

Kanara Saraswat

A MONTHLY MAGAZINE OF KANARA SARASWAT ASSOCIATION

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Pandit Indudhar Nirody is awarded the
Sangeet Natak Akademi Puraskar for 2014



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Kanara Saraswat

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DONATIONS RECEIVED

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the following donors:**

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(In memory of grandfather Shripad Subrao
Talmaki and grandmother Padmavati
alias Kalyani Shripadrao Talmaki)

Smt Rohini Mohan Hattangadi, Rajiv Hattangadi
& Mrs Smita Chandrashekar Rs 1,00,000/-
(In memory of Shri Mohan Devidas Hattangadi)

KSA Corpus Enhancement Fund

As is well known, the KSA Hall was renovated in 2010, making way for two beautiful Air-conditioned Halls, Rooms on each floor including a Conference Room, for hirers of Halls during Weddings & Other functions. Though it added value to the Hall, there was a big financial burden in the form of Bank borrowings.

Under the guidance of our new President Mr. Praveen Kadle, a "KSA Corpus Enhancement Fund" has been launched with the objective of wiping off the deficit and improving the financial health of this 104 year old premier Institution of the Community.

Two schemes have been proposed to fulfil the objective:

Scheme A) Membership upgradation :

We had raised fees for Life Membership from Rs 3000/- to Rs 5000/- & Patron Membership from Rs 5000/- to Rs 7500/- in the year 2013-14.

We request all Life & Patron Members to generously pay Rs 2500/- and upgrade their Memberships to Patron and also help in enrolling new Members to widen the membership base.

Scheme B) Sponsorship of the four Rooms in the Hall:

Sr	Location of Rooms	Area in Sq/Ft	Donation Amount
1	Swamiji's Room on 1st Floor	157.50	Rs 17.50 lakhs
2	Conference Room on 1 st	154.75	Rs 15.00 lakhs
3	Bride Room on Ground Floor Hall	112.80	Rs 12.50 lakhs
4	Bridegroom Room on Ground Floor Hall	89.12	Rs 10.00 lakhs

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- The Donation will be exempted under Section 80G of Income tax.
- A 2'x2' Plaque placed outside the Room will indicate in whose memory the room has been sponsored by the donor.
- The name of the person/s in whose memory the room has been sponsored, will be inscribed on a brass plate on the door frame.
- The Photo of the person/s in whose memory the room has been sponsored, will be displayed inside the Room with appropriate caption.
- An MOU between Donor and KSA will be made and further ratified by the General Body so that the arrangement will be binding on all future Committees and therefore permanent. This will be relevant in case of redevelopment etc in future.
- The names of the Donors will appear in every Balance Sheet of KSA.
- Sponsorships requests will be accepted on a first come first served basis.

Sponsorships requests should be made through
post/courier or through email to admin@kanarasaraswat.in

Raja Pandit
Chairman

(Mobile 9821049688)

Shivshankar Murdeshwar
Hon Secretary

(Mobile 9820388940)



From the President's Desk....

Dear Friends,

In my last month's address to all of you, I had talked about the need to re-establish KSA as a Premier Institution for Chitrapur Saraswats in their pursuits of interests in areas of social, cultural, sports and charitable fields.

I had also mentioned that if we have to achieve these goals, we will have to put KSA on a strong financial foundation.

To start with, we first need to repay the bank overdraft that we had taken from the SVC Bank in 2009-10 towards renovation of the Anandashram Hall at the KSA building in Mumbai. The original bank overdraft was Rs.1 crore. The total outstanding amount as on 31stOctober 2015 has now been reduced to Rs. 80 lakhs. The plan is to pay off this entire loan before the end of this current financial year ending 31stMarch 2016.

A while ago, the managing committee of KSA had announced sponsorship towards the renovation/ construction work of the four rooms carried out in the Anandashram Hall in 2009-10. The intention was to raise an amount of around Rs.55 lakhs from our patrons/ life members to support this construction work. The managing committee has started approaching a few of our patrons/ life members to get this support.

I am happy to inform you that we have started getting good response from some of our patrons and I am hopeful of getting this sponsorship amount of Rs.55 lakhs before the end of the current financial year. This will bring down the overdraft to Rs.25 lakhs. In addition, we are approaching a few patrons/ life members to donate generously to cover the balance deficit of Rs. 25 lakhs. This support from our patrons and life members will surely help us in paying off the entire bank overdraft by 31st March 2016.

Going forward, with a view to improving our financial health, we need to enhance our Corpus significantly. While few donors will help us in repaying the entire bank overdraft, in my view we all as members of KSA need to help in a modest way in improving the corpus amount over the next few months. The managing committee therefore wishes to request each member of KSA, whether a Patron or a Life Member, to contribute an amount of Rs. 2500/- per member as a one- time fee towards "Corpus Enhancement Scheme". It is my sincere request to all the KSA members to contribute towards this scheme and in your own way help in making KSA much stronger financially.

The details of both these schemes are covered on page No 4 of this issue and it is my sincere request to support KSA by participating in the "Corpus Enhancement Fund".

Wishing you all the best.

Regards,
Praveen P. Kadle

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Letters to the Editor

Dear Editor, I congratulate Shri Raja Pandit for his article on the out-going President Shri Suresh Hemmady.

It is in the fitness of things that Shri Pandit has enumerated the incredible efforts taken and enthusiasm infused by Shri Hemmady in the various projects undertaken and successfully completed by Shri Hemmady and his Team.

One of the most popular features of KS Magazine was the missive from the President which would educate, enrich and encourage the readers and embellish the magazine itself, so much so that there was a suggestion to have these "Letters from the President" published in a booklet form.

In the light of the above good tidings, the latest remark in the November issue from the incoming President viz. "We need to re-establish KSA as a Premier Institution for Chitrapur Saraswats ..." sounds a bit jarring and uncharitable.

Perhaps it is in line with the new management thinking which starts with a sentence- "Your Best is not Good Enough". As far as I and many ardent followers of KSA are concerned Shri Hemmady has achieved great heights in his role as President which made him a Popular President and we wish him good health and happiness.

Dayanand Balse, Colaba

Dear Editor, I am a regular reader of the KS magazine, and have great attachment towards this premier institution. While going through the previous issues, I noticed that Suresh Hemmady was elected to the high office as President in 2010. He earnestly devoted himself to the duties of this high office in an exemplary manner. He was instrumental in bringing forward many sound proposals for the betterment of members.

As Chairman of the KSA Centenary Fund Raising Committee, he visited many places to raise funds. The prime and important objective was to provide financial aid to the poor and needy in the form of Distress Relief and Medical and Educational Aid. Suresh has played a dynamic role in the formation of the public opinion. He has endeared himself with everyone because of the projects undertaken by him.

It seems he personally visited many places for more than 7-8 times to see that the projects are successfully completed.

I am told he was reluctant to continue as President in spite of many requests. Unfortunately his ill-health has come in the way. I gathered all this information by keeping myself closely in touch with the issues of Kanara Saraswat.

Mangesh K Nadkarni

Dear Editor, Congratulations to KS on the Diwali Issue, Nov 2015.

It's a pleasure to see the the cover on which the Diwali of my childhood in Talmakiwadi comes alive.

The cover is more emphatic and striking because it is in cartoon style to bring a smile on our face at a festive time when we long to be with our loved ones and family. And it shows all the events.

The sweetest and the cutest is the Baby Show Event which we came to know about as kids.

The Music competition was most attended where even beginners were allowed to participate on our Wadi stage.

I remember Suman Hemmadi singing Yeh Zindagi Usiki Hai for the contest. Remember her in two plaits and skirt and blouse. Her other contender was Vatsala Hemmadi who sang the same song and won the First Prize! The most looked forward Event was the Fancy Dress Competition and the most unique of all.

I can never forget Narhari Bhat Mam who came on stage as a beggar. He was at the main Gate in that dress begging since morning. You can imagine the applause when this same beggar came on stage to collect the First Prize.

Thank you and congratulations Janhavi Mallapur on that excellent drawing of our memories and bringing in a nostalgia to light up our Diwali.

Thank you KS for this wonderful Issue and Happy Diwali to all of you at the desk and the readers.

Kumud Nayel, Delhi

Dear Editor, The Article (K.S November 2015) titled "**The Head Cook**" by Kumud Nayel brought back childhood memories of the key role *Adli* played in our lives. *Adlis* came in all shapes and sizes, large ones used for heavy duty cutting of Jackfruits, Bamboo shoots etc in season and smaller ones for day to day kitchen use. Today's generation may not even feel the need to learn how to safely squat on an *Adli* or *Kantne*, what with the availability of chopping board or ready to cook cut & packed vegetables from

Malls. As always, Kumud Pachhi's article made interesting reading as her writing is as sharp as a carefully honed blade of an "Adli"

Shivadas Rao Trikannad, Navi Mumbai.

Dear Editor, This Addavan-tage idea by Tallurmam is great! So often I keep things thinking that they still have a lot of good use in them. It will be great to give them to persons who will find them useful, instead of forcing some one reluctant to take them.

Thumbs up from me for this initiative!

Vrinda Mantri, Pune

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in Kanara Saraswat Magazine**

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Veteran Musician bestowed Sangeet Natak Akademi Puraskar for 2014

JAISHANKAR BONDAL, DELHI

It is not without reason that the Chitrapur Saraswat community is often given the sobriquet of being 'Saraswati putras/putris'. It is no wonder, also, that the guiding spirit and symbol of the apex body of the community is the image of Saraswati, the diety of learning, playing the Veena. Over the years, members of the community have excelled with their minds, their voice, their pen and brush, and [in the modern age] with their cameras and computers! The community today is proud that a laudable example of this perseverance and talent, Shri Indudhar Nirody, presently living in Mysuru, was bestowed the Sangeet Natak Akademi Puraskar 2014 for his overall contribution to performing arts, specifically in the field of Hindustani [classical] vocal music.

The Puraskars, which represent the highest honour in India to veteran and gifted artistes in fields of theatre, music and scholarship in performing arts, are annually bestowed by the President of India at a glittering ceremony at the Rashtrapati Bhawan in Delhi. This year's function took place on 23rd October, when nearly forty chosen practitioners [both young and old] of arts as diverse as folk music and martial arts from Manipur, folk theatre from Chhattisgarh, Natya Sangeet of Maharashtra [Shri Ramdas Kamat], mask makers from Orissa and Sattriya dancers from Assam rubbed shoulders with exponents of traditional folk music from Punjab, Kathakali makeup/costume maestros from Kerala and directors of the Nautanki theatre from Uttar Pradesh, among others.

Indudhar Nirodymam belongs to the Agra gharana, and counts Shri Pitre Rama Rao, Acharya SCR Bhat, Acharya KG Ginde, Acharya Gurudutt Heblekar, Shri Chidanand Nagarkar and Shri Dinkar Kaikini among his gurus. His long years of practice and application have given him a vibrant voice. Speaking to this writer, he said that he lived most of his working life in Mumbai, with a career in insurance, but spent all his free time learning classical music. Born in Udipi, his father had him moved to Mumbai when he was only 10, so that he could learn from top musicians there. As a top grade artiste of All India Radio, Shri Nirody has, in the recent past, worked daily

for over 6 years to sing and record nearly 2000 bandishes written and published by Pandit VN Bhatkhande in his iconic "Kramik Pustaka Malika". The volumes include nearly 300 of Bhatkhande's own compositions, besides those he collected from others. In March 2015, Shri Nirody released his renditions in 2 CDs, along with a book, titled 'Samarpan', containing the lyrics of the compositions. In his foreword to 'Samarpan', Pandit Ajoy Chakraborty and Pandit Ulhas Kashalkar, both veterans at the Sangeet Research Academy, Kolkata, have commended Shri Nirody's efforts, saying that the recordings will be highly beneficial "to both students and musicians". Besides, Shri Nirody's lec-dems on the Agra gharana in thirteen episodes have also been recorded and broadcast by AIR Bengaluru. He is associated with many noted musicians, educational institutions and, at age 80, continues to train younger musicians.

In his long musical career, Nirodymam has received several honours for his work, among them the title of Kala Tapasvi by Sri Purandaradasa Tyagaraja Mattu Vagheyakara Aradhana Samiti, Mysuru in 2013, and the Rajya Sangeet Vidwan Puraskar given by the Karnataka government in 2014.

The Delhi Sabha of Chitrapur Saraswats had organized a welcome reception to meet and honour Nirodymam and Pachi on 25 Oct. He also gave a recital at the Sangeet Natak Akademi theatre on the 26th. Accompanied by Shri. Vinod Lele on the tabla and Shri Vinay Mishra on the harmonium, he sang the raga Purva (Puria) Kalyan, and a bhajan in Mand to an appreciative audience that was left marveling at the range and control that he, at this ripe age, had over his voice.

The entire Chitrapur Saraswat community and the Delhi Sabha of Chitrapur Saraswats take this opportunity to warmly congratulate Indudhar Nirodymam on the signal honour of the latest National Award bestowed on him by the Sangeet Natak Akademi, and hopes and prays that his golden voice would be amongst us for many more years to come, and that he would continue to guide and inspire more and more musicians.

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|| Shree Shantadurga Prasanna ||

Grandson of Dr (Mrs) Chitra Kodial Rao and
Dr Prakash Kodial Rao &
Smt Jyoti Talmaki and Late Deepak
Talmaki,

Chi Pranay Kodial Rao

along with his parents Vijeta and Pramath
Kodial Rao like to thank all relatives, friends
and well-wishers for their gracious presence,
blessings and best wishes
on occasion of his Brahmopadesham on
the 23rd August 2015 at Mangalore



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FOUR GENERATIONS



Baby Kavan with mother Vaishnavi Pandit
(nee Karnad),

Grandmother Suhasini Karnad (nee Bajekal)
on the extreme left as well as
Great grand-parents Yamuna and Gurudutt
Bajekal

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WITH THE BLESSINGS OF
OUR KULADEVI SHRI SHANTADURGA &
OUR HOLY GURUPARAMPARA
SMT. VASANTI & SHRI SUDHAKAR RAGADE
28th NOVEMBER



1965



2015

Dear Amma & Pappa (Aju & Pappamma),

Looking back with joy and pride

On fifty years spent side by side

May memories of dreams come true

Make this Golden Day beautiful for you

For our lives are lit up by your love

And the blessings you bestowed

Know that you are cherished

And forever loved!

With tons of love and best wishes from~

*Sandeep,
Jyotsna & Niyati*

*Jaideep,
Sarita & Siya*

*Anil,
Anjali, Akshat &
Ashwath*

May Gold turn into Diamond

**We seek blessings from our Guru - Parama Pūjya Sadyojāt Shaṅkarāshram Swāmiji ,
our revered Guruparamparā ,
Kuladevatā- Shri Maṅgesh-Mahālakṣhmi , Shri Bhavānishaṅkar, Devi Bhuvaneshwari,
Devi Durgā Parameshwari, Devi Annapūrṇā, Shri Shambhu-līṅgeshwara (Shirāṇi) and
Santāna-Gopālakṛṣhṇa (Hosād) on the occasion of the Golden Wedding Anniversary**

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(nee Shukla Bhaṭ)**

and

**Smt Shailajā Kṛṣṇānand Chandāvarkar (nee Shukla Bhaṭ) with Shri Kṛṣṇānand
Saṅjivrāo Chandāvarkar**

Wishing you many more years together. With love from:

**Rādhābāi Mallāpur (Shukla Bhaṭ), Kumudā and Vasant Chandāvarkar,
Chandāvarkars, Mallāpurs, Nāḍkarṇis, Savnāls, Murḍeshwars, Kalliānpurs (Bhaṭ),
Māsarkars, Kaḍles and Vyās family.**

With best wishes from all relatives and friends.

Golden Wedding Anniversary

**Ratnakar Gulvady and Tara Gulvady
will be celebrating their
50th Marriage Anniversary
on 9th December.**



HAPPY GOLDEN ANNIVERSARY PAPA AND AMMA!



Deepak Gulvady, Vidya, Pallavi, Malavika
Kiran Gulvady, Sandhya, Kanaka & Krutika



Minutes of 103rd Annual General Meeting of the Kanara Saraswat Association

**held on 27th September 2015, on Anant Chaturdashi day,
at Parijnanashram Hall on 1st floor in Talmakiwadi, Javji Dadaji Marg,
Mumbai 400007.**

The meeting started at 10 'o' clock with Prayers.

Mrs Geeta Yennemadi, Vice President of KSA welcomed all the members to 103rd Annual General Meeting (AGM) of Kanara Saraswat Association (KSA). She said that the President of KSA who is normally the Chairperson of AGM being unwell has been advised complete rest and hence she as Vice President was in the Chair. She requested Mr. Rajaram D Pandit, Chairman KSA, to conduct the meeting as per the Agenda contained in the Notice published in August 2015 issue of the KS Magazine. She requested all members to follow the Agenda reminding them that any matter which is not relevant to the Agenda points will be taken up last. She expressed happiness that Mr. Suresh Hemmady, has agreed to continue as President of KSA.

Mr. Raja Pandit requested members to stand for one minute in silence to pay tribute to deceased members. He specifically remembered Nalkur Shripadmam who was anchor to KSA in the past.

Mr. Pandit welcomed all and said, "It's heartening to note that there is a full quorum and there is no postponement of meeting by half an hour due to lack of quorum. This is a very rare occasion". He requested everyone to stick to the Agenda and thanked Mrs Geeta Yennemadi.

Mr. Rajaram Pandit took Agenda No. 1 of Reading of Notice of Meeting :

Mr. Pandit said that "As the Notice containing the Agenda of Annual General Meeting is already published in KS issue of August 2015, I request the members to treat this as read".

Mr. Rajaram Pandit then took Agenda No. 2 of Confirmation of the minutes of the 102nd AGM held on 31st August 2014:

Mr. Pandit said that the minutes of the meeting have been published in Dec. 2014 issue of KSA Magazine. The members are requested to carry KSA mag. issue of Dec 2014. So he requested members to comment on Minutes of the last AGM.

