of Rs.160.57 crores from 2,24,503 members of which more than 71.84% (1,61,280) are women. As of March 2015, 34,311 groups have been extended financial assistance to the tune of Rs.183.54 crores in the 2 districts.

The bank has planned to open 100 branches in this centenary year. At present bank has 95 branches in key locations, while the bank is poised to spread its wings reaching the unreached areas. The bank has been awarded to be the best DCC Bank by the State Co-operative Apex Bank consecutively for the last 16 years. In recognition for the formation of highest number of Self Help Groups, the bank has bagged the award for 14 consecutive years.

On the occasion of Centenary Celebration of Co-operative movement in the State, The Karnataka State Co-operative Federation has awarded the "Best DCC Bank" award in 2007.

All this has been possible as the bank has kept high, customer centric benchmarks, built internal competence to achieve such targets, remained focused on technology, provided a robust managerial direction and enjoyed whole hearted support of the customers, farmers, NABARD/RBI / APEX BANK and from the society at large.



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Kanara Saraswat

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We regret that we have been unable to print many articles in this month due to lack of space. We will be printing these in forthcoming issues. Editor

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Donations Received

Kanara Saraswat Association is grateful to the following donors:

EDUCATIONAL SCHOLARSHIP (Rs.)

Abhinav Pradeep Ullal 1,00,000/-
(In memory of Shri Shashi Ullal)

EDUCATIONAL AID (CURRENT YEAR DISBURSEMENT)
Gautam Hemmady 10,000/-
(in memory of wife Smt Sunila Hemmady)

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Ajay Dinkar Khot 10,000/-
(In memory of father Dinkar Vinayak Khot)
Sushila D. Nadkarni 5,000/-
(In memory of husband Dattatreya Vasudevrao Nadkarni)

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DISTRESS RELIEF FUND

Ajay Dinkar Khot 10,000/-
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CONVOCATION 2015

The Kanara Saraswat Association invites all to felicitate successful Saraswat students who have passed from the various SSC/ HSC Boards, Universities and other examinations.

On

Saturday, October 24, 2015

in Shrimat Anandashram Hall, Talmakiwadi, J. D. Marg.

Mumbai – 400007 at 5.00 p.m.

Smt Geeta V Yennemadi, Vice- President, KSA

will be

“AT HOME”

Shri Kuldeep Kalavar, well known eminent entrepreneur, Mumbai will be the Chief Guest and has kindly agreed to address the students.

Shri Suresh Hemmady, President, KSA

will preside over the function.

All the successful students with their parents and friends are invited to attend the function.

Please take your seats by 4.30 p.m.

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Hon. Secretary

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BOOK OF KONKANI PROVERBS AND IDIOMS RELEASED

The above book penned by Rao Bahadur Shripad Subrao Talmaki and edited by Raghunath N Gokarn consists of 350 pages and is priced at Rs 350/- + Rs 100/- towards the courier charges (within India). Readers can receive the copy of the book by remitting Rs 450/- to our following account:

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book directly from KSA office can do so by paying Rs 350/- only



From the President's Desk....

“A book has but one voice, but it does not instruct everyone alike”

I wholeheartedly agree with Thomas Kempis on this point. When we begin to read a book, from the very first page, we wonder how the book will end. As you must have, no doubt experienced, sometimes even the cover of the book causes us to fantasize about how it might turn out. As we read through the pages, and as the chapters begin to form a certain ambience we wind up with new expectations. As the story unfolds and facts tumble out, we start visualizing the ending. Sometimes, it ends exactly the way we had predicted in our mind and sometimes there is a fantastic twist which leaves us stunned with its sheer unexpectedness. The point is that, a book is a journey just like our life. You may feel that something didn't turn out as you hoped, but it isn't over yet. And besides, you may find that what does manifest is so much better and more rewarding than you ever imagined.

Another point is that, not everyone derives the same meaning or learning from a book. Each individual takes what is relevant to him depending on his understanding and reasoning abilities. In life too, almost all of us go through similar experiences...birth, death, success, failure, love, betrayal, so on so forth. However, the learning from each experience is different for different people.

“Never judge a book by its cover” is an adage you must have heard. Still, we invariably get drawn by the cover too often and form our opinion about the book even before we open it. When we browse through a bookshop, we are invariably drawn to the books which have a captivating cover. Sometimes we purchase them; sometimes we are unable to do so due to cost. But, how many times do we really pause to think of the value in terms of what we learn from it. It is essential to realize that, we should be happy with whatever we are able to achieve, in the given set of circumstances and strive hard to fulfil whatever dreams or aspirations we have. To weep for what we desire but cannot have, is a frightful waste of precious time.

I would like to share an excerpt from a short story by Joseph J. Mazzella :-

“I was in the bakery section of a local supermarket the other day when I spotted a huge, delicious-looking, chocolate cake on sale. I was tempted to put it in my shopping cart but lately I have been trying to keep my middle-age spread from spreading, so I walked on. Just as I was passing it by, however, a little boy no more than four or five years old ran up to it and yelled, “Mommy, Mommy, Let's get the chocolate cake!” His Mom walked up and patiently explained that they couldn't afford that cake even on sale, but maybe they could get a couple of chocolate chip cookies instead. I expected the little boy to be upset, but instead his smile grew even wider as he said, “Yes, Yes, I love cookies!”

How I wish I had the wisdom of that little boy. As I have gone down life's path over the years I have far too often rejected the delightful bites of cookie that God has offered me because my eyes were fixed on the giant chocolate cake at the end of the road. All the little joys that I could have cherished were ignored because I couldn't take my eyes off the prize. It took me so many years to see that that chocolate cake was only an illusion of my own making”.

My advice... enjoy the cookies till you can afford the cake... then relish that too!!

Suresh S. Hemmady

Letters to the Editor

Dear Editor, The ancient Indian practices of “Santhara” by Jains and “Prayopaveshan” by Hindus; both lead to “Samadhimaran” - a very peaceful death by non-violent self-desired termination of life, when there is no longer a will to live. It is a special type of “Icchamaran”. When a person realises that the body is no longer able to sustain the soul in its spiritual journey, the person gets a “divine” call / inspiration and feels there is no further need for food / nourishment and gives it all up voluntarily with a sense of inner calm and peace. The person abandons all attachments (tyaag and sannyas) with equanimity and concentrates only on God. This is the “Art of Dying” just as there is the “Art of Living”. It is a sure-shot path to Moksha (note, Mr Yogesh Lajmi), because all vasanas and karmas are consciously extinguished and being deeply immersed in concentration on God, one’s atma merges with Paramatma, just as Lord Krishna promises in the Bhagavad Gita. It is a natural form of death, even seen in animals which terminally stop eating and drinking - it is called the anorexia of the dying. In Santhara, the individual voluntarily uses up all resources available in the body and once they are exhausted, and no more fuel is available, the engine shuts down. Look at it as wringing out the last drop from a rag/sponge or as complete utilization of natural resources. The body gets almost mummified and does not have any stench. This is also the way the world will once end after the sun finishes off all its fuel. Every person has the right to refuse to eat and drink, and also refuse any form of treatment or forced nutrition. Contrary to general perception, dehydration and starvation cause ketosis and endorphin release and actually lead to a sense of well-being and euphoria and hence do not cause any suffering. Death is a part of life. At the cellular level the process is called “apoptosis”- programmed cell death. At the corporal level it is samadhimaran. Several munis, and evolved / realised souls have done this in the past (Vinoba Bhave, Gandhian Dr Dwarkadas Joshi etc.) and continue to do so in India. There has been an instance of an Australian who won the right to starve to death reported in press on 22-9-2009.

Dr Hemang D Koppikar, Anandashram, Mumbai

The Editor, The article in August 2015 issue “Doomsday Me” written by Asha Gangolli was excellent. I would not say that it was an eye opener as most of us know that we have to preserve nature today. But the manner in which she has come out briefly and expressively about the wastage of wood, paper, water etc in our day to day life is really appreciable. It is the “Food For Thought” brought out in one single page.

Congratulations to you Asha Gangolli.

Jairam Khambadkone, Mumbai.

Dear Editor, Many of us donate to various charities/trusts which work for the betterment of the less privileged. Such charities/ trusts provide financial assistance to the needy to fund education, hospitalisation expenses etc., run institutions like orphanages and workshops for the physically challenged or promote self help groups for the economically weaker strata to improve their income levels. We must not only donate to such worthy causes but also invest some of our time in helping out such institutions in their programs or management.

While donating to such institutions is undoubtedly welcome, why not earmark a certain portion of what we intend donating, to improve the lives of those who work for us - drivers, maids, liftman, watchman, gardener etc. This could take various forms - a higher annual bonus, paying for their medical expenses or a child’s education, buying them tickets if they are going to their home town, contributing to a PPF account to take care of their retirement and so on. If they feel they are being taken care of, their commitment to the job will be higher and their tenures longer.

Gokul Manjeshwar, Santacruz, Mumbai.

CDS AND DVDS OF KSA’S SANGEET SAMMELAN

There were requests from some members to provide them CDs / DVDs of the Sangeet Sammelan held in May 2015 . The cost of CD / DVD is priced at Rs 75/- each and those who want the CDs / DVDs are requested to contact KSA Office indicating the name of the artist.

Gurunath S Gokarn
Hon. Secretary, Kala Vibhag

305 meter long Tricolour unfurled in Mangaluru by 1,000 students of the Saraswat Education Society

On Independence Day 2015, Mangaluru made history as the first City in Karnataka State to hoist/unfurl the **largest “Tiranga”**-the mighty tricolor Indian National flag.

Saraswat Education Society, based in Mangaluru for the last 145 years, unfurled the 305m long Indian tricolor flag at 7.45am on Saturday at the hands of the DC on the Ganapathy High School Road near Sharavu Mahaganapathy Temple junction. After the flaghoisting in the School compound, more than 1000 students belonging to Ganapathy English Medium School, Parijnana PU College, Anandashram School, and Ganapathy PU College assembled together to hold the 305 m long flag. One end of the flag was held by students on one flank of the road from Sri Mahalakshmi Ganapathi Temple junction and the other end of the flag was held by the students stationed near Hampankatta Circle.

Shri Alekal Ramachandra Rao-CEO of Saraswat Education Society (SES) said, “ This flag which is supposed to be the largest in the State will revive the spirit of Independence and also remember the people who sacrificed for the nation. The ‘Tiranga’ which represents the hopes and aspirations of the people of India is

an embodiment of our national pride. SES, dedicated towards the transformation of the Education, social and cultural life of students, has taken on the onus of unfurling this large flag. The students are all

excited to hold this flag on Independence Day. The flag was stitched by a Hyderabad-based company which took nearly four weeks to finish it. The company had done the field test before shipping it to us, fabric used for the flag is as per the Flag code, and all rules laid down in the Flag Code, 1950 have been strictly followed in order to unfurl this flag on Independence Day”.

Rao further said,

“As our Ganapathy PU College NSS Unit was adjudged the best unit out of the nearly 4000 Pre-University Colleges in the State, and our school’s Scouts and Guides team was adjudged the best march past team at a Scouts and Guides Meet, the Society Board members decided to do something unique for the forthcoming Independence Day. With the help of donations from financial institutions and well-wishers, the Society was able to come up with this mega Tiranga. The largest Tiranga, given the universal affection, respect for, and loyalty to the National Flag, would be a symbol of the country’s patriotic zeal”.



Preparing the tricolor to be taken for unfurling.



Flag Hoisting at the Ganapathy School (l to r) Shri Mahesh Bondal, Shri Alekal Ramchandra Rao and staff members

INSPIRATION !!

Through the eyes of a Special Parent

Born on 27th July 1981, Shreyas has been plum boy from birth. He had delayed speech coupled with behaviour problems and hyperactivity, which was detected at the age of three. Mild Mental Retardation (MR) was also diagnosed in the fifth year of his life and he was under the care of Dr Satish Girimaji of NIMHANS of Bangalore.

He attended the normal school at JSS School, Mysore where he studied up to standard V. Simultaneously, he was under the care of Dr Rajani and Dr Vidyasagar of Chetana Trust, Yadavgi Mysore. We, his parents, then opted for the National Open School curriculum, where he completed his SSLC in 2000.

My husband was transferred to Bangalore in June 1999. With a view of helping others in similar circumstances, I started a small cottage unit which I named Bhagwan Enterprises. Here, I provided employment to three MR children and one non-disabled person. Our unit manufactured office files, stationery, phenyl, liquid soap, and paper covers used in medical shops. I started this activity basically for my son Shreyas and ran the establishment for nearly 10 years till August 2012.



Meanwhile Shreyas began working as trainee in an auxiliary unit of BEL, managed by Vijaya Association in Jalahalli Industrial Area, Bangalore. He continued there for 4 years. Later, in 2005, Shreyas started attending a computer training programme conducted by an NGO called AMBA CEEIC. This was managed by Ms Sugandha Sukrutraj and her husband Capt (Retd) Rajan in Malleswaram, Bangalore. He worked there as a data entry operator till we moved to Mysore in October 2012.

Relocating to Mysore was a momentous decision for us. We felt that there were several advantages for Shreyas here. In Bangalore, we had heard about the success of MDPAEDD and its activities through our good friends in Mysore. Shreyas joined the Saadhya Open Employment Program in 2012-2013 and successfully completed the same. By the grace of God, he got placement in Kaynes Technologies India (P) Ltd., an electronics based industry, along with his other friends and batch-mates. We are grateful to God, the doctors and MDPAEDD for helping and moulding Shreyas into where he is today.

And now few words about Shreyas. He likes playing table tennis, football, carrom and cricket. He is also very fond of listening to music and dancing. He is specially fond of old Hindi Songs.

As a parent I would like to share my experiences. We were taken aback when we heard that our child was diagnosed with MR but we had to accept it. We moulded him with the help of doctors. It was indeed quite hectic, taking him for Speech Therapy and Behaviour Therapy and also giving him different medication. Thankfully, today at the age of 33 years, he is independent in many things. He is friendly, loving and lovable young person loved by all. He is a favourite with his doctors and his co-workers. He is also extremely popular in our apartment building.

Sandhya N. Kalyanpur

(Sponsored by Shrikar Talgeri)

Praveen Kadle awarded the ‘Horasis 2015 Indian Business Leader of the year’ at Interlaken, Switzerland

At the Horasis India Meeting organized at Interlaken, Switzerland on 6th July this year, Horasis celebrated and awarded four outstanding entrepreneurs who have built successful Indian firms. Praveen Kadle received this prestigious award along with 3 other entrepreneurs – Mr. Ashish Chauhan, Chief Executive Officer, Bombay Stock Exchange; Mr. Sunil Kant Munjal, Jt Managing Director of Hero Motors and Mr. Nasser Munjee, Chairman, DCB Bank.

This event was organized by Horasis International and was jointly sponsored by the Confederation of Indian Industry (CII), Bern Economic Development Agency and Price Waterhouse(PWC). Horasis is an independent international organization and the Horasis India Meeting is the foremost annual meeting of Indian business leaders and their global counterparts.

On this occasion, Praveen Kadle was also invited as a Speaker and Panelist covering the topic of ‘Financing of India’s Future Growth’.

Son of late Purushottam(Vasant) Ramchandra Kadle and Geeta P. Kadle, Praveen Kadle is the founding Managing Director & CEO of Tata Capital Limited, a subsidiary of Tata Sons Limited, which was set up in September 2007. Tata Capital is the Tata group’s foray into the financial services space covering products and services ranging from retail and commercial lending, distribution and broking, wealth management, investment banking and private equity. In a short span of eight years, Tata Capital has established itself as a formidable player in the field of financial services in India.

An Honors graduate of Commerce & Accountancy from University of Mumbai, Praveen is a qualified Chartered Accountant, Cost & Works Accountant and Company Secretary.

In 1985, Praveen joined Garware-Wall Ropes Limited, a synthetic yarn, industrial fabric & synthetic cordage company, where he rose to the position of a Chief Executive Officer and member of the Board. Praveen considers it very fortunate to have worked directly under the tutelage of the Founder Chairman

& one of the top industrialists of our times, Shri B.D. (Aba Saheb) Garware of the Garware group.

Praveen’s association with the Tata group started in 1992 when he joined the Tata-IBM joint venture, Tata-IBM Ltd. as the Chief Financial Officer, in Bangalore. Later, in 1996 he shifted to Mumbai when he was moved to Tata Motors Limited as the Senior Vice-President (Finance). In the year 2001, he was promoted to the Board of Tata Motors Limited as Executive Director – Finance and Corporate Affairs.



Praveen has played a major role in the turnaround and growth of Tata Motors during his tenure at Tata Motors. He was also instrumental in the turnaround and financial restructuring of the erstwhile Tata Finance Limited. While in Tata Motors, he played a key role in setting up and guiding operations of Tata Technologies and TELCON (a Tata Motors – Hitachi JV) which have become market leaders in the engineering design space and in the construction equipment business in India.

During his tenure at Tata Motors, Praveen was part of the senior leadership team that managed the cross-border acquisitions such as Daewoo Truck Company of S. Korea, Incat Technologies of UK and Jaguar-Land Rover of UK.

Praveen acknowledges that this was possible only due to the unstinted support and mentorship from an iconic person like Shri Ratan Tata.

Praveen Kadle is also a Board member on various Tata and non-Tata companies. He is an advisor to many industrial and economic bodies, both domestic and international. These include a position on the Advisory Board of Japan’s Institute for Indian Economic Studies (IIES).

Praveen has received a number of awards in recognition of his outstanding contribution to Tata Motors Limited, which are as follows:-

CNBC-TV18-‘The country’s best performing CFO in the Auto & Auto Ancillaries sector for 2006’, Business Today –‘The Best CFO of the Year Award 2005’, IMA (formerly known as Economist Intelligence Unit) – ‘CFO of the Year 2004’. In 2007, Praveen was inducted as the Founding member to the CFO Hall of Fame in India.

Praveen’s *alma mater* R.A.Podar College of Commerce and Economics, Mumbai conferred on him the ‘Podar Ratna’ award in 2010.

He is a regular Speaker on management topics and has addressed students at Wharton, IIM Bangalore,

IIM Ahmedabad, National University of Singapore (NUS), Institute of Management, Goa, NMIS, Jamnalal Bajaj Institute of Management.

He is keenly interested in sports and music. He is an avid reader and loves to watch plays and stage performances of various artists.

Praveen currently holds the position of Vice-President of the Standing Committee of Shri Chitrapur Math. He is actively involved in the management and administration of various Public Charitable Trusts promoted under the aegis of Shri Chitrapur Math. He attributes his contribution to the Math activities and the society to the Blessings and Grace of Parama Pujya Sadyojat Shankarashram Swamiji.

THE TALMAKI HEALTH & EDUCATION SOCIETY

Register No F-32879 (MUMBAI) Dated 30th SEPTEMBER 2006 under Bombay Public Trust Act , 1950

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S.V.C. TOWER, NEHRU ROAD, VAKOLA, SANTACRUZ(EAST)
MUMBAI – 400055**

INVITES APPLICATIONS FOR ASSISTANCE

The Talmaki Health and Education Society was founded in the memory of Late Shri Shripad Subbarao Talmaki, with the objective of rendering financial assistance to needy persons in the area of higher / specialized education and medical needs.

Applications are invited for:-

- Pursuit of higher education (post-graduation) in the field of science, mathematics, medicine, earth / life sciences or any other specialized field.
- Medical assistance for major surgery.

Applications should be addressed to The Chairman, Talmaki Health and Education Society, So as to reach us by 31st October 2015.

Applications should be supported by necessary documents relevant to the claim to enable easy and accurate assessment of requirement viz:-

- Proof of admission to college
- Relevant mark sheets and certificates
- Doctor’s certificate of diagnosis and recommendation for surgery
- Doctor’s prescription and other relevant medical / hospital bills
- **Cancelled cheque copy [CTS version] for NEFT purpose**

Sd/-

**Suresh Hemmady
Chairman**

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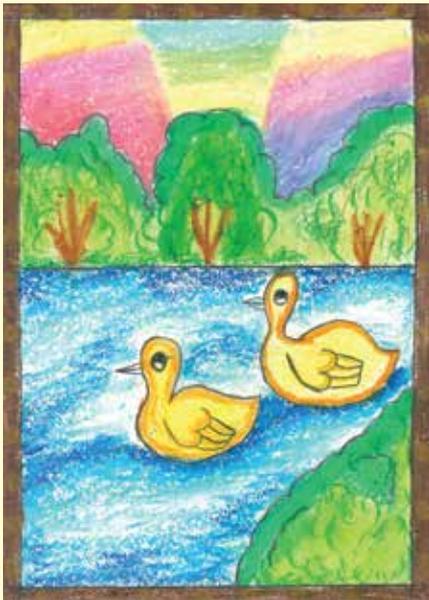
Four Generations



Mrs. Padmini Krishnadas Ubhayakar Nee Hattangadi (Grand Mother in the Left)
Mrs. Ravikala Hattangadi Nee Ugrankar (Great Grand Mother in the centre)
Mrs. Gauri Vinay Benegal Nee Ubhayakar (Mother in the Right)
Kum. Vaidehi Vinay Benegal (Great Grand child)

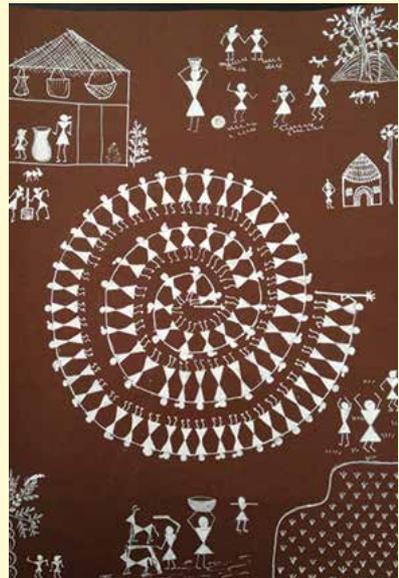
Kiddies' Corner

A pair of ducks swimming in a pond



Ishika Milind Yennemadi - 9 years

A scene in a Warli Village

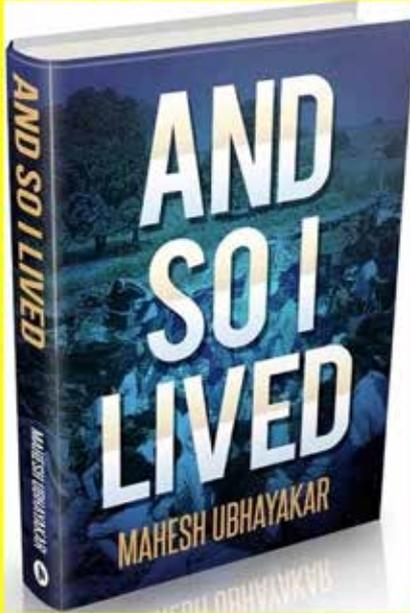


Tejasvini Vinay Tonse - 13 years

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BIRTH CENTENARY – REMEMBRANCE

26-09-1915 26-09-2015

DINKAR V. KOPPIKAR

In loving memory of our father/grandfather, popularly known as Dinoo, was generous, helpful and well-known in Dharwar. Dinoo excelled in cricket, was the captain of St. Xavier's College, Bombay and had played in Ranji Trophy tournament.