Jairam Khambadkone, said during last AGM he had asked one question about the status on the census 2011. Mr. Dilip Sashital had said that it was almost ready and during Swamiji's visit in December 2014 it will be inaugurated. Mr. Khambadkone said that Annual Report mentioned that some errors have been found in 5000 forms and it had to be rearranged in alphabetical orders. He asked whether it will take another 4 years to correct.

Sanjay Puthli said that he was concerned that minutes of the meeting which are published are fairly contradictory and different from what was actually said in the meeting in spite of having a recording.

Mr. Pandit said that this was due to the poor quality of the recording and assured that this mistake will not happen again this year.

Mr. Khambadkone said last year the quality was not very good, but if you see 3 yrs., ago, the minutes of the meeting were published verbatim.

Mr. Pandit said that the members had commented harshly about verbatim minutes, Mr. Sanjay Puthli said that minutes should be properly minuted and every year Managing Committee should not give some excuse. The quality and accuracy level of minutes of Meeting needs to be raised.

Mr. Pandit noted the concern of members about census.

The data entry work was outsourced to an Agency and the Data entry workers were not familiar with our surnames. He said we took all 5,000 forms and arranged alphabetically. Within Alphabets also we arranged in Ascending Order. 2 of our staff members did the rectification in soft copy. That soft copy was sent to our publisher who after composing sent back to us for checking., The second time checking is also over. He complemented Dilip Sashital and Geeta Kulkarni for their perseverance. Mr. Pandit put forward Agenda No. 2 for Vote. The Confirmation of Minutes of the Meeting passed with necessary corrections.

Mr. Rajaram Pandit took Agenda No 3 of Adoption of Audited Statement of Accounts for year ending 31st March 2015:

Col. Manohar S. Karpe was the first speaker to speak on Agenda No 3. He referred to page No. 55 of the Statement of Audited Report of Saraf Gurkar & Associates. He said that there is no Agreement or Contract between the Project Architect and the Trust. However the Architect has vide letter dated 8th April 14 submitted his commercial offer which has been approved by the Managing Committee on 26th August 14. "Am I to understand that there is no requirement of an Agreement because the commercial offer has been given? Would that legally hold water? Next Auditor commented that KSA has paid sum of Rs 10,11,240.00 without deducting tax. The Auditor has raised this particular objection". Col. Karpe then went to more details on page no 58. The Auditors have reported that no depreciation has been provided on building electrical fittings, furniture & fixture & sanitary fittings at Shirali during the year under audit. He also questioned whether particular accommodation is under KSA. Is there a requirement of depreciation which has not been done. There are also few payments where TDS was not deducted. The Trust should monitor TDS deductions, payments and timely filing of returns to avoid interest and penalties. Which means at present it is not being complied with in time. Col Karpe said that the Trust is required to file a Budget approved by the Trustees to the Charity Commissioner at least 1 month before the commencement of each accounting year. That's not being done at present as can be seen that the Trust has not filed the Budget Report to the Charity Commissioner for the accounting year 12-13, to 14-15. He also doubted that whether the Charity Commissioner will be very happy with this state of affairs.

Col. Karpe next came to the internal audit. He said that Internal Auditor's Report should be reviewed in the Managing Committee meetings. The Statutory Auditors have said that if it means that the Managing Committee is not reviewing the Internal Auditor's Reports, and because of which may be we are having these particular problems. It is about time we went into these particular details, specially the Managing Committee, and we should ensure that the Managing Committee does what it is supposed to. Otherwise we all are answerable, it is not only they, because we are members of this particular Association.

The Trust has incurred expenditure over income of Rs 6,33,906.84 during the year. During the previous year, the Trust's expenditure was over income to the tune of Rs 3,03,033.77. That means, for the past two years we are spending more than what we are earning. These are the observations of the Auditor and I think there is a requirement that people take these things a little more seriously, specially those who are in the Managing Committee. Otherwise it is going to lead you to a lot of problems.

Col Karpe next came to the Annual Report pg 4 and found that during the year under reference from 1st April 2014 to 31st March 2015 the Managing Committee has met 13 times. He pointed out why President and Vice-President have not been attending any of these meetings, as he does not see their names anywhere. He asked the clarification that when Managing Committee holds its meetings, the President & the Vice President are not supposed to attend? He said this particular point had come up, when he was the Vice President. The President & the Vice President are supposed to sit in Annual General Meeting and answer the queries. He also remembered having said that if this is what you want, that I should not attend the meetings and only when you invite, I should come, I better resign. And that time my President was Mrs Kalindi Muzumdar. She also said the same thing & said she would give a resignation. If we are not supposed to attend the meetings, because it is the Managing Committee meeting and then we are supposed to know everything.

The next point, the Vice President has already said, about Mr. Suresh Hemmady wanting to stand again for the election and he has given his okay for becoming the President once again. On the same page please refer to President, Vice President. The second term of President Shri Suresh Hemmady, means he has already completed 4yrs. However they are eligible to stand for another 2 terms, that means for 8 yrs total. I hope my Mathematics is ok. It is about time we started thinking. When the elections were being held, 2 yrs., back, I remember it was announced that we want Suresh Hemmady to continue as the President for another term, that was for 1yr, but then, we said, ok 2yrs., because of the Centenary Celebrations which were being held. So, as a special case, this should be passed and we had passed it. Now, the Centenary thing is all over, he did a very good job, no doubt about it, hats off to him. But am I to understand that we have no one else who can stand up and look after this organization of ours who is a member of our community & member of the KSA? Am I to accept it? I remember last time, 2yrs., back, when I had brought up this particular point of black &

white money, the President at that time, stood up & tried to told me that we have appointed a Committee of 4 illustrious people with impeccable record i.e. Mr. Anil Bhatkal, Mr. Uday Gurkar, Mr. Vinod Yennemadi, and Mr. Praveen Kadle which is going to look into the particular episode of ours. He had said it and I accepted it, I am not saying 'No'. Now Am I to understand that when we have 4 such illustrious people with us, we yet need to continue with the same person for another 4yrs? It is about time we started thinking about that. If everyone feels, yes let's give him another term. But let's remember one thing please, please, observe this particular point which I am going to put now. Mr. Suresh Hemmady, had gone to USA, he had to fly back urgently and when he flew into Bombay he has been straight away admitted into the hospital. You can imagine. He had a problem, I am not saying no, personally all my sympathies with him, no doubt about that. I have also been given to understand from my own sources which I try to find out as to what has happened to him. I believe he is on dialysis. Now, he has already done a damn good job for us this time. He had done it earlier also, let me put it that way. I personally would say, we thank Suresh Hemmady for having done a damn good job, we are grateful to him and now we go in for someone else. It is up to us now, to think about it. The Vice President has already made the announcement that he wants to continue but I am sure his health is such at present that I would not personally like to burden him further. There are other points also which I'll come and talk about as and when it comes on the Agenda. Thank you!

Mr. Pandit said that he will prefer to reply to observations of members one by one. He clarified that there is no agreement for Nashik Holiday Home Redevelopment with Architect. We have been given to understand that normally Agreement is not made but Architect gives the work order. The Managing Committee accepted the same based on powers given by General Body to the Managing Committee.

The TDS is not deducted in only one case, that is of payment made to the Architect. We have spoken to Architect & we will rectify our mistake before 30th September 2015 & we will deposit as we don't want to default & definitely we'll recover whenever next payment is made to that Architect. We have taken that decision. About depreciation on Anandashray structure at Shirali. The KSA has built one structure of Anandashraya at Shirali very long time back.& right from the inception we have not taken any depreciation on that. The amount is reflecting in our Balance Sheet, because we have spent it. Only plaque indicating name of KSA is there.

Mr. Uday Gurkar who is member and also Statutory Auditor said that he is doing this audit for the last many years. The explanation that we have been given is that over a period of time no depreciation has been provided as a matter of policy. So, as of today if you really see the valuation after taking depreciation over the period of time, the value of Asset will be negligible. So, one way is to take the depreciation and from tax point of view it doesn't make any difference as of today, because as a Trust, there is no tax liability as such. So, they can depreciate and we can get it corrected next year.

Mr. Karpe said his question is about particular property which is there in Shirali, Who is the owner of property. Can't we transfer it to Shri Chitrapur Math for a nominal rate? We can give it offer to them and finish off this particular matter. Why repeat it over and over again. That decision has to be taken by the Managing Committee.

Mr. Pandit said that it was only construction cost and not land cost. The Land belongs to Shirali Math only. He agreed that depreciation will be calculated right from the beginning & shown in the current year.

Mr. Jairam Khambadk queried whether we don't have any appropriate standard operating procedure for deduction & subsequent procedure? He also said that in the last year report it was mentioned that Rs 3.66 lacs Power Bill was not billed to hirers for last 3 years. In fact nobody asked any questions & he also didn't want to embarrass people at that time. But it does not say whether we have collected all the Rs 3.66 lakhs. What is the status now?

Mr. Pandit said there was some confusion over recovery of electricity bill. There were two meter readings. We thought that we have not recovered one meter reading which is shown below the main reading. But when we called BEST people they said that second meter reading is not pertaining to us. Regarding query of Mr. Karpe, Mr. Pandit assured members that KSA will file Budget every year to the Charity Commissioner. He also said that Mr. Premanand Bhat is our Internal Auditor and he is doing a meticulous job. He discusses his report with the Chairman. We have now formalized the process of discussing Internal Auditor's Report in Managing Committee Meeting.

Mr. Pandit further clarified that there is an excess of expenditure over income. This is because renovation of hall and everybody knows we are trying our best to reduce overdraft. This year we have taken many steps of expenditure control and our revenue is also increasing fast. This year fortunately our booking has almost reached 50% higher than the previous year. We have twin objectives. One is to reduce expenditure, and another is to increase revenue. We hope our OD will come down. The interest on OD is Rs 70,000/- per month. So, almost all our surplus is eaten into that. But fortunately there is no cash loss, except this year, may be some Cash Loss of Rs 23,000/-. Regarding attendance of monthly meeting by President, Vice President, Mr. Pandit said that there is no bar on them on attending the meetings. I am talking about Late Mr. Amrut Savur and at that time also they used to come to the meetings. We never said no to anybody in any meeting. He wondered how Karpemam said Mrs Kalindi Muzumdar said that she was going to resign.

Col Karpe said that there was no bar but it was passed in the Managing Committee that time. He had to stand up & say, "I am sorry, that I get out from here & I don't want to be here."

Mr. Pandit said that he is telling in general sense, because he has attended meetings when Nalkurmam was President 1971. So, they used to attend meeting. It is up to President & Vice President whether to attend the meeting or not. We don't take their signature on the minutes book. They are not part of the day-to-day Committee, but they come. Mrs Geeta Yennemadi used to come from Kandivali to attend the meeting and that's why she used to request us to keep meeting at 5'o'clock.

Col Karpe said that he used to come all the way from Virar. But the point is not that. The point is, if the President & Vice President have to be up-to-date so far as the various things that are happening in the KSA, then they have to be there, and if they are interested in the KSA, they will be here. Therefore when you are giving the attendance also, if they have attended, then why not include them also.

Mr. Praveen Kadle started his speech by wishing Good morning & happy Nompri day. He said at outset to say sorry to hear about the medical emergency facing our President Suresh Hemmady maam, and he wished him speedy recovery and good health.

He said we all have assembled here to adopt the Managing Committee Report and Audited Statement of Accounts for the financial year ending 31st March 2015. He said at this stage, he can't forget the happy memories of the function which we all attended about four years ago to celebrate the centenary year of and this great institution. At the end of the function we all left with great hope and dream that this great institution will serve our community for the next hundred years and thereafter with the same vigour and commitment as it did continuously for the past hundred years. He said that when he looks at the current state of the affairs of KSA as documented in the Managing Committee's Report and the Audited Statement of Accounts, he shudder to think of the frightening future that lies ahead of this great institution. In his view, KSA is on the verge of facing a major disaster based on analysis of the financial statements. He said that there are clearly six factors makes him completely uncomfortable.

First of all he said that there is loss of about 6 lakh rupees and we are figuring out how much is the cash loss and how much is the real loss but what we are missing is that there is a funding deficit of Rs 2 crores and which can increase significantly even go up to even Rs 10 crores. He said this is not a joke and he doesn't know how this institution going to create that kind of a funding gap. He said it is unfortunate that the Management Committee report has not informed the members of this grave situation facing the KSA and also failed to explain what are the plans to face situation. He also said perhaps they are clueless as to what they need to do or perhaps they are not even aware of this situation.

The second issue is about the non-compliances of regulations. The TDS has not been deducted and budget which is supposed to be filed with the Charity Commissioner before the year starts of the year is another example of non-compliance. The third non-compliance is the place where we are sitting was constructed four years ago & we borrowed money to the extent of one crore for meeting the capital expenditure. As KSA is a Charitable Trust registered under Bombay Public Trust, Act of 1948 and as per the provision of that Trust, we are supposed to take a prior approval of the Charity Commissioner which was not obtained. Mr. Uday Gurkar, Statutory Auditor has mentioned that an approval given by the General Body does not suffice. Then there is a mention about the Change Reports which were not filed for 27 years. I am not blaming or saying anything about this Managing

Committee, but for 27 years, this institution felt no need to file Change Report with the Charity Commissioner. These are serious offences but it is mentioned in the Managing Committee or Management Committee report that these changed reports were subsequently filed, lot of work was done by Mr. Dilip Shashital and Mr. Murdeshwar and he compliments them for taking these efforts. Mr. Praveen Kadle however would like to know from Mr. Uday Gurkar, whether he came across any legal payment made to lawyers for filing the change reports as their fees must have been significantly big amount. He said he raised the question for the Managing Committee to answer. Mr. Kadle emphasize that in any good organizations and certainly an institution which is more than 100 years old, there should be a specific mention about the legal compliances. He said he came to know from Report that KSA has a FCRA account. There is no mention from Managing Committee or from the statutory auditor, whether the FCRA reports have been audited & filed in time or renewal is due. It is the responsibility of the Managing Committee to mention all the compliance and we should not take it lightly.

The third point is lack of complete transparency in conducting the office of KSA and he has got a number of such instances he will mention in today's my presentation. He said that from Report sometimes he wonders whether the Managing Committee has forgotten about financial discipline or do they understand the commercial implications. He said he feels sorry to state & may be sounding very harsh as to whether the Committee has got the commercial acumen or not. He gave example of misguided and misdirected plans of real estate projects, From the Managing Committee report, there is a mention of so many of such real estate projects which are being either undertaken or are planned. He wondered him whether KSA is a Public Charitable Institution or a Trust or Real Estate Construction Contracting Company. He said that if you look at our objectives formed by our farsighted forefathers 104 years ago, there is no mention that KSA should be getting into real estate business or real estate contracting business. He said he will talk about it later.

He said there is a mention about publication of Census Report. He said that Managing Committee members were coming to many of us to get the donations on various occasions for various kinds of projects. The census report is no difference. The three of us i.e. myself, Mr. Vinod Yennemadi, Mr. Kishore Masurkar contributed Rs 1.50 lacs as per Report about two years ago as great urgency was shown as to why the money was required immediately as printing work had to be been undertaken. Today after 18 months, or maybe 2 years, 2011 census is still not published. Maybe we would have to wait for 2021 maybe the cost will increase and maybe some of us will have to contribute more. The Chairman has mentioned about the mistakes, spelling errors and so on and so forth. He said that we are same community and no different names. The name of Praveen Kadle remained same whether he is Census Member or Chitrapur Math Member. His name does not change nor spelling change. Prakash Mavinkurve who is sitting here as a one of the Committee members of this Managing Committee, has been diligently doing and publishing our Math's Census Report. He asked Mr. Prakash Mavinkurve how many times he has done this work. Mr. Mavinkurve replied he has done 3 times. So on average almost last 17 years after our current Mathadhipati took over, average of 6 years, the report has been published by Math. So why can't KSA take help from Mr. Mavinkurve as he an expert. This raises the question about the credibility and the fact is there is a big credibility gap today when we talk about KSA. What The forefathers who created Institution has become South Bombay entity & that too Talmakiwadi and Anandashram organization. Forget about other members of our community staying in South Bombay, this institution could not go to even other parts of Bombay, forget about other parts of India. And looking into financial situation & big deficit of Rs 10 Crs, KSA can't go anywhere to Dadar or even to Goregaon, Borivili or even Virar. He said that he was not talking about particular individual but talking about the Managing Committee collectively. A lot of references have been made to the Empowerment Committee which he happened to be the member of the Empowered Committee. Colonel Karpe also made mention of my name and he feels obligated as to what the so called Empowered Committee advised Managing Committee 2 years ago. He said that he will come to this topic later.

To stress point of lack of transparency Mr. Kadle would like to understand from members present how many of you got this Annual Report and the Auditor's Report. He said he didn't get it & he got it collected last Sunday from KSA office. Many Members raised their hands indicating they have not received Annual Report. This again is example of lack of transparency. He said that M.C. is taking stand that Annual Report is not published in KS magazine in view of the objection raised by the postal authorities. He said that he is quite sure the postal authorities must have raised the objection because it was made bulky by printing the whole Annual Report. The

M. C. mentioned that Annual Report has been uploaded on our website www.kanarasaraswat.in for the benefit of members. So when he went to the website, he didn't find the full set of annual accounts. The Schedules as well as Auditor's Report were missing.

Further Auditor's Report has got so many qualifications. So the person who understands finance, what he should make of it if M. C. don't upload Report, don't send through the postal communication, that is why some of members have lost faith in the KSA.

Mr. Kadle further said that he is sorry that he had not attended AGM's of KSA in the past. He said Chairman of KSA is aware of his at least three four letters or emails in the last 6 months, He had discussion with the Managing Committee members at least four or five times and whatever he has stated has not been complied with. He said he is going to make a complete detailed presentation to all Members, presentation means not any power slides but talk about it in terms of the observations.

He complimented Mr. Uday Gurkar, Statutory Auditor who has brought out serious issues relating to the accounting statement for the just concluded financial year. He said that as Colonel Karpe has mentioned, the quarterly account should be prepared and presented to the Managing Committee by end of the following month of the quarter. This will help the Trust to pro-actively take actions on any of the pending compliances and to correct the erroneous accounts. It looks like it has not been done. Also Clause No 21 of the KSA Bye-laws which mentions that monthly accounts should be placed before the Management Committee every month. So M.C. is not complying with that. Further Trust should discourage the practice of giving advances for any individuals to incur expenses for certain events. As it was seen in some cases that accounting of advances were not done in time and the expenses were not supported with proper documents. This is mentioned by the statutory auditor. Further latest outstanding amounts such as hall rent, advertisement, Nasik Holiday Home account should be discussed in Management Committee meeting and follow up needs to be done in time. Last financial year the amount receivable was 4 lakh 39,000 which has gone up to 7.03 lakhs in 2015 which includes retention money of 0.93 which has not been recovered for ages. The Trust had purchased an accounting software in 2009. We are in 2015. Amount spent 96,000 Rupees. The Managing Committee needs to decide on implementation of the software as early as possible. This needs to be written off. Point number F, is regarding reversal of some entries in respect of Census Project. The Trust had incurred an expenditure amounting to Rupees 4 lakhs 94, 554, and had received donation towards this cost amounting to Rupees 3 lakhs during the previous year, the said donation was reduced from the expenditure. This was again reverse. This is what he calls accounting circus. The Trust also needs to maintain a proper salary register. He enquired do we pay salaries to non-existing people here? Is this mini Satyam case where salaries to some dummy people being paid.? It has been observed that rent received from 6 flat owners owned by the Trust is very low, the Trust should consider raising the rent amount.

Then there is a mention of new projects. Redevelopment of Nasik Holiday Home and Anand Chaya. Now these are the two chapters, if somebody writes the history of KSA, maybe more than 50% of the pages of that history book will be devoted to these two projects. He said that statutory auditor has already covered it but he has more observations to make it in addition to whatever has been stated by the statutory auditor. Mr. Kadle then said that there is one Internal Auditor appointed by AGM. There is no mention about him. Mr. Pandit pointed out the name of Internal Auditor Mr. Premanand Bhat in Annual Report. Mr. Kadle said that whether Internal Auditor gives Report and whether it is discussed by M.C. since there is no mention of it.

Mr. Kadle said that he was a member of the so called Empowered Committee & so was Mr. Uday Gurkar, Mr. Anil Bhatkal & Mr. Vinod Yennemadi who could not attend today's meeting. It was decided that the overdraft will be made good in 3 years' time, which did not happen. He said he doesn't know why this so much of specific emphasis was made on Empowered Committee and his name was taken. The Empowered Committee recommended to the Managing Committee of the KSA that the members in charge of each of revenue generating vertical i.e Hall Hiring, Magazine, Nashik Holiday Home & Health Center should make all efforts to achieve the revised revenue targets of Rupees 15 lakhs per annum and coupled with additional revenue generation of Rupees 50 lakhs from sponsorship of the 4 rooms in KSA hall. So that it should be possible for KSA to repay the bank overdraft over a period of 3 years. That was in 2013. Nothing has been done. I am quite sure & hope that credibility still lasts, some of our community people would have come forward readily to give this amount. What Mr. Vinod Yennemadi did was just summarizing the various activities we need to-do to create

an incremental revenue target but Chairman was aware of what was discussed in terms of individual verticals and what should be done and how this amount of 50 lakhs was supposed to be raised. There is no mention in Report about what actions have been taken by the Managing Committee on the recommendations given by the Empowered Committee.

Mr. Pravin Kadle asked what is the purpose of Centenary Fund which has received donations up to close of Rs 1.40 Crs. It was raised for giving the money to the people in our community who are below the poverty line and more particularly people who are in our villages from where we all came from 3 to 4 generations ago. The question was raised whether Committee, in the first place, has data of such people. If they don't have data, their residential addresses, then how you can distribute money. All of us we contributed willingly for the Project undertaken by KSA on the occasion of the celebration of the 100 years. The Empowered Committee also firmly believed that once the Managing Committee is ready with the authentic data, it should be feasible for KSA to commission pension scheme by garnering donations with the benefit of section 80G for the designated Corpus Fund. He then asked Chairman what was his stand in this regard.

Mr. Pandit said he has taken this point.

Mr. Kadle thereafter narrated that Empowered Committee did not recommend selling of Nasik Holiday Home property and suggested that KSA should look into option of redeveloping the property with the long term twin objective of generating annual incremental revenue from KSA and keeping reasonable space for rooms for usage of our community members and holiday home on payment basis. Now we have got 83 lakhs of overdraft and as Chairman mentioned, we pay annual interest of 8 lakhs on this overdraft and then we have got additional items which are reflected in the balance sheet. We have got unabsorbed and carried forward loss of 20 lakhs. The Chairman says its not cash loss. Then why is depreciation created? Depreciation is created as a fund to replace the old assets. There should be matching investments. The KSA has no investments matching the depreciation fund which is about 56 lakhs rupees.

Mr. Uday Gurkar endorsed Mr. Kadle's views & said that normally a society we have sinking Fund created over a period of time when any damage happens, it can be used from the sinking fund.

Praveen Kadle said that he has been told the Talmakiwadi CHS has carried out a detailed study of the structural strength of the buildings and there is a possibility of the incurrance of a huge amount. He asked whether structural audit of KSA building been done?

Mr. Pandit said that Structural Audit has been carried out and cost of repairs is huge.

Mr. Kadle said that this fact should have mentioned in Annual Report.

Mr. Sunil Mangalore said that he is staying in 13/3 KSA building & he had told M.C. that the slabs are falling from the terrace, the pillars are getting peeled off. The ceilings are falling down and there is sand flowing from the terrace and building outside his terrace. But no one is listening. Another thing there is a delink of my down floor and my top floor, the floors have delinked, so if I step on my floor, the entire room vibrates. Who's going to do all this work and all this?

Praveen Kadle said he again wants to bring out lack of transparency issue. If you are facing figure of Rs 1 crore estimate given by Structural Engineer 4 years ago, then it is the Managing Committee's responsibility to bring all the facts in front of the members. Because you are only talking about Rupees 83 lakhs overdraft. We don't know whether these 6 Tenants are going to pay that amount. There are various items of expenditure which are not being shown as expenditure but are carried forward on the asset side of the balance sheet. He asked Mr. Gurkar to take a note of it. These will have to be charged off to the revenue expenditure in the near future which in his estimate is not less than Rs 55 lakhs which is consist of Retention Money of Rs 93,000 + There is a Nasik redevelopment Expenses of Rs 13.70 lacs + Then Anand Chaya Project Pre-operative expenses of Rs 6.80 Lacs.

Mr. Pandit said that Anand Chhaya expenses have been recovered.

Mr. Kadle said it is not mentioned in the report. Mr. Kadle also said that there is a Bhandardara property development expenses. Mr. Pandit said that is Land cost. But Mr. Kadle said it separately shown. Then Mr. Pandit said it pertains to expenses of Survey of Land and fixing poles. Mr. Kadle said you can classify as a land asset or Land value.

Mr. Kadle said after under centenary fund you are showing amount of Rs 24 lacs under Educational Refundable Grant. You are not charging it off to P and L because you are going to recover it. Are you assuming 100% recovery? He further asked proper agreement signed with all the students? Are there any such agreements?

Mr. Pandit said we take Agreement as well as Promissory Note from student jointly with parent.

Praveen Kadle said that in his estimate at least 25% of this grant will not be recovered. And we are not going to file legal cases. It will look very odd that on the one hand we give an education grant of 1 lakh rupee and we are going to recover, going to file suits? Why don't you just call it as a grant? Why are you saying it as a refundable grant? Mr Kadle assumed that at least 25% of this money will not be recovered which will be Rs 6 lakhs. So in his view about close to Rs 37 lakhs has to be either written off.

The total liability therefore works out to Overdraft of Rs 83 lakhs + 37 lakhs + Rs 20 Lakhs Carried forward losses + Rs 10 lacs NHH redevelopment which were supposed to pay it back. It is a liability. He also said NHH Tender Applicant was supposed to pay advance of 10 lakh rupees. He asked whether we receive Rs 50 lakhs as Annual Report states that each interested party was supposed to have initially deposited Rs 10 lakhs, whether they were selected, short-listed or otherwise.

The project cost initially was supposed to be Rs 10. 48 Crs & cost has gone up to 11.50 Crs as per written communication of the Managing Committee members. It is mentioned that, out of the 11.50 crores, Rs 4 crores will be paid by KSA.

Rajaram Pandit said it is not so.

Praveen Kadle said the proposed NHH project originally envisaged about 2 years ago, land prices have gone up. Mr. Pandit has given expenses for development i.e. TDR cost and stamp duty charges up to appr Rs 4 crores which will be in the name of KSA may have to pay.

Rajaram Pandit clarified that Builder will purchase in the name of KSA & we don't have a single payment.

Praveen Kadle said that we have a whole shortfall of Rs 3 crores in the books of KSA right now. And no reason, no explanation as to how we are making it good. He then talked about serious deficit on cash flow front & expected that the Management Committee would have seriously looked at how it can augment its annual income. There is no mention of the Empowered Committee recommendation & what steps have been taken. It is frightening our traditional sources of income were actually coming down. I don't know if it has been understood by our Management Committee or not. In Financial Year 14-15, the total of this traditional sources of revenue was Rupees 29.38 lakhs against the previous year's Rs 31.65 lakhs. There is actually a decline, and if Mr. Gurunath Gokarn had not come with Sangeet Sammelan and that Konkani idioms Book if those two sources of income were not there, the total traditional sources of revenue are actually coming down.

Mr. Raja Pandit said hirers pay 50% hiring charges in form of donations which has been shown separately.

Mr. Praveen Kadle said Commission on pandal, loudspeakers and catering from 3 caterers was Rs 4.9 lakhs in 2013-14 has come down to Rs 3.06 lakhs in 2014-15 which is close to 38% drop. Now you have given some explanation which is completely confusing & not very clear. However I am not casting any aspersions but I would like to know why commission has come down & explanations from M.C. He also said that total expenses have gone up from Rs 34.79 lakhs to Rs 39.67 lakhs in FY 2014-15. In respect of expenditure related to objects of the Trust, that has gone up from Rs 8.33 lakhs to Rs 10.36 lakhs which is about 25 % increase & no explanation given. Further during financial year 2014-15, Management Committee spent Rs 2.20 lakh as additional Capital expenditure & one needs to look at whether this Capital expenditure needs to be incurred. He also would like to understand both from statutory auditor and internal auditor, is it being minuted?

Uday Gurkar said yes it is being minuted.

Rajaram Pandit said we have made a capital expenditure of on by repairing cement slab below Mr. Mangalore's tenanted flat.

Praveen Kadle said regarding Anandashram Hall expansion, KSA has spent Rs 1 crore & at that time Empowered Committee were given very lofty projections in bookings. Now the Hall was vacant to the extent of 252 days out of 365 days, which is 66% and far below the projections which was given at the time of constructing this particular floor. Mr. Kadle said can you imagine that we have borrowings of close to 1 crore which has now come down to Rs 83 lakhs. We decided to raise 50 lakhs or 60 lakhs from naming Rooms but no efforts were made.

Mr. Pandit said we have made lot of efforts.

Mr. Kadle said regarding Nasik Holiday Home the rental income from NHH came down to Rs 4.32 lakh as compared to the previous year of Rs 5.48 lakhs which is 20% decline. On the other hand, the expenditure incurred by KSA on Nasik Holiday Home is gone up from Rs 4.32 lakhs to Rs 5.40 lakhs causing deficit of Rs 1.08 lakhs. Of course, Chairman has mentioned the significant bookings have happened in the current year. I would like to understand that in the past, there used to be regular advertisements in KSA about NHH. Why KSA stopped giving any advertisements in the magazine?

Mr. Sunil Mangalore said it seems as if it has shut down.

Praveen Kadle then came to Nasik Holiday Home project and said he is very careful about the words using lack of transparency, perhaps even lack of commercial acumen, lack of proper financial evaluation, including the market condition & maybe even competence. In spite of that, undue hurry to complete this project at the cost of KSA's own interest. He said that Project will generate 1.5 crore rent per annum? He found that the assumption that after constructing, we will get rental at the rate of 48 rupees per square foot excluding the service tax at the rate of 14%, i.e. Rs 60 per sq/ft is very absurd. In Thane, today from NCPA you can reach Thane in 45 minutes due to public infrastructure facilities created by the government, beautiful newly developed properties are available at Rs 45 per sq/ft. How many people in this country have taken Nasik as a commercial centre. Further he asked whether KSA is constructing of marriage hall.

Mr. Pandit said we are constructing community hall.

Mr. Kadle said we know this story of this community hall which has already put us in debt to the extent of 1 crore. Why you want to again construct something in Nasik. For what?

Mr. Pandit said we were expecting Rent by leasing commercial space.

Praveen Kadle said he agrees but these are assumptions you have not shared with anybody. I'm telling you, Rs 60 per sq/ft, you will never get it in Nasik. So there is no transparency as to what you are going to do, how you are going to do, as I said, you seem to have a lot of fascination for creating community halls. The second thing that he would really like to understand what's the kind of arrangement you have made with the builder with whom you are going to start. Because you make some assumptions as related to land prices. Nasik is going to be a part of Delhi-Mumbai corridor project. The property prices of Nasik which is one of the cities is going to get significant benefit in future when SEZ and all these things come. The land prices, in anticipation of that, have already gone up significantly. He then asked question that how many members know here about land prices? He said you are allowing the builder to construct something so that he will sell part of that property to get that money which will then help him in to build office space or community centre which we are supposed to get free and then recover some money.

Second point Mr. Kadle asked whether KSA did a feasibility study through some independent, competent organizations. The feasibility study done by builder has no meaning because he is an interested party. Feasibility study done by Managing Committee also has no meaning, because sorry to state, the Management Committee does not have that competence.

Mr. Pandit said he will reply to each query.

Mr. Kadle asked he would really like to understand on what basis did you come to this kind of a project evaluation. He raised this question many times but I did not get any reply and no official communication.

He then referred page no 6, 7 and 8 of Annual Report which makes very interesting reading. Mr. Shekhar Deshpande, Architect short-listed 2 builders namely Messrs Siddhi Puja builders and Harsh Construction Pvt Ltd amongst the 4 bidders. Thereafter Mr. Deshpande recommended M/S Harsh Construction Pvt Ltd based on market value and ready reckoner value of KSA share of area premises. On perusal of recommendation chart prepared by Mr. Deshpande, it is observed that both short-listed architects had violated one third area stipulations. It is absurd that first we say we have short listed them, then we say, both short-listed architects had violated one-third area stipulation of the tender notice and also the MC of the KSA did not agree with the evaluation criteria of Mr. Deshpande's solely based on MV and RRV as General Body of KSA had taken rental value as a yardstick for getting regular revenue. The MC of KSA also felt that due attention was not given to various conditions, stipulations mentioned in the tender notice, tender form, resolutions of the minutes of the General

Body meeting while evaluating the two bidders. Mr. Kadle therefore asked on what basis Mr. Deshpande first chose these two bidders and we have paid him significant money almost close to Rs 18 lakhs. For what? He is supposed to get 4% of the construction cost, cost of the project. So he is supposed to get 44 lakhs out of Rs 18 lakhs, he has already got Rs 11 lakhs for some faulty advice. As Management Committee felt that he did not do his job properly, the MC therefore prepared evaluation chart strictly based on various stipulations and held extensive discussions our honorary architect Mr. Krishna Shirali on 10th December 2014, who otherwise agreed on all over points. However, he suggested, that he along with some of the members of the MC of KSA should inspect work of both short-listed bidders and submit a report. On one side they have not met the tender regulations but we still believe that we should still go and short-list out of the two. Accordingly, Mr. Krishna Shirali, Mr. Shivshankar Murdeshwar, Mr. Kishore Surkund and Mr. Anand Nadkarni visited Nasik on 25th and 26th of December 2014, to inspect work of two short-listed bidders. They submitted a report recommending the name of Harsh Construction Pvt Ltd based on competency. Now on the one side we say they have not met with the tender requirements and you still go ahead? What does this mean that you are exposing yourself to the other 3 or 4 bidders who have been disqualified for perhaps the same reason as to why these two people are supposed to be disqualified and you still decide to go ahead and give the project. If facts are different, then those facts are not being brought forward. The story does not end here. The last meeting was held on 2nd January 2015 in Mumbai with Shri Shekhar Deshpande, members of MC of KSA and Mr. Krishna Shirali to arrive at some decision since we have to approach Charity Commissioner for his approval. We decided to take advice of Advocate Ghanashyam Hule who we had appointed as our advocate also advises against giving another opportunity to shortlisted bidders.

Mr. Pandit said he will explain everything. Everything is given in Report. This is the transparency.

Praveen Kadle: No, transparent. The subsequent facts are different. Advocate advises us to scrap the tender processes as both bidders have violated offer. Meanwhile one of the short-listed bidder- Siddhi Puja builder-short-listed bidder but supposedly rejected, calls Mr. Raja Pandit Chairman of KSA on the phone which is after obtaining advocate's opinion, to enquire about area claim, status of selection of bidders and when Mr. Pandit informed him that both short-listed bidders had violated the one-third area claim, he denied having made claim of more than one-third Area. This is look like Hindi film story.

Mr. Pandit said whatever is mentioned in Report is fact. What is wrong in that?

Mr. Kadle said the bidder, this Siddhi Puja builder says he is within the norms. Then we went back to Mr. Shekhar Deshpande who says that Siddhi Puja wanted loft area and thereafter Mr. Deshpande after 2nd evaluation recommends, M/s Siddhi Puja builders as developer for redevelopment of NHH project. Mr. Kadle asked members whether they believe this? This is in black and white.