Wife: (late) Suman

Son : (late) Jayant

Daughter & Son-in-law: Nayan & (late) Jayant

Daughter & Son-in-law: Ranjana & Sudhir

Grandchildren: Neena, Nitin, Rima, Rohit & Rita

Great Grandchildren: Aayush & Varsha



Kanara Saraswat Association

Resume of Activities & Financial Position during F.Y. 2014-15

We present here a resume of our activities and financial position of for the year 2014-2015. We pay a tribute to all our Past Presidents, Vice-Presidents and Members of the Managing Committee, Members of KSA, Donors, Employees and Well wishers of KSA, deceased or alive and salute their perseverance, dedication and selfless service without which we could not have reached the milestone of completing more than 103 years.

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

MEMBERSHIP

The number of persons admitted to different classes of membership during the year 2014-15 are as follows:

Total Membership	LIFE	PATRON	**SPOUSE	ORDINARY	***BENEFACTOR
As on 31/03/2014	5626	217	27	1	46
During F.Y. 2014-2015	32		03	—	—
As on 31/03/2015	*5658	217	30	1	46

* 5658 Members includes deceased members.

** Spouse of Member can become Life/ Patron Member by availing concession of Rs 2000/-

*** Benefactor Category deleted by passing Resolution in AGM held on 26th September 2010

RESERVE FUND

The Reserve Fund of the Association as on 31/03/2015 is Rs. 45,58,367.65

CORPUS FUNDS AND DONATIONS

SR No	Name of the Fund	Amt as on 31.03.2014	Donations recd from April 2014 to March 2015	Total Fund as on 31/03/2015
F-1	CENTENARY FUND	1,34,65,312.00	1,24,160.00	1,35,89,472.00
F-2	CORPUS FUND:	1,13,35,967.14	9,81,656.50	1,23,17,623.64
F-3	OTHER CORPUS FUNDS	20,89,289.16	10,000.00	20,99,289.16
F-4	GENERAL FUND	20,68,702.00	-----	20,68,702.00
F-5	GRAND TOTAL (F 1 to F5)	2,89,59,270.30	11,15,816.50	3,00,75,086.80
F-6	TOTAL AMOUNT OF FDR	2,89,59,270.30	10,85,041.50	* 3,00,44,311.80

* There is a difference of Rs 30,775/- in the investment since FD is prepared after 31.03.2015

DISBURSEMENT OF AID

The main and important objective of Kanara Saraswat Association is to provide relief to poor & needy and education aid and grants to students, medical relief to sick and ailing and to undertake charitable causes. The Association continuously strives to fulfill this important objective by helping needy persons financially.

The following chart shows the amount disbursed to needy persons out of interest received on Investment of Corpus Funds for the last 5 years

DISBURSEMENT	Disbursal for 2015-2016	No of Beneficiaries during 2014-15	2014-2015	2013-2014	2012-2013	2011-2012
Scholarship	2,71,728.00	26	2,39,000.00	2,48,000.00	2,35,000.00	2,23,940.00
Distress Relief	1,44,394.00	24	1,37,000.00	1,39,000.00	1,33,000.00	1,30,980.00
Medical Relief	1,15,208.00	8	87,000.00	85,000.00	76,000.00	79,550.00
*Emergency Medical Relief Fund	3,27,885.00	24	3,31,000.00	3,10,000.00	3,09,000.00	3,10,240.00
Aid to BPL Families	48,000.00	1	12,000.00	-	15,000.00	-
Centenary Educational Refundable Grant	15,22,096.00	10	8,87,430.00	11,78,500.00	3,50,000.00	-
Centenary Medical Aid	6,83,371.00	5	2,52,000.00	4,00,000.00	4,22,000.00	-
TOTAL AMOUNT			*19,45,430.00	23,60,500.00	15,40,000.00	7,44,710.00

* The amount disbursed during 2014-2015 is less than amount disbursed in 2013-2014. The main reason is less off take of amount under Educational Refundable Grant and Centenary Medical Aid Programme. The balance amount is c/f to F.Y. 2015-2016.

The Interest on the above Corpus Fund is disbursed to needy persons based on their applications. The Co-ordination Committee of Aid giving Institutions is selecting and recommending deserving persons for receiving aid to avoid duplication. The aid giving Institutions are: 1) Kanara Saraswat Association 2) Chitrapur Saraswat Educational Relief Society 3) Saraswat Educational and Provident Co-op Society, Grant Road, 4) Saraswat Mahila Samaj, Gamdevi 5) Shrimat Anandashram Ordination Golden Jubilee Fund, Shri Chitrapur Math, Shirali, 6) Swami Parijnanashram III Education and Charitable Trust, Virar. The Co-ordination Committee invites applications from needy persons and after scrutinizing the applications, it sanctions the quantum of aid based on individual needs and sends applications to the Kanara Saraswat Association for disbursing Scholarship, Medical Aid and Distress Relief to selected persons.

KSA CENTENARY CORPUS FUND

The Centenary Fund was started during our Centenary Year 2010-2011. The Centenary Fund Raising Committee (CFRC) under leadership of our President Shri Suresh Hemmady was established. The other two members are Mr Ratnakar Gokarn and Mr Dilip Sashital. Similarly Centenary Fund Management Committee (CFMC) consisting of Mr Vinod Yennemadi, Mr Praveen Kadle, Mr Uday Gurkar was established to monitor the Fund. Mr Raja Pandit manages the Fund and Disbursement under direction of CFMC and Dr Prakash Mavinkurve scrutinizes the applications received under Centenary Medical Aid. The members of both committees take keen interest in progress of Centenary Fund. The details of Centenary Fund are as under:-

Centenary Fund as on 31.03.2015	Rs 1,35,89,472.00
Interest Recd upto 31.03.2015 (including Int of Rs 1,24,160.00 on Funds Received under FCRA)	Rs 56,93,397.00
Less: Educational Refundable Grant disbursed 32 students upto 31.03.2015	
Rs 24,15,930.00	
Less: Centenary Medical Aid disbursed to 22 beneficiaries	Rs 10,72,000.00
Balance Amount available for disbursal during F.Y. 2015-2016	Rs 22,05,467.00

INCOME AND EXPENDITURE ACCOUNT

The Financial Position of KSA is not good. Though losses every year are increasing, fortunately we have not made any Cash Losses till date. However Managing Committee is grappling with the serious challenge of reducing Overdraft availed against security of our Fixed Deposit for carrying out extensive renovation of Ground Floor & Mezzanine floor of our Building in the year 2010. Though after renovation, there is a good value addition to our building and Revenue from Banquet Halls has also increased, we miserably failed to achieve targets decided by Empowered Committee in consultation with M.C. of KSA in respect of Occupancy Rate of both Banquet Halls. It can be seen from following table that interest on Overdraft is major factor for causing loss in addition to deficit in Health Center & Nashik Holiday Home:-

(Amounts in Lakhs)

	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Surplus/Deficit	4.14	-2.23	-3.83	-6.01	-3.03	-6.08
Depreciation	1.77	5.12	5.54	6.05	5.94	6.15
Interest Paid on OD	0.00	4.63	9.53	10.07	9.32	7.60

It can be seen from above that there is surplus of Rs 4.14 lakhs in FY 2009-10 (i.e. before Renovation of Hall and when there was no OD). After Renovation though there continuous deficit till FY 2014-15, there is no Cash Loss because of increase in Hall Revenue after renovation. However the increase in Hall Revenue is eaten by Interest on Overdraft paid by us. Further there is very marginal surplus or Loss from Nashik Holiday Home activity and there is perennial deficit in our Health Center activity. The KS Magazine has turned around this time by recording Surplus of Rs 1.53 lacs. We

are striving very hard to turn around Nashik Holiday Home and it is heartening to note that Occupancy Rate of NHH from April 2015 to July 2015 has already crossed 57% of booking of entire previous year. Further if we redevelop our NHH successfully and manage to get desirable rent by letting out new premises, then revenue of NHH will help KSA in reducing Overdraft.

We have started Building Fund (Hall) with sole aim of reducing Overdraft taken for renovating Hall and reducing interest burden which will help us to render financial assistance to needy person in a more effective manner. **We appeal to members and well-wishers to contribute to our Building Fund (Hall). The donation is exempted under 80G.** We have also prepared scheme to raise donation towards Building Fund (Hall) by naming 4 rooms of KSA Hall in memory of any person as per Donor's wish. The amount of Donation decided by M.C. of KSA is as under:-

Location of Rooms	Area in Sq/Ft	Donation Amount
Conference Room on Mezzanine Floor	157.50 sq. ft.	RS 17.50 lacs
Swamiji's Room on Mezzanine Floor	154.75 sq. ft.	Rs 17.50 lacs
Bride Room on Ground Floor Hall	112.80 sq. ft.	Rs 12.50 lacs
Bridegroom Room on Ground Floor Hall	89.12 sq. ft.	Rs 12.50 lacs

We can work out modalities of naming the Room with Donor.

PRESIDENT AND VICE-PRESIDENT

The 2 year term of President Shri Suresh Shripad Hemmady and Vice-President Smt Geeta Vivek Hemmady is ending. However they are eligible to stand for election for another two terms.

MANAGING COMMITTEE

At the close of the Financial Year 31.03.2014 there were 3 vacancies on the Managing Committee of Kanara Saraswat Association caused by retirement of 3 members under Rule 13. The nominations for 3 vacancies were invited. As we had received 4 nominations, the Managing Committee of Kanara Saraswat Association had appointed Mr Srikar Balsavar as Returning Officer to conduct elections. The Ballot paper was published in July 2014 issue of Kanara Saraswat Magazine. The election results were announced by Returning Officer during the 102nd Annual General Meeting held on 31st August 2014 and following members were declared as elected:- 1) Shri Dilip Pandurang Sashital 2) Shri Shivshankar Dattanand Murdeshwar 3) Shri Yatin Shantmurti Mavinkurve.

At the close of the F.Y. 31.03.2015 there are now 3 vacancies for the year 2015-2016 due to retirement of 3 Committee Members under rule 13. The nominations from members of KSA have been invited to fill up 3 vacancies. The last date of receiving applications was 16th June 2015.

SHRIMAT ANANDASHRAM HALL (GROUND FLOOR) and SHRIMAT PARIJNANASHRAM HALL(MEZZANINE FLOOR)

The Rent received from Hall increased from Rs 7,08,000.00 in F.Y. 2013-14 to Rs 7,54,000.00 in F.Y. 2014-2015 due to increase in Occupancy Rate. However there is decrease of Commission from Caterers & Decorator from Rs 4,93,628.00 in F.Y. 2013-14 to Rs.3,05,792.00 in 2014-2015 due to increase in hiring of Halls

for Condolence Meetings and other functions where services of Caterers are not required. On expenditure side, the expenses in respect of Property reduced from Rs 13,57,810.30 in 2013-14 to Rs.12,17,210.00 in F.Y. 2014-2015 due to reduction in interest on OD.

**COMPARATIVE CHART OF OCCUPANCY
OF SHRIMAT ANANDASHRAM HALL (GROUND FLOOR)
And SHRIMAT PARIJNANASHRAM HALL (UPPER FLOOR)**

Year	Full Day	Half Day	Social@ Concessional	Free	Total	Vacant Days
2010-2011	12	60	19	09	100	265
2011-2012	10	90	28	11	139	227
2012-2013	06	87	27	10	130	235
2013-2014	06	79	26	10	121	244
2014-2015	13	65	27	08	113	252
Apr 15 to Jul15	08	16	24	00	48	

It can be seen from above that during 4 months in current Financial Year, we have already crossed 61% of Full Day booking & 25% half day Booking of entire previous year. It may be noted that 4 months are non -seasonal months and the season of marriages & functions will start from Sept 2015.

NASHIK HOLIDAY HOME

The total Rent from Residential Property at Nashik Holiday Home has reduced from Rs.5,48,480.00 to Rs 4,31,844.00 in 2014-2015.

The other income is marginally decreased from Rs.63,881.00 to Rs.63,780.00 in the F.Y. 2014-2015 . The decrease in Revenue is because of reducing Occupancy rate from 28% in F.Y. 2013-14 to 18% in F.Y.2014-15. We have taken following steps:-

1) To break Kitchen platform in Unit No 1 & make separate Rooms as done in Unit No 2 &4. Repairs have been carried out in verandah of Unit No 6, 7, 8 . It can be seen from the bookings done in April 2015 to July 2015, the trend is becoming positive.

The Occupancy Rate for F.Y 2014-15

YEAR	UNIT 1	UNIT 2	UNIT 4	UNIT 5	UNIT 6	UNIT 7	UNIT 8	TOTAL	OCC RATE
2012-13	29	72	61	166	154	122	95	699	27%
2013-14	30	85	46	167	163	117	97	705	28%
2014-15	14	63	28	138	91	86	43	463	18 %
Apr15- Jul15	16	31	15	46	42	63	52	265	57%

It can be seen from above that during 4 months in current Financial Year, we have already crossed 57% of booking of entire previous year.

NASHIK HOLIDAY HOME REDEVELOPMENT – UPDATE

The purpose of this Note is to apprise members on present status of Redevelopment of Nashik Holiday Home . This note is divided into two parts i.e. 1st part is to recapitulate events up to Special General Body Meeting held on 31st March 2014 and 2nd Part is to apprise events that took place subsequently.

1st Part:-

The Special General Meeting (SGM) of Kanara Saraswat Association (KSA) held on 5th May 2013 to discuss following Agenda & if found fit to adopt any one of following 3 options:-

- 1) To sell Holiday Home to realize potential Value and build Holiday Home at a better location while retaining 1500 Sq/Ft area in present location and utilizing balance amount of sale proceeds to meet objectives of Association
- 2) To Redevelop it & sell commercially
- 3) To build Commercial Building and earn regular income by renting out.

While discussing above Agenda, the SGM decided not to rush to adopt any of above Agenda at present and established an Empowered Committee consisting Mr Vinod Yennemadi /Mr Praveen Kadle/Mr Anil Bhatkal/Mr Uday Gurkar, to go into details of Finances of KSA and also to look at all options of raising the funds including the option to sell/develop the plot of Nashik Holiday Home. The Members of the Empowered Committee held many rounds of discussion with Members of Managing Committee(M.C.) & presented a Report at the Annual General Body Meeting of members of KSA held on 29th September 2013. One of the recommendations was that there is no need of selling Nashik Holiday home & at the same time suggested that it is an excellent opportunity of revenue coming to KSA on annualized basis by utilizing the option of redeveloping the precious plot from long term investment objectives and by keeping some space for our own Community Members. In same meeting, direction was given that KSA should come out with a plan of redevelopment by interacting with various people and taking advice from experts and then take it to General Body for their approval. As a follow-up action to implement Resolution passed in SGM held on 29th September 2013, the M.C.of KSA & Members of Empowered Committee started selection process of appointing of Architect. Meanwhile Managing Committee of KSA appointed Mr Krishna Shirali as our Hon Architect for advising us on the Project. We shortlisted 7 Architects and asked them to give their presentations for which remuneration of Rs 25000/- each was paid. Mr Krishna Shirali prepared a 68 page report detailing shortcomings and good points of each of their design. The Architects were called for discussion and after gruelling sessions and number of meetings and inspection of their work carried out by Mr Krishna Shirali, we selected Mr Shekhar Deshpande of M/S Designers Collective, Nashik as our Architect for redevelopment project. The Special General Body Meeting of KSA was called on 31st March 2014 and the following Resolution was passed:-

“Resolved that Nashik Holiday Home situated at Plot No 41-42 in Survey No 659/6-7/1, (Area 15295 sq.ft) in New Pandit Colony, Off. Sharanpur Road, Nashik City, Nashik-422002 be redeveloped by constructing a Commercial Building up to maximum FSI available (including purchasing TDR) and sell part of area to generate Funds equivalent to Cost of Construction and Let-Out balance area to get regular income..”

While undertaking NHH Project following characteristics will be retained:

- 1) To build minimum 8 rooms at Holiday Home.
- 2) To build medium size Community Hall to hold functions like Community Meetings, Engagement/ Birthday Parties etc.
- 3) To implement Pension Scheme as per clause 2(g) of Bye-laws of KSA, out of Rent received by is by letting out premises
- 4) The balance surplus will be utilised to meet Aims and Objectives of KSA.

The General Body had also unanimously ratified KSA Managing Committee decision to appoint Mr Shekhar Deshpande of 'Designers Collective' as an Architect for Redevelopment of Nashik Holiday Home and authorised managing committee to fix his fees.

Mr Shekhar Deshpande presented a detailed Power Point presentation of the Project to members and answered queries raised by them. Based on calculation of FSI & Built-up area of proposed Commercial Building by Mr Shekhar Deshpande, the members were informed that KSA expects monthly average Rent of Rs 48 per Sq/Ft (net of Service Tax) and will get annual rental income of Rs 1.27 Cr. by letting out 2/3rd of total BUA.

2nd Part:-

Mr Shekhar Deshpande started the work of preparing Tender Form & Notice in consultation with our Hon Architect Mr Krishna Shirali . The Public Notice for floating Tender and inviting Bids was issued in two prominent Newspapers of Nashik on 18.09.2014 and last date of receiving Tender Form was fixed on 16.10.2014 .The 8 Bidders collected tenders at the cost of Rs 7000/- per tender. The 4 Tender Forms were submitted within due date and other 4 did not submit tenders. The tenders were opened in Nashik Holiday premises in presence of Mr Shekhar Deshpande, Mr Krishna Shirali, & Committee Members Mr Shivshankar Murdeshwar, Mr Anand Nadkarni, Dilip Sashital & President of KSA Mr Suresh Hemmady on 16.10.2014 . One builder M/S Bhadane Buildcon came at the time of opening bids and gave letter of offer. However Members present decided not to consider his offer as he had not collected the tender Form and offer was not in proper format though later it found that his offer was most attractive and within technical stipulations of Tender Form. Mr Shekhar Deshpande listed important points of Tenders and decided to make independent evaluation afterwards. He shortlisted two bidders viz M/S Siddhi Puja Builders & Harsh Construction Pvt Ltd among 4 bidders. Thereafter Mr Shekhar Deshpande recommended M/S Harsh Construction Pvt Ltd based on Market Value(M.V.) & Ready Reckoner Value (R.R.V.) of KSA's share of area premises. On perusal of 'recommendation chart' prepared by Mr Deshpande, we observed that both shortlisted Architects had violated 1/3rd area stipulation of Tender Notice and also the M.C. of KSA did not agree with evaluation criteria of Mr Deshpande solely based on M.V. & R.R.V. as General Body of KSA had taken Rental Value as a yardstick for getting regular revenue. The M.C. of KSA also felt that due attention was not given to various conditions/stipulations mentioned in Tender Notice , Tender Form, Resolutions & Minutes of General Body Meetings while evaluating the two bidders. The M.C. therefore prepared Evaluation Chart strictly based on various stipulations & held extensive discussion with our Hon Architect Mr Krishna Shirali on 10th December

2014 who otherwise agreed on all our points. However he suggested that he along with some of Members of M.C. of KSA should inspect work of both shortlisted bidders and submit a report. Accordingly Mr Krishna Shirali, Mr Shivshankar Murdeshwar, Mr Kishore Surkund & Mr Anand Nadkarni visited Nashik on 25th & 26th December 2014 to inspect work of two shortlisted bidders. They submitted report recommending name of M/S Harsh Construction Pvt Ltd based on competency.

The last meeting was held on 2nd January 2015 in Mumbai with Mr Shekhar Deshpande and Members of M.C. of KSA & Mr Krishna Shirali to arrive at some decision since we have to approach Charity Commissioner for his approval. We decided to take opinion of Advocate Ghanshyam Hule who we had appointed as our Advocate in M.C. Meeting held on 25th July 2014. He advised us to scrap the Tender Process as both bidders have violated Tender stipulation. He also advised us against giving another opportunity to shortlisted bidders for revising their offer and compromising on basic stipulations of 1/3rd area as we shall be making injustice to those persons who have collected Tender Forms but not submitted. Meanwhile one of the shortlisted bidder M/S Siddhi Puja Builders called Mr Raja Pandit, Chairman of KSA on phone (which is after obtaining Advocate's opinion) to enquire about status of selection of bidders & when Mr Pandit informed him that both short listed bidders have violated 1/3rd area claim, he denied having made claim of more than 1/3rd area. We spoke to Mr Deshpande & requested him to send scan copies of Offer Letter of all bidders. It came to light that Siddhi has claimed less than 1/3rd Area which was as per stipulation of Tender Form. When we asked Mr Deshpande about contention of Siddhi Puja Builders, he told us that when he realized that Siddhi has claimed only Ground Floor & 1st floor area, he called them and specifically asked whether they do not want Loft area which is between Gr & 1st floor. Siddhi Puja Builders said that they want the Loft area and thereafter Mr Deshpande included it in his evaluation Chart which led to violation of 1/3rd stipulation of Tender Form. Mr Raja Pandit spoke to Siddhi Puja Builders and asked him specifically whether he would construct entire building without claiming loft area. He responded positively. In view of the new development Mr Shekhar Deshpande has now recommended M/S Siddhi Puja Builders as Developer for Redevelopment of NHH project. We are in the process of finalizing Terms & Conditions of the Appointment Letter. We will have to finalize the Development Agreement which will have to be submitted to Charity Commissioner for his approval. According to our Advocate it will take at least a year for Charity Commissioner to complete this process and decide on permission.