Mr. Pandit said Architect misguided us.

Mr. Durgesh Chandavarkar asked then why we are going back to him again!

Mr. Pandit said he was elected by General Body

Durgesh Chandavarkar: It is the Managing Committee

Mr. Pandit said we are not defending anybody

Durgesh Chandavarkar: It's not a question of defending but it shows our ignorance, it shows our lack of competence.

Mr. Anil Bhatkal said it is Incompetence, ignorance.

Mr. Prakash Hattangadi said that General Body has agreed on what you have recommended.

Mr. Pandit said that three members Committee held several meetings with 7 architects & Out of that 7, Mr. Shekhar Deshpande was selected.

Mr. Kadle asked Mr. Pandit that you say that General Body approved it, ok fine, we'll accept it. Now if any of these bidders who have been rejected in the first place, files a case against KSA, will you say all General Body members sitting here will become members to that legal case?

Mr. Pandit said No & explained that Managing Committee has selected Mr. Deshpande, out of vigorous and many meetings and then he was called in General Body meeting to make a presentation.

Mr. Kadle further said that professional fees of Shekhar Deshpande was fixed at 4% cost of construction. If cost of construction goes up, then same gentleman would get higher amount as Professional fees. What is the commercial acumen? If the man is supposed to get 44 lakhs, and 40% of the payment you make upfront, for giving an evaluation & without even starting the work. That too for a faulty advice?

Mr. Pandit said that after the selection of the tender, we are supposed to pay.

Mr. Kadle said that Architect is supposed to get 40% payment upfront. He has already raised a bill of 8 lakhs which has not been paid. Now, it means if you had paid he would have got away with Rs 18 lakhs without service tax which is at least 40% or more. The commercial terms could have been negotiated and worked out better. It has to be paid based out of success.

Durgesh Chandavarkar said yes, otherwise we can't survive & selection of Architect was faulty, because he has recommended all wrong people. He has withdrew that again brought them back.

Mahesh Kalyanpur said the architect has misguided us, so if there is a breach of terms.

Sunil Mangalore & Uday Gurkar said there is no agreement!

Praveen Kadle asked Chairman to confirm whether we are going ahead with Project with one of the builders.

Durgesh Chandavarkar said that it is his humble request Chairman that he should rectify now in this AGM. This whole thing should be taken again & Reviewed and we have to scrap that old things.

Mr. Pandit said Appointment letter has been issued to Siddhi Puja Builders but he has objected to some conditions and it has come back to us.

Praveen Kadle said that what he heard from Chairman that actually letter is issued appointing Siddhi Puja Builder as Developer but he refused to sign. That means during all this tamasha which went around, we are still feeling that it is necessary to give a letter of appointment.

Mr. Pandit said that there are two clauses which Builder has not agreed to and we are not removing these clauses. So matter is standstill.

Praveen Kadle said his name is mentioned in Report and he is very delighted and honored which said that Mr. Praveen Kadle, member of KSA requested President and MC members of KSA to postpone redevelopment of NHH. He said that he stand by that statement..

Durgesh Chandavarkar echoed Mr. Kadle's sentiments.

Praveen Kadle then appealed to all the members that Project was originally envisaged about 2 years ago taking into account then prevailing market prices in Nashik. Due to implementation of Smart City concept and also Delhi-Mumbai Industrial Corridor, land prices have gone up significantly. However Rental prices for commercial projects have crashed. He also said he has been interacting with the Management Committee about Rs 83 lakhs and also likely deficit of Rs 3 crores, his sincere request which he had made to the Managing Committee not to go ahead with project.

Durgesh Chandavarkar agreed with Mr. Kadle

Many membes also echoed Mr. Kadle's sentiments.

Mr. Kadle enquired whether you are going to recover cost incurred on payment to Advocate is Rs 75000/- and you have already paid Rs 50000/- to him i.e. 70% upfront. It is not small sum. He questioned whether commercial terms have been discussed. He also wondered whether KSA is sitting on lot of cash.

Sunil Mangalore asked whose money it is?

Mr. Pandit said that these all expenses are to be recovered from builder.

Mr. Kadle asked then what about Deshpande's money? It also recoverable from the builder?

Mr. Pandit said it is recoverable from Builder.

Mr. Kadle said it is not mentioned. This is what lack of transparency is. Please mention that. Be very clear.

Praveen Kadle said sorry if he is taking lot of your time. He further said that if the MC members don't have such experience then they can appoint experts from outside. He warned Chairman that he is mortgaging the future of KSA.

Sunil Mangalore said 100%.

Praveen Kadle said because you were in hurry, you have already issued the letter to Siddhi..

Pandit said it was issued afterwards.

Praveen Kadle: You know the facts, I don't know.

Rajaram Pandit: Praveen maam, please give me opportunity to speak.

Mr. Kadle said Ok, fine, on the date of report it was not issued.

Praveen Kadle spoke on Anand Chaya project. He said he was having extensive discussion with the Management Committee for last 6 months. He said that he has written letters to Mr. Suresh Hemmady. He came to my office, on 25th March when we discussed both NHH & Anand Chhaya matter. He asked me to go through the minutes of SGM held on 22nd June which was published in the KSA issue of August 2014. Mr. Kadle said he went through the minutes of the meeting and reiterated his concerns in the ensuing paragraphs.

Point Number 1. No financial details of the project costs of this project - Capex as well as the recurring maintenance cost of this project were placed in the meeting. The members were also not informed as to how the cost of the project and the recurring revenue expenditure was to be funded and if there is any deficit in the cash flow generation, how the same will be, will get funded. This was at that time, the project was to be executed by KSA. So this was the background. Would this project be compliant with the Government rules as applicable to holiday homes & what steps are being taken to be compliant with these regulations. These points were not mentioned in the minutes & it was not brought to the attention of the members in SGM. It is like what Mr. Sanjay Puthli mentioned regarding big gap between what is documented and what is discussed. That's what he mentioned at the beginning.

Sanjay Puthli said If you don't believe me, then see next year's minutes.

Praveen Kadle further said that the minutes are silent on the subject of getting the approval from the Charity Commissioner for sale of constructed bungalows on this plot of land. He said he raised the same point which he raised earlier. Do we have sufficient management capability to manage this complex project? Both, during the construction period and thereafter. Further what are the risks associated with the execution of this project and how this will get managed or mitigated effectively. He also reiterated other important point that why KSA which is a charitable organisation is taking upon itself a project of constructing this kind of homes for a few well placed senior citizens of our community. The object of the association shall be to foster a spirit of brotherhood and cooperation among the members of Kanara Saraswat community. Does this objective fit here.

Mr. Pandit requested Mr. Kadle to speak on subject when we take Agenda on Anand Chhaya.

Praveen Kadle said we are talking about adoption of annual accounts. Accounts cover everything.

Mr. Kadle said it is illegal for KSA to build in the first place.

Mr. Pandit said Anand Chhaya Project was approved by AGM earlier.

Mr. Kadle said then he will request all AGM members should become the Managing Committee members. He said he would have really appreciated if KSA has decided to construct something and allowed the below poverty line to come and stay there, that one could have a proper social objective, charitable objective, for which KSA is supposed to be. One of the Objective of KSA says generally to do all such acts and things as deemed necessary for the promotion of the intellectual, moral, social, physical, economical and general well-being of the members of the community. Where does Anand Chhaya fits?

Sunil Mangalore said it doesn't fit anywhere.

Praveen Kadle said he mentioned that what you are doing is wrong, not correct, you should not waste your money, waste your time, you've got better things to do, no you still wanted to go ahead. Then Mr. Shrirang Bijur requested Mr Suresh Hemmady to take opinion of advocate friend Shivraj Kadam - an expert on issues connected with Charity Commissioner who opined all the points but he mentioned above. He wanted to know how much money we paid?

Mr. Pandit said all expenses were paid by Anand Chhaya and all funds received from members were transferred to AOP formed by Anand Chhaya Members.

Manohar Karpe said you are eroding the reputation of 103 years of this Association by saying you have now transferred the liabilities to an association, we don't know what, where the money has gone, doesn't matter, but you, what is the reaction of those people who have invested money?

Praveen Kadle said as the Chairman mentioned, this is now supposed to be not KSA project, KSA has decided after spending so much of time, M.C. members visiting various places in the hot summer & finally they selected land.

Sunil Mangalore said some obscure property.

Praveen Kadle said whatever it is, NA, not NA land, agricultural land, which is very clearly written as Green Zone, no development allowed, I've got that paper which says Naa Vikaas... which means, no vikaas (development) can be done. Sheti and Naa Vikaas, that's the title of the property, that's the characteristic of the property which means you can't do anything...it is a Green Project. Mr. Kadle said he doesn't know why you decided to buy. Then we are going to use the KSA name.

Pandit said it is not now.

Praveen Kadle said he wants to know who are these members. The Managing Committee has become subservient to these people who are arguing that the entire project was initiated and conceptualized by KSA and therefore KSA was fully involved in Anand Chhaya project, right from the inception and it was its efforts of all the Managing Committee members of KSA that the project could fructify and brought to this stage. Therefore they strongly felt that KSA's name should be somehow part and parcel of Anand Chhaya Cooperative Society. In view of that KSA Anand Chhaya Cooperative Society was proposed by some 20, 30 people, we don't even know whether they are KSA members.

Mr. Kadle said we have now been informed by Management of proposed society that they will be registering in the name of Anand Chaya project.

Sunil Mangalore said that is wrong.

Praveen Kadle: Maybe. they are taking corrective action.

Sunil Mangalore said all the members have not agreed to that. Some members were come back to him for going legally against them.

Praveen Kadle said which is going to happen.

Praveen Kadle said you showed a path of moon to them let me tell Chairman that you showed a path of moon to them, you are going to get into trouble.

Rajaram Pandit said why should we speak about it? Anyone can say anything..

Praveen Kadle said 2 to 3 people have told him.

Mr. Pandit said we have taken consent of all people and KSA has not bought land.

Praveen Kadle said is it not a fact that you people wanted to give the consent to them for using the KSA name?

Rajaram Pandit: Yes.

Praveen Kadle: Then please mention. And on what basis? It is not just a question of objection, this is what I am saying. You don't even read the rules of the society, or the Trust or the charitable, or KSA association, and you decide to undertake something? Without even reading?

Mr. Kadle referred Clause number 44 regarding Affiliation of other institutions of the community and he presume all are members of Anand Chhaya are member of our community?

Mr. Pandit said all are our community members.

Mr. Kadle said Clause 45 a say that Managing Committee may affiliate to the Association any other institutions of the community having one or more objects in the common. Mr. Kadle asked whether KSA has checked any common objective of Anand Chhaya. Did you check? What are their objectives? Are they common? With your KSA objectives?

Mr. Pandit said there is no Affiliation with Anand Chhaya.

Praveen Kadle said use of name is affiliation.

Mr. Pandit said that is removed now.

Mr. Kadle referred to his my email to him on 20th May & what Mr. Suresh Hemmady had told him opinion of Mr. Ravi Kulkarni of Khaitan and that Anand Chhaya project can use the name of KSA without taking the prior approval of KSA. Mr. Kadle thereafter spoke to Mr. Kulkarni in London, who opined that i) Use of KSA name by the proposed Cooperative Society for execution of Anand Chhaya project without prior approval from KSA is not correct and will tantamount to an illegal action ii) Using the name of KSA in the proposed society without such prior approval will tantamount to deliberately confusing an unsuspecting common man from Chitrapur Saraswat community to believe that this project is undertaken and supported by KSA whereas in reality this is not the case. Even if a prior approval is to be taken from KSA, in views of bylaws of KSA being silent on the subject of whose approval is required to be taken on such a matter, it would be better to take prior approval of General Body of KSA and not that of only the Managing Committee. This is what Ravi Kulkarni said. Needless to mention, the proposed society will need to pay- this is what also he said- needless to mention, the proposed society will need to pay proper consideration to KSA for use of such name and use of KSA facilities and same will need to be approved by the General Body.

Praveen Kadle then asked Mr. Gurkar many reports about this project was published in the magazine and whether we recovered that cost?

Pandit said we have recovered cost.

Praveen Kadle said Ok.

Praveen Kadle said after spending so much of time and energy and everything, Management Committee would have done a better projects than entering into misguided, misdirected real estate construction projects. We are not really looking at our financials. KSA used to have so many social cultural sports and so many activities, what's happening? How many social activities. We used to have sangeet sammelan.

Mr. Pandit said all activities are happening.

Mr. Kadle said that he is one of the facilitators for the Parishreya project so there is a kind of a projection that there is a competition between Parishreya and Anand Chhaya. He said he is talking as a member of KSA not as a facilitator for Parishreya. He doesn't have any bookings, but then it is a commercial project not a charitable project. He clarified that some mention was made of Swamiji only going for Parishreya bhumi puja and not for Anand Chhaya bhumi puja He clarified that when he along with Mr. Vinod Yennemadi went to meet Swamiji and requested Him to come for the bhumi puja which happened in November 2014, the first question which Swamiji asked them that HE is ready to bless the project, by conducting the bhumi puja only if all the documentation is legally correct and whether the land is NA or not. By end of October we got all the approvals, we showed it to Swamiji and then only He agreed to come on 9th of November last year to do bhumi puja.

Mr. Suresh Hemmady went to Swamiji and Swamiji asked him the same question. Then Swamiji also asked Mr. Suresh Hemmady what is the concept of assisted living, what do you mean by assisted living. And whatever reply was received was not to Swamiji's satisfaction and Swamiji said one should have complete clarity in terms of assisted living and on the legal implications.

The point Mr. Kadle made was that it is not necessary that you can take care of old age, old people by doing some real estate project. We can help old people in their own houses, take care... their monthly bills have to be paid, their medication, providing the right kind of a doses of medicines at specific hours, paying their bills, doing their banking work, buying groceries etc. without charging anything. I don't want to bring Math vs KSA, that is not the intention, but I just wanted to tell you that a pilot project is being planned by Mr. Vinod Yennemadi in Bangalore where people from Bangalore don't need to shift to Mysore or whatever, the need to, they can continue to stay there in existing houses and the yuvas of our community from Bangalore are going to provide them all these services free of charge. And if it becomes successful, it can be even converted into kind of a commercial activity for non-amchis. So what will happen, three generations, the old parents are taken care of, the young, their children who are living in USA or wherever, they feel happy that their parents are being taken care of by the youngsters from our community without any charge, and then of course the younger generation, if they become successful, they can even do commercial activities for non amchis and they will also get some earnings. So three generations of employed, uh, of our community will get benefited and today there is a Dharma sabha at Mallapur and Mr. Vinod Yennemadi is going to make the announcement. This is a pilot which is going to be announced in Bangalore and then if it becomes successful, it will be followed in all the places including Bombay.

Praveen Kadle said he has taken a lot of time, but he just wanted to tell we need to have significant transparency, legal compliances, good financial position regain the name and the credibility of KSA. This great institution is blessed by Anandashram Swamiji & HE actually advised the Managing Committee to construct this marriage hall and this building. All the preliminary activities of Shishya Sweekar were carried out here. Parijnanashram Swamiji used to come here, stay here and Dattajayanti was started under HIS blessings.

Rajaram Pandit: That's why it was named Anandashram Hall.

Praveen Kadle: Yes, of course. That's why you put Anandashram Hall. But this is the kind of a linkage we have.

Praveen Kadle said he is very sorry to see state of financial affairs and we are going to convert this into a further financial disaster He appealed to all the members that the time has come to save this great institution otherwise we are running into a big disaster. Change the current financial very weak situation and all of us have the responsibility to make this change. He thanked members for patiently listening to him.

Rajaram Pandit thanked Mr. Kadle and said that he will reply to his all points one by one. He said that first he wants make it very clear that we have a lot of transparency. That's why we have come out with this annual report by giving everything in details. He agreed that there may be some Non-compliances. He agreed that we should make list of all legal compliances and publish it in KS magazine.

Some members pointed out that we have not received Annual Report. Mr. Durgesh Chandavarkar said not now but for number of years he is not receiving Report. Mr. Pandit informed that we send Report through Post and there are many complaints of not receiving Report and also KS Magazines.

Durgesh Chandavarkar said we came up with the same suggestions about few years back. So many things are not correctly happening.

Mr. Sanjay Puthli also made a point pertaining to the financials and the transparency issues. There was a point raised by Mr. Praveen Kadle on the building repairs and funds and whether tenants are willing to contribute about 6, 7, 8 years ago. He said he made a donation of Rs 51000/- specifically towards building repair in early 2008 in the name of his grand uncle Late Mr. P.G.Shirur. He sent a reminder in 2009. He said that he is not looking for announcement of Donation in Magazine. However he had requested if KSA could offer an opportunity, within the building, to put up something in his memory since he was one of the founding members. He said that he has not got a revert from the KSA on his request as yet. What surprised him the most was that he through the November 2008 issue which was a year later, annual report included financial details. However, there was no mention of this Rs 51,000 donated anywhere. Nor was there any mention of what the current corpus of the building maintenance fund is. He requested through many letters, many emails. He requested for a written clarification about this donation. He said leave alone the clarification, he has not even got a single response. And some members of the committee who have been there all the last three years claimed complete ignorance. He said he can imagine the frustration when you pay 10, 15, 20 lakhs and you don't get a response. It is very frustrating that even as a donor and as a member and as a tenant, he has to wait for years to get a formal clarification on a donation to an institution like KSA. Where rightfully I should have got the clarification within a few days. He said he sincerely hope KSA will give him the clarification. I raised it in the AGM of 2012, the Managing Committee including Raja Pandit who was the Chairman then apologized for the delay. Mr. Suresh Hemmady assured that within a week he will get back to him. I got a very sincere mail from Mr. Suresh Hemmady stating that he was surprised that he has not received reply because every time he checked with the Managing Committee, he was given the impression that the matter has been clarified, It is only 8 years now and he has not got a single written response or a mail.

Mr. Pandit said he had told him that the amount was taken as revenue expenditure as we never take donation towards KSA building Corpus. He also explained that when anybody gives cheque, it has to go into the account.

Sanjay Puthli said he is still awaiting the letter.

Mr. Pandit said that Mr. Praveen Kadle is very critical of KSA.

Mr. Praksh Hattangadi & Durgesh Chandavarkar said it is not KSA but it is Managing Committee.

Rajaram Pandit said yes, it is Managing Committee.

Rajaram Pandit : I'm doing...when I say KSA, it is Managing Committee, because I am..

Praveen Kadle said Institutions are independent of the people who manage. institutions are far bigger than mortals like us.

Rajaram Pandit said we are really aware of seriousness of financials of KSA. We have taken lot of steps. We have spent Rs 1 crore on Renovation. At that time we envisaged that occupancy of Hall will increase. The revenue from Hall increased but it has not increased so as to reduce Overdraft within 3 years as envisaged by Empowered Committee. We are making lot of efforts including minor steps like not putting AC on in conference room, office room. Each member of M.C. bear expenses of M.C Meeting turn by turn. The serving of Tea, coffee to staff members is stopped. We have also introduced started Institutional Booking Policy as we found that there is a lot of discretionary power in hands of Management Committee. Our own KSA programme are coming under this Policy. So KSA M.C. member will have to raise funds for doing own program. Only AGM/SGM, Foundation Day of KSA, AGM of Talmakiwadi CHS and Datta Jayanti Utsav are free.

Mr. Rajaram Pandit said he is coming to OD of Rs 1 Crs taken for renovation of Halss which has now come down to Rs 83 Lacs. He said there is good Value addition because of Renovation. He referred to recent Property Tax Bill of Ground floor & 1st Floor Hall. It shows Ground floor area of 174 sq/mts and first floor area as 172 sq/mt.

Mr. Durgesh Chandavarkar said it is not Rs 1 crore Mr. Pandit but it is more than that. Thereafter, a lot of running expenses are there, how are you going to augment that in future? Many more crores are required.

Mr. Pandit said it is true that we have not taken permission from Charity Commissioner for raising loan. We will approach Charity Commissioner and explain to them. The KSA main motto, main aim is to help financially needy Community members. Our main job is to help needy people in education, medical. We are members of Coordination Committee of Aid Giving Institutions and render aid to persons in distress. We do this work silently & never publicize. Though we are paying heavy interest on OD, we give financial aid out of increased Revenue of Hall after renovation.

Praveen Kadle said that he did not realize, it is almost 1:30.

Durgesh Chandavarkar said he has to go.

Praveen Kadle made a request to Members whether we can adopt statement of accounts.

Rajaram Pandit said Yes.

Praveen Kadle said there is nothing wrong in terms, nothing wrong to say about the adoption of accounts. He seconded adoption of Report.

Durgesh Chandavarkar said we can talk later. We can adopt the accounts.

Rajaram Pandit said he wants to clarify that we are filing FCRA returns regularly.

Mr. Pandit said he wants to assure members that we are very serious about financial condition.

Members told Mr. Pandit to move forward & thereafter he can talk.

Durgesh Chandavarkar said its Long time. Pl give your suggestion. All are in a hurry to go.

Rajaram Pandit took Agenda no 4 of election of President and Vice President for the year 2015-17 :

Mahesh Kalyanpur came forward and started to Propose.

Mr. Pandit intervened and said let me speak first. He said it is our tradition & our practice that Managing Committee suggest a name of President & Vice President normally General Body approves it. As per Bye-law there is an election of President and Vice President but no procedure prescribed for election of President & Vice-President unlike for election of Managing Committee Members. In month of January/February 2015, approached Suresh Hemmady whether he would like to continue as President. First he said how many times are you making me President and whether bye-laws permit this? We said our bye-laws do permit it. Now Mr. Hemmady is not well. This fact I came to know from Mr. Vinod Yennemadi when he called me. As Mr. Hemmady was in Hospital, I requested Dr Uday Andar to approach Mr. Hemmady and ask him whether he would like to continue as President. Dr Uday spoke to Mr. Hemmady's wife & daughter and he agreed to continue as President. Mr. Pandit also told Members that when Mr. Hemmady earlier agreed to be a President, his only condition was that Mrs Geeta Yennemady, should continue as Vice-President. We never hold any election for Presidentship. Mr. Pandit proposed name of Mr. Suresh Hemmady for Presidentship.

Mahesh Kalyanpur said no.

Mr. Pandit requested member that any one can come & speak on the issue.

Mr. Manohar Karpe came to dais and said, Ladies and Gentlemen, what was he is hearing that President & Vice President are not attending the Managing Committee meetings.

Mr. Pandit said it is absolutely wrong.

Mr. Manohar Karpe said if they have been attending, then you should have given attendance.

Mr. Pandit said there is no practice of mentioning their names.

Mr. Manohar Karpe said if they have been attending then I am very sorry to say that this particular situation in which we have come today is because of the Managing Committee. He said that he personally feels that there is a need to change the present President and Vice President. He said that no elections have been held, then why do you mention 'to elect'?

Mr. Pandit said that Bye-laws of KSA says that.

Mr. Manohar Karpe said if the bye-laws says something, then what does it mean? We are not obeying the bye-laws.

Rajaram Pandit: There is no procedure prescribed for Election of President & Vice President.

Mr. Manohar Karpe said earlier whatever happened, has happened. But now the situation is different. He said he personally feels and his sincere recommendation to every one of you that we should elect a President now.

Mr. Durgesh Chandavarkar said Yes.

Mr. Manohar Karpe said his suggestion for President is Mr. Praveen and he on behalf of members requested Shri Praveen Kadle to take over as the President.

The members present expressed their feelings with Loud and long applause.

Mr. Manohar Karpe said his second suggestion that Vice President should not be elected but we give the choice to the President and he will select the man whom he wants.

There is applause in gathering.

Mr. Manohar Karpe said get the KSA out of the whatever rigmarole we are in.

Mr. Manohar Karpe said he wants to add that why AGM's sanction was not taken for 2nd Hall. He said he had brought this question in last time. The M.C. built this particular Hall and we are in debts. The M. C. felt that they can over-ride the AGM and subsequently put words in the AGM's mouth. We require some firm hand here.

Mr. Pandit requested Mr. Kadle whether we are violating any bye-laws because there is no election.

The members raised their voices loudly in agitation.

Mr. Durgesh Chandavarkar said so many violations have happened!

Mr. Mahesh Kalyanpur said one more violation.

Mr. Durgesh Chandavarkar said KSA is in a very bad shape. So we need a change of guard. Otherwise it will completely drown in its debts. Give it a good hand. Unfortunately Mr. Suresh Hemmady is not well and we are praying for his good health. Mr. Hemmady has also done a good job, but we should not burden him with all these problems.

Many members said it is Correct.

Mr. Durgesh Chandavarkar said that Mr. Praveen Kadle will bring change and all of us will support him. He said we should not be sentimental but practical.

Mr. Pandit said he is not opposing Mr. Praveen Kadle but what he stated are the facts. I don't know if we are not violating any bye-laws.

Mr. Mahesh Kalyanpur said that since Mr. Raja Pandit had referred my name, there is no violation of the bye-laws. He recollected some similar incident had happened once in the past where the Managing Committee had proposed one name and the General Body has elected someone else.

Mr. Pandit then requested members that someone should speak about Mr. Praveen Kadle.

Mr. Manohar Karpe said he wants to say few words.

Mr. Rajaram Pandit requested to get chair for Mr. Kadle.

Manohar Karpe referred to latest issue of KS magazine and said that there is a full write-up about Mr. Praveen Kadle when he received honour in Switzerland. He said everyone must have read it. He said he would only like to say one thing that everyone should read it and there is no need to introduce a person who is held so high up in esteem. Mr. Karpe proposes name of Mr. Praveen Kadle as a President of KSA.

There was Long and loud applause from members.

Mr. Praveen Kadle thanked everyone for accepting him as the President. He said he has highest respect and regard for Mr. Suresh Hemmady. In all my communications in the last 6 months, you can see that he has said that he is a great man. He admired his positivity, enthusiasm and getting the things done and said that he has not come across anybody like Mr. Suresh Hemmady. There was applause from audience. Mr. Kadle further said that he has done a great job, a great job for this organisation, and right now he is not in the best of his health and wished him speedy recovery and said we can always go back to for advice as he has rich experience of running organisations like KSA or SVC Bank. He said that he is quite sure he will never say no when we go to him for taking his advice. Mr. Kadle thanked Members for putting confidence in him and allowing him to become President of KSA.

Mr. Rajaram Pandit said Mr. Suresh Hemmady will automatically becomes ex-officio member of Managing Committee and can attend meeting.

Mr. Praveen Kadle said then we can always draw strength from him. Mr. Kadle then referred to comments of Mr. Karpe of giving him choice of selecting person for Vice-Presidentship. He said he is requesting Mrs Geeta Yennemadi to continue as Vice President.

There was Loud and long applause.

Mr. Rajaram Pandit requested Mrs Sadhana Kamat to speak about Mrs Geeta Yennemadi.

Mr. Praveen Kadle also requested Mrs Sadhana Kamat to speak about Mrs Yennemadi.

Mrs Sadhana Kamat said Friends, she is extremely happy to propose Geeta Yennemadi as Vice President of the KSA for the next term. Due to her valuable contribution to light music, she is a well-known figure in our community, in Bombay, in Pune, in Bangalore and other places through her program Saraswati Vrnda-gaan. She has composed music for many many songs, has given private and public solo performances on TV, All India Radio & various concerts. Her expertise and dedication to music as well as her organising ability will be beneficial to KSA in the future as in the past. She is an ideal housewife, well versed in culinary arts, stitching, and embroidery. Friendly and affectionate by nature, she has a large circle of friends who have added to her all round personality. Mrs Kamat said she is sure she will be an asset to the KSA as she has been to the Saraswati Mahila Samaj and she thanked Mr. Praveen Kadle for choosing her as the Vice President.

Geeta Yennamdy thanked everyone.

Sunil Mangalore referred Page 14 of Annual Report regarding 'Charity Commissioner's approval of changed report'. He asked when this hall was made in 2010, the Committee was not registered with Charity Commissioner & they were according to Rule 58 and Rule 73 (1-B) ceased to be members. They should have been registered within 15 days & every elected member of the Managing Committee shall execute a bond in form of M 20 within 15 days of his assuming the office. If they have not done, then they cease to become members of the Managing Committee.

Mr. Pandit said I have given you written reply to all your queries.

Sunil Mangalore said it is not. Now you are telling that you have done it.

Mr. Durgesh Chandavarkar requested Mr. Mangalore not to get into all that.

Sunil Mangalore said Ok.

Praveen Kadle said that he wants to take 2 minutes. He thanked all of Members for accepting him as a President 2 years Term. He said that he needs cooperation and help from all of you as task ahead is not an easy one. We have to restore not only financial health but go beyond restoring credibility and reputation and do lot of projects. He requested to give him some time and he will keep you posted. We need to be transparent. So through this Management Committee which I have full faith in Managing Committee & Vice President

Mrs Geeta Yennemadi, I would really give a kind of a promise to all of you, that we'll restore both financial health and credibility to this great institution in a significant manner and we need your support. He thanked everyone.

Durgesh Chandavarkar said he is leaving as he is proceeding to Airport to go to Mallapur. He said he is sorry if he has hurt anybody's feelings & offered his apologies.

Mr. Rajaram Pandit announced election of Mr. Praveen Kadle as a President & Mrs Geeta Yennemadi as Vice President. He welcomed both President and Vice President & assured them unstinted support of the Managing Committee. He said he has high regards for Mr. Praveen Kadle & Mr. Vinod Yennemadi and many times told them you two and Mr. Suresh Hemmady come together & work. All three & Mr. Durgesh Chandavarkar are pillar of our community. He said that he learnt lot of from Mr. Suresh Hemmady. The positively which Mr. Praveen Kadle referred to, how to take decision, how to get things done. I wish Mr. Hemmady best of health and he will be ex-officio member of M.C and can attend meeting. It will be wonderful if all 3 are there and he assured Mr. Praveen Kadle we will do wonders for this institution. Mr Pandit said that as Mr Praveen Kadle has taken seat on dais as a President, he has also become Chairman of AGM. However Mr. Kadle told Mr. Pandit to continue to Chair the meeting.

Mr. Rajaram Pandit took agenda no 5 of Election of Members on Managing Committee :

He said that we had called for 3 nominations for 3 vacancies. We have appointed Mr. Balsavar as Returning Officer to conduct election. Mr. Pandit invited Mr. Balsavar to dais.

Mr. Balsavar wished Good afternoon to everybody. He presented Report as under:-

"The Notice for the filling up of the 3 vacancies on the Managing Committee for the year 15-16 was issued on 1st April 2015. The last date for acceptance of the nominations was 7th June 2015. The 6 valid nominations were received before the due date from the following members : 1) Ullal Sunil Gopal, 2) Bijur Shailesh Vithal, 3) Kombrabail Hemant Raghuvver, 4) Nadkarni Anand Ramachandra, 5) Shiroor Gauri Prakash, 6) Kulkarni Manoj Anant. Before the due date of the withdrawal of nomination that is 16th June, Shri Kulkarni Manoj Anant expired and the following 2 members withdrew their nominations : Mr. Kombrabail Hemant Raghuvver and Shiroor Gauri Prakash. Therefore the remaining 3 nominees are being appointed in the 3 vacancies without any election: 1) Bijur Shailesh Vithal, 2) Nadkarni Anand Ramachandra, 3) Ullal Sunil Gopal.

Mr. Pandit thanked Mr. Balsavar & said that there are 2 new members, Mr. Sunil Ullal and Shailesh Bijur & Mr. Anand is re-elected. Mr. Shailesh Bijur has not present today because of his society's meeting. We welcome them.

Mr. Pandit said that Mr. Balsavar is Returning Officer of KSA for last several years. We are fortunate of receiving his advice from time to time. When Elections were held last year he was counting votes almost entire day till midnight many processes are involved before actual counting takes place.

Mr. Balsavar said he would like to say something about the election. He said that he is returning officer for the past 4, 5 years. But he accept that he is not happy with the election process at all. There are so many problems and the first thing is in the bye-laws of the KSA. It says in each ballot paper, the member has to put his/her signature. So if they put their signatures, there will be no confidentiality. Anyone will come to know. So that has to be amended. And 2nd, he feels that there are many people who don't take part in the elections. They don't stand for the elections, nor do they vote also. And 3rd is, there is no specimen signature available in the records of the KSA of any of the members. So anybody can vote and we cannot check it. At least previously we used to mention Membership number on wrapper of KS Magazine. Now it is not mentioned on wrapper. Therefore many members don't know what is their membership number. So, the Managing Committee has to sit and streamline everything for the election purposes. That is my request. So thank you very much.

Mr. Pandit said many voters don't mention Membership number and 2 Staff members sit whole day with Mr. Balsavar to search Membership Number & then put on Ballot Paper.

Mr. Pandit said Members put signature & name below Ballot papers which is distinct from Ballot paper. Once Membership Number is authenticated by Returning Officer, it is removed so that there is no record who voted whom. We had a long discussion with Mr. Balsavar of introducing new methods. One is that we compulsorily take self- attested signature proof like copy of PAN-card, Employer card, Passport etc which will help us to check authenticity of Signature on distinct part of Ballot Papers. There is no need of amendment in bye-laws. There will be more transparency. Signature will be verified, however we will require more returning officer. That is our promise.

Mr. Rajaram Pandit took Agenda no 6 of election of Internal Honorary Auditors for financial year 2015-16 :

Mr Pandit propose name of Mr Premanand H Bhat. He said he is our internal auditor for last several years. He is very meticulous person. In spite of having a stroke & being unwell, he comes regularly. He has complaint that we don't discuss his report in M.C. Meeting though Chairman discusses with him. Mr. Pandit assured Mr. Bhat that from this year onwards, his report will be discussed in meeting. Dr Prakash Mavinkurve seconded his name.

Mr. Rajaram Pandit took Agenda no 7 was election of Statutory Auditor for the financial year of 2015-16:

Mr. Pandit said that we have already suggested name of Saraf & Gurkar Associates. He requested some other member to propose name. Mr. Praveen Kadle came forward and proposed name of Saraf & Gurkar Associates and Mr. Anil Bhatkal seconded proposal. Mr. Pandit said that they are our auditors for last several years. They are very tough. Their Audit Report speaks itself.

Mr. Rajaram Pandit took next Agenda no 8 of Status on Nashik Redevelopment Project:

Mr. Pandit said present Status has been explained in great details in Annual Report. We have gone through this NHH process by sticking to our all resolutions, we have not violated anything. It is true that Architect Mr. Shekhar Deshpande had recommended name of Harsh Construction Co & we were not agreeing on that name as we have contested Valuation basis of selection. Then there was a violation of 1/3rd area by both short listed Developers & advocate advised to scrap the process. We had not deducted TDS from bill amount paid to Architect Mr. Deshpande. There was big arguments with Mr. Deshpande when Mr. Uday Gurkar was auditing. It was by coincidence that when short listed Developer, Mr. Laddha of Siddhi Puja Builders called Mr. Pandit to enquire about status of Project, that he told him that we are scraping entire process of selection as both Developers have violated 1/3rd area of stipulation. Mr. Laddha told Mr. Pandit that he has not violated 1/3rd stipulation and he is within 1/3rd Area. Mr. Pandit spoke to Mr. Deshpande and told him about Mr. Laddha's contention. Mr. Deshpande emailed me scan copies of Tender forms submitted by all bidders. On questioning Mr. Deshpande, he told Mr. Pandit that he had contacted Mr. Laddha before recommending name another Developer and he had told him that he wanted loft area between Ground & 1st floor. Thereafter he recommended name of Harsh Construction as both had violated 1/3rd area stipulation. Since we had thereafter selected Siddhi Puja Builders, we had given him appointment letter. However he had some reservations regarding additional FSI & charges payable to KSA Architect & Advocate. So there were 2, 3 issues and we have kept appointment letter pending.