The Professional fees of Mr Shekhar Deshpande were fixed at 4% of Cost of Construction. We have paid bill of Rs 9 lacs+ Service Tax to Mr Shekhar Deshpande and another bill of Rs 8 lacs is pending. We have hired services of Advocate Hule for Rs 75,000/- to represent us before Charity Commissioner and also vetting of documents connected to Redevelopment of NHH. We have made initial payment of Rs 50000/- to him. Advocate Hule may revise his fees if it is to be paid by the builder. We shall be appointing Mr Krishna Shirali as an Architect on professional basis to protect our interest. All expenses will be reimbursed by Siddhi Puja Builders as per Appointment Letter to be issued to Developer shortly.

Meanwhile Mr Praveen Kadle , Member of KSA, requested President and M.C. Members of KSA to postpone redevelopment of NHH as it was originally envisaged about 2 years ago taking into account then prevailing market prices for NHH Land .

Now Due to implementation of Smart City concept and also Delhi Mumbai Industrial Corridor (DMIC), land prices have gone up significantly. Considering this significant rise in land prices , he suggested to consult HDFC realty for their opinion about undertaking redeveloping NHH in present situation. We are waiting for report from HDFC Realty. Meanwhile a 5 Member Committee has been formed who will collectively supervise NHH Redevelopment Project. The names of Committee members are 1) Mr Suresh Hemmady, President 2) Mr Kishore Surkund, Jt Hon Secretary for NHH 3) Mr Shjvshankar Murdeshwar, Hon Secretary, 4) Dr Prakash Mavinkurve 5) Mr Dilip Sashital.

STATUS OF ANAND CHHAYA PROJECT

The Anand Chhaya Project , Senior Citizens Retreat was initiated by KSA. We are bringing two Resolutions under Agenda No 9 & 10 in ensuing AGM on Anand Chhaya Project which explain current position of the project. We are quoting below Resolutions under Agenda No 9 & 10 along with explanation.:-

Resolution No 9 :- To ratify decision of Managing Committee of KSA, to discontinue 'KSA- Anand Chhaya' Project based on legal advice and handover to an Associate of Persons (AOP) formed by buyers of Units in Anand Chhaya.

Explanation to Resolution No 9:-

The Kanara Saraswat Association in the Special General Body Meeting held on June 22, 2014 passed Resolution for constructing Senior Citizens Retreat named 'Anand Chhaya' by purchasing suitable land.

The Members of Managing Committee of KSA along with the President Mr Suresh Hemmady visited number of places in Karjat, Maval and other places to locate suitable land. We found that the Non-Agricultural land was very costly and beyond the cost of project envisaged by KSA. We, therefore, focussed on Agricultural land which is less expensive and reasonably priced. We visited at least 40 different locations, travelling almost every week and finally located 10+ acres of land at Survey no 222 & 223 in Village Taje with single owner and clear Title. The price was negotiated at Rs.73 lakhs per acre for approx. 5 acres of land. We consulted many experts during the process for legal formalities for acquiring agricultural land. There were many brain storming meetings among members of Managing Committee of KSA with experts, in order to find best procedure and methodology for proceeding further in the project. During one such meeting, Cdr Shrirang Bijur, who is involved in many NGO's, suggested to take opinion of Advocate Dadrawala, who is a authority in Trust matter. Mr.Dadrawala opined that "Public charitable trust could buy agricultural land to further its agricultural activities subject to enabling provisions in the trust deed. Since KSA intends to set up homes for senior citizens, it is best that KSA consider Non Agricultural land for construction of Senior Citizens Retreat ". As mentioned earlier , buying of non-agricultural land was not possible due to very high price being quoted.

Cdr. Shrirang Bijur at the request of Mr.Suresh Hemmady also took opinion of his Advocate friend Shivraj Kadam, an expert on issues connected with Charity Commissioner, who opined that:-

1. All activities of a charitable trust have to be judged on the scale of "Care vs Consideration". Any transaction involving end consideration will not qualify in

the category of "Care" hence disallowed by Charity Commissioner. Therefore, if we are considering sale of bungalow or later disbursement of cost of unit upon vacation/ death, it will be a consideration and will not be allowed by Charity Commissioner.

2. Generally objective of care for senior citizen involves setting up old age homes to be used by senior citizens with less resources and not building bungalows.
3. Any gated project will not qualify in the objects of trust unless specifically mentioned in the deed approved by Charity Commissioner. It is a builder model.
4. Third party alienation is not possible without approval of Charity Commissioner.
5. Because of the above, KSA participation in purchase of land or construction of bungalows that involves charging construction/land cost and later giving divided or undivided share or ownership of BUA to bungalow owners, is ruled out.
6. On the subject of amount collected by KSA, the Advocate said that since we have crossed the financial year, it should be carefully shown in books of account and returned to applicants. We should take advice from our CA for nullifying the transaction.

In view of the strong reservations expressed by the Advocates and legal advisors, the decision was taken by Members of Managing Committee of KSA not to proceed with "Anand Chhaya Project" as originally envisaged but find an alternate solution to the issue. As KSA had finalized the deal to purchase land at Taje and date of making payment towards land was fast approaching, the Managing Committee took a decision to hold meeting with Purchasers who had booked Units in Anand Chhaya. The entire matter was clearly explained to all present. It was decided by the Purchasers that they would form a AOP and deposits given by them may be transferred by KSA to AOP Account by taking consent of all purchasers. We also took opinion of our Statutory Auditors, Saraf Gurkar Associates, who opined that KSA should refund money to Members who have booked Units in Anand Chhaya or directly transfer to AOP after obtaining consent from concerned persons. The amount collected by KSA in the form of Deposit was Rs.3,84,46,000/- (Rs 1,60,00,000.00 as on 31.03.2015) and was duly transferred to AOP account opened in the name of KSA Anand Chhaya Cooperative Society (Proposed) in the month of April 2015. The interest of Rs 90349/- recd on Short Term Deposits was also transferred to AOP Account on 28.07.2015 It was decided to ratify action of Managing Committee in SGM or AGM by explaining this entire position.

Resolution No 10 :- To ratify action of Managing Committee of KSA and to seek approval from Members for the use of the prefix "KSA" in the name of the AOP formed for the purpose of undertaking Anand Chhaya Project.

Explanation to Resolution no 10:-

In continuation of the above meeting, the Managing Committee of KSA received a letter from proposed AOP formed by purchasers of Units in erstwhile Anand Chhaya requesting us to permit the usage of abbreviation "KSA" in the name of their proposed AOP. They informed us that they decided to name AOP as "KSA Anand Chhaya Cooperative Society" (KSAACCS) and also requested to permit use of KSA address for correspondence purpose. The Members of newly constituted AOP argued that the entire Project was initiated and conceptualized by KSA and therefore KSA was

fully involved in Anand Chhaya Project right from inception and it was efforts of all Managing Committee Members of KSA that the Project could fructify and be brought to this stage. Therefore, they strongly felt that KSA's name should somehow be part and parcel of Anand Chhaya Cooperative Society and in view of that KSA Anand Chhaya Cooperative Society was proposed by them. The members of Managing Committee discussed both matters in the Meeting held on 17.04.2015 and decided to give permission on following grounds:-

1. The Committee members felt that there is no provision in Bye-Laws of KSA in respect of usage of name "KSA" by any other institution.
2. The Managing Committee of KSA felt that as Anand Chhaya Project was initiated and conceptualized by KSA and it was because of the efforts of the Managing Committee of KSA that the project is turning into reality though under different Set-up and also coupled with the fact that the request was genuine and permission to use abbreviation "KSA" can be given subject to approval from Statutory Body.
3. We decided to give them permission on condition that they should make it clear to persons associated with the project that both institutions viz., KSA and KSA Anand Chhaya Cooperative Society, are independent of each other and there is no pecuniary/ financial liability on KSA.
4. Mr.Suresh Hemmady informed that he also obtained verbal legal opinion from a very highly placed legal expert who opined that AOP should take permission from Managing Committee of KSA for use of abbreviation KSA as a matter of good governance.
5. Regarding permission to use our address for mailing purpose for Bank or for General purpose, members felt that we may give such permission till KSA Anand Chhaya Cooperative Society gets permanent office address. The members also pointed out that KSA has, in the past, allowed and granted permission to quite a few Amchi Institutions for using their office address as mailing address for their entities.

We also advised them to incorporate following Para in their legal document MOU to be entered with Purchasers of Units:-

"It is appreciated that The Kanara Saraswat Association (KSA), having address at 13/1-2, Talmakiwadi had initiated and conceptualized this Project under leadership of its President Mr.Suresh Hemmady. However KSA being Charitable Trust and to avoid legal complications for purchasers of Units at the time of transfer/leasing of Units, it is decided by purchasers of Unit to form a separate legal body with concurrence of Managing Committee of KSA and it is also agreed by them that KSA doesn't have any pecuniary and/or contingent liability towards KSA Anand Chhaya Cooperative Society and both are independent institutions registered under different statute."

KANARA SARASWAT MAGAZINE

KS magazine is rendering yeomen service to Community to fulfill one of the important Objective of fostering Brotherhood and Cooperation among Members of Association. The number of pages printed during 2014-15 were 900 as against 808 pages in 2013-14 which works out to an average of 75 pages per month. The Editorial Committee has been closely monitoring the outgoing of the Magazine in order to control the printing and other overhead expenses. Presently the magazine is printed at SAP Print

Solutions Pvt. Ltd as their rate is reasonable. The total revenue from KS Magazine increased from Rs 17,49,908.25 (Rs 16,17,833.25 Advertisement Revenue + Rs 1,32,075.00 Other Income)in F.Y. 2013-2014 to Rs 19,78,698.00 (Rs 18,79,298.00 Advertisement Revenue + Rs 99,400.00 Other Income) in F.Y. 2014-2015 . Similarly Expenditure on KS Magazine is reduced from Rs 18,45,130.00 in F.Y. 2013-2104 to Rs 18,24,290.90 in 2014-2015. The increase in revenue and reduction in expenditure in 2014-2015 resulted into surplus of Rs1, 53,777.10 as against surplus of 54,075.00 in previous year.

The Managing Committee of KSA in consultation with Editorial Committee of KS Magazine has introduced Refundable Deposit Scheme for our Members residing abroad so that interest earned on Deposit will be used for Airmail Charges to deliver Magazine at their doorstep without interruption and Deposit will be returned once Membership ceased to exist. This will also avoid inconvenience of paying Airmail Charges every year .We have received response from only 4 members so far whose names are mentioned in Schedule L-13 of the Balance Sheet. We appeal to all Members residing abroad to join this scheme.

HEALTH CENTRE

The KSA Health Centre continues to provide quality health care to members of all communities particularly the poor, at very affordable rates. Total 2348 patients took the benefit of the services during F.Y 2014-15. Dr. Vasanti Balvalli, Dr. Sunil Vinekar provided medical consultations on a daily basis, where as 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. Consultation Fees of Doctors & Medical Practitioners attached to Health Center are very low and more & more people from lower middle class and BPL families are taking advantage of our Center. The Services of the Heath Center is subsidized by KSA.

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. We also intend to start Physiotherapy Centre in Ambulance premises with help of Dr Swati Puthli.

Though Ambulance services had to be discontinued due to various problems, the Popular Ambulance Association has continued to serve the community by giving Medical Aid to the needy from the interest gained on their Corpus. Swami Parijnanashram Pathological Laboratory was shifted to the garage of the Popular Ambulance Association in 2001 as the place was vacant. An arrangement was made to use their premises for rendering health services at very affordable rates to people irrespective of religion, class and location. The 'D' Ward of Municipal Corporation of Greater Mumbai was kind enough to classify the premises as Health Center in Municipal Tax Bill of Popular Ambulance Association.

In tune with the times, the set-up of Swami Parijnanashram Pathological Laboratory has been changed and it now offers as many as 300 investigations, along with comprehensive packages . To meet rising cost, charges were raised marginally, but they still remain lower than most labs in the vicinity. Care has been taken to see that quality is not compromised. The total Fees & Charges received during F.Y.2014-

15 Rs 2,60,367.00 as against Rs,1,78,990.00 in previous year. The expenses have been increased from Rs 2,85,780.00 in F.Y. 2013-2014 as against Rs 4,92,301.00 in 2014-2015 . The deficit has increased from Rs 1,06,790.00 in F.Y.2013-14 to Rs 2,31,9340.00 in 2014-2015. The main reason for increasing deficit is loss on sale of Asset (Rs 83,910.00) due to sale of Auto Analyser and increase in salary and conveyance expenses . We are striving hard to reduce the deficit by reducing expenditure .

FCRA ACCOUNT

Status of Donation Received From Person of Indian Origin under Foreign Contribution & Regulation Act (FCRA) 2010 as on 31.03.2015

The Kanara Saraswat Association has been permitted to receive Foreign Contribution under FCRA Act 2010. The Registration Number is 083720152 dated 30.06.2011 and valid up to 30.06.2016. We are giving below details of Foreign Contribution Received from 30.06.2011 to 31.03.2015 and Amount Utilize & Invested in Bank Fixed Deposit Receipt.

Amount Received			Name of Donor	Amount Spent	Remark
Date	USD	Rs			
28.10.2011	\$2,500	122072	Saraswat Foundation USA	Rs 100000.00-	Purchase of Eye Refractometer at the cost of Rs 1,22,072.00
28.10.2011				Rs 16.00	Bank Charges
17.03.2012	\$1,000	500838	Mr Ashok Kulkarni	500838	Fixed Deposit Receipt
2011-2012		893			SB Interest
Sub-Total As on 31.03.2012		623803		600854	22949.00 (Balance as on 31.03.2012 as per Bank Pass Book)
10.5.2012	\$2,500	128174	Saraswat Foundation USA	-	-
24.5.2013	\$2,000	110742	Saraswat Foundation USA	Rs 36000/-	Purchase of Tonometer on 10.12.13
21.06.2012				Rs 22072.00	Balance amount for Eye Refractometer
16.01.2013	NRE A/C	50000	Mrs Rekha Vokketur	Rs 50,000.00	-
24.09.2013	NRE A/C	50000	Hemu Kalle	Rs 50,000.00	-
2012-13 & 2013-2014		17896	Int on Saving Bank		
2012-2013		51332	Interest on FDR		51332.00 +
2013-2014		55238	Interest on FDR		55238
25.09.2013				Rs 100.00	Bank Charges
Sub- Total as on 31.03.2014		10,87,185.00	Bank Balance	7,59,026.00	Rs 328159.00 (Balance as on 31.03.2014 as per Bank Pass Book)

Amount Received			Name of Donor	Amount Spent	Remark
Date	USD	Rs			
05.12.2014	USD 500	Rs 30775.00	Vanita Ashok Balvalli		FDR made in next financial year i.e. in 2015-2016
05.03.2015	USD 2000	Rs 124160.00	Konkani Charitable Fund USA	Rs 124160.00	Invested in FDR on 24.03.2015
2014-2015	Int Recd on FDR	Rs 56947.00	-	-	-
2014-2015	Int Recd on SB A/c	Rs 14133.00	-	-	-
12.11.2014	-	-	-	Rs 35000.00	Educational Grant to One beneficiary
18.11.2014	-	-	-	Rs 20000.00	Medical Aid to One Beneficiary
09.04.2014	-	-	-	Rs 16000.00	Purchase of ECG Machine
2014-2015				Rs 482.00	Bank Charges
31.03.2015		13,13,200.00 of Saraswat Foundation, USA		Rs 9,54,668.00	Rs.3,58,532.00(Balance as on 31.03.2015 as per Bank Pass Book)

Thus we have unutilized Balance of **Rs 1,86,916.00** and unutilized interest amount **Rs 171616.00** tallying **Rs 3,58,532.00** and FDR of **Rs 7,24,998.00** as on 31.03.2015. We shall be spending unutilized balance as per directives of Donors. The FDR of **Rs 30775/-** was prepared in next financial year i.e. in 2015-2016

Utilization of Funds Received from Saraswat Foundation, USA

Date	Donations Received		Date	Donations Utilized	
28.10.2011	USD 2500	Rs 122072.00	24.11.2012	Rs 100000.00	Purchase of Eye Refractor
10.05.2012	USD 2500	Rs 128174.00	21.06.2012	Rs 22072.00	Purchase of Eye Refractor
24.05.2013	USD 2000	Rs 110742.00	10.12.2013	Rs 36000.00	Purchase of Tonometer
			09.04.2013	Rs 16000.00	Purchase of ECG Machine
	TOTAL	Rs 360988.00		Rs 174072.00	

Unutilized amount Rs 1,86,916.00 will be utilized during F.Y. 2015-2016

MARRIAGE BUREAU

The Bureau gives opportunity / platform to marriageable children of our community Members including children of female members married into different caste / inter religion / nationality to find a suitable match. The Marriage Bureau operates daily from Monday to Saturday from 5.00 p.m. to 7.30 p.m. in the Conference Room of KSA Building in Talmakiwadi. We request all community members to take maximum advantage of Marriage Bureau. Ms Geeta Kulkarni is available daily in the Conference Room of the Association. Mrs. Usha Surkund is available on Monday and Wednesday at same time. Both can be approached on the mobile nos. (Ms Geeta Kulkarni – 9969552759 and Mrs Usha Surkund – 9969552764) for any advice. We give below data of marriageable persons available with us.

BOYS

Age	Year of Birth	No of Boys	Under graduate	Grad	Post Grad	Engg	Doctor	Lawyer	M.B.A.	Widower	Divorcee
40-44	1971-75	65	8	30	1	12	3	2	5	-	4
35-39	1976-80	83	14	31	9	15	2	-	8	-	4
30-34	1981-85	93	10	26	15	23	4	-	15	-	-
25-29	1986-88	27	3	8	5	5	-	-	6	-	-
TOTAL		268	35	95	30	55	9	2	34	-	8

GIRLS

Age	Year of Birth	No of Girls	Under graduate	Grad	Post Grad	Engg	Doctor	Lawyer	M.B.A.	Widow	Divorcee
40-44	1971-75	62	7	30	6	1	4	6	1	2	5
35-39	1976-80	88	2	37	16	14	6	2	5	2	4
30-34	1981-85	117	4	41	24	15	20	-	7	2	4
25-29	1986-90	91	2	30	25	8	9	3	13	-	1
21-25	1991-92	5	-	4	-	1	-	-	-	-	-
TOTAL		363	15	142	71	39	39	11	26	6	14

KSA REFERENCE LIBRARY

The Reference Library is one of the unique project of KSA Centenary Year. The main objective of the library is to preserve book for posterity. At present Library is preserving following types of books:- 1. KS Magazines, Annual Reports and Souvenirs published by KSA since inception. 2. Scripts 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. Recently KSA published two books 1) Autobiography of Late Shri D.A. Bijoor who was instrumental in getting employment for many youngsters during 1956-1971. Another book published was "Konkani Proverbs and Idioms" with English translation penned by Late Shri S.S. Talmaki and edited by Shri Raghunath Gokarn.

FAMILY TREE

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. Quote " 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 three parts in the book titled 'Saraswat Families'.

Subsequent Volunteers have updated Family Tree of many families and is stored as a soft copy. We appeal to members who are interested in updating their family tree to contact Dr. Sudhir Moodbidri , Res No.-022-26518882 and mobile no 9820369258 and his email id is - moodbidri.sudhir@gmail.com or Mr. Raghunath Gokarn. Res No.-022-24305388 and his email id is - raghugokarn@yahoo.co.in

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 the Website is to become powerhouse of information about Chitrapur Saraswats. As mentioned earlier we have focused on activities of KS and tied up with other Chitrapur Saraswat Institutions in India and abroad for linking with their websites and sharing information. 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. The Kanara Saraswat Association intends to open page on Face Book and also You Tube to reach out to our community members particularly youngsters and also to have greater participation in activities of Kanara Saraswat Association.

KSA CENTENARY CENSUS 2011

As mentioned in last Annual Report, Interim Report the Census Directory with 2495 households was released on 26th November 2011 at the august hands of

H.H. Shrimat Sadyojat Shankarashram Swamiji. Dr. Lalit Deshpande, eminent economist and Dr (Mrs) Sudha Deshpande (nee Gangolli) eminent demographer shouldered responsibilities of publishing Interim Report. The final Report with 5000+ households will be ready for publication soon.

We are grateful to following Donors for their Donations towards KSA Centenary Census 2011 project.

There is unfortunate delay in publishing Directory due to many errors cropped up in the Directory Part. We have to take out all 5000 forms and arranged alphabetically and there after checked each and every household details for correction. We have almost completed entire exercise and we hope to publish the Directory soon.

Shri Durgesh Chandavarkar	Rs 1,50,000.00	28.03.2014
Entod Pharmaceuticals	Rs 1,50,000.00	29.03.2014
Shri Praveen Kadle	Rs 1,50,000.00	07.04.2014
Shri Anil Bhatkal	Rs 1,50,000.00	16.05.2014
Shri Vinod Yennemadi	Rs 1,50,000.00	30.05.2014
Total	Rs 7,50,000.00	

CHARITY COMMISSIONER – APPROVAL OF CHANGE REPORT

Every registered Trust in Maharashtra has to file Change Report every year in respect of Change of Members of Managing Committee and Amendment in Bye-Laws, if any. We observed that KSA has not filed any Change Report with Charity Commissioner from Financial Year 1987. (F.Y. for 1987 was from Jan 1987 to Dec 1987) and 1988-1989 (i.e. 1.1.1988 to 31.03.1989 for 15 months on account of Change of Financial Year from April to March) and 1989-1990 onwards till F.Y. 2011-2012. Mr Dilip Sashital, member of Managing Committee of KSA took initiation and with help of Mr Shivshankar Murdeshwar, Hon. Secretary completed herculean task of submission of 27 years of Change Report (The Report for F.Y. 2012-2013 and 2013-2014) were submitted in time) and committee members had successful hearing before Ld. Asst. Charity Commissioner. We have been informed by our Advocate Ghanshyam Hule that all the Change Report have been approved by the Ld. Asstt. Charity Commissioner and he has already applied the certify copy of the order.

TALMAKIWADI CO-OPERATIVE HOUSING SOCIETY LTD.

The Kanara Saraswat Association (KSA) purchased two adjacent plot no 11 and plot no 13 in then Dubhashwadi (now called as Talmakiwadi) , from The Saraswat CHS Ltd, Gamdevi in the year 1939. Simultaneously Talmakiwadi CHS Ltd TCHS)

also purchased other plots from same society. The Association Building stood on plot no 13 and plot no 11 is open plot. Late Shri S.S. Talmaki played a major role in giving birth to both institutions which coincidentally belongs to members of Chitrapur Saraswat Brahmin Community.