Mr. Praveen Kadle asked should we get it re-examined.

Mr. Pandit said that we should get it re-examined and we'll discuss in Managing Committee what we should do. Mr. Pandit said one thing he would like to say that we have gone as per procedure as per M.C. decision & as per General Body directives only.

Mr. Sanjay Puthli said you have many mistakes but ensure that.

Mr. Pandit said No mistake was made in NHH redevelopment.

Praveen Kadle: We'll re-examine.

Mr. Pandit said we will re-examine and said Thank you.

Mr. Manohar Karpe wanted to make point.

Mr. Pandit intervened and said that when we called SGM for selling NHH property and Resolution was defeated, Mr. Karpe vehemently supported Resolution. Again after Empowered Committee Report we called AGM which was supported by all but one. Mr. Karpe was a lone person to oppose it.

Mr. Karpe thereafter said that he wants NHH Redevelopment to put it in cold storage at present. First let us get our KSA back on its two feet, only then we can think of the next. He said don't create more and more problems for our own institute. He personally requested Mr. Praveen Kadle to think about this proposal of putting it in cold storage at present. We can think about it subsequently once Mr. Kadle stabilized the KSA financially and its credibility also.

(Contd on page 49)

HAPPY GOLDEN WEDDING ANNIVERSARY

Shri Gurudas L. Udyawar and Smt. Vandana G. Udyawar (nee Sudha Harite)



December 12, 1965 – December 12, 2015



Fifty years together you have shared so many things. that's why this special anniversary brings you a wish, that love, laughter, joy and contentment too, will be yours to share throughout the years ahead of you.

We pray to our Kuldevata, Lord Bhavanishankar and our Guruparampara to bless you with good health and happiness.

Children: Archana-Milind, Aparna-Sumant, Anuta-Srikant, Ameet-Manasi
Grand-Children: Mihika, Tejas, Aalok, Chinmay, Sachit, Ankita & Areesha

With Best Wishes from Family and Friends:
Meera Bolangady, Udyawars, Gokarns, Karnads, Hemmadys, Koppikars & Baidurs.

SAPPHIRE WEDDING ANNIVERSARY

Our dearest Papa and Amma

Mangalore Gopalkrishna Bhat & Prabha S. Bhat (nee Koppikar)
complete 45 years of marriage on 16th December 2015

May Sapphire turn to Gold!



December 16, 1970



December 16, 2015

Our dear Papa also celebrates his 80th birthday on 6th December, 2015

Congratulations & Best Wishes from

Aparna & Manohar Kamath
Rohan & Aman

Anoop & Sonal Bhat
Shailee & Saisha

~ **GOLDEN ANNIVERSARY** *~*
Suresh & Kusum Kilpadi (nee Savkur)



16th December 1965



*Half a century ago, on a Thursday,
A wonderful marriage began that day,
Two beautiful people joined as one,
And worked together to make living fun!*

*A loving home in London they made,
Where they spent a memorable triple decade,
With many friends very close to their heart,
Just like family, a very vital part.*



16th December 2015

*For the last fifteen years and more,
Mummy and Pappa are in Bangalore,
Family and friends in plenty,
It is time to get a little senti.*

*We celebrate now those fifty years,
We raise our glass and give three cheers,
To partners in life, in both work and play,
It's our pleasure to share your Golden Day!*



We pray and seek blessings for continued good health and happiness
from our Kuldevta Shri Shantadurga, Lord Bhavanishankar,
P.P. Sadyojat Shankarashram Swamiji & the holy Guruparampara

~ **May Gold soon turn to Diamond!** *~*

*With love & best wishes from:
Nandita (daughter), Anil Trikannad (son-in-law), Aneesh & Asheesh (grandsons),
Kilpady, Savkur, Trikannad, Nadkarni, Bellare & Karpe families.*

FORTY FIVE YEARS OF TOGETHERNESS

December 26, 1970

ANJALI (nee KODIKAL) and GURUDAS TRASI

Every anniversary is a celebration of life's cherished moments.

Together you've shared so many good times, and some tough ones too.

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Forty five reasons to celebrate,

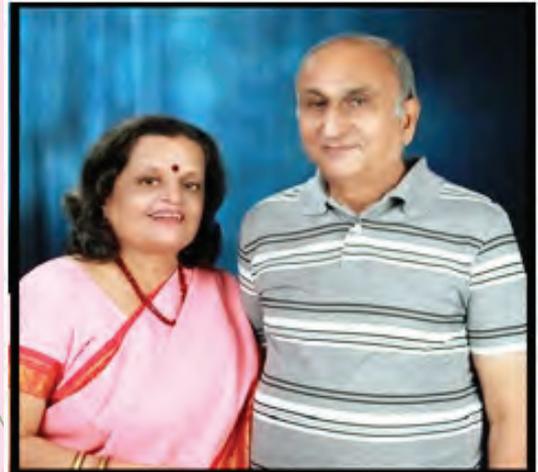
Forty five reasons to be thankful,

And many more years of beautiful memories.

*With the blessings of our Kuladevi Shri Shantadurga and our
Guru Parampara, we wish you, dear Amma-Annu, Ammamma-Ajju
much happiness on your Sapphire wedding anniversary.*



1970



2015



*Lots of love from Siya, Sarita, and Jaideep Ragade
Looking forward to the Golden Year, 2020 celebrations*



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**50 Death Anniversary of
Shri. Sadanand Mangeshrao Bhatkal
18-12-1965 to 18-12-2015**



Years have flown by, the void never filled,
Departed for the heavenly abode as god willed.
Humble & helpful, kind nature you had,
Not having you amidst us makes us all sad.
Cherishing the good memories that we had with you,
Have kindled our hearts with joy that is true.
Nostalgic moments you left us with,
Will always be a reality & never a myth.
Saddest moments of one's life is when one departs,
Your love & affection will always be cherished in our hearts.
With a heavy heart we remember you on this day,
We all truly miss you needless to say.

FONDLY REMEMBERED ON THIS DAY BY:

Mrs. Sunita C. Sashittal & Family.
Mrs. Nivedita Eastwood & Family.
Mr. Sushant S. Bhatkal & Family.
Relatives & Friends.



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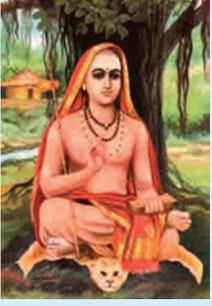
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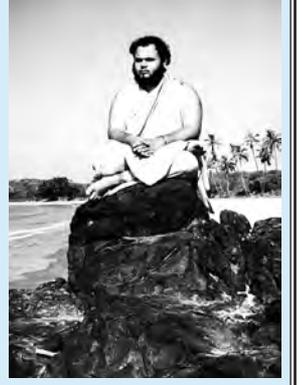
"I ----- WE" "Haanv - Aammi"

By Parama Pujya Swami Parijnanashram III

(Part 14)

Here is the fourteenth 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



अंतःप्रवेशु कौणु त्या दिव्य मूर्तिगल्या गुकंगल्या चरणारि मर्व विस्मोर्नु हांव पाव्लो.
त्या वेवारी मगळि सुरग स्थिति..... ती अवस्था.... पोळोळु ताळीं परत विचारलेले तुंकोणु?
कोणु मा तुं ?

आळी त्या अवस्थेंतु माक्का कदनातिलेंचि मगळ्या तोंडायाळुं त्राव्द भाय्र पडताले .. हांव जड न्हें..
पंचभूतात्मक कार्य न्हें... 'हांव' हांव न्हें... केवल सुख स्वरूप हांव..चिदानंदरूपः त्रिकोहं.....

त्या मगळ्या उत्तरांक मंदारिमतने गृहण कर्तचि तान्नि माक्का प्रेमाने फाट्टीरि थाळु
हांतु व्हरतचि सांगीले.

“ आम्का गोचु आस्स. तुगकी अनुभवु तुगळ्या तोंडाने रवंच्या शब्दांनी व्यक्त जाता हें
पोळोळचे आशिल्ले. आम्मीई माट पळोताले. अबळे बरेड केळे. आजि प्रथम देहकार्याक
महल दी, फाई सूर्योदया वेवारी आम्गळे दर्शत्र घे ”

सांगळ्या प्रेमळ वाक्यांनि हांव निजस्थितारि पाविलो
गुकंगळ्या पवित्र दर्शनाचि तळमळ थईं झांत रूप पाविली.

अनुभवाच्या प्रवाहाने आयळ्या नेत्रोदका प्रवाहाक हांने गुरुचरणांचेरि अर्पण केलेली.

त्या गुरेक लाग्गुळु आशिल्ल्या आन्तेक सान्न गुरेंतु प्रवेशु कर्तनां हांव गुकंगळ्या
वाक्यांचे गभीतार्थ मनन कर्तल तस्लो जाल्लो.

कारण प्रथम दर्शनावेवारी मज्जलंतु हांव नाशिल्लो. केवल वाणी आयकतळ तस्नीं.. केवल
अनुभवांचो अनुभवु वेत्तल तस्लो.. साक्षि रूप सो आशिल्लो. थईं त्या वेवारी हांव हांव
न्हें जाळु केवल एक निमित्तमात्र सो, विंगडु सो, इद्रारि बरिशिल्ल्यांगली सेक्कु सो,
पंचभौतिकां थाळु श्रिन्न सो ह्य स्थितीरि आशिल्लो.

त्या कारणाने गुरुंगली वाक्ये सप्त मनन करुनक त्या प्रसंगांतु हांव अशक्त जावु
 आशिल्ले. सुमार वसंतींतर आयकळीं तीं प्रीती वाक्ये ती गुरुंगली वाक्ये आत्त
 परत परत हांव पुढासाक हावु मनन कर्तलीं. जाय्यानी-गोवीनी एकफंता मेळ्ळ
 कितले तऱ्हा पेले आनी घेवु कडुंरि निवांत एकडे व्हेयसुनु संय चर्वण केळ्ळें म्हणके.
 अन्तर्दृश्य - आत्मदृष्टा श्रेष्ठ व्यक्तींगली वाक्ये अन्य लौकिक व्यक्तींगल्या वाक्यां
 म्हणके आस्सनात. दिस्सुक सहज शब्दभंडित वाक्ये म्हळु दिशिल्लतरी त्या

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शब्दांतु, वाक्यांतु महान अर्थ भरिल्ले आस्तात.
 सर्व सृष्टिचे एकमेव सूत्र-गुट्टु गीत्तुकीनु घेवु त्या सृष्टिलागी संबधु सृष्टिशी
 दवर्तनां त्या सृष्टिचे गीत्तु स्थिति, भाव कारण कळनाशि काशिवसतीद? त्या त्या
 प्राप्त सृष्टि लागी, इद्रारि आयल्या व्यक्तींगलागी, तलकीवुई, बाह्य व्यवहारक-हाड्डा
 समजायशी आशिल्ल्या देहाक निस्सनीस्तनां अहंवृतीई समानतेंतु हावु ताणीं
 उक्तेनां त्या शब्द वाक्यांतु कितले की अर्थ आपणाइतल्याक निर्माण जावु आस्तात.
 ताशेमुणु, हे सूक्ष्म संबध हे भाव हें गीत्तुआशिल्ल्यांक मात्र तऱ्हा श्रेष्ठ व्यक्तींग
 गल्या उत्रांतु निर्धारक अंश कळतात. शिवाय समजनातिल्यांक तेचि
 शब्द तींचे वाक्ये तात्पुरतिक जावु व्यावहारिक त्रि भासमान जातात.
 आणि हा मूलकारणांणी हावे गुरुवाक्यांचे गभीरार्थ कळे, म्हळ्ळ्या
 मननाक प्रारंभु केळ्ळो.

(क्रमांतः)

“ हं-आमि ”

- शिर्षक -

निसर्ग निर्मित प्रती वस्तुंनु, तो वस्तु उत्पन्न जांवच्या क्षणाच्या प्रथम क्षणांतु अथवा नासिल क्षणांथांनु - आस्त जाळो - हो क्षणु प्राप्त जांवच्या मदे एकु काळुचि आशे आस्ता कि, त्या काळाक शब्दरुप दिवच्याक कोणान्मितीई आनि थाचे साध्य जायन. उदाहरण थ एकु घट्टु म्हणु म्होणका जाळ्यारि, ती उत्पन्न जांवचो फुडेचो क्षणु आनि घट्टु ना म्हणु म्होणच्या नंतर चो क्षणु, अथवा पूर्ण जाग्रतई न्हे, स्वप्नावस्थायई प्राप्त जायनि तशीच स्वप्नावस्थेंतुथांनु मुस्वारि वचूगलेकी जाळ्यारि पूर्ण सुषुप्तिई न्हे हो काळु ह्या असल्या क्षणाक महाकगड्यानी रंचोई शब्दु राकूळु दवर्नि. ह्या कारणवशात् प्रतीएकव्यांनी त्या पैल्या अवस्थेंथांनु दुसरो अवस्थेंतु वच्या काळाक संधि संधि आशे, कोळच्याक एकु शब्दु प्रयोगु कोळु दवर्तेकी आस. कितले वस्तुनिष्ठु काल आसता कि तितल्यो संध्यो त्याभाशे येतात.

माक्का हो विचारु येवच्याक कावठा इतकेचि शिक्ले, कि हंवे गुंमंगल्या साम्निध्यांतु पाविलो वेळु दिवसुई न्हे शिक्ले, रात्रीचि न्हे शिक्ले. हो काळुई संधिकाळुचि होणींनु घेताली. जाळ्यारि सर्वांक ज्ञात आशिल्ल्या ह्या काळाक ' जाळु घेवु ' म्हणुं तांनी म्होणका जाळ्यारि हंव कायीं त्या काळाची पांका ह्या नियमाने वचूगलेकी न्हे शिक्ले.

आंतरिक प्रेरणेनें त्या काळारि हंवे थंई पाळनां अनायासाने तो संधीकाळु प्राप्त जाळोकी. जाळु घेवु ह्या तंगल्या शब्दांतु निरर्थक वाकडाक उपयोगांतु काशे आयली हाज्जे विचारु कर्तनां माक्का कोळु आयले कि हे शब्दु निरर्थक न्हे. मगल्या ध्येया प्रमाणे, तत्वाच्या चिंतनेनें मगलो 'हंव' जो आस तो 'हंव' ह्या अवस्थेंथांनु विंगड एक अवस्थेंतु वच्याक भाग्र सरका. वचूनु पाविले. तन्मध्य स्थितींतु तप्त जाळु परिश्रमठा रूपाने ह्या गुंमंगल्या दिव्य स्पर्शाच्या तदेक इच्छेनींती इतल्यारि थई येवु पावका. ह्या अनर्थक हंवे पळैताली अनुभव कर्तकी. आनी म्हणुच तांनिं संध्यासमयु जाळु घेवु हे शब्दु उच्चारलेके आस्कात.

“I ----- WE”
“Haanv - Aammi”

By Parama Pujya Swami Parijnanashram III

(Original in Konkani)

ENGLISH TRANSLATION AND EXPLANATORY NOTES BY DR SUDHA TINAİKAR

“Who are You, Child?”.... the words reverberated in my ears.

Then a miracle happened! Without my volition, words just poured out. “I am not inert, nor am I the effect of the five elements, I am not the I - I am the very infinite, I am the very consciousness, I am the very auspicious Shiva.” Listening to My words, My Guru smiled and patted my back.

Notes:

The Âtma Shatkam... which we commonly hear- “Mano buddhyahankâra chittâninâham, na cha shrotru jihve na cha ghrâna netre”, was actually a composition on the nature of the Self. This well-known set of verses was composed by Âdi Shankarâ as an answer to the question of his Guru, “Who are You?” This is considered to be a Nidhidhyâsana shloka for contemplation or Vedântic meditation by vedântin-s. In these verses Shankarâchârya brings alive the Upanishadic explanation of the Self - “not this.....not this” (neti, neti) and ultimately expresses the Self to be the ultimate, infinite awareness/ consciousness. A similar situation arises when Âdi Shankarâ asks a dull child brought to Him by his parents. “Who are you, where do you come from, whose child are you?” This results in the famous Hastâmalakeeyam composed by Shankarâ’s shishya Hastâmalaka. What a striking similarity between the Guru and Shishya!

“I know, dear child, what is that power which has brought out your innermost feelings in the form of these words. I was also waiting for your arrival. Good, you are here. Today, take care of your body, see me tomorrow at sunrise”.

I was by then back to my normal mental and emotional state. I was calm after meeting with my Guru. My tears which flowed - whether out of exhaustion or out of the sheer relief of meeting my Guru - were offered at my Guru’s feet. I entered a small cave, very next to my Guru’s. I started

contemplating on the real meaning of my Guru’s words. This was because I was not myself, when I first met Him. I was only hearing His words, merely as a witness. At that time, I was not the body-mind “I”, but absorbed His words directly. I experienced a state of dissociation between my body-mind and my consciousness. That is the reason, I was not able to interpret and understand my Guru’s words properly. I was trying to remember those loving words again and again, literally like a cow chewing the cud.

Words spoken by great people who have realized their true selves are not like the words spoken by ordinary people. Though the words may appear simple, they are full of implied meaning which needs to be understood properly.

When one understands - that one undivided consciousness - which is the very warp and woof of the whole of creation and also understands the nature of creation in the form of - creation, sustenance and resolution - will he not be a knower of All? In spite of knowing this secret, keeping in touch with the body-mind complex- as a mere instrument of transaction- and using his thoughts to express whatever it is at that moment, he must be saying something which implies a very deep meaning. This real meaning of such a Self-abiding person’s words can also be interpreted only by an equally sensitive and advanced intellect. Any common man, without such a prepared intellect, will never be able to understand the real meaning of such a person’s words. This is the reason I contemplated deeply upon every word my Guru had spoken then.