The KSA has established cordial relationship with TCHSL. The all thorny issues have been sorted out. The following arrangements have been approved by both institutions:-

- 1) KSA will pay 1/10th of the Security Bill of TCHS. We have paid Rs.90,561.60 for the F. Y. 2014-2015 on 07.08.2015
- 2) KSA will pay Full Day Rent applicable to Non Members as Annual compensation to TCHS (The Full Day Rent is Rs 24,000/- has been Paid to TCHS
- 3) KSA will share parking charges of Rs 2000/- equally when hirer books KSA Hall. (We have paid Rs 66,000.00 to TCHS for the bookings in the F.Y. 2014-2015)
- 4) KSA will pay Rs100/- per full day booking and Rs 50/- for half day booking when Hall is booked by the Hirer.
- 5) TCHS will pay 50% from Casual Parking of cars on D.N. Sirur Square. We have received Rs 16470/- from Jan 2015 to June 2015

We are giving below chart containing amount paid by KSA to TCHS during F.Y. 2014-2015

Share of Sirur Square :	Rs 66,000.00
One day Annual Compensation:	Rs 24,000.00
Compensation for Hall booking	Rs 6,070.00
	<hr/>
	Rs 96,070.00
10 % Security Services	Rs 90,561.00
Total	<hr/>
	Rs 1,86,631.00

The Annual General Body of Members of Kanara Saraswat Association will be held on Sunday,29th September 2015 at 10 am in Anandshram Hall of Association Building. We request you to go through 103rd Annual Report containing Financial Accounts as on 31st March 2015 which will be uploaded on our Website www.kanarasaraswat.in on or before 1st September 2015.

Date: 7th August, 2015

Shivshankar D, Murdeshwar
Hon. Secretary

Rajaram D. Pandit
Chairman

CANARA UNION DRAMA COMPETITION – 2015

The Canara Union Annual Konkani One-Act Play Competition 2015 for the Nainpally Gopalkrishna Memorial Trophy will be conducted from 6th to 8th November, 2015. This Competition has been very popular over the years and something that all art lovers eagerly look forward to. Let us all help to continue this tradition and make this year's event a memorable one.

The number of plays staged on each day will depend on the number of entries and the prizes won will be distributed on the last day. Season Ticket Holders will select "Best Play – Viewers Choice"

1. Canara Union will provide Front Curtain, Backdrop, Side wings, General Lighting, Stage with Sound System, 8 Microphones and general Makeup Kit.
2. Any other stage requirement apart from the above to be borne by the respective troupe.
3. Each troupe based at Bangalore will be paid an amount of Rs.4000.00 (Rupees four thousand only). Each outstation troupe would be paid Rs.7000.00 (Rupees seven thousand only). This is to cover the cost of rehearsals and other incidental expenses.
4. The duration of each play should not be less than 45 minutes and not more than 75 minutes, which includes erection and dismantling of sets. The Jury will disqualify the play/troupe if the above condition is not fulfilled.
5. It will be the responsibility of the troupe to obtain permission of the playwright and pay royalties, if any.
6. The entries for the competition should be given in writing with particulars of:
 - (a) Name of the troupe
 - (b) Name of the Play
 - (c) Name of the Director
 - (d) Tentative names of cast
 - (e) A synopsis of the play
 - (f) Entries along with Earnest Money Deposit of Rs.1000/- should reach the Canara Union office by 8.00 pm on or before 15th September,2015
 - (g) Last date for withdrawal of entries will be by 6.00 pm on 21st September, 2015
 - (h) The dates and order of staging the play will be decided by draw of lots on 22nd September, 2015
 - (i) Any change in the date and order of staging, after the draw of lots, will be by mutual consent of the participating troupes, in consultation with the Organizers and the last date, if any, for rescheduling will be 23rd September, 2015.
 - (j) The Earnest Money Deposit and Rehearsal Expenses will be paid after the play is staged. Troupes failing to stage their play will forfeit the Earnest Money Deposit paid by them.

NOTE:

The minimum number of entries will have to be 4 (Four). In the event of the number being less than 4 (Four), Canara Union Arts Section reserves the right to conduct the above event as a Drama Festival instead of a Competition. Whether a Festival or a Competition, the participating troupes shall be paid rehearsal amount as mentioned above. However no prizes will be awarded in the event of a Drama Festival.

- A 3rd prize will be awarded in certain categories only if the entries are 6 in number or more.
- Drama Staged earlier at this Competition should not be staged again.

Smt. Nilima Ubhayakar

Honorary Secretary for Arts and Culture

Sangeetacharya S.C.R. Bhat Smriti Samiti



An informal group of disciples and admirers of Bhatsaheb decided to commemorate his contribution by occasionally organizing concerts and by instituting a fellowship for young vocalists from North Kanara district to which Bhatsaheb belonged. The responsibility for administering the fellowship was entrusted to Kalasaurabh, a trust registered in Karnataka state. Kalasaurabh is doing good work in promoting Hindustani music in that area.

Two concerts were arranged at Shree Vallabh Sangeetalaya in Mumbai in which Zarine Sharma, Rajamiyan and Dinkar Panshikar participated.

Kalasaurabh decided to award the first fellowship to Anant Hebbar and then continued it for another year. For the third year Meghana Koppikar was chosen for the fellowship. Now this needs to be renewed.

So far, since March 2011 an amount of Rs 101,000 was made available from some members to enable a fellowship of Rs 2,000 per month. Both the candidates continued their pursuit at SDM Music College at Honnawar.

It is now proposed to raise around Rs Ten lacs as the corpus so as to enable a permanent method of continuing this fellowship and also to arrange concerts in his memory. We would also like to plan a major event for his birth centenary celebrations.

Contributions can be made by sending the cheques or drafts in favour of Kalasaurabha and sending these to Suniti Gangoli at Krishna Kunj Deorukhkar Marg Naigaum, Dadar MUMBAI 400014

Alternately Deposits may be made directly in any branch of SVC Bank to the credit of Kalasaurabha account no. SB107103130000638 IFSC;SVCB0000071.(This is the sbaccount no of Kala Saurabha at S.V.C. Bank Shirali Branch Kala Saurabha has applied for Income tax exemption under 80 G. Sanction is pending.

Suniti Gangoli, 3 Shanti Kunj, B. J. Devrukhkar Marg, Dadar (E) Mumbai - 400 014. (Ph. 022-24131249)

Parisevanam

In keeping with Pujya Swamiji's Aadesh that *sadhaka*-s should increase their spiritual endeavour during *Chaturmas*, here is an in-depth essay by KRISHNANAND MANKIKARMAM to bring home the simplicity, the merit and the incredible power of

BHAKTI

चातुरमास्य व्रतम् तथा भक्तिः

The *Chaturmasa* period, during which the *Chaturmaasya Vrata* is performed by revered Swamiji, is considered a very auspicious time. Itinerant *Swamiji*-s stay at one place and perform intense meditation, *sadhana* and engage themselves in the enlightenment of the laity (समाज प्रबोधनम्) during this period. It is believed that this is the period

when Mahavishnu rests, and spiritual aspirants are advised to spend as much time as possible in activities like *snana* (समुद्र स्नान, नदी स्नान) *japa*, *homa*, *vrita*, *dana* and *seva* (जप, होम, व्रत, दान, सेवा) For advancement on the spiritual path, whatever religious activity and *seva* we do, must be done with *bhakti*- भक्तिः- devotion.

Chaturmasa Samaya - the "Punya Parva Kala" (पुण्य पर्व काल) is a period variously praised for its merit- *punya* and any religious activity undertaken during this period yields enhanced benefit to the devotee. All those who have visited the venue of our revered Guru's *Chaturmasya Anushtana* चातुर्मास्य अनुष्ठान would have thoroughly immersed themselves in the spiritually elevating atmosphere of *bhakti* which pervades every moment of time and every centimetre of space in the sacred precincts of Parama Pujya Swamiji's camp.

Bhakti, it is said, is the only solace and 'solution' in *Kaliyuga*. It is the direct and simple path to reach the Divine. Different paths like *Hatha Yoga*, *Karma Yoga* and *Jnana Yoga* have been expounded for salvation. Of all these *bhakti-marga* is comparatively easy to follow for the common man. An entire chapter is devoted to *bhakti* in *Shrimad Bhagavad Gita*. The XIIth chapter of the *Gita* extols the virtues of *bhakti*. *Madbhaktah shraddhayaanvitah*

(मद्भक्तः श्रद्धयान्वितः) is the qualifying mark of the devotee, according to the Lord.

The nine types of *bhakti* - *navavidha bhakti* (नवविधा भक्तिः) enumerated by *Bhakta* Prahlada to his father, when the latter asks him what has he studied so far, are verily the stepping stones on this *bhakti-marga*. There is no better learning than this, says *Bhakta* Prahlada! He states,

श्रवणं कीर्तनं विष्णोः स्मरणं पादसेवनम् |
अर्चनं वंदनं दास्यं सख्यमात्मनिवेदनम् || इति पुंसार्पिता विष्णौ
भक्तिश्चेन्नवलक्षणा | क्रियेत भगवत्पुत्रा तन्मन्ये ऽ धीतमुत्तमम् ||

Srimad Bhagavatam 7.5.23-24

Hearing about the *Leela* of the Lord, talking about the same, remembering Vishnu, partaking of the *teertha* of his Holy Feet, doing *puja*, bowing down to him, serving him in whatever capacity one can (*seva*), treating him as your dear friend and telling him all about yourself are the nine kinds of *bhakti* enumerated by *Bhakta* Prahlada. (Please note: *Pumsaarpita* पुंसार्पिता — the *samarpana bhava* that our Beloved Swamiji keeps reminding us of, to be infused into every task.)

When we talk of *bhakti*, how can we forget Sage Narada's *Bhakti-Sutras*? Narada is associated with *kirtana*, one of the forms of *bhakti* and of propagation of the virtues of the Lord by narrating His life-story. Narada, the celestial bard, the omnipresent singer of the Virtues of the Lord, is credited with the collection of some 84 aphorisms which distil the essence of devotion as it should be. Devotion is verily the path to reaching the final destination of unifying with the Lord, and that, truly is the underlying aim with which each human being has taken birth. A study of these *Bhakti-Sutras* by Narada (नारद भक्ति सूत्राणि) will definitely

Parisevanam

make one introspect, make the necessary course corrections and keep one firmly rooted on the path of devotion, which will ultimately lead one to Liberation.

Introducing *bhakti*, Narada says, सात्वस्मिन् परप्रेमरूपा | २-१.०२ (सा तु अस्मिन् परम प्रेम रूपा)

The very first qualifying mark of *bhakti* is प्रेम . Please note: परम प्रेम . In परम प्रेम there is always “giving”, a giving that is untainted by expectation. That is the unconditional love demonstrated by the Gopika-s, by Meera, by Andal, by the great galaxy of saints all over India. The contribution of the *warkari sampradaya* (वारकरी संप्रदाय) of Maharashtra and the establishment of *Krishna-bhakti* by Saint Ramavallabhdasa are legendary.

सा = *bhakti*; तु is here for emphasis (and not really as a filler, as is the case with this letter in many *shlokas*)

अस्मिन् denotes the receptacle of *bhakti*. Where does the *bhakti* get placed? अस्मिन् - in “That”, meaning – That One- who is the Object of (my) devotion. अस्मिन् here denotes the one and the only. When one thinks of *bhakti*, it has to be full, complete unalloyed and non-fragmented and its objective – the One it is addressed to has to be **ONLY ONE** ! You cannot distribute and thereby diffuse your *bhakti* by directing it towards many! See how अनन्य भाव is defined, in just one word!

परमप्रेम रूपा = is verily the form of extreme love. परम प्रेम - love of the highest order. In such love, there is total absence of any form of expectation, return or obligation. The unconditional and therefore abundant love is only on account of pure joy.

This really is the full and final definition of *bhakti*. However, Narada goes on to elaborate even further : अमृतस्वरूपा च ३ - १ . ०३

She (*Bhakti* personified) is अमृतस्वरूपम् यस्याः सा | Her form is immortal. The second qualification of *Bhakti* is that She is immortal. (We can also interpret this as - She grants immortality). The meaning, therefore, is - Just as the nectar rejuvenates us, so does *bhakti*!

यत्प्राप्य न किञ्चिद् वाञ्छति न शोचति न द्वेषति न रमते नोत्साही भवति | ५-१.०५

Having obtained this, the devotee does not desire anything more (for sense gratification), does not lament over loss of anything material, does not hate anyone, does not indulge in sensual pleasures, does not become over-eager or over-enthusiastic. All these negations, however, are related to material pursuit and sense gratification. This does not mean the devotee is devoid of the desire to fulfil his duties and responsibilities, that he/she is totally disinterested in the work he has to accomplish as a householder-*sadhaka*.

How does one attain *Para-bhakti*? Narada states- by shunning objects

of desire, (विषयत्यागात्), being devoid of attachment (सङ्गत्यागात् च) singing *bhajan*-s (praising the Lord), and in a congregation, chanting and listening to the praises of the Virtues of the Lord (भगवद्गुणश्रवणकीर्तनात्), and above all मुख्यतस्तु महत्कृपयैव भगवत्कृपालेशाद् वा | ३८-३.०५ *Mahat krupayaa* i.e by the Grace of the Great Ones (Guru) or by the Grace of God (Note that the Guru and God are equated here) This again is qualified by the word मुख्यतस्तु meaning – most importantly! Let us therefore resolve during this auspicious time to strengthen our *bhakti* which is nothing but pure and unsullied love for God. May the Grace of the *Gurushakti* help us to deepen our devotion and move ahead with one-pointed focus on our spiritual journey towards the Divine!



Life like and Realistic Renditions of P.G. Sirur (Report on page 43)



Live Demonstration of "On the spot" painting by Shri P.G.Sirur of Shri Yashwant Rao Chavan 1960 – Nagpur.



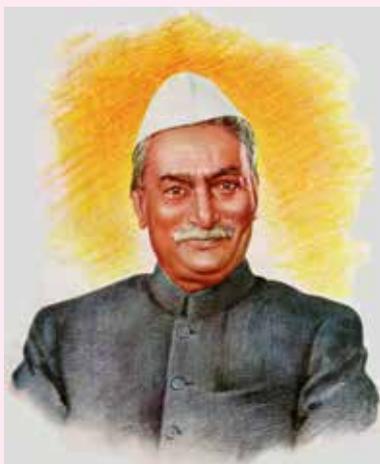
Lokmanya Tilak's Trial of 1909 in Bombay High Court



Mahatma Gandhi sharing a joke with Pandit Nehru



Dr. Radhakrishnan with Pandit Nehru



Dr. Rajendra Prasad, First president of India

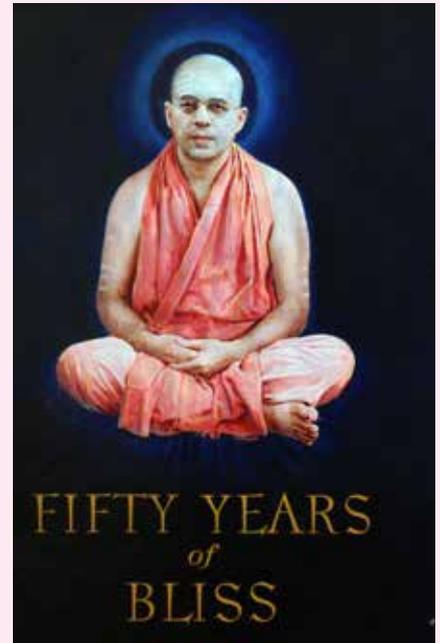


Dr. S Radhakrishnan, President of India inaugurating the 5th One Man show at the Gallery of International Art New Delhi - 1962

Life like and Realistic Renditions of P.G. Sirur (contd)



Shishya Sweekar – 1959



Fifty Years of Bliss – 1965



Rasachandrika Cover Page- 1943



Teru in Shirali – 1960

Sleight of hand Remembering Shri. P. G. Sirur (Part 1)

SANJAY PUTHLI

I was fortunate to grow up in a home with famous paintings on every wall. Artist, Shri P. G. Sirur was like my Grandfather (in actual relation my Grand Uncle). His wife Saguna was my paternal Grandmother's younger sister.

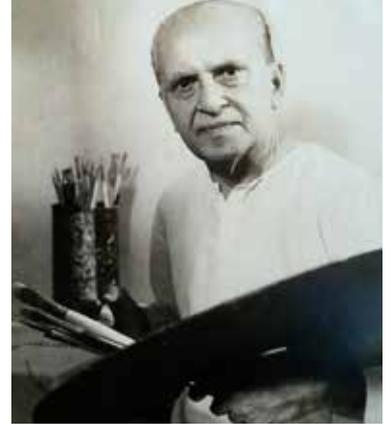
Our entire family from Pachi's side of the family would address them as Bappa and Pachi and from Bappa's side as Maam and Maami. They did not have children of their own and invited my father Shekhar Puthli, to live with them. When we shifted, Bappa was 75 years but he was fit as a fiddle. He would go for his morning walks to Marine Drive early and be back before day break. Bappa was blessed with a phenomenal memory which would help him remember events and faces. As a 90 year old man he could recall his days as a 4 year old. He continued to paint in his old age and we would often see him paint on the balcony, which doubled up as his studio. He would always say, there is no better light than daylight to paint.

Bappa was born in Karwar on Feb 2nd, 1907 to Shri. Ganpatrao and Smt. Shatabai Sirur. He was the eldest of 4 siblings. His father was an illustrious, progressive and well educated Saraswat. Ganpatrao Sirur believed in sound education and discipline for his children. He was the Chief Reporter in the Times of India. He was also the co-founder of the Kanara Saraswat Association as well as the Gamdevi Co op Hsg Society. Bappa spent his early childhood days in Gamdevi colony. As a child, Bappa was fond of sketching and was encouraged by his parents. His father was a staunch nationalist and moved Bappa from Wilson School to Rashtriya School, launched by the Indian National Congress. After Matriculation in 1923, he completed his 5 year Diploma from Sir J.J School of Arts in 1928. He won a One year post graduation scholarship which he completed by 1929 post which he immediately began working. He married Saguna Karekatte in 1930 and moved to Vile Parle where his father had built his own Bungalow.

By 1930, he was an accomplished artist known for "life like and realistic" renditions. Each of his portraits looked (in today's colloquial English) "alive n kicking" and his Landscapes had unbelievable depth. He was also prolific in his skill. If a particular scenery

or face caught his fancy, he could start and finish his painting in a matter of hours.

He had joined the Times of India (Bennett Coleman and Company) in 1930 and the then Managing Director, Mr. Peerson (who was a part shareholder then) spotted Bappa's genius & mentored him.



Bappa rose to become the senior most Indian in that department. Mr. Peerson insisted that all the cover pages of the Illustrated Weekly as well the "Annual issue" of the Times of India should feature Bappa's paintings. He extended special privileges to Bappa during his entire tenure, until he sold his stake and returned to England just prior to Independence. He continued to be his mentor and friend and kept in touch with Bappa from London regularly. Bappa would fondly recall that the first privilege extended to him was a month long leave in his very first year, for his marriage.

As a medium, Oil was Bappa's personal preference over water colours. His job at The TOI would require him to work more with water colours. He would only do Oils as when he got time. Eminent Industrialist, the late Shankarrao Kirloskar regularly commissioned Bappa to work on the Cover page of their magazines "Stree" and "Manohar" as well as their annual calendar. He was often a house guest of Shankarao who always remained an inspiration and friend to Bappa.

Bappa and Pachi loved travelling & and whenever they did, his art paraphernalia like easel, paints, canvas and his camera, always accompanied them. If his Artistic eye spotted an opportunity, he was always well equipped and soon his brushes would be seen deftly swishing and dabbing on the canvas with brief pauses. In many instances, if there was a possibility of the orientation changing after a few hours (changing

light or shadows moving), he would click a photograph with his Rolleiflex and the small 2' x 2" B&W print would be the back up to refresh his memory to complete the painting. We have proudly and safely preserved this priceless antique camera. He was not just a professional artist, but also an extremely good photographer at par with professionals.

Bappa has done several oil portraits from a single live sitting of eminent personalities like President Dr. S. Radhakrishnan and the first Chief Minister of Maharashtra, Shri. Yashwantrao Chavan. On one such occasion in 1960 in Nagpur, the newly elected Chief Minister majestically perched in a chair to pose for Bappa. After 45 minutes, Shri. Chavan, who was getting impatient got up and requested Bappa to reschedule time to complete the painting. He was pleasantly surprised (more like stunned) to see an almost fully complete and perfect portrait of himself. He willingly continued to pose for some more time so that Bappa could give the finishing touches.

Bappa would often, at the invitation of the Central and State Government, paint portraits of Freedom fighters and leaders. Gandhi, Nehru, Tilak, Dr. Ambedkar, Dr. Rajendra Prasad, and Vallabhbhai Patel are some such personalities. One of the most famous paintings is of Tilak's Trial of 1909. Not many people know how this painting was actually conceptualized.

Bappa had only few old Lokmanya Tilak's group photographs and a brief to work with. He took the initiative to spend time in the Court room at Bombay High Court to get a better understanding of the layout. As a young boy, he had seen Tilak at many of his rallies. Then, with the creative liberty he had, he created this painting out of his imagination. The result was so realistic, it has, since then, been a reference material for Text books, history books, comics etc for many years.

"Gandhi sharing a joke with Nehru" is based on a photograph of 1944 by a professional American photographer. Bappa had seen Gandhi and Nehru at close quarters, thanks to which the painting was more "alive" than the photo itself. This painting became extremely popular and famous. A print of the same was on the walls most government offices and reference books post independence in 1947. The original in Oil is one of the rarest paintings from his collection and amongst Indian artists.

Dr. Sarvepalli Radhakrishnan, the 2nd President of India, too was an aficionado of Bappa's works. Bappa

referred to him as a thorough gentleman. He had posed live for Bappa for a portrait, attended many of Bappa's exhibitions and inaugurated one in New Delhi in 1962.

He also made several paintings of Parijanashram Swamiji. Swamiji believed that Bappa was at his very best composing a portrait from a live sitting. Mostly all portraits of Parijanashram Swamiji are from live sittings. Swamiji has also graciously blessed these paintings with His signature on the originals.

Experts say Bappa had mastered Anandashram Swamiji's portraits. With a combination of his understanding of human anatomy, his phenomenal memory and God given skills, he would capture the smallest detail effortlessly in his paintings. The degree of lifelike accuracy is very evident in the 1959 Shishya Sweekar painting. A close look at the outstretched right hand of Anandashram Swamiji blessing young Parijanashram Swamiji, the depiction of the deltoid muscles (the hand muscle closest to the Shoulder) is unbelievably real. Also, the folds, creases, the fall and the sheen of the Silk "Anwale" have genuine depth. A black and white photograph would not reveal all these details. Bappa had to rely on his skills and the memory of attending the "Shishya Sweekar" at Shivaji Park.

People till date still mistake the 1959 "Shishya Sweekar" painting as a photograph. Anandashram Swamiji has blessed this painting and signed the Original painting, which proudly adorns our wall at home since 1959. All prints you see in every household were printed with this signature (bottom centre). He also painted the cover page of the Sunbeam in 1965 with "FIFTY YEARS OF BLISS" to commemorate 50 years of Anandashram Swamiji's ascent as Mathadipati.

The cover page of Rasachandrika depicting a Saraswat Kitchen of the 1940's is also his creation. This was in the kitchen of his own home with wife Saguna and her younger sister Shashikala posing.

I received a lot of inputs from Bappa's well wishers, nephews and nieces, relatives, friends, fans and acquaintances, who happily shared their fond memories of him. Some of them were keen that an article be published about his talent and prowess, so that our younger generation is made aware of his legacy.

I will pen off this first part off with one such anecdote as told by Mr. Shivshankar Surkund. The Union Bank of India had commissioned Bappa to make a painting of the Rathotsav in Shirali during

Teru where the Bank was one of the Sponsors. Mr. Surkund had the foresight of getting a painting made by Bappa, in addition to photographs of the event with the banner as documentary proof of the sponsorship. Mr. Surkund too travelled to Shirali. Next day, he saw Bappa sitting at a spot, painting the Rath being carted and went and sat next to him. Bappa acknowledged his presence, but was too focused on the task at hand. After a while Mr. Surkund ordered tea for both of them. He began sipping his tea and placed Bappa's tea next to him. Bappa continued to be deeply engrossed in the painting but finally took a breather and sipped his tea only to instantly spit it out. He was so engrossed that he had mistakenly taken a sip from the glass he was using to clean his brushes!!

This colourful "Rath" had a place of pride in The Union Bank Head office in Mr. Surkund's boss' office. It was passed on to Mr. Surkund after the boss retired and since then, is proudly displayed in the Surkund home.

..... *To be continued*

(The author can be contacted at pgsirrurtrust@gmail.com)



Shashidhar

Karopady

Aug 15th, 1955- June 27th, 2013

*Your life was a blessing,
Your memory a treasure,
You are loved beyond words
and missed on your birthday
beyond measure!*

Hapyy 60th Birthday!

Fondly Remembered By:-

Sneha Karopady
Pooja and Ankush Nadkarni
Shaila Karopady
Bhanu and Deepak Rao
Pallavi, Rudra and Rohan Rao
Sudha Rao
Anoop and Archana Rao
Ananya and Ahana Rao
Karopadys, Raos, Gulvadys, Nadkarnis
Relatives and Friends

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- ❖ Equity Financing.
- ❖ Loan/Overdraft against Shares.
- ❖ E Stamping

Contact : Rajaram (Raja) D. Pandit

Address:- 3-5/22, Talmakiwadi CHS Ltd, Tardeo Road, Mumbai 400007.

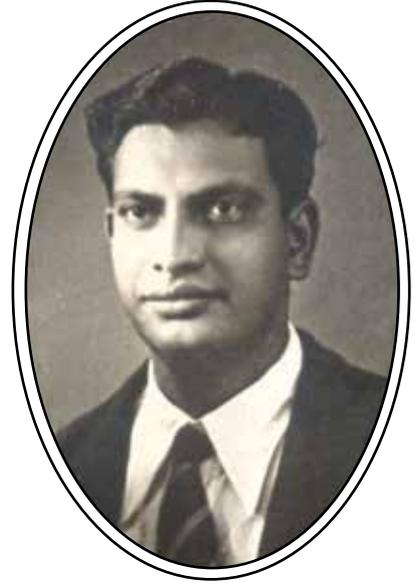
Landline: 022-23811583, Mobile: 9821049688 Email : rajadpandit@gmail.com

BIRTH CENTENARY

Venugopal Shankar Hattangadi

remembered fondly by relatives, friends,
colleagues and especially by his two sons
Kishore and Shekhar, for being....

- *a most generous and resourceful benefactor, who was always ready to help anyone in need.*
- *an honest and sincere administrator, whose integrity stood out in a department (police) not renowned for such virtues.*
- *a strict disciplinarian, who could also be a liberal and understanding father.*
- *a great Sunday cook, whose mutton curries are still a nostalgic talking point.*



**Born: 10th September 1915
(Kundapur)
Died: 5th January 1978
(Bombay)**

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Ganesha The Ultimate

LATE SMT. DEEPA KODIKAL



Nothing moved. Nothing existed. Only silence prevailed.

However, this silence was different. Often silence can be heard. This silence was soundless. Sound had not been born yet. The Word too was unborn. Time and space did not exist.

This timeless silence had been a long, very long wait. The *mahapralaya*, final dissolution, of the previous universe was over. The great retraction and re-absorption of that universe was complete. Nothing existed now. Not life, not light, not even time and space. Thus, this silence, this agelessness. This was a lull, a hush, before the dawn of the new universe.

As per the divine plan, whatever comes into existence, spreads however far and wide, whatever lives and dies, every thing, periodically gets withdrawn in its entirety to its basic Nothingness, to successfully regroup and renew itself as the new, the young, and the virginal, to be flung out again, far and wide, universally, cosmically. This spreading out and subsequent withdrawal, and then its rest and renewal, constitutes one cosmic cycle.

Now again, a new cosmic morn was about to dawn, bringing with it a new age, a new universe. Time and space, light and life, were to be born again.

In that silence of the great Nothingness, emerged a little flutter, an imperceptible tremor of excitement. The multi-eon-long spectacular pageant of life was ready, waiting to unfold. The myriad events playing their roles in the cosmic drama had been meticulously arranged in their proper sequence. The master grand-plan for the emergence of the new universe, its magnificence and governance, and its subsequent retraction, was complete. Each cell, each atom, each moment of time, each point in space had been assigned its role, each event taught when to stand firm, when to yield and transform itself, giving life and Nature freedom, flexibility and free-will, to adjust to every changing nuance of life. It had also been infused with the divine intelligence and dynamism, and was charged with the divine will and intent.

The Trinity of Supreme godheads, Brahma, the powerful creator of this resplendent and mammoth universe; Vishnu, the exalted monarch responsible for its continuity and governance; Mahesha,

the enigmatic ascetic, assigned with the orderly destruction of the old and the redundant, even the final total annihilation of the aging universe, had all been absorbed in deep meditation to bless the emerging universe with power, precision and prodigality.

Ganesha the Commander-in-Chief of this far-flung incandescent pageant; Ganesha the great Brahmandanayaka, the paramount inner controller of all the micro and macro components of the universe; Ganesha the almighty, the creator and the remover of all obstacles, was satisfied. Things were in control and in their perfection. There would be no chaos. The mighty trinity, Brahma, Vishnu, Mahesha, now awaited a signal from Ganesha to begin rolling.

Parama-Shiva is the great Unmanifest, an indescribable potential of every thing. This potential becomes all that exists in the universe. The seen and the unseen. He is the primary cause of eternal existence. His power, his virility, the primordial force and energy, embodied as the Adi Shakti, his consort, the essence of life, blossoms out, manifests, as this endless universe. This potential has the cyclic nature of 'becoming', living for some time, and then withdrawing into the great, eternal Unmanifest. Effulging from Parama-Shiva, disappearing back into him, again and again.

This divine spreading out, the materializing from Nothingness of the colossal, endless, cosmic edifice, has to be governed by systems, by rules and regulations, by intelligence and knowledge, by tremendously supreme control. All in superlatives. It has to be governed with perfection and precision. To be perfect, it must be infused with joy, with freedom, with spontaneity, and with music and laughter.

Ganesha is this intelligence, knowledge, perfection, and control. This joy, music, dance, and mirth. For Life and a universe to be worthy of being called divine, they must have consciousness, communication, grandeur, and spectacular cosmic drama. Ganesha is all this.

If Shiva is the formless potential, Ganesha is the formed, the actualized. Adi-Shakti, who spans out as all the energies and powers, helps this great transformation.

This entire process happens spontaneously, entirely on its own, by the sheer power and might of the Ultimate, the Parama-Shiva. His presence alone is enough.

Ganesha was exuberant. He was in charge of a cosmic pageant that was befitting his indefinable origins. Nay, he was the pageant itself. The potential, the materialization of it, the very act of materialization, all one. Shiva, Shakti, and Ganesha, are a sovereign trinity in unity, all one power, inseparable, each incomplete without the other, each representing a different state of being, of existence, of 'creation'. Formlessness was coming into form through its own energy, its own movement, and its own thrust.

Ganesha began to dance. The joyful dancing Ganesha is called the *Nritya Ganesha*. With his intricate footwork, the bells in his anklets began tinkling. Master of music and dance, he danced with grace and abandonment. The strains of his music and the rhythm of his dance percolated through the waiting universe. The joy of creation, the joy of the pervading perfection and precision in it, the joy of just Being, was expressed in every swirling movement of his. His bewitching movements created a stir, and infinity and eternity were born.

A sound emerged, heralding the great event. Filled with auspiciousness and expectancy, the pregnant sound travelled through the cosmos. The 'creation' that had held its breath now took its first breath. 'Life' was born.

The Unmanifest was manifesting, and the conversion was to AUM, the primal sound that contained everything. The Nothingness blossoming into things, the invisible becoming visible, the unborn getting born, created a hum in the universe. This was Aum.

The Unmanifest coming into existence created a stir in the cosmos. This stir was a vibration, a reverberation. This vibration, *Spanda*, was the beginning of movement, of action, throughout the cosmos. This was Aum.

Ganesha is this Aum, the primal sound reverberating through the cosmos. Aum contains every thing, like the uncooked milk inherently contains the yet unmanifest cream. The vibration of Aum is the essence of 'creation'. It is the flow of life. Aum is the mystic sound, the beginning of all speech, perception, and communication. Ganesha is thus the Lord of all beginnings. All names and forms are his.

The vibration condensed the Unmanifest potential into matter, into heat and light, into water and fire, into space and time. The pageant of life had begun. God was appearing as the universe.

The primal sound contained intrinsically all the musical notes within itself, all the consonants and vowels of all the alphabets and all the words, and the entire body of all speech. It already contained all future musical refrain, all yet unborn tunes and melodies, all sound and its music. It contained communication. Coupled with divine grasp and intelligence, sound became words and communication was born. Ganesha was coming as everything.

Ganesha gave rise to thought, to inspiration, to ideas, to concepts. Thoughts became recognizable sound and words tumbled out. Language was born. Expression of feelings, sentiments, and thought, made mantras, shlokas and poetry stream forth. The master scribe Ganesha generously showered scriptures and literature on mankind. Inspiration and knowledge became supreme.

If Shiva is the unmanifest potential for everything, Ganesha is the manifest everything. Just as formless gold can be crafted into any form, the body of Ganesha can be molded into any form without distorting it or caricaturizing it. As Ganesha represents the formless Ultimate in all and any form, the shape of his body lends itself to the symbol Aum, the conversion of the formless into form. He is thus called Aumkara Ganesha. He contains all, he is all.

Ganesha is the inner controller of each micro component in the universe. He is the Cosmic Law and all the other rules. He also controls the human body that is one of the sentient micro components. As the presiding deity of the very important Mooladhara chakra, a psychic centre situated at the base of the spine, he gives strength, stability, balance, firmness, support and grounding to the body and the entire human system, forming its root and foundation.

As this chakra is the first chakra, it is the grossest of all and is represented by earth, the gross, the formed. Ganesha thus forms a connection between the individual body and the earth, giving the body vigour, stamina, balance and energy. The chakra makes the body stand erect and makes his gait firm.

Mooladhara chakra is also the seat of human consciousness. As Adi Shakti cosmically brings the formless into form, she also brings the subtle individual human consciousness into human form, its

body. Work done, she then reposes within the body, coiled up as a serpent, in the Mooladhara chakra, as Kundalini Shakti, as its vital force and the spiritual energy. Kundalini is then responsible for the body's growth, well-being and spiritual ascent.

Ganesha guards the opening of the Mooladhara chakra and thus protects the dormant Kundalini Shakti. As all names and forms are his, worship through any path invokes Ganesha and bestows on one his grace which in turn awakens the Kundalini. She raises her bent head and straightens up. Near her head lies the opening of Sushumna Nadi, a spiritual channel running through the spine all the way up to the final chakra, the Sahasraara. Once aroused, the Kundalini slowly begins to rise in the Sushumna, taking along the individual consciousness also seated there. They traverse through the various chakras situated on the way, systematically raising the individual consciousness through higher and subtler rungs of consciousness, till they reach the most pure and subtle Sahasraara chakra situated at the crown of the head. Here, she makes the individual consciousness unite with the formless Shiva situated

there as the Universal Consciousness. Enlightenment is bestowed. Thus, Kundalini, whose task it is to make man realize his divinity, takes one from the Saguna to the Nirguna. From Ganesha to Shiva. From the form to the formless. From individual consciousness to the Universal Consciousness.

The journey from the Saguna to the Nirguna is the meandering journey of life. On the way, one experiences through one's five senses of seeing, hearing, tasting, feeling and smelling, the luminescent pageant of life. With worship and increasing nobility in oneself, one can experience this pageant as resplendent and delightful, and dance and sing one's way through life, marveling at oneself and the Ultimate, or, taking the opposite path of degradation, violence, and hatred, travel through the dungeons of life. The options are divine, the choice is one's own.

Saguna and Nirguna, Ganesha and Shiva, are thus two sides of the same coin, the Ultimate. Ganesha and Siva are one, in their two different aspects. The Formed and the Formless.

(Courtesy: 'The Indian Express Group Annual Magazine',
'GANESHA', by Jayshri Menon.)



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An Important Mile Stone In the History of The Cooperative Movement in India

MEMOIR SCRIP BY RAMESH V NADKARNI

Shri Ramesh Nadkarni, at 95 yrs, is the oldest member of the Saraswat Housing Society, Gamdevi today. He shares some of his memories with us.

The year 2015 and more so 28th March constitutes an important date on which the First Cooperative Housing society named **The Saraswat Cooperative Housing Society** was formed and Registered at Gamdevi in Bombay Presidency, now (Mumbai), during the registrar ship of Mr. P B Haig.

This society had an interesting past. On the enactment of the cooperative credit society Act in 1904, Rao Bahadur Sripad Subrao Talmaki had sponsored and secured registration of the ShamRao Vithal cooperative credit society in 1905, and it was being named after Shri **Shamrao Vithal Kaikini**, one of the early members of the Chitrapur Sarawat Brahmins of the Kanara District to have migrated and settled down in Bombay city.

Mr. Kaikini was a great scholar and highly munificent individual. Talmaki had promoted a social organization **The Kanara Saraswat Association In Bombay** (now Mumbai) in the year 1911. On being elected to be the First President of this association in Bombay, Talmaki had got a survey of the economic and social conditions of the community.

The survey brought out the unsatisfactory condition of the community's housing conditions. This prompted him to study the housing system in Europe And America, and subsequently he prepared a paper on 'Cooperative Housing'. He presented and read the paper at the Bombay Provincial Cooperative Conference at Pune.

This was followed up by the formation of the Bombay Cooperative Society Association. This association had Sir D P Orr, chairman of the Bombay Improvement Trust as its chairman and Talmaki as its Secretary.

This Association was offered on Long lease at a Nominal Rent land at Gamdevi, to be formed as **The First Cooperative Housing Society**, and Sir Prabha Shankar Pattani offered a loan, then at a nominal interest rate of 4% to the 'First of its kind'

cooperative housing society. This offer was widely circulated within the community. Unfortunately it had a very poor response.

Talmaki got some other members of the community to get together and to take advantage of the offer and form a **Cooperative Housing Society**.

This led to the formation of the ' **Saraswat Cooperative Housing Society, Gamdevi**.

10th April 2015

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The Gem that was Nalkur Sripad Mam

A BRIEF TRIBUTE BY VASANT HATTIANGADI

Words are but a poor man's currency, quite inadequate to describe a Colossus like Sripadmam. The Chitrapur Saraswat community, though small in number, is replete with highly distinguished persons-distinguished both nationally and internationally such as Sir B.N. Rao, Sir B. Rama Rao and Shyam Benegal to mention but a few. While all these persons have attained distinction in one particular field or other, Sripadmam has won accolades in several unconnected fields such as

- He was the founder President of Pest Control, India.
- In the Rotary Club of Bombay, he was the District Governor of Bombay and Thana District. He held several posts in his 30 plus year career in the Rotary Club. He was deputed to open Rotary Clubs in Russia.
- He was the author of the Karma Project which is one of the biggest NGOs.
- He was the President of ADS (Academic Development of Science) to train villagers in and around Karjat to set up a factory to manufacture pickles, jam, candles etc.
- PCI was awarded the National Award for in-house R&D efforts in Agro sector. His company won the Assocham Award for Rural Development.
- The Bombay Rotary Club conferred on him a Life Time Achievement Award.
- He has been the Indian delegate to the World Food Conference in Bucharest and to UNCSTD.
- He organized World Parliament in Delhi which was attended by President Zail Singh and Rajiv Gandhi.
- He was the Chairman of the National Society of Friends of the Trees
- He is the recipient of Karma Yogi Award from Rotary Club of Bombay Sea-coast.

Close at hand, he is the only Saraswat to head KSA, Mahasabha of Chitrapur Saraswats, and SVC Bank. He laid the foundation for the perpetual celebration of Rathotsava and also founded Anandashraya, home for the aged in Shirali.

A few words about Sripadmam, The Man. Born as the true son of the soil in humble beginnings, he rose to Himalayan Heights. Like Demosthenes he wanted to be a renowned speaker; but he used to stuttering. Like Demosthenes he put pebbles in his mouth and started shouting at the top of his voice. Gradually he overcame this defect.

Sripadmam's Life is one of the 'Believe It or Not Stories' - A person holding just a Secondary School

Leaving Certificate(SSLC)

- o should have presided over so many conferences -National and International,
- o been honoured by two Presidents of India
- o So versatile that he could quote for every occasion.
- o Witty and humorous - at the Vienna Conference he said that UNCSTD means 'Under no circumstances we shall take decision'.

There were just three Chitrapur Saraswats who have given employment to other Chitrapur Saraswats viz, Shinmam i.e. Srinivas Rao Hattiangadi of Lloyds Bank, Bijoor Dattmam and Nalkur Sripadmam.

His philosophy of life on How to be Happy was

Count your garden by the flowers

Never by the leaves that fall

Count your days by the golden hours

Don't think of clouds at all

Count your nights by the stars not shadows

Count your life with smiles not tears

And with joy through all your life

Count your age by friends, not years

We shall have to wait for a long time for another Sripadmam.

डॉ. ए.पी.जे अब्दुल कलामजी को श्रद्धांजली

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हे महाशिमोमणी अब्दुल कलाम

आपको हमारा भावपूर्ण अंतिम सलाम

Pooja Dhareshwar

My Brother Shashi Ullal

PRADEEP ULLAL, BANGALORE

He was Shrimati and Umanath Rao Ullal's first born. They proudly named him Chandrakant, quickly abbreviated it to Chandru, and Chandru he remained to all the senior family members right till the very end. He later came to be popularly known to the professional world as Shashi Ullal, but to us, the younger siblings and our children, he was simply Dada, always spoken about with a veneration he richly deserved. Born to a modest family in Puttur on December 6, 1935, Shashi Ullal determinedly worked his way up to be a leading personality in India's IT industry even when it was still a fledgling in the 1970s primarily through hard work, positive ambition and a top class mind.

In an article titled "One of the Unsung Heroes of the Indian IT Industry" Dataquest, the celebrated IT industry bible said about him in December 2012, "Shashi Ullal is one of the pioneers of the IT industry in India. He seeded the industry way back in 1958 and saw it reach global heights. He is one of the few who worked in the industry to transform India into a knowledge capital." Shashi was modest enough not to tout this and many (even in the community) are unaware of his behind the scenes contributions to bring the Indian IT industry to its current state.

Armed with what were proudly called "double degrees" in those days, a B.A (Hons) and a B.Com, this good looking young Bhanap started life in the year 1953 as a clerk in the Norwich Union Life Insurance Society Ltd which in 1956 became LIC of India, after which he moved to IBM World Trade Corporation as an accountant. Here he was responsible for posting all transactions of the company in the general and subsidiary ledgers, making and reconciling the monthly trial balance, as well as being in charge of petty cash. His hard work and obvious intelligence brought him into the limelight and saw him move out of accounts into a key sales role, selling IBM's business solutions, achieving personal sales quotas and hitting the 100% sales clubs eight times! The position also included management of customers allotted to him, which gave him an exposure to top business minds of that day. During this time, he was sent to Colombo to help set up operations in that country.

The intensive training that he underwent as a sales trainee in this blue chip company left an indelible impression on his mind and became the cornerstone for a lot of his later achievements.



He would fondly recount to us stories of his eighteen month long rigorous training as a sales trainee – of which nearly seven months was just classroom training, embracing hardware, applications and professional sales. The sales training itself lasted four weeks! The rest of the time was in the field, assisting senior sales heads and learning the ropes first hand from them. This invaluable experience led to his growth as Textile Industry Manager at IBM, a position he held for close to nine years selling IBM products and data centre services to the textile industry. IBM trained him extensively as a specialist in textile applications. He was sent for training in textile technology to Hong Kong and the US, as a result of which he was instrumental in helping computerize almost all the major textile mills in India.