Notes:

It is said that a Brahma-nishtha (a person totally absorbed in his Self) is still able to balance His understanding and also the nature of Prakriti (aparâ prakriti as explained by Lord Krishna in chapter 7 of the Bhagawad Gîtâ). He uses the body-mind complex as an instrument to conduct the transactions that arise in front of Him, being fully aware that, “I am

not the doer... It is the sense organs which interact with the sense objects and the transaction goes on.” (ref: Bhagavad Gîtâ chapter 5-8,9). The words and actions of such a person may look strange and different to people of ordinary intellect. It is only another prepared intellect which can understand the implied meaning of the words of such people (jnâni -s).

In this creation, when anything manifests, the moment just before its manifestation and the last moment of its non-existence - cannot be explained by anybody. We can take the example of an earthen pot. That moment, which was the last moment of its non-existence, or the first moment of its disappearance - cannot be expressed. Similarly the transitional moment between the waking and dreaming state and that between the dreaming and deep-sleep state is not explained by any word. The best word used for such moments of transition is sandhi (a moment of transition between two states). That means, there must be as many sandhi-s as there are time –frames.

Notes:

This concept has already been explained earlier as the târikikâs’ concept. Every moment turns into the next with a transition -, just like day turns to afternoon, afternoon to evening, seasons change and everything in this creation changes. The moments between the two phases of transition are so minute, that they cannot be measured and cannot be named. Every manifest moment is - born...and is... gone. Thus, there must be millions of sandhi-s or transitional moments in all aspects of the manifest Universe.

That time, when I met my Guru was also such a transition time. It was neither day nor night. I had not planned to reach there at that particular time. This time between day and night is commonly known by people as a sandhi. But, I was sure that this was not what my Guru meant. It just happened to be sandhi-kâla, when I reached there. Then why did He say, “Knowing this sandhi time...”?

According to the goal set by me, the “I” that was known to me was about to attain a different state of being - the true meaning of “I”. I had still not reached that understanding, as I was still searching for its meaning and had managed to come so far only for that final understanding. This was the transition

state - of the known “I” to realize its true nature. I was also aware of this state of transition and this was definitely a period of sandhi.

Notes:

The Jîvatma “I” by a process of cognition understands that the true meaning of this “I” is actually the Paramâtma “I”- the eternal, ever-fresh, clear, absolutely pure, ever-free and never-ever bound. This cognition takes place by the Mahâvâkyâ Vicâra explained in detail in every Upanishad. The Guru using the Upanishads as a pramâna (instrument of knowledge) deals with the Mahâvakyâs which talk about the one-ness of the individual self with the universal self (âtma-Brahma aikya jnâna). This process is purely cognitive. This cognition can occur only in a fully-prepared intellect, which has gone through the process of shravana-manana-nidhidhyâsana as described by the Upanishads. The Mahâvakyas like “Tat Twam Asi”, “Aham Brahma Asmi” talk about such an understanding of the true nature of one self.

(To be continued.....)

**Shri Chitrapur Math – Mumbai (Grant Road)
Local Sabha**

**Smt Ambabai Heble Bhagavad-Geeta
Competition -2015**

**The Smt. Ambabai Heble Bhagavad Geeta
Competition will be held on Sunday the
December 13th 2015 at 2.30 p.m. at the
Smt. Indirabai Kallianpurkar Hall,
Balak Vrinda Education Society,
off Talmaki Wadi.**

**Shlokas for memorisation and recitation for
all Groups (I, II, III, IV and V)**

**Bhagvadgeeta 11th Chapter –
Vishwaroopadarshanyoga - shloka 1 to 27.**

Shlokas for the Abhivyakti competition are:

**18th Chap-56th; 10th Chap-10th;
18th Chap-73; 4th Chap-10th;
2nd Chap-50th**

(Shlokas given in Nov. 2015 issue on page 8)

Minutes of the 103rd AGM.....Contd from page 34

Mr Kadle said that he himself had recommended about 2, 3 months ago that we should re-examine this project & perhaps this is not really the right time to go for this project. Keep it in cold storage and then we'll see.

Mr Karpe agreed for suggestions.

Members present indicated their approval by giving applause.

Mr Pandit said we will again re-examine in the Committee.

Members protested. Why again Re-examine by Committee.

Mr Pandit said it will be in Committee meeting. We can't decide here.

Members again protested.

Mr Pandit asked Mr Praveen Kadle whether we can decide in General Body to scrap the Project.

Manohar Karpe: I would like to know one thing from this General Body that whether Managing Committee superior to the AGM? When we have decided, how can they say no?

Mr Kadle said its fine. Mr Pandit is suggesting that it is not the way to brought before General Body to scrap it. Mr Kadle said that we'll get the Committee approval to scrap and bring it afresh. He said he doesn't know what the laws and what legal rules are saying but if it is necessary to scrap it, we can do even today.

Mr Kadle thereafter said let him put it this way, we'll scrap it..

Mr Pandit said we will 'Re-examine'

Mr Kadle said he would suggest one thing? We'll say that for the time being we are not going ahead.

Mr Pandit said that No, not like that, say re-examine..

Mr Prakash Hattangadi said everybody feels that.

Mr Mangalore asked what do you mean by examine?

Mr Kadle said we need to take into account what members feel. If all members feel we should scrap it, let's accept it.

Mr Uday Gurkar said his only point is if there are any legal implications, we need to relieve that and then take a decision.

Members said But relieve what.

Mr Uday Gurkar said if everybody wants to scrap it without looking at the legal provision. I won't have insisted.

Mr Mahesh Kalyanpur said that Chairman has mentioned sometime back that the architect has misguided us. The basic premise of this entire project was the architect's report & Tender document. If the architect has misguided us, then entire thing is only now trash. He suggested that this entire thing has to be started afresh. So right now this has to be kept, kept in abeyance totally.

Mr Kadle said that he suggests that we will keep it in abeyance, if this project has to be made and if it is to be done in the right manner with the right people then we will bring it again to the General Body as a fresh proposal.

Members greeted with applause.

Mr Rajaram Pandit took next Agenda no 9 of Ratification Resolution in respect of Anand Chhaya :

Mr Sunil Mangalore said that KSA has initiated this Project & money is taken by KSA. The advertisement was issued in the KSA magazine & everything is done by KSA. Now all of a sudden if they came to know that they just dumped the whole Project, poor people. Some people have booked four, five units in the Anand Chhaya. Now what they are going to do?

Mr Praveen Kadle said as he had mentioned earlier, we'll take precaution to ensure that no legal liability arising out of whatever happened in the past & no legal liability will get added to KSA's existing problems. We will report to the members as to what steps have been taken. While we you lead them down a garden path or up to the moon and then you say its mistake.

Mr Pandit took Agenda no 10 of " Any other business" that may be brought before the managing committee with the consent of at least two third members. He requested member to speak or otherwise he will request

President to terminate the meeting. Mr Pandit said that Mr Mohan Savkur, popularly known as Kutti mam, has called everybody for Prasad bhojan in the hall on occasion of Noumpi.

Mr Sunil Mangalore raised last point. He said that building belongs to KSA & KSA is not taking care of this building. There is no structural audit done properly, there is no repair done, the cement slabs are falling from the pillars, there is a big crack in downstairs pillar. If something is not done, any mishap will take place. So many buildings have collapsed. There are a storage of 17 to 18 gas cylinders downstairs. There is a caterer who was storing 17 to 18 gas cylinders - filled up gas cylinders- downstairs. If something goes wrong, there is a school near here, we are also staying here & so nobody is looking that this property belong to KSA, If one bangs one's feet in a room once, at least 10 to 15 feet vibrate. There is a delink between two floors- down floor and the upper floor. Nobody is taking care of this. If there is no money, they should ask tenants & do something. We will see. myself, Mr Sanjay Puthli can do something. But they are not looking into this matter at all.

Mr Praveen Kadle said that the whole committee will look at it. We look into various options talk to all the Tenants.. he said that If there is no other item on the agenda, we can conclude the meeting?

Mr Karpe said he wants to make one point. It has brought out earlier, the President and the Vice President, as per the bye-laws or whatever it is, are not supposed to attend the Managing Committee meetings. Let us amend it, they will attend it and their advice will be taken.

Mr Mahesh Kalyanpur said that earlier it was a tradition that the President and the Vice President meet the Managing Committee only twice a year on the Republic day and the Independence Day. Subsequently when Late Mr Murlil Hossangadi became the President, he had suggested that he wanted the President and the Vice President to attend all the Managing Committee meetings. So from that point of time the notice is sent to President and Vice President to attend M.C.Meeting

Mr Praveen Kadle said that we will definitely attend and as Mr Mahesh Kalyanpur mentioned we will also show the attendance of the President and the Vice President.

Rajaram Pandit said Mrs Kalindi Mujumdar, ex-President attended every MC meeting as ex-officio.

Mr Mahesh Kalyanpur said Mrs Sadhana Kamat used to attend,

Mahesh Kalyanpur suggested he would like the new Managing Committee is to relook at the hall rates. There is very low occupancy. This hall was built as per the wishes of Anandashram Swamiji. When Anandashram Swamiji had come for the inauguration of the Anandashram Society, He has a wish that a community hall should be constructed. In that time this Wadi plot was taken and development was supposed to happen. So this hall was constructed basically for the use of the community members. Now today if we see, the rates for the hall, correct me if I am wrong, is Rs 34,000/-

Mr Pandit said we are taking deposit of Rs 10000/- and for Member it is Rs 22000/- for full day.

Mr Mahesh Kalyanpur said that Hall capacity is 200. In Wadala Hall with capacity of 700, where Amchis also get a discount the hall charge for is 25,000/-. The Guru Ganesh Hall which is at Sion with capacity of 1000 charges is 15,000/- to Saraswats & 30% discount on decoration. Now if you see the royalty per plate, all that if you put together, the caterer has to be paid 35 rupees, chairs, all that has to be paid extra if you take KSA hall. So if you put all these figures together, it comes to around 200 to 250 rupees per head for booking KSA hall as against 70 rupees if one books at Wadala hall or maybe less than Rs 100/-. So here there is a need to rationalize rates because the basic aim of constructing the hall was for our community. I think we should have a relook on the charges, because we are only increasing the charges for the Math functions. Earlier punyatithis were held here, now we have shifted Punyatithis to Udyog, because you have started charging the hall charges. Today Guruparampara Charitra parayana cannot be held in a small hall, so we have to book this hall for 10 days & M.C. of KSA has increased the price from Rs 500/- to Rs 1500 per day plus hall cleaning charges.

Mr Pandit said Rs 1500/- is for half day and not for full day.

Mr Mahesh Kalyanpur said there is hall cleaning charges plus Rs 10/- per chair. Normally, many are the senior citizens so you need to...So every day the charges come to around 3000 rupees. So I think if it is for the community and for the benefit of the community members one has to relook the entire hall rentals. So this is my appeal to the Managing Committee.

Mr Hemant Kombrabail suggested to put up a board only for Jains.

Mr Pandit replied that first of all our most of Amchigele are migrated to suburbs and we are getting less bookings from Amchigele people. Second thing, comparing Sion, Wadala to our Hall is little absurd as we are located in very prime locality of South Bombay. If you compare charges of other Halls in our locality, then our charges are very reasonable. We have to appoint monopoly Caterer for administrative convenience. The monopoly Caterer pays royalty of Rs 80/- per plate. We have therefore appointed two Saraswats Caterers to serve Amchis & Maharashtrians. They pay royalty of Rs 20/- per plate. But it is unfortunate that they make a complaint to hirer for charging royalty of Rs 20/- per plate in spite of knowing that they get business being a Monopoly Caterers. The M.C. started Institutional Booking Policy for two reasons. One is to bring uniformity and another thing is to take away discretion from the hands of M.C. Earlier there was no rules and if we give hall to one Institution, then other used to complain that you are giving them, not giving to us. Even when KSA organizes our own program, we come under Institutional Booking Policy and we have to raise amount from outside to meet expenses.

Hemant Kombrabail said that he agrees that we are in a prime location and we should encash on that. Now we have slabs for members and nonmembers. Why don't we consider members- Saraswat non-members and have a separate rate for the non-Saraswats.

Mr Pandit said that is how it is. A separate rate for the non Saraswats.

Mr Kombrabail explained that rates are only for members and nonmembers. He said that we can have three slabs.

Mr Pandit told Mr Kombrabail to give suggestion

Mr Kadle said if there are no other items then can we conclude this meeting with Sabha Samapti Prarthana.

Mrs Geeta Yennemadi thanked members for placing faith in her.

The meeting ended with Prarthana.

Members also may refer verbatim Minutes of 103rd AGM of KSA uploaded on Website www.kanarasaraswat.in

<<<>>>

Kiddies' Corner

What fun it would be to be a pirate.....

What fun it would be to be a Pirate
And sail the seven seas,
Searching for the treasure chests,
And their lost keys.

With a loyal crew,
I would sail the ocean blue,
Locating ships and Islands
Without waiting for you.

Alas ! I am not a Pirate,
But I could use a faithful crew
And a good ship
to sail the ocean blue !

Jyotirmay Pandit.

Age : 10 years

LET THERE BE

Let there be friendship and peace,
With all the treasures and all types of keys.

Let there be peace all around you,
And do things you have to do.

Let there be lots of happiness,
And drive away all bad-ness.

Let there be friendship and peace,
With all the treasures and all types of keys.

Shivani Nagarkatti (9 years)
Bangalore

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Profile

Ashok Anant Bellare

KISHORE SURKUND

“Any music that relaxes the mind and touches the heart is real music. Music is a fine art that can create wonders and reach people irrespective of their nationality as it has no language barrier” say Ashok Bellare emphatically.

Ashok A Bellare, a well-known name in the music world is a child prodigy who started his music performance at the tender age of three, in 1953. He learnt classical music from his father, Late Anant K Bellare who used to accompany great veterans like Late Ustad Amir Khan, late Pt Bhimsen Joshi and others on the harmonium.

Later on, Ashok switched over to Tabla and started learning from the maestro, late Pandit Taranath Rao of Mangalore. Since 1957 with Panditji's guidance Ashok participated in more than 500 concerts of Tabla solo & Tabla Jugalbani and obtained the first prize in the All India Radio Music competition in the year 1957 and was honored by the then Governor of Maharashtra State, Sri Sri Prakasa.

He was invited to perform at the Sur Singar Samsad, Swami Haridas Sammelan, Pt Paluskar death anniversary programmes, AIR regular and Doordarshan programmes etc to mention a few.

With blessings from his religious preceptor, Kaka Maharaj of Phaltan and Pt Taranathji's guidance and also from late Ustad Amir Khan, Ashok innovated Pranava Santoor which is quite different in size, shape and tone from the original Santoor of Kashmir. Since 1975, Ashok has given more than 1000 public performances in India and abroad. He visited USA in 1981-82 as a representative of TCS and performed in various cities there.

Again, in 1987, he visited USA and participated in lecture demonstrations of his own software simulating Indian Classical music on the computer and also performed Pranava Santoor in various famous universities such as Dayton, Madison and the California Institute of the Arts.

In 1990-91, he visited Switzerland and performed during the weekends there.

In 1998, he was invited by the Govt. of Israel along with his uncle, Tabla maestro late Shashi Bellare to participate in the International Arts, Crafts and Music festival in Jerusalem, Israel.

In the year 2000, he was invited by the South Asian Arts Association in Glasgow, Scotland (UK) to conduct music workshops for Glasgow University, Edinburgh University and various schools and colleges in Scotland. During this time, he performed all over during the weekends organized by the South Asian Arts Association, Glasgow. In the Glasgow University, Ashok along with his colleagues and 30 Scottish final year students of the Glasgow University performed together in the University theatre, the composition being Indian classical Raga Yaman.



In October, 2002, Ashok made a successful tour of Scotland & England and performed at the Royal Scottish Academy of Music & Dance, Scottish Academy of Asian Arts, Big Big World Music Festival, Yoga Centre, Edinburgh Reid University, Woodlands Methodist Church and gave 2 concerts in London. He also bagged a recording assignment with BBC Scotland. He and his other colleagues, Shri Uday Raikar and Vijay Kalgutkar were interviewed by the BBC officials.

Ashok has composed music and released 160 private albums of the works of various saints of India locally and 11 classical instrumental albums abroad, one of which is a fusion of Indian & Western instruments, Healing & Relaxation Music (compositions in Indian Light Classical music). He has also experimented the application of spiritual music to patients in coma and is doing research on the effects of music on such patients. The patients have shown improvement following this therapy.

He has also composed music for the Ramayana Dance Ballet in Scotland which was performed by the Scottish dancers all over Europe.

Ashok launched his own music company "Bells Music" few years ago (year 2002) and released many healing music albums and aims to produce several music albums of all the great Saints of India. Since 2002, under the banner, Bells Multimedia, he is manufacturing 'Effortless mantra-chanting' gadgets with original voices of the renowned Saints of India and also digital Tanpuras, digital tablas, digital lehra boxes used by persons for meditation, practicing classical and light classical music, both vocal and instrumental.

In our last issue while publishing the result on Anirudh Kodial, his score was not printed. We repeat his details here... Anirudh, son of Dr. Ashwini and Dr. Pranav Kodial passed the 10th Standard C.B.S.E. Examination held in February 2015, from Chinmaya Vidyalaya, Tarapur, with A C.G.P.A. Score of 9.4.



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Recognising Your Mentor; Find your own and become a mentor to your subordinates to sail through

As part of the initiative to Inspire and Influence on subjects of Management, Personal Excellence and leadership in personal as well as professional spheres of life, we plan to publish an array of articles and columns on various perspectives on these subjects. These have been conceptualized and creatively interwoven by Mr. Mayur Kalbag. Mayur has been a Corporate Trainer and Leadership Coach since

2001 for organizations across India, South-East Asia and now recently in Fiji Islands too. He specializes leadership development workshops as well as is writing for Fiji Sun National Newspaper regularly on topics of Leadership and Management..... Editor

Here's a story to learn from...