When IBM decided to pack up operations and leave India in 1976, DCM Data Products snapped him up as the Country Marketing Manager. Based in Delhi during this time, he served this company for over 7 years managing the sales, marketing, customer support, training and application development functions. As he narrated of that stint in his career, "Being a pioneer in the green field computer business was very tough going, especially as a division of a well-known textile company. One of the problems was retention of our highly educated people, as our salary levels were the same as those of the textile business of the company. The second problem was a perpetual shortage of cash. Yet we created a fantastic team of highly motivated people with whose incredible efforts

we succeeded in sustaining our operations. My boss was the late Mr. Prem Shivdasani, a much-decorated IBMer, formerly of the Research Department of IBM's San Jose facility who had worked with iconic pioneers like Mr. Gene Amdahl, the creator of IBM's mainframes. Among the many pioneering things that we did at DCM was to develop a multi-tasking operating system for an indigenous computer system called the Galaxy/21 all the way from ground up. We also started marketing super mainframes from CDC for esoteric number-crunching applications in oil exploration, space research etc."

From DCM Data Systems, Shashi joined Blue Star and later Hughes Escorts Corporation Ltd (HECL) in July 1995 as the chief executive after a brief stint at Modi Olivetti. From 2004 until his death in August 2014, he had been an advisor to Intertec Systems LLC, Dubai helping the management chart a strategic road map for profitable and stable growth of the company.

Straightforward and direct, honest to the core, Shashi's integrity and passion for excellence were his most prized possessions. On his LinkedIn profile, he had said of himself, "One of my primary goals is to share the standards of excellence in professional selling and self-management with key people in the IT industry to make them truly effective." His advice to his son, Rohan, along the same lines was to "Follow your dreams and once you've chosen your path, give it 100%. Try to be the best at it."

"Knowledge was of paramount importance to him," says his daughter Priya Valladares. "He strongly believed in the adage that "a little knowledge can be dangerous" and that one needs to read extensively about anything, whether it is a career move or an investment to be made, before committing."

A T Jagadeesan, a business consultant who had earlier worked with Shashi writes, "Shashi is too great for me to write about. I still remember those days way back in 1977 when he was my super boss...I really admired the sales calls made by him, his focus on the customers and their values. To him goes the credit of converting all IBM customers to look positively at Indian companies and their products. He was very strong in strategy and concept selling. You could learn anything from leadership to corporate governance from him. He was my leader and I picked up many of his traits in my early days."

Here's just a short list of his myriad achievements:

- Certificate in Tier II Management from the Indian Institute of Management (IIM-A), in 1981.
- Certificate in Marketing Management from the Bajaj School of Management Studies, 1972.
- Certified in TQM by the Society of Japanese Engineers.
- Member of eight Hundred Percent Clubs in IBM.
- Member of the Telecom Committees at CII, FICCI, and Chairman of the committee in Assocham.
- Named as one of the IT men of the Millennium in the year 2000, by Dataquest the leading IT magazine in India.
- Named as a pioneer in Telecommunications in India, by VOICE & DATA magazine.
- Appointed Chairman of the Technical Evaluation Committee (TEC), by Indian Institute of Technology (IIT), Rajasthan in 2011.

The Shashi Ullal Grant for Business Studies

I have said all the above to give the reader a perspective of my brother and his commitment to Indian business and industry. Dada passed away in August 2014 and the family has lost a true mentor. His loss is irreplaceable. Hundreds of colleagues, co-workers, friends and family have written touching and glowing tributes about his qualities. In his memory, my family and I have taken the help of the Kanara Saraswat Association to institute an annual grant of INR 100,000 for a deserving student of post graduate Business Studies. The student should belong to one of the colleges listed by KSA. Selection will be on the basis of an essay KSA will call for; the grant will be disbursed in a single instalment.

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Wonders of “GURUPRASAD”

ARUN S.UBHAYAKAR

It was totally a different picture of Mallapur before 1968 when most of the primary school going students especially girls, had to discontinue their education as there was no high school nearby. A few who had the zeal to pursue their high school education had to walk to and fro 8-10 kilometers daily to Kumta and study in Gibbs High School from VIII to XI to finally appear for Matriculation examination. Most of them could not afford to wear shoes and walked barefoot through thick forest on the lonely kachha road full of red dust. It was a fearful experience for the young lads any time a tiger, wolf, jackal could appear. Parents would heave a sigh of relief when their children returned safely in the evening.

One boy had made up his mind to change this situation with a firm ambition that he would start a High School at this place so that future generations would not need to undergo similar hardships. He worked as a teacher in 2-3 high schools in Karwar and Honavar to have the administrative experience and came to his native place with a firm conviction to try his luck in 1968. He was just married and his parents and inlaws (except his wife who supported him through all the vagaries of life) advised him not to take up this venture which was full of hurdles with an uncertain future. But it was ‘do or die’ situation for him and he resigned his job in Honavar and came to Mallapur to make his dream a reality. In the village he met many people trying to convince them of the benefits of establishing a high school in this remote rural place.

First Incident of “Guruprasad”

Destiny came to his rescue in the form of Shrimat Parijnanashram Swamiji who was then a shishya. HH Shrimad Parijnanashram Swamiji decided to camp here for two months in the year 1964. Children loved the enjoyable moments spent in the evenings in the sweet and holy company of H.H.Parijnanashram Swamiji. They used to visit hills, rivers and nearby holy places. H.H. was very jocular and made fun and would distribute chocolates and fruits when the hiking or trekking was done.

Once when we were sitting under the shade of a

tree H.H. enquired what plans the younger boys have for their future. This author opened his heart and expressed that he has made up his mind to start a high school. H.H. readily encouraged this idea and said that it is good for the younger boys to settle in villages and look after the temples and their properties. He also pointed out to a place where we were sitting and predicted that that land will be most suitable for an educational institution. This was his “Guruprasad” which blessed us to get that land sanctioned later and start a high school there.

Second Incident

In 1965 H.H. Parijnanashram was ordained as the Tenth Mathadhipati of Shri Chitrapur Math and a new chapter in the history of our Math opened. H.H. had a vision to make the Math a centre of religious, spiritual and social activities, such as “Abhinava Sammelans” with the result our Math’s name became famous on the map of Karnataka.

In 1967 Guruprasad Education Society was registered under the Presidentship of Shri Sadashiv M. Masurkar, a great Congress leader of the district. In 1968 one day when I was returning from Kasarkod Janata Vidyalaya after school hours, I heard a voice calling me from a distance. It was H.H. Parijnanashram Swamiji sitting in the car! He blessed me with the good news that I should bring the Society members the next day to Shirali as He wished to give a substantial donation for the School. So kind and concerned was our Parijnanashram Swamiji and hence we named it “GURUPRASAD High School. The School opened on June 1st 1968 in a rented building of the Gopalkrishna temple.

Third Incident

Our Society had applied for 5 acres of forest land and our case was favourably recommended by the then R.F.O. Shri Krishna M. Mavinkurve and D.F.O. Shri Bulgannavar. One day when we were busy in teaching, around 25 people looking like police came out of 4-5 jeeps and surrounded our school building. It was emergency time and the people who witnessed this scene spread news that military people had gheraoed the school. People gathered in large

numbers anticipating some dangerous development for the school staff.

They were the forest officials who had visited our school to enquire about our land case. One tall man with a military cap entered Head master's room and enquired whether I was the Head master. He cut a joke saying how such a short person like me could control the students and also requested me to lead him to a class room as he wanted to observe how the classes were being conducted. I opened the back door of the class room so that he could observe the students unnoticed by them. After 10 minutes he asked me to shut the door and said that he was happy with the discipline.

The Asst. Conservator, Mr. Krishnaswami who was from the military, had come to enquire as some people from neighbouring villages had complained against me claiming that this land which we had applied for was not fit for a high school. He allowed me to explain my views and was satisfied with my explanation. When we visited the site in question he patted on my back saying it is very well suited for a college and that he would recommend that 5 acres be given to us. While entering my room he had been hot and upset. Hence we had misgivings that he would not give a favourable recommendation. But while leaving he was totally different, very kind and cooperative. This is nothing but "GURUPRASAD"!

Fourth Incident

Our school had a Head Master (myself), who did not have B.Ed. degree at that time. Even then we had applied for recognition of the staff from the Education Dept. Many of our friends and Dept. officials told us that it was impossible to get the sanction order because as per Grant –in-Aid- Code the Head Master was supposed to have a B.Ed. degree. I was under great tension because I had risked my future leaving the job in hand.

One day it was the Ashtami Utsav when a fellow named Kittannamam from Bangalore paid a visit to our temple with our Vithal Ajja. He casually enquired about the school and asked me whether I had any administrative problem. He also gave me a good news that his brother, Dr. K.Manjunath (commonly called as Bhaskarmam) was in Mandya and his neighbour K. Shankare Gouda was the then Education Minister

and both were close friends. I started correspondence with Bhaskarmam giving full details of our case. He personally met the Education Minister in Bangalore and had a discussion with the Director of Education and succeeded in getting an approval for my Head Mastership. Thus unexpected persons came to our rescue. It's my firm belief that this impossible thing was made possible purely because of Lord Krishna's and our Guru's blessings.

Fifth Incident

In 1977 the forest land of 5 acres was sanctioned under a lease for 30 years, and the agreement was signed. Efforts were made to collect funds for the school building from the local people. As the response was very poor, a 'Bombay Committee' was formed under the Chairmanship of Smt.Meera P. Kagal, a great social worker. This Committee arranged Marathi dramas such as "Dev Dinaghari Dhavala", "Barrister" etc in aid of our school and the construction of the building started. The contractor completed most of the work with a hope that payment will be made in time. But we could not do this due to paucity of funds. He became upset and threatened to go to Court. Shri Prabhakar R. Chandavarkar, the then president sent for me and showed me the legal notice issued by the contractor. He held me responsible for this awkward situation.

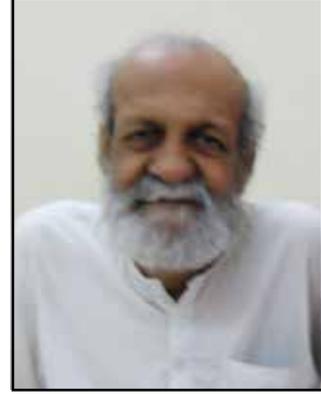
I left his house without uttering a single word and rushed to the Gopalkrishna temple and totally surrendered to the Lord. Tears rolled down my cheeks and I prayed to him to come to my rescue. I also appealed to my loving Guru H.H.Parijnanashram to help and give me strength to come out of this grave situation. Lo! it was heard. After 3 days Prabhakarmam sent for me and gave a good news that 3 cheques have been received from donors of Middle East and that we could make the required payment to the contractor. He also apologized for his harsh remarks. This was again "GuruPrasad" as well as Kripa of Karunasagar Lord Krishna.

Final Incident

In 2002 our Karnataka Govt. took a decision that salaries of those teaching and non-teaching staff who were appointed in the vacancies caused by retirement in private high schools would not be paid under Grant In Aid. At that time two teachers including me and

one clerk and a peon had retired. It was obligatory on part of the Management to pay the salaries to these 4 people and this was a great onus for them. The total amount of salaries would run in to lakhs and it was impossible for the management to collect such huge funds either locally or from outside.

Considering the grave situation the management passed a resolution in their Annual General meeting deciding to appeal to H.H. Sadyojat Shankarashram Swamiji to come to our rescue. The kindhearted Swamiji considered our request sympathetically and then onwards not only the salaries of these staff members are being paid by the Srivali Trust but funds are being provided for the school development such as constructing class rooms and urinals and toilets etc. Every year scholarships are being given to the S.S.L.C students as an encouragement for their higher studies. We feel proud to mention that according to the instructions of H.H. Swamiji no donations are taken from students. Thus once again Karunasagar Guru Mavuli has showered his kripa on this “Guruprasad High School”.



Krishnakumar Kumble (Cheddu)

DOB: 22nd June, 1928

Passed away on: 30th July, 2015

You will remain in our hearts forever.

From

Shailu (daughter), Ramu (son-in-law),
Abhinav (grandson),
Suparna (granddaughter) and
Tamal (grandson-in-law)

WANT “SOME-MO’ER” PLEASE!

ANUJA KAMAT-MUDUR

Looking forward to a long weekend at the beginning of April, I was lounging on the sofa and going through the day’s news. Being a journalist’s wife, I am spoilt for choice when it comes to newspapers. We get six different ones everyday, and four of them come with supplements. On a weekday, there’s hardly any time to read even one before work – and that’s why the night before a weekend is heavenly. Lots of time to read lots of news!!!

I was on the last page of one of the dailies and the letters in bold caught my attention- **“Mumbai’s Iconic Café Samovar Shuts Down”**. My heart skipped a beat. I couldn’t believe that *our* Samovar was going to close down. If you’ve been an Elphinstonian anytime in the last 50 years, you’ll know what Samovar means to you. In spite of a comfortable canteen inside the college campus, the Samovar, just across the road, inside the Jehangir Art Gallery, was one place we’d love to hang out at. Nothing fancy or luxurious about its interiors. Simple tables with four chairs at each table, we’ve spent so many relaxing moments out there with friends

and family, discussing matters, exchanging ideas or just chatting over water-melon juice on a sunny afternoon. Feasting on their kheema parathas and fish-n-chips, this café was just the right place to chill out.

And as the article mentions, you never knew whom you would bump into out here. It could be just someone like you and I; or it could be an Amitabh Bachchan, a Shabana Azmi or a Sonal Mansingh. No fanfare, no loud noise, nothing big. It was all so casual and cool.

At most times, what endeared me to the Jehangir Art Gallery was not the art exhibitions held out there, but this lovely little café, nestled in its premises. Even today, whenever I have a visitor, I try and make it a point to take him/her to the Samovar. 25 years since I left Elphi. but ‘Samovar’ continues to be our corner of comfort. Many of the waiters out there recognise us even now and we remember them too.

I recollect how, when I was meeting my husband-to-be, this was the café that came to my mind for our first date. (That we finally met elsewhere is another story.)

I believe they are shutting down only because of the space that they have to give back to the J. Art Gallery, and that they do plan to re-open, although



they don't know where that will be.

Well that's a nice thought but it doesn't console much, as Samovar was as special for its surroundings and location as it was for its interiors and its food. As faithful customers, we'll always be a part of the Samovar family, no matter where. But somehow, the thought of going into town, to Kala Ghoda, to Jehangir, and to have no Samovar there anymore is not nice at all. I'm just not lovin' it.

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PERSONALIA

Pratik P Rao 25, son of Prakash & Sushama Rao (Khambatkone), (Andheri-Mumbai) is a multi faceted personality- An Electronics Engineer who acquired a Management qualification from Goa Institute of management, he has a gift of poetic thought, imagination and creative ability. He was the founder & manager of a rock band 'PSYCH'. Pratik's write up 'Kaunsumer- An insight into the Indian consumer' was an article on consumer behaviour which was selected to be featured in Delhi School of Economics' marketing magazine. Pratik won a first place in 'One Night Stand', an inter-collegiate stand-up comedy competition held at Bangalore. He compered the 3 day event Samridhhi '12, the annual Business Festival of GIM. He was the winner of the 'Best Presenter' award at, Mahindra War Room 2014- A nationwide B-School Case study competition in 2014 at Manipal, beating over 400+ contestants.



He is presently working with Tata Capital as a Special Projects Manager for all Tata Capital's Strategic Projects.

Master Nishant Sthalekar son of Nisha and Niranjan Sthalekar of Vile Parle Mumbai completed his Xth and XIIth standard with distinction and has rare achievement not only passing DCE, BE from Mumbai University but also Post graduate diploma in Game Development and Advanced programming from Fanshawe College London Campus.



Presently he is working with Nefarious Dimensions Hamilton as Development Advanced Programmer. Before joining this company he has the distinction of completing both semester with cent percent marks with plus bonus point from Canada London Ontario University and was awarded with President's Honour. During his school and college days he was good at sports, acting and various cultural activities.



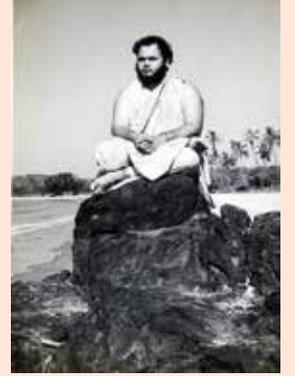
“I ----- WE” “Haanv - Aammi”

By Parama Pujya Swami Parijnanashram III

(Part 11)

Here is the eleventh excerpt of the ongoing serialization of our Parama Guru - Parijnanashram Swamiji's insightful, multi-layered spiritual narrative.

We present Guru Swami's original, hand-written manuscript in Konkani along with Dr. Sudha Tinaikar's in-depth commentary



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वरान्तिबोधत * ह्या सासंद्रामय केलेल्या परांनि हांव भजित्तल्याक अर्क शोध कोरुंक आयसरलेलीं.
पंचश्रौतिक, त्रिशिराच्या घटकांनी उत्पन्न जांवच्या ह्या 'हांव' ह्या स्फुरीक वाच्यप्रसंगीचर एक बंधन आस्का. त्या बंधनानींतीं तो 'हांव' निज्जांनु हांव सौ आभासु प्रती एकव्यांक काळजीं जायत आस्का. त्या काळातीत 'हांव' म्हळेंल्या त्वाक हांवेंऽचि सम पोळींका जाळ्यारि प्रथम तें बंधन हांवेंचि धूर केळ्यारि जो 'हांव' तें तत्व हांवें साझात्कासु कीर्तु दिवंच्याक साध्य आसत म्हळेंल्या ह्या कल्पनेनें हांव प्रसन्न जाळ्हेलीं... समाधान जाळ्हेलीं... त्या दिनसु आशि ह्या भावनेनें भंतर्भनाक उरकारोव्नु, मज्जांनुल्या त्या 'हांव' त्वाक जाग्रत कोरंच्याक हांवें पायु मुखारि दवरलेलीं...

“ हांव - आमी ”

... श्रीहर्ष...

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आशि निश्चयात्मक भावनेनें

“ आम्हा, नचूनु बुदवंतु जावुं येतां तुगले आशिबोद के... ” मुणु म्होणु, एकि साजि झोदि तांतु संख्यावंदनेक उपयोगु कोर्चि ओडिं पात्रं, एक त्रिधा पात्र आशि भगवत्गीतेचें आदरणीव पुस्तक हाज्या सांगति हांवें प्रयाण कोर्चि फूडे, आप्पागळ्या चरणांक ३ स्वर्गु कार्तां तिसको, गद्गदु तिसळ्या हुंकारांचोव्नु येतालो कि हुंकाराक मज्जु गद्गदांचोव्नु येतालो म्हळेंनें माका कळना दिळें.

सजल नेत्रांतुल्याने येवंचे वात्सल्यबंध मगल्या निर्धारि मनाक * घर सोडु वत्ता...! * म्हणुने प्रश्न करताले... नचुनाका, ह्या म्हांतरपलांतु, माका तुज शिवाय आनि पळितते कीण! म्हणुचो भावना व्यक्त करताले.

तिल्ले प्रीतीने माका पोडोळु घेतलां तिगल्या हाताचे कप, इतकी निधुर कडल्याक जांवकाशिल्ले नूनें-? ह्याचि शरीराने न्हें तुका नव्व हेंनेपाई अतिकष्टाने पेंढे संभ्राडु कोर्नु असांगु आशु दिल्लेको... ह्या शरीराचेरीई तुका मगत्व नां? मुणु माका निच्यारतऽ आशिल्ले.

तिगळे दुष्णश्वासान्चो दुष्णचो तिज्यांतु जायत आशिल्लो मळमळ तेंडफुट्टु सांगताले... तिगळे कृपापूरित मतेल वदन त्या दिवसु अहळ लाग्गोल्या वेवारी जांवचे म्हणके उर्दे कृष्णकलंकी जाळ्ळे... ठळ्ळींची इत्ली शार्किई तिज्यांयाळु माय जाळ्ळी... कड्डे की सांगता ते म्हणुने तिगल्या ओपकंपनांने मात्र कीळकाशिळे शिवाय..... ह्या शंभरी वसंगंतु तिगली वाकू शार्कि कडिशिके काम कर्नाशिळी तडिशिचि मगकीई शंबचिई ज्ञानेंद्रियं काम कर्ना शिळीं. मगल्या आयुष्यांतु येवंचो अति दुःखाचो प्रलंघु हो म्हणुने तिका- माका सांगानिचि केदु आयळें.

जीवनांतु आयकतंतत हांने तिज्जशिवाई आनि कोणाचेरीई-कोळकोळाचेरीई निश्वासु तितले प्रेम, तितलो आदरु दवनें शिळ्णे. आज्ञागल्या वात्सल्यांयाळु हांव मुक जाळ्ण- आज्ञागले वात्सल्य माका नां म्हणुने तिकपत्र विचारु-वेजारु मगल्या ह्या वीरपलांतु तिनें येवंच्याक वेगिने. दिनेदिने द्विगुणित जांवच्या तिगल्या वात्सल्यांयाळु सहज-निर्धाराने तिका सोणु सन्यासगृहणाक वचचें हें कितले कठिन जाळु आस म्हणुने माका त्या क्षणाक कोवणु आयले.

कितलेई म्हणुनतरी आतसु.. आतसुचि! तिगल्या वात्सल्याक उपमा दिनुं ना जाळ्यारि ह्या जगांतु तें अतिकठिन. ह्या वात्सल्याचो परिपूर्ण अनुभवु वेतिन्यांक मात्र त्या ✓

वात्सल्या विषयांतु मुकनाचिनें सांगुका पडड!

हें... तिगल्या विषयांतु आशिल्लो अस्खलित निश्ठा, त्या क्षणाक माका निधुर करताकी..

ध्येयान्या एकऽ आशेने आशिल्ल्या माका तिगल्या वात्सल्य मुक पाशांतु वध्द कीळक एकैक

माशिल्ले- तिगल्या सहवासान्चे- प्रीतीप्रसंग मगल्या इत्तारि येळु येययेयाडु कर्ताले...

वेदाऽरि प्रीतीने आपोळु रवावोचें.. पुराणांतुल्यो काव्यो सांगतऽचि माका निदकाशेनु येवंचे.

मगल्या हांकां संभ्राडुंयेळु माका समाधान कीर्चे... निच्यारवंतांजल्या उच्च निच्यारंक

कषारूप दीळु बरेऽ संस्कार मगल्या मनांतु प्रेरींचे... देवादिकांगल्या विषयांतु स्वनः

आरथा दवेर्नु माकाई क्षणक्षणाक आस्था ठवळ जायरी कीर्चे... एकने दोनने ?....

तिगल्या त्या जेमांतु-मोहांतु माका आटव नसें कष्टी पूर्ण जाळ्ळें हें सुध्दाई माका

कडानि शिळें.

आणि ह्या सर्वांचाचु हंवे स्वतःक सोडोवु घेंका... संसारपाइ म्हय्यारि जरीचि
 संख्या दशाक संख्या स्वरुपांने इद्रारि शब्तीद हें सांगुंक जायना.
 कालीच्ये दशोचित संदर्भाक श्रुतकालांतु खीरनु, वर्तमान-श्रुतकालाक गांटे घालतः
 बसल्यारि श्रविष्यत्काकु कश्लें करदः... कश्लें जावु इद्रारि शब्दः म्हट्टेलेई सांगुंक
 जायना. ह्या विचारान्मितीं मन घट्टि दबोर्नु घेंवचो प्रयत्नु हंवे त्यानेदारि केळोचि.

तिगल्या कंफित हस्तद्वयांचो जाव्यारि पुनित अंतःकरणांचाचु आयल्या प्रपंच
 आशिर्वादाक गृहण कोर्नु, तिगल्या दृष्टिक भगकी दृष्टि प्रस्तनेकुयई दबोर्नु घेनास्तनां
 तिगल्या चरणांचें पवित्र धूलिकण भगल्या हात्तांनीं भगल्या मात्यारि धारण कोर्नु घेवु
 सगळद अंतःकरणाने हंवे घरा भाय्र पावु काड्ळे.

“ वेडां... भगल्या मरण काळारि पुणें - कडेवेको स्वासु आस्तनां पुणें - तुंवें माकु घेवु
 पोवेंका ही एकूचि श्रीक मागतां रे तुज्यागे.... ” म्हणु तिज्जे कडेचि लळेवु,
 बल्ला दोळ्यांनीं, दोळी हात त्रिस्ता पात्र डों घोर्नु-भगल्या इद्रारि कोर्नु सांगतनां
 “ जायद आम्हा... तूं भगको उधायु करि.. हंवे त्या दशाक तुज्यागी घेवु पावतां... ”
 हें वचन दीवु, माक्षि पळेनास्तनां हंवे मार्गक्रमण केळेंले.

तिगले संस्कार, बाल्य, आकांक्षा, पात्र, श्राव पूरई सावदी श्री भगल्या माक्षि
 चेत आस्पाते हें शोर्नु आस्वुनु. स्वतःक नियंत्रणांतु दबोर्नु घेंवच्याक प्रयत्नांतु
 हंवे आनसु-घर-बठार-अग्रहार भगल्याबाल साविदार हंका माक्षि घाकीलें.

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अर्थात इद्रावेकी पुकू रस्तो हंवे एकव्यानेचोचि चमकुंका दिवो. श्रीनास्तना... चिंता
 कर्जास्तनां... निस्तर्नास्तनां !

जीवन हें कोडूक लागील नंतर आति सुंदर जावु रंतक जावु अनुभवाक घेता, हंनु मंडायु
 नां न्हंयानें समुद्रा दिकानें धाविले वारि, पतंगानें फुडुंक सोडिलवारि हें मन आपलागल्या
 सांगातीच्या इंद्रोवांक घेवु अवंडमंडकाकार जगतांतु अवंडपाडईनास्तनां भ्रमलाक भाय्र-
 सरता. मुरवारि वलां वलां अनुभवांतु आयळ्ळे पदार्थ माक्षि पडताति, वर्तमान पदार्थांनीं
 श्रुत पदार्थांक बगलेक दबलेले आस्ताति आणि इद्रारियेंवचे प्रत्यक्ष जांनचे पदार्थ
 वर्तमान कालीन पदार्थांक-वस्तुस्थितीक बियोगात्मक जावु परिष्कार पावताति.

आणि ह्यान्मितीं जीवन हें असंख्य अनुभवानें सुंदर जावु गीम्टे जावु भासमान
 जावुंकरतरी तंतु बियोगात्मक अंदा मूलतः मिश्र जावु आस्ताति हें त्यानेदारि-जीवनाचो
 अनुभव घेतनां - कोणाकई लक्षान्तु घेना.

जन्मक वेवचे म्हण्टेको ही एक योग क्रांतीची तशीच जीवन म्हण्टेले हे एक वियोग
हे योगयोगानेचि विचारवंतांक कोळु येता.
आनसुगळ्या उदरांतु पिंडद्रुत गर्भाक आयु आकार येतयेतना ऽचे वियोगात्मक एक
देकनातिले सुवई त्या पिंडा सांगातीचे बध्द जाणु कार्यांत जाळीने आस्ता.
दृग्ग द्रव्याचो वियोग, पूर्व पिंडगत आकार वियोग, उदरांतुळ्या श्वाजाचो वियोग,
नाक वियोग, बाळ्यशरीरगत रूपाचो वियोग किंबहुना त्या जन्मवेतिल्या व्यक्तीजने
पंचत्वांतु कीन जायसाहे ही वियोग ताका सोळां.
आनी हे निर्घातात्मक बुध्दिने अंतस्य कीर्तु घेसिल्या व्यक्तींक जगतांतुळ्या किंवा
जीवनाच्या बहुप्रकार वियोगांचे विशेष महल दिस्सना... न्हे; ते, असल्या वियोगांक महल
दीनात.

“I ----- WE” “Haanv - Aammi”

By Parama Pujya Swami Parijnanashram III

(Original in Konkani)

ENGLISH TRANSLATION AND EXPLANATORY NOTES BY DR SUDHA TINAIKAR

This body which is made up of the five elements is inert. Still if it feels the “I-ness” in it, there must be some conscious principle connected to this. It is because of its connection with this unseen something that the body-mind feels as if it is pulsating with this “I-ness”. If I have to understand this principle clearly, I have to see it clearly, understand it clearly. I had started my journey towards knowing this.

Notes:

In the Yâgnavalkya-Maitreyi Samvâda Prakarana in the Brihadâranyaka Upanishad, Yâgnavalkya tells his wife Maitreyi—“Âtma va arre drishtavyah, shrotavyo mantavyo nidhidhyâsitavya”. This Truth is that the Âtma has to be seen, heard about, ruminated over and contemplated upon, dear Maitreyi and this can happen only when a person is an intense mumukshu (has an intense desire for freedom from samsara).

“Mother, I will go to my Guru and come back a learned person. Please bless me.”

I was on my way out of my home. My only possessions at that time were a small cloth bag with my sandhyâ vandana pâtra, bhikshâ pâtra

and a copy of the Bhagawad Gîta. I could hear her hard and labored breathing. Her voice was choked. Her teary eyes seemed to be asking me, “Are you really leaving this home?” “Don’t go dear one, don’t leave me alone in this old age. Who will take care of me?”

When she hugged me with all her love, I could feel her shaking hands questioning, “Do you need to be so merciless? Is it not this body which carried you for nine months, supporting you all the way? Is it not this body that brought you up till now all by myself, facing so many problems?”

Her hot breath was a statement of her disturbed mind. Her usually bright face looked like the eclipsed moon. Her lips were trembling as if she wanted to say something but was unable to do so. Just as she was not able to express anything, I too was stunned; my sense organs seemed to have lost their strength. Both of us at that time knew that this would be the most difficult and unhappy event of our lives.

I never had as much love for or trust in any other person in my life as much as I had in her. My respect for her was beyond words. I never felt

the absence of my father. She had given me all the love and care of both the parents, single-handedly. How difficult it was to tear myself away from such a mother, even though my goal of *sanyâsa* was so strong!

After all, a mother is a mother. Her love and compassion are incomparable. Only those who have partaken of that love can understand it! I was totally committed to my goal. Even then, every moment of our togetherness was trying to bind me to her and make me stray away from my goal. My entire life so far was almost dancing in front of me showing me all those million things this great mother had done to contribute to my physical and mental growth. After all, I had spent almost eight to nine years of my life in the circle of love and care of this woman!

Imagine, I had to release myself from these bonds of love. One never knows how and when such moments will appear in one's mind. If one continues to go back into the past and ties the past to the present, what can the future do? How can the future manifest itself? I had to be strong - I could not allow the past to interfere with my present moment - and I succeeded.

I received that powerful blessing which came out of her pure heart and trembling hands. I did not look at her in the eye- as I was not sure of myself. I fell at her feet, applied the dust of her feet on my head and headed out of my home.

"Dear child, I have only one request. At least at the time of my death, when I am breathing my last, please come and be with me." She spread her hands in front of me with tears in her eyes, as if she was begging me for this.

"I will definitely be by your side when you remember me Mother." I assured her and walked out without looking back. I was aware that her love, expectations and disappointment were following me like a shadow. With great effort, I left behind my mother, my home, my neighbors, my childhood friends and walked ahead with only my goal in front me. This path that I had chosen had to be walked alone only by me. I could not afford to be afraid or worried, nor could I afford to forget the only goal of my life.

Once one starts understanding life, it appears very attractive. As the river flows naturally towards the ocean, as the butterflies fly towards the flowers,

this mind along with the sense organs tries to wander in this world. As the mind gets involved in this world, the experiences of the past recede; the present experiences push the past ones into the background. The impending future tries to take the place of the present. Thus, even though this life appears to be an unfolding of beautiful events - disconnection and separation form an important part of this life. However, this fact is generally not observed by us.

Taking birth is an association and every moment of life is dissociation from the previous moment. This is realised only by those who think about these aspects of life. When the foetus takes shape in the womb of the mother, an unseen dissociation has already begun. Every moment is a moment of new association and simultaneous dissociation from the previous one. One day the foetus has to dissociate from the womb itself, the very umbilical cord which nourished the foetus has to dissociate itself from the newborn. The "child" body has to dissociate itself to give place to the growing body of boyhood. This continuous process of dissociation goes on till the body dies and becomes one with the elements. For people who have understood this natural process of dissociation - no event in life is disturbing! Actually, such people do not give any importance to any such naturally-happening dissociation in life.

I was walking, putting behind me small and big villages and at the same time absorbed in the beauty of nature. As I had understood the meaning of "*tarutala vâsa, karatala bhikshâ*" (*resting under the tree and eating whatever falls into my hands*), no situation was able to disturb me. Every situation followed me like a dutiful *sahadharmacârini* (*wife*).

Notes:

When one is clear about one's goal in life, situations also fall into place and help one to reach that goal. This is more so, in a sâdhaka's life. A Tivra- Mumukshu finds that the circumstances fall in place and make way for his sâdhana, without disturbing him. This is the grace of Ishwara which always follows a Mumukshu. Lord Krishna in Bhagawad Gîta- chapter 9-22, promises to take care of all the needs of a person who is a serious Mumukshu.

(To be continued....)

Melbourne Trip (Part 2) (Abridged Edition)

VAIBHAV SHIRALI

Vibhav Shirali, a 21 year old newly licensed pilot had to undertake a solo 1000 km flight. He recounts here how the vagaries of nature turned this flight which seemed an enjoyable one into one of the most challenging flights of his life.

When he started, the weather forecast showed a clear and sunny day, though with moderate turbulence. During the course of the flight the weather changed completely with strong winds and heavy rains forcing Vibhav to land at a small airport. The airport seemed completely deserted and his aircraft too got stuck in the mud. Read ahead

As I jogged back to the dry cover of the empty hangar, I heard two soft beeps. Looking down at my phone's dim screen, I realised with an uneasy feeling that it only had 10% battery remaining. I needed to find a power socket, and fast - or else I would lose my only means of communicating with anyone else. After searching the hangar, I found a socket located right next to the hangar door. However, both plug points were occupied with cables that trailed back to the giant bulbs dangling from the ceiling, both of which looked like they had died some time ago. I pulled the cables out and pushed in my charger. At first, nothing happened. 'Come on, come on, come on...' After fiddling with the switch and trying out the second socket, the charging symbol appeared on the screen. Finally! I took a seat in a small plastic chair next to a desk that was situated next to the power socket, and gazed out towards the empty aerodrome.

Now if I could describe my situation in three words, they would be COLD, WET and ALONE.

Four hours passed by, most of it filled with intensifying wind and rain showers. Some were nothing more than a light drizzle, whilst others were so heavy that the sound of the rain on the tin hangar roof was deafening. Initially, I tried to kill time by making a few phone calls, mainly updating my parents and a couple of close mates back at the flying school. As I was scrolling through my text messages, one particular message sent to my high school mate, Jonny, stood out - 'yeah, I'll give you a

ring when I fly over Bendigo.' Suddenly I remembered that Jonny was studying at La Trobe University in Bendigo! I immediately dialled his number. After I had updated him about my situation, he mentioned that his classes would finish around 5pm, and would be happy to pick me up and let me stay at his place overnight. This was great! I had a backup option now. Almost as soon as I hung up, I received the long-awaited call from the flying school and was told that the local Kyneton Police and Fire stations had been informed about my situation.

Around 10 minutes later, I was on the phone with the Kyneton Sherriff, who mentioned that the police would not be coming to my aid, as they were busy conducting recruitment interviews (I could see that they really had their priorities in order.....). She then asked me to standby for a call from the Kyneton Fire Station Captain soon. After another half an hour, a text message appeared on my phone, advising that a fire truck was 15 minutes away. Finally! Some help!

Sure enough, I heard the rumbling engine of the fire truck speeding down the dirt road, towards the small parking lot next to the Aero Club building. Two young men jumped out - a short and stocky Captain and his thin, lanky, British lieutenant beside him. I pointed to the aeroplane and said "you've probably never seen anything like this before," to which the Captain chuckled, "Let's have a look." I was right. He had never seen anything like this! After inspecting the aeroplane, the look on the Captain's face clearly depicted that he was lost for thought. He suggested that we try shovelling away the mud that had accumulated in front of the main wheels (when I had powered up the aeroplane), and then pushing or taxiing the plane back onto the gravel taxiway. This was probably the best plan that he could think of so we had no option but to test it out. After 10 minutes of digging, we created two clearly-cut tracks through the mud and grass, exposing the hard, sandy earth underneath, which led from the wheels to the taxiway (5 metres away). I climbed into the aeroplane, and

both fire-fighters positioned themselves behind my wings. As I powered up to full throttle, they pushed with all of their strength. Nothing happened at first. Oh man... Then suddenly, the plane began to roll forward. 1 metre. 2 metres. 5 metres. I felt a soft thud as the plane climbed up onto the taxiway. YES! IT WORKED!

I then taxied the plane and parked it next to the fuel bowser, just in case I needed to re-fuel it. The Captain then offered to hose down the aeroplane's wheels so that all the mud that had caked onto the tyres and in between the brake discs would wash off with the high-pressure water jet. Once the wheels were clean, the Captain generously offered me a ride into town, however I declined as I had decided to spend the night at Jonny's place. After thanking the Captain and his Lieutenant with utmost gratitude, I bid them farewell. Once again, I was the only person left at the aerodrome.

Around half an hour later, I received a call from Mr Smith (my flying instructor), who informed me that my three mates had also decided to spend the night in Bacchus Marsh. Hence, the university's plan was to send 4 instructors down to Melbourne on a Jetstar flight, after which they would catch a taxi to Bacchus Marsh Aerodrome. My three friends would be split across two aircrafts with an instructor in each, and Mr Smith and Mr Murthy would fly up in one aeroplane to come and 'rescue' me. It sounded slightly extravagant, but seemed to be the only viable option – as student pilots, we were not qualified to sign the aeroplane's Maintenance Release (which has to be signed daily), so we legally would not be able to fly home alone, the next morning. I thanked Mr Smith for their understanding, patience and quick thinking, and then waited for Jonny to arrive.

After Jonny arrived at the aerodrome, I locked the plane and we headed into town to grab a bite at a small café, before driving to Bendigo. The rest of the evening was quite relaxed - we played some basketball at Jonny's university, and then feasted on some chicken at KFC, before calling it a night around 10:00pm.

What a day it had been. Jonny had to be back at the university for a 7:00am lecture the next morning, so the plan was to drop me off at Kyneton aerodrome at 6:00am, meaning another early wake-up was on the cards.

* * *

Wednesday 30th July 2014

Kyneton – Bankstown (YKTN – YSBK)

The next morning, we arrived at Kyneton Aerodrome at 6:00am, as planned. The air was moist with vapour as a dense fog had settled around the aerodrome, and the smell of freshly-cut grass made for a crisp, refreshing and peaceful atmosphere. Shortly after Jonny left, the university called me and asked me to prepare the aeroplane for flight, as the instructors were expected to arrive around 10:00am.

Just under an hour later, I heard the soft growl of a car engine. An elderly gentleman and his wife stepped out and walked over towards me. He looked slightly puzzled as to why I was sitting in a pilot's uniform at 7:30am, on a day when visual flight was clearly not possible. After explaining my situation to the couple, the lady gasped, "Oh, you poor thing! Have you eaten or had anything to drink? Why don't you come inside...I'll make you a warm cup of tea, and I'm pretty sure we have some biscuits in the cupboard as well". I spent the next hour chatting with the lovely couple and they generously left the Aero Club open for me before they left, saying that they would come back and lock up at night, by which time I would (hopefully) no longer be here.

Around an hour later, I heard the sudden rumble of a light aeroplane engine. Could it be!?! As I looked out of the window, a sense of delight rushed through me, as one of our UNSW Diamond DA40s touched down on the wet runway. After taxiing to the fuel bowser and shutting down, both Mr Smith and Mr Murthy climbed out after shutting down the engine and looked at me with wide smiles across their faces. My instructor joked, "How did you get yourself into this mate? Second time I've had to come 'rescue' you!" [The first was on my previous trip to Brisbane, where I had to divert to an aerodrome in Northern NSW, due to severe weather on the way home]. I smiled and pointed to the sky, "this was so unexpected – wasn't on any of the Area Forecasts this morning." The three of us walked into the clubhouse after I explained how the kind, old couple had hospitably extended the warmth and comfort of their Aero Club.

My instructor sank into one of the spongy sofas, and sighed heavily. "Mate, you won't believe what we just went through to get here," he said slowly, visibly fatigued from a tough flight. He went on to explain how they had discovered a potential issue with the backup fuel pump in-flight, and instead

of turning back to Bacchus Marsh, they decided to land here. A wave of relief and gratitude engulfed me and the only response I could offer was “thank you so much,” with a massive smile. There were no words to accurately describe how thankful I actually was for all of my instructor’s efforts.

After chatting for another 5 minutes, we walked out to the aeroplanes and my instructor called our Chief Flying Instructor to ask whether he was satisfied with him conducting a flight home with a semi-defective backup pump. The call lasted a mere 30 seconds, as the CFI simply swore and stated, “I don’t see why Vib and Mr Murthy can’t begin to make their way back home.” As my instructor ended the call, the look on his face had turned from his usual bright and bubbly enthusiasm to a disappointed frown as he came to terms with the fact that he may now have to wait here overnight so that the pump could be fixed the next morning. He looked over to Mr Murthy and chuckled sarcastically, “Hey Arjun, you know what times like these make me think? It’s time for a new job!”

I told my instructor that I was happy to wait with him overnight, but he simply responded “no mate, you need to get home. I’ll be fine. This isn’t the first time that I’ve been stuck overnight somewhere and after all, this is part of my job. You guys better leave before the CFI calls back and finds out that you are still here!” After quickly preparing our aeroplane for departure, Mr Murthy and I were off. As we taxied away and lifted off, I felt bad having to leave him behind – the poor guy had nothing with him except his headset and valuables.

* * *

The flight home with Mr Murthy was very relaxed. We made a quick re-fuelling stop at Albury, before continuing towards Bankstown. For most of the flight, we just chatted and joked around as we shared stories and experiences. The two of us generally got along quite well, as he was actually a student in our program last year, who was immediately offered a job as an instructor with the university upon graduation. Eventually, we crossed over the Great Dividing Range, broke out from the thick Cumulus cloud and were greeted by bright blue sky. It was so clear that we could clearly see all the way out to the Sydney CBD, and the setting sunlight shimmering on the coastal waters to the North East was a spectacular sight - a fine ending to this two-day saga.

What an experience – the experience of a lifetime? ...well, for now yes, but in this line of work, I am fairly sure there will be a lot more of these experiences in the future. In all honesty, experiences like these really test my thrill of flying, although it is something that will never leave me. I am often stressed out due to the high workload and pressure of this course, but I know that my passion will get me through – of that I am sure!

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Karunashtake by Swami Ramdas - VII

Krishnanad Mankikar

Shloka 12

सकळ जन भवाचे आथिले वैभवाचे
जिवलग मग कैचें चालतें हेंचि साचे
विलग-विषम काळीं सांडिती सर्व माळी
रघुविर सुखदाता सोडवी अंतकाळी

Word Meaning

सकळ जन all people भवाचे of this samsaara आथिले वैभवाचे are thirsty after wealth. जिवलग dear ones मग कैचें how then चालतें हेंचि साचे truly, this goes on. विलग-विषम काळी at the final departure time सांडिती सर्व माळी all will give up companionship, रघुविर सुखदाता (But) the Rama who grants happiness सोडवी would grant liberation अंतकाळी when the End does come!

Shloka Meaning

All people in this world are thirsty after wealth. How then, we can say that so and so is Dear one? This routine will go on (for ever). When the end comes, all will give up the companionship, but it is only Rama who will give the ultimate happiness in the End.

Comment:

In the first three lines of this shloka, Swami Ramadas continues his statement from the two lines (first and third) of the previous stanza, viz the selfish company of the so called relatives. We can notice, this theme of our misplaced priorities on MY wealth and MY relatives—is repeated by Ramadas Swami in many shlokas. This is in order to stress the importance of the topic, also when one understands this clearly, only then one can realize the extent of Maya and the need for detachment.

In shloka 11, Swami Ramadas has spoken of विषय सकळ नेती मागुता जन्म देती this shloka he says रघुविर सुखदाता सोडवी अंतकाळी. That This needs to be delved deeply—the ailment is the sense objects not leaving us when the final time comes, and the REMEDY is the Bhakti of रघुविर Raghuvir – who is सुखदाता What then is Sukha? IT IS THE ABILITY TO GET RID OF THE वासनाs. Simply put, but very difficult to practice. Yogis spend lifetimes in

reaching this goal!

Shloka 13

सुख सुख म्हणतां हें दुःख ठाकूनि आले
भजन सकळ गेलें चित्त दुश्चीत जालें
भ्रमित मन कळेना हीत तें आकळेना
परम कठीण देहीं देहबुद्धि वळेना

Word Meaning

सुख सुख (This is) happiness, (This is) happiness म्हणतां being said thus, (by me) हें दुःख unhappiness ठाकूनि आले confronted me. भजन (your praise in) singing Bhajans सकळ गेलें (All but) disappeared चित्त the mind दुश्चीत जालें became contaminated (with evil thoughts). भ्रमित wandering wayward मन mind कळेना I cannot understand हीत What is good तें that आकळेना I cannot understand परम extreme कठीण hard देहीं in body देहबुद्धि the carnal instincts वळेना do not recede.

Shloka Meaning

Oh THIS is happiness, This is happiness, when I was saying thus, (before I knew) the unhappiness, sorrow and pain confronted me. (Your) Bhajana seva deserted me and the mind became contaminated. I could not comprehend my wandering and wayward mind, nor could I grasp what is the ultimate good for me. Diverting my mind from the affairs of the body, (Worldly affairs) became an arduous task.

Comment:

In this shloka Swami Ramadas has summarised the state of being of a common man, who runs after worldly and carnal pleasures, and when he is running after these, engrossed in fulfilling his desires, suddenly he is confronted by the unhappiness, which incidentally happens to be more overpowering as, the pleasures sought by him were transitory, to begin with. He is bewildered. In that state of mind, he gives up his sadhana (here Bhajana seva) his mind is full of doubts, bad thoughts and loses all its concentration. The mind starts running helter-skelter, and he does not realize what is good for him. Swami Ramadas laments that my attachment to my sense organs is so strong that I cannot turn it away from sense objects.

आमचा मनु सुभेदार!

विद्या कागल

आज २९ जानेवारीआमच्या मनोरमाचा वाढदिवस. मी नेहमीप्रमाणे फोन करावा म्हणून फोनपाशी गेले आणि माझा हात तिथेच थांबला... खरंच की आज ती आमच्यांत नव्हती....आज चार महिने झाले, ती अशी अचानक आमच्यांतून निघून गेली होती. आता आमच्या मंकीकर फौजेला मनु सुभेदार नव्हता..

माझे मन त्याच क्षणी धारवाडला झेपावले. अगदी १९५०/५२ सालांत! मे महिन्याची रजा सुरु झाली की दुसऱ्याच दिवशी आमची स्वारी निघायची धारवाडला. माझं आजोळ होते ना ते, अगदी दोन्ही बाजूचे.आम्ही एकूण पांच चुलत बहिणी. मी त्यामधील शेंडे फळ! मग काय विचारता? अगोदरच आडनाव मंकीकर! त्यामुळे माझी अवस्था आधीच मर्कट तश्यात मद्य प्याला अशी असायची. भरीला, आणखी चार बहिणी मला गप्पा मारायला, खेळायला असायच्या. आणि सर्वांत जास्त मला आवडायचे ते त्यांच्या सोबत खिदळत निजायला.... आजच्या दिवसांत सांगायचे झाले तर slumber party

आमच्या सर्वांची मुकादम म्हणजे मनोरमा!... ती आम्हा पांच जणींतील तिसरी म्हणजे मधली बहिण होती. पांच बोटोतील मधले बोट जसे उठून असते, तशी ती आम्हा सर्वांत, सगळ्याच बाबतीत उठून दिसायची. वकृत्व, गाणे, ह्यांत देखील ती पुढेच असायची. दिसायला ती खूपच छान होती. तिचा आत्मविश्वास अतिशय दांडगा होता. तिच्या त्या कुरळ्या केसांच्या बटा, तिच्या बदामी चेहेऱ्याला खुलवून जायच्या. आमच्या मंकीकर घराण्याची ती मधुबाला होती. मी तिच्यावर नेहेमी फिदा असायचे.

ह्या तिच्या सर्व गुणांना भाळून माझे काका तिला 'मनु सुभेदार' म्हणायचे. खूप लाडकी होती ती त्यांची! मनु सुभेदार,,.....किती सार्थ होते ते नाव तिला! ती पुढे चांगलेच नाव कमावणार ह्याची आम्हा सर्वांना खात्री होती. त्या वेळी माझ्या बाल मनाला, मी देखील तिच्या सारखंच घडावं आणि माझ्या वडिलांची मी देखील एक सरदार, नाहीतर झाशीची राणी तरी बनावं, अस खूप वाटायचं, आणि एका नव्या जोमाने मी परत मुंबईला यायची....

माझ्या काकांना पूर्वसंकेत होता जणू....कारण, खरोखर पुढे मात्र मनोरमाचं जीवन एखाद्या वीर सुभेदाराला शोभेल असंच घडलं. किती धाडसाने तिने जीवनाला सामना दिला. तिची जीवन नौका बऱ्याच तुफानांतून, चक्रव्यूह वादळांतून गेली,



परंतु आमची मनु सुभेदार, न घाबरता सामोरी गेली, मोडेन पण वाकणार नाही हे तिचे ब्रीदवाक्य होते. ते तिने शेवटपर्यंत तडीस नेले.

जीवनांत आत्मसन्मान कसा टिकवून ठेवायचा, हे जाणून घ्यायचे झाले तर मनोरमाला जाणून घेणे अतिशय जरूरीचे आहे. २४/२५ वर्षांची एक तरुणी त्या १९६५ साली एकटीच स्विझर्लंडला गेली. आपल्या भावी संसाराची स्वप्ने

उरी बाळगून...तिथे जाऊन पाहते तर काय? तिचा संसार, तिचा नव्हताच. तो अगोदरच मांडलेला होता..परदेशांत ती एकटीच होती. तिला भाषा येत नव्हती. घरदार नव्हत. जवळ होता तो, आशेचा एकच अंधुक किरण....एका लांबच्या मैत्रिणीचा पत्ता आणि फोन नंबर!.त्या एका आशेच्या किरणावर मनोरमाने स्वतःचा 'सूर्य' बनवला...आपलं भवितव्य घडवले. स्वतःची सृष्टी बनवली. स्वतःचा आत्मसन्मान परत मिळवला. मनोरमाला तिच्या मनाचे बळ होते. त्या मनाला जिद्दीचे वेसण होते. त्या मनाला दिवसरात्र कष्ट करायची ताकद होती. आणि त्याच मनाला करारी वृत्ती देखील होती. त्याच मनाच्या ताकदीवर तिने आपल्या जीवननौकेचं रुपांतर एका सुंदर आणि आलिशान जहाजांत केलं!

असा हा 'मनु सुभेदार' आमच्या घराण्यांत असावा ह्यापेक्षा दुसरी अभिमानाची गोष्ट काय असणार? दुरून पाहणाऱ्यांना, आमची मनोरमा जरी नायगाराच्या खळखळणाऱ्या पांढऱ्या शुभ्र धबधब्यासारखी अवखळ आणि स्वच्छंद बागाडणारी दिसत असली तरी तिच्या मनातील तुफानांना झुंज देत असलेला म हासागर, कुणाला कधीच दिसला नाही....

खरंच!....जीवन हे असंच असतं ।

पृथ्वीतलावर गोंधळ घालत ।.....

अंतराळातून मात्र ते चमचमत राहतं...

मनोरमा, आज तुझ्या वाढदिवशी, तुझी उणीव अतिशय जाणवते ग!...

म्हणता म्हणता वर्ष उलटले..आणि आज तुझ्या आठवणींनी मन उचंबळून आले.

तू आणि मंजुळाआका शिवाय उरलेल्या....

मंकीकर पंचकन्या....निर्मला केशवायन, राधिका नाईक आणि विद्या कागल (मंजुळा गोलेनकेरी आणि मनोरमा एल्डीस).

The 1965 War - An Army Wife Remembers

ASHA VOMBATKERE**

Soldiers actively participate in war, while others who are closely connected with soldiers by bonds of blood or marriage, are most often victims of the carnage of war. I was married to a soldier a few weeks before the 1965 war against Pakistan, and recall even now, fifty years later, my fears and feelings when my husband was recalled to his unit which had moved into the battle zone.

What is it like to be a “war bride”; to be parted from your husband of a few weeks when he leaves you to fight for our country? What is it like to carry a child inside you and wonder whether it will ever know its father? What is it like to dread opening the newspaper and perusing the list of those “killed in battle” or “missing in action”? Or feel the blessed relief of not finding a particular name, but the pain of finding one that you know?

Thousands of army (also navy and air force) wives would have been through similar fears with every war that we have fought, but I write particularly about the 1965 war with Pakistan, since this September marks its 50th Anniversary. The memory is vivid even though it is of fifty years ago.

OP ABLAZE was declared in April 1965. I travelled with my parents in mid-May from Dehra Dun to Madras (now Chennai) for my marriage to a soldier, then a Captain. Somebody’s transistor radio on the train was playing All India Radio’s hourly broadcasts that all leave for service personnel was cancelled. I wondered how a soldier travelling the length of the country to get married, could do so without any leave. A very understanding Commanding Officer made it possible. But seven days was all he got to travel from his unit to Jullunder (now Jalandhar) to Madras and get back again; we were both very lucky! From Jullunder to Delhi, the TTE in the train magically “produced” a berth for him. At Delhi, having missed his flight, Indian Airlines just gave my soldier a seat on the next flight, no questions asked. War was impending, and the whole country stood by the soldier, so the uniform was the magic which opened all doors!

My groom made it to Madras, and our marriage took place on 22 May 1965. The seven days flew by, and he returned to his unit. The situation on the borders “cooled” a bit and he returned in July for a long course in the College of Military Engineering at Pune, where I joined him.

But the situation hotted-up again in August, and OP RIDDLE commenced. The course was cancelled and my husband was ordered back to his unit, deployed on the border in J&K, and I went back to my parents’ home, pregnant with our first child.

The short but bitter war was over by the end of September. Communication was a few censored letters from my husband. My husband came home only in March 1966, with memories and anecdotes, the pain of losing comrades close to him, his admiration for the courage of many soldiers, his minor injuries from a Pakistani rocket burst, photographs taken with an old camera and war mementos such as tickets from Pakistan’s Alhar railway station. Yes, and Pakistani mines which he himself had lifted at night from a Pak minefield under the nose of the enemy! (I am glad I was unaware of this when he undertook this risky operation!).

It was blessed relief to welcome my husband back, but I could not help thinking of the thousands of other wives and mothers who waited in vain. I thought of the maimed, scarred and traumatised men who returned ... to what “life”? For those who didn’t return, the epitaph in the World War II Kohima war memorial says it all: “*When you go home tell them of us and say; For your tomorrow we gave our today*”.

I realize that I am one of the really fortunate wives who got her husband back intact, and we have just celebrated our Golden Wedding Anniversary. For me, it is a time to pay homage to all the brave soldiers who laid down their lives for their country, and to those wives and mothers who carried on bravely after those dearest to them had left forever.

The moving words in a war memorial of 13 Kumaon near Rezangla, Ladakh, for their last-man-

last-round action in the 1962 war against China, bear repetition as long as there are wars and there are brave soldiers: "How can a man die better than facing fearful odds; For the ashes of his fathers and the temples of his gods". With tears of gratitude, I salute you, brave Soldier!

*** Asha Vombatkere is married to an army officer (now retired), her brother is a Lt Col (now retired) decorated with a Sena Medal for bravery and cool courage in action on Siachen glacier, her two sons are serving officers in the Indian Navy. Her mother's late brother in the Indian Air Force, was a Maha Vir Chakra awardee in the 1971 war against Pakistan. - E-mail sg9kere@live.com*

HERE & THERE

Mumbai – Goregaon : In celebration of the Centenary Year of Shishya Sweekara of P.P. Anandashram Swamiji, a program, 'P.P. Anandashram Swamiji Punya Smaran' was organized where the following Sadhaks shared some priceless memories of P.P. Anandashram Swamiji: Shri Krishnanand Koppikar, Shri Jnaneshwar V. Someshwar, Smt. Sumitra Gangolli, Shri Chandrashekhar Kallianpur, Smt. Shyamala Yennemadi and Smt. Anjani Chandavar. The experiences of Shri J.V. Someshwar were narrated by Tejashree Soukoo, Paridnya Kallyanpur and Shivani Koppikar on his behalf while those of Shri Chandrashekhar Kallianpur were narrated by Shri Sudhir Koppikar. The function concluded with Prasad Bhojan.

Samaradhana of H.H. Shrimat Parijnanashram Swamiji I was observed on 17th April with Guru Pujan being performed by Yuvas.

At the Annual General Meeting of the Sabha held on 31st May at Masurashram, the following office bearers were elected for the year 2014-15: Shri Raisasha S. Nagarkatti- President; Shri Arvind S. Balwally- Hon. Secretary; Shri Jnanesh V. Someshwar- Hon. Treasurer.

Reported by Pranav R. Nagarkatti

Mumbai – Santacruz : To celebrate the auspiciousness of GURUPURNIMA, devotees from near and far had gathered in large numbers, in the Shrimat Anandashram Hall.

In the evening, many participated in the Devi Anushthan, chanting of LalitaSahasranam, and offering their humble bhajan Seva. This was followed by Deepanamaskar, MangalArati and Prasad thereafter.

Reported by Kavita Karnad

Mumbai - Vile Parle-Vakola : We experienced a rare feast of musical evening of abhangs and devotional songs at Dinanath Mangeshkar Hall by Swaradheesh Bharat Balwalli and Smt.Kalapini Komkali. The flawless and fluent Marathi compering by our own local resident Smt.Mangala Khadilakar was admirable. The artists were accompanied by the same group of professionals who were performing in "S A R E G A M A" on Ze Marathi Channel some years ago. A lot of our bhanap community from Vakola, Santacruz, Andheri and of course from Vile Parle attended and enjoyed the function in spite of the heavy rains. It was a standing ovation for the artists and their team.

Reported by Shrikar Talgeri

New Delhi : Janma Divas Of HH Parijnanashram Swami III - On Monday the 15th June 2015, the first working day of the week saw enthusiastic participation of 16 families, at the Janma Divas celebration of HH Parijnanashram Swami III, at the residence of Yuvadhara members Vidya and Ravi Nippani, in Delhi's NCR Gurgaon. A beautifully decorated alter was prepared for the occasion, with a veritable carpet of a variety of fruit at the base.

Commencing with the opening prayers the sadhaks recited the Lalita Sahasranama. Bhajans were then sung by the whole group with Vidya Rao leading Lago Tujhe and rendering the charismatic Hanuman Chalisa. Our new classical musician member Shweta Kilpady sang in her inimitable style, and our veteran Nirmala Jaishankar too sang a melodious bhavgeet.

Highlight of the evening was - interactive personal experiences shared by members as to how each of them was led to Parijnashram Swamiji and how Guru Parampara influenced them. Manohar and Radhika Nirody, Lakshmi and Vidya Rao, Vidya Kumar, Arvind Rao and Nirmala Jaishankar spoke on episodes they had personally experienced and heard.

Reported by Vidya Kumtakar Kumar

OUR INSTITUTIONS

Saraswat Mahila Samaj: Ashadhi Ekadashi was celebrated in the Samaj Hall, on 27th July 2015. A memorable and heartwarming programme was presented “भवती- भाव -सृती” an appropriately titled presentation by Saraswati Vrinda Gaan. Smt. Geeta Yennemadi, lead singer, composer and main conductor of this group under the aegis of Saraswat Mahila Samaj, had selected very old apt songs – अमंग, Bha-jana, Bhaavageets of the yesteryears, almost 50-60 years old songs, which took one and all down the memory lane. Prof. Sadhana Kamat in her inimitable style, gave a very engrossing commentary in chaste Konkani on each song, its saints, poets, singers, some interesting anecdotes connected to it; interspersed with humour,

Two songs melodiously rendered by Mrs Geeta Yennemadi “जय गंगे भागीरथी” and “घननीळा लडीवाळा” were the highlights of the evening. The chanting of the gajar विट्टल विट्टल ending in a crescendo, really took one away into the realms of the divine “क्षेत्र” of “पंढरपुर”. We are sure everyone enjoyed this unique programme as we saw the lively audience lip-synching with all the famous songs. Mrs Geeta Yennemadi was at her best on the harmonium, Mr Arun Hattangadi gave a befitting accompaniment on the tabla and the special effect was when one of our singing partner and also a Bharatnatyam danseuse gave a superb “अभिनय नृत्य” on the “गौळण” song – राधा गौळण करिते मंथन”.

Mrs Shyamala Talgeri gave a warm welcome and Mrs Chitra Kapnadak gave a very appreciative vote of thanks.

After the arti “prasad” was distributed, sponsored by Smt Geeta Yennemadi, in memory of Smt Varadabai Mulky and Smt Lalita Yennemadi. Thereafter tasty snacks were served sponsored by Smt Geeta Yennemadi in memory of Smt Sumitra and Shri Krishnamurti Nadkarni, and Smt Lalita and Shri Devrao Yennemadi. The audience left the hall with, I am sure, the “सुमधुर गजर” still ringing in their ears – “जय पांडुरंगा जय हरी विट्टल विट्टल”.

Forthcoming Programmes – Saturday September 26th 2015 – 98th Foundation Day at Shrimat Anandashram Hall, TalmakiWadi, at 4.30 p.m.

§ “Indradhanush” presented by Saraswati Vrindagaan (Popular songs in various Indian

languages) compered in Hindi by Kalindi Kodial, lead singer Smt. Geeta Yennemadi

§ Felicitation of Centenarian Smt. Manorama Sashital followed by ‘gup-shup’ with her conducted by Sharayu Kowshik

§ Instrumental programme : Piano by Anuj, Percussion by Manoj

The Programme will be followed by refreshments sponsored by Shri Dilip Sashital.

Please be seated by 4.15 p.m.

Reported by Smt Geeta Suresh Balse

CLASSIFIEDS

BIRTH

A son (Adwait) and A daughter (Anika) to Dr Divya and Dr Vikram Padbidri at Pune on 06th July 2015. Grandson and granddaughter to Dr Vasant and Aparna Padbidri and to Prakash and Jaya Kundapur.

ACKNOWLEDGEMENTS

Nikhil & Diana Nayalkar join their parents Shaila & Arun Nayalkar of Mumbai in thanking all relatives & friends for their gracious presence & blessings on the occasion of their wedding reception on 9th Aug at Goregaon & making this a splendid success - Arun & Shaila Nayalkar.

PUROHITS

All Dharmik Vidhi Available: Purohit Chandavarkar Girish Bhat – Mob: 9869079229, 9702289229. Email ID : grsh.chandavarkar@gmail.com

Ved. Gautam Nagesh Haldipur, now settled in (Kandivli, West) Mumbai. For all Dharmik Vidhis, Contact: 9619484231

For all Dharmik Vidhis- Contact: Chandavarkar Manohar Bhat (Kandivli, West): 9820170537.

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DOMESTIC TIDINGS

BIRTHS

We welcome the following new arrivals:

July 06 : A son (Adwait) and A daughter (Anika) to Dr Divya (nee Kundapur) and Dr Vikram Padbidri at Pune.

THREAD CEREMONY

We bless the following batus:

May 27 : Shubham Harish Mallapur at Shri Chitrapur Math, Bangalore.

Jun 20 : Sajjyoth Shivnath Pandit at Durga-parameshwari Temple, Karla.

OBITUARIES

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

Apr 27 : Sudha Gangadhar Rao Ullal (nee Meera Chandragiri) (82) in Auckland, New Zealand.

Jun 11 : Umabai Shivshankar Rao Betrabet at Brahmavar (Udupi Tal.).

Jul 1 : Shanta (Indumati) Prabhakar Kallianpur (77) at Vile Parle, Mumbai.

Jul 22 : Sumitra Narayan Hattangadi (72) of Matunga East, Mumbai.

Jul 29 : Sitaram Anand Kailaje (69) of Dadar at Panvel.

Jul 29 : Bhavanishankar (Tony) Narsing Aldangadi (83) of Saraswat Colony, Santacruz at Bangalore.

Jul 30 : Krishnakumar (Cheddu) Kumble (87) at Pune.

Aug 2 : Ramesh S Hattangadi (82) at Borivali, Mumbai.

Aug 4 : Gurudatta S Gunavanthe (60) at Bangalore.

Aug 4 : Hemalatha Prabhakar Kaushik (82) of Malleswaram, Bangalore at Goregaon, Mumbai.

Aug 5 : Smt. Krishna Srinivas Karkal (nee Dhareshwar), in Mangalore.

Aug 8 : K.S. Narendranath (Kallianpur Narendranath Surendra) (64) of Bangalore at Mysore.

Aug 8 : Asha Ratnakar Kulkarni (60) at Goregaon, Mumbai.

Aug 13 : Susheela Suresh Basrur (75) at Mumbai.

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- Gen-set backup for common facilities
- Waste water treatment plant
- Anti termite treatment

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Club House Front View



Above- The Parishreya Club House in the final stages of completion.

To be equipped with Swimming pool and Kids' pool, Vegetarian Restaurant, Fully equipped gymnasium with Aerobic Area, Indoor games like Table Tennis, Reading lounge, Multipurpose Hall and Party Terrace, Guest Rooms, Chauffeur accommodation, Grocery shop, Dispensary, Jogging Track and Children's Play Area.

Below- Buildings B and C under construction.



BUYERS AT THE REGISTRATION OF THEIR DREAM HOMES

Progress as on 31st JULY 2015

Parishreya- Spiritual Spaces had an auspicious beginning as Parama Pujya Sadyojat Shankarashram Swamiji blessed the project by performing Bhoomi puja on the 9th of November, 2014. By December, revised plans for Parishreya Phase I were submitted for approval and duly approved by the Assistant Director of Town Planning within 2 months. Foundation work for the Twin Bungalows of phase I nos. 1-12 began on yet another blessed occasion- the 1st of march, 2015. Marching ahead with full gusto, New Front Prabhavée Ventures have kept their promise of delivering the finished units by October 2016, and commendable progress is visibly evident in the pictures! Buildings B, C, D, E, F, G and H have been completed up to plinth level while the first slab has been laid for Twin Bungalows I-1 to I-12, between the period from April - July 2015. The club house and swimming pool are in the finishing stages and expected to be completed by Diwali. The newly- instated local governing body, the PMRDA, sanctioned approvals to the project plans in a record 30 days! With the blessings of Pujya Swamiji, the overwhelming response from buyers and the herculean effort being put in by the developers and facilitators, Parishreya has already laid a strong foundation for the community spirit it promises to engender. Come, be a part of it today!

"Owners will relish the natural views, a lot of outdoor space and indulge in all the benefits of resort - style development."

Shri Vinod Yennemadi

Facilitator,
Shivakrth Realtors LLP

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Facilitator,
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