The entire sales and service department was in joy. There was a party organised in the evening and plans were made to recognise Rajesh for his achievements. And it was well deserved too. Rajesh had exceeded his annual sales target by a whopping 27 per cent, a feat that had never happened before in the organisation!

The time came, his name was announced. Rajesh stood up and walked on to the stage to collect the 'Recognition Award' and as he accepted it, tears rolled down his eyes. He gave a tight hug to his boss and whispered: "You made this possible for me Sir!!" Others around wondered as to why Rajesh got so emotional. Rajesh requested to say a few words.

A life-changing situation - "I know you may be wondering why I got a bit emotional while receiving this award. Well, without my boss I couldn't have even achieved half of the target that was set for me," he said. "Three months ago, my son was diagnosed with a rare disease called Muscular Dystrophy. His muscles were getting weak at an accelerated pace. It was a great shock for me and my wife. It was tough for me to see my 14 year old son being unable to even walk properly. I was depressed! Slowly I began losing focus on work as my motivation took a big dive into the abyss. I would not even want to meet up with my existing clients let alone developing new

customers. My mind would be pre-occupied with my son's situation almost all the time. It was then that something happened which is very important for me to share with you all!"

From critical to inspirational - "It was a Tuesday morning when my boss, Jagdish Sir, came to me asking me to get ready for a high level critical meeting. Sensing my subtle reluctance he insisted on me joining him as it was vital for the growth of the organisation as a whole. Within no time we were at the café, overlooking the lake, on the outskirts of town. We sat there and Jagdish Sir ordered coffee. We waited for some time but there was no sign of this client! I was getting a bit impatient and even agitated! Then Jagdish Sir, just looked at me, smiled and said to me: "The person who is so important to the company's and who can truly enhance its growth is already here. He is seated right in front of me". I was a bit confused. But that confusion dissolved when he softly patted me on my back and said something very important.

He told me, "There are situations over which we have control and there are also those situations upon which we do not have any control. What has happened to your son is truly very difficult for you as a father to experience, but you must remember that what is in your control is to how you respond to this difficult situation in the strongest and the best possible way".

The realisation - "Somehow, through that coffee meeting, Jagdish Sir made me meet myself. He made me realise that my de-motivation and depression would make things even worse for my son and wife, along with my professional environment too. I needed to be positive, proactive and persevering. I understood where I was going wrong. My boss had become my mentor and he had managed to pull me out from the pits of hopelessness and had awakened a new energy of positivity. He told me to search for other medicinal ways to cure my son. And I proactively started. Within a couple of days I was able to connect with a specialist in this particular disease. He examined my son and using stem cell therapy today my son has been cured almost 90 per cent."

“As this was happening I also got my focus back to work and within a week I was again on the field meeting new customers. More than me, I saw my entire team also becoming more excited in their actions. Even my son and my wife seemed happier to see me so positive”.

Some advice - “I have shared my personal story with all of you because; each one of us may experience different kinds of professional and/or personal crisis, difficulties or challenges in life. If ignored they could permanently puncture our energies and focus. But then, this is the real test”.

“This is the time for us to actually stay positive and strong and rather than crying or cribbing we should begin the search for solutions. What helped me tremendously was also my mentor in the form of Jagdish Sir. Having a role model or a mentor is a great motivator.”

Creating own mentors - Well, I hope that all of us find or create our own mentors and also become mentors to our other sub-ordinates to help them to successfully sail through the different oceans of life.

Mayur can be contacted: mayurkalbag@hotmail.com

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Shri Dattajayanti Utsava -2015

From Sunday 20 December 2015 to Saturday 26 December 2015

Programmes Schedule

Sunday, 20th December 2015

- 6.30 pm onwards:
 - Arrival of Parama Puja Swamiji
 - Arrival of Lord Dattatraya in the Parijnana Mandapa
 - Swagata Sabha
 - **Upadesha by Parama Puja Swamiji**

Monday, 21st December 2015: (Gita Jayanti)

- 8 am – 9 am: Gayatri Anushthana
- 9 am-11.30 am: Sampurna Bhagvad Gita Pathana
- 11.30 am onwards : Madhyana Puja, Paduka Pujana, Teertha Vitarana, Bhajana Seva by Andheri and Goregaon Sabha-s
- 5pm onwards:
 - Bhagwad Gita Competition Prize distribution, Girvana Pratishta Pramanapatra Vitarana
 - **Upadesha by Parama Puja Swamiji**

Tuesday, 22nd December 2015:

- 8 am – 9 am: Gayatri Anushthana
- 9am: Gita Havana (In the garden)
- 9am-10.30 am: Sadhana Panchakam
- 10.30am- 11.30 am: Devotional music
- 11.30 am onwards : Madhyana Puja, Paduka Pujana, Teertha Vitarana, Bhiksha Seva, Bhajana Seva by Saraswat Mahila Samaj, Gamdevi
- 6-7 pm: Cultural Programme
- **7.45 pm: Devi Pujana by Parama Puja Swamiji**

Wednesday, 23rd December 2015

- 8 am – 9 am: Gayatri Anushthana
- 9 am: Rudra Homa (In the garden)
- 9am-10.30am: Sadhana Panchakam
- 10.30am-11.30 am: Devotional music
- 11.30 am onwards : Madhyana Puja, Paduka Pujana, Teertha Vitarana, Bhiksha Seva, Bhajana Seva by Swara Sadhana, Santacruz Sabha
- 6.30 pm: Cultural programme by All Mumbai Prarthana Varga

Thursday, 24th December 2015 (Shri Dattajayanti Divasa)

- **7.30 am -8.30 am: Swadhyaya by Parama Puja Swamiji**
- 9 am: Datta Yaaga, Audumbar Abhisheka (In the garden)
- 9am-11.30am: Guru Gita Pathana and Devi Anushthana
- 9am – 10 am: Gayatri Anushthana
- 11.30 am onwards : Madhyana Puja, Paduka Pujana, Teertha Vitarana, Bhiksha Seva, Bhajana Seva by Dadar and Vileparle Sabha-s
- 7pm onwards: Palki Utsava followed by cultural event by Grant Road Yuvadhara

Friday, 25th December 2015

- **7.30 am -8.30 am: Swadhyaya by Parama Puja Swamiji**
- 9am-10.30 am: Sadhana Panchakam
- 9am – 10 am: Gayatri Anushthana
- 11.30 am onwards : Madhyana Puja, Paduka Pujana, Teertha Vitarana, Bhiksha Seva, Bhajana Seva by Grant Road Prarthana and Yuvadhara
- 4 pm : Shri Satyanarayana Vrata
- **7 pm onwards :**
 - **Dharma Sabha**
 - **Ashirvachana by Parama Puja Swamiji**

Saturday, 26th December 2015

- **Niropa**

Programmes subject to change

Daily Programmes:

- 6.00 am: Suprabhatam
- 7.30 am : Breakfast (8.30 am on 24 and 25 Dec) Prasada-bhojana after morning and evening sessions

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| • Flower Seva | : | Rs. 3,000/- | Panchakhadya | : | Rs. 50/- |
| • Madhura Seva | : | Rs. 2,500/- | Pushpanjali Seva | : | Rs. 50/- |
| • Gita Havana | : | Rs. 300/- | Avdumbara Abhisheka (Ladies) | : | Rs. 50/- |
| • Dattayaga | : | Rs. 300/- | | | |
| • Rudra Homa | : | Rs. 300/- | | | |

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To Hum or not to Hum

ASHA GANGOLI, PUNE

Even as I applaud the kids on Sa Re Ga Ma belting out their songs with such impossible poise and perfection and cheer them on, I can't help that vague twinge of envy somewhere in the recesses of my heart. How do they do it? Where do they get that confidence from? Even at my age, though I know I can pull a tune well enough and can recognize a sizable number of raags, ask me how that raag goes or what this tune from that movie is like, and my tongue rolls up and staples itself. If you haven't seen me in that act you don't know what stage fright is.

I am a compulsive hummer. Shower, kitchen, fan, plane, I have only to hear the hum and whirr and I latch on to a chord. It's like a tic. Unless I sense a curious ear. I suspect it must embarrass my husband on occasion. I can never remember the words to most songs. But I can tell you not only the tune but the detailed background music as well. At least of the Bollywood songs of yore. All in a humdingding humdingding ding. So long as you don't stand before me in wide eyed anticipation.

I am allergic to any tune going out of sync. And I can't help telling the source of it that that's not quite how the tune goes. Inevitably the person turns around with, "Okay, you tell me how." And then I don't know where to hide. The staple's right back on.

Every time I start to hum, sometimes secretly hoping whoever's within earshot will appreciate my musicality, the invariable opposite happens. Once it was Vimal, my cook. She chose that very moment to tell me what a good singer my cousin, who had just been some time back is. So did my daughter-in-law when, while travelling in a car, I found a chord in the whirr of the engine and burst into "Piyu bole." I was positive she and my other kids in the car had heard and waited for their comment. It came soon enough. "O you must hear this friend of mine. She sings this tune so-o-o well!" "Ya? Then you must hear my friend's mother. She sings it just like in the film." La-di-da! This from my own family!

My family's not the only ones. Forty years ago in Agra one night I was setting dahi for the day after, a daily ritual I reserve for the late hours when all is quiet and I have the stage to myself, when I can sing into the night, unheard and uncompered. And so it was

that I was belting out some filmy number, Dev Anand I think - hum hum, hum hu-m hu-m, hu-m (guess that one!) whistling where I couldn't hit that note.

The next morning my Rajasthani neighbour Urmil walked in, carrying a small pot of delicious *gatte ki sabzi*. There was an unusual shine in her eye as she set it on the dining table and turned to me. "Gosh, Asha, how lucky you are!" she gushed. Lucky? Whatever for?

"I heard you sing last night." I began to preen. She said, "And your husband whistles so well with you! So-o sweet, no?" I had half a mind to leave it at that. But compliments hardly come every day. I wasn't going to let this one slip through my fingers.

"Hey, that was me you heard. My husband doesn't whistle."

Urmil's eyes widened in disbelief. "You? Come again," she said cruelly.

"Of course that was me. I've told you, he doesn't whistle or sing."

"Okay, show me. Whistle." She folded her arms and faced me squarely.

The cat grabbed me again. "I can't whistle in front of you."

"I know, I know. It's okay. I believe you," she smirked as she walked away.

But the prize one came from my father. It was and is the only unqualified compliment I ever got in my life. I was in college in Calcutta, full of Robindro shongeeet - yeah, that's how you're supposed to pronounce it, but please, no aw's, only oh's. I was on my ultimate stage, the shower, the ultimate tanpura, and soulfully crooning "Aaj Jyotsna raatay shobai gechhe bonay." When I came out I found my father had been eaves dropping at the door. "I almost thought that was a record playing," he said!

O that I could have framed and put it on my walls and said to all my detractors who send my proboscis into a curl - I too can sing!

But I am doomed to hum and ding - heck, hum and sing - in bits and pieces and whistle all to myself and hope to be heard by some appreciative ear somewhere. I swear, the first compliment that comes my way shall be framed in a CD. I promise you that.

<<<>>>

Carrots, Fresh Carrots.....

Hema Hattangady



It was my turn to push the hand-cart for this stretch, so I used all my energy to push it up the slope, panting slightly, beads of sweat gathering on my forehead. The left wheel had a wobble that had got worse and Murugu my husband had no time or money to repair it. After a 15 minute walk I arrived at the spot where we had been selling fresh vegetables at 7.30 am every single day, for the last 19 years. Even before my boy Raju was born. Even when I was pregnant and even as a nursing mother. I could NOT be there every single morning except on Fridays when I washed my hair with the water that came in our slum, once a week. Our water supply was so contaminated with sewage that sometimes my hair smelled worse after I washed it but it was still a treat to get the hot water on my head. After that ritual I would go to the local devi temple and pray that my son would finish his B Com and that Murugu would always be the good soul he had been all the 25 years I had been with him as his wife. And that the mandi would still be around and not get swallowed up by the JCB demolishing the huts around it, just half a km down. For the mandi, where we trekked at 5 am every day to buy fresh vegetables and flowers, was our source of daily bread or rather, ragi balls.

The usual customers started coming up to our cart.....pushing and jostling each other and me, even as I bent to help them choose the best of the lot. Once an over-weight woman leaned on me so hard I fell down and bruised a knee but had to dust myself off and keep going.

As I lay down every night on the thin bamboo mat and patched up sheet that was darned over and over, I would think, not of the customers who shoved and shouted and bargained but the happy, smiling, caring ones, and tried to fall asleep, thinking of how happy they seemed with the clean fresh and reasonably priced vegetables, straight from the wholesale mandi to the spot where they walked every day.

This sunny morning I was really proud of the spread on the cart, laid out so carefully by Murugu and me. Neat piles of tender drumsticks in the right corner, next to the ash gourd and the yellow pumpkin,

and diagonally opposite the brinjals and bhindi. The greens were to die for. We prided ourselves on our clean greens. This way, our customers wouldn't get mud all over their pretty track suits. And what a variety we had, spinach, fresh methi, mint and coriander and amaranthus. And the oh so fragrant dill.

As I straightened up from arranging the last garland of marigold on the gunny cloth laid on the pavement, I saw the short lady hurriedly pick up a bunch of greens, turn and walk away...without paying...again. I sighed and caught Murugu's eyes. And we both burst out laughing. What else could we do? Run after her as she opened the door of her new Alto or chase after the car? Or call the cops who would harass us for not being able to pay their weekly protection money? We felt sorry for her that she felt she had to steal from us. Maybe, we told ourselves, she too had loans to repay and every penny she saved helped.

I turned back to the cart to help the old retired Colonel with the white trimmed moustache. I was suddenly pushed rather roughly only to see it was another regular, always in a tearing rush poor thing, cramming vegetables into her cap because the "bandley" or pan was not free. She would reach over all the others and weigh her purchase herself, always making sure she got 200 to 300 grams more, for after all she was a regular and she deserved that much ! It always amazed me to see how deaf she was to the comments the others made as she pushed them all out of the way even if they had been waiting their turn much before she arrived. Something to learn from her too, I would tell Murugu. After all, she came in a car and, I had heard from others, taught at a college, so she must be a terribly important and smart person who needed to rush back...and who were we, the vegetable sellers to tell her she should wait for her turn?!

The next two hours were not too different from the other mornings. The same people came and said the same things about how expensive we were, how

the variety never increased. Some would chuckle after complaining and bargaining and wink at the other customers, as if amused at their own sense of humour. Today we had a new customer: "Did you know the Corporation is going to plant mint and coriander around all the trees on this road so all of us can just pluck it for free and walk home? *Then*, what will you do with your Rs 10 per bundle of spinach, my dear?!" He laughed as he picked up his bag of vegetables, really pleased at his humour. Illiterate fool that I am, I could recognise his watch was a fancy one and his shoes were not Bata but a very expensive sports brand that I saw Hrithik Roshan wear in the ad on the billboard.....maybe that is why he needed to spend less on his spinach, poor soul.

The next 30 minutes sped by and I was distracted trying to calculate if we would earn the magic figure

of Rs. 500/- we needed so we could pay the money lender his daily interest of 300 and use up the rest for medicines for my son who had been ill with dengue for the last fortnight, the water bottle for my daughter who went to the local private English school and for our groceries....If we didn't manage that, after we had spent the whole day refilling our cart, pushing it over 20 kms, stopping only for our meal of ragi balls and water, I would only have to pray harder to Devi this Friday, even while I prayed for the good health and continued business from all our customers. For after all, where would we be without them? I felt proud we could serve doctors, lawyers, army officers, professors and the local politicians with the nutrition they needed every single day. And *that* is what makes me wake up and push the cart up the slope every single day....

Malala's Ammi

I hear my students say
 "my mother doesn't speak
 English like me.
 She doesn't even
 speak like you,
 Ms. Karnad-Jani"

They conclude And assure me
 "I don't think
 she speaks English
 at all".

Who teaches them
 this,
 and they, so young?
 Pushing away the mothers
 Who is their Janani?

I asked students why
 We haven't heard
 Malala's mother speak yet and
 They assured me

That it was "the culture".

Whose! I asked
 And they looked at me perplexed

So outside my door
 I'm writing
 An imagined conversation
 With Ms.
 As I do not even know her name

She is known
 as the mother of her daughter
 And the wife of the man
 Who speak English
 And she thinks
 And she thinks
 That she is somehow Less
 And therefore invisible.

Rashmee Karnad-Jani

Service Charges & Service Tax in Restaurants

JAIRAM KHAMBADKONE - MUMBAI

Most of us go to restaurants and while paying the bill, we are not very careful and pay the amount as shown in the bill. In the process, we get cheated many times generally due to lack of knowledge of different heads of the bill. The purpose of this short article is only to make the readers aware of the rules. First of all I will give the different Heads which are generally shown in the Bill:

- Food Bill – Consisting of actual Food charges as shown in the Menu Card and this also includes the Service provided (But these are never shown separately anywhere).

- VAT – This is a Tax to be paid on Food Bill in different states and will vary from State to State.

- Service Charge – This charge will entirely depend on Restaurants. Some do not charge, some charge 5 % and few charge even 10 % of the total Bill. I do not know how much Service Charge is charged in 5 Star Hotels. But it is difficult to challenge this Service Charge with any restaurant owner. (However one thing should be understood clearly, that if there is any Service Charge added in the Bill by any restaurants, we are not obliged to pay any tips separately.)

- Service Tax – This is a statutory tax of 14.42 % on the Service Portion of the Food Bill. This is where many of the restaurants tend to cheat the customers, basically due to lack of knowledge of the correct rules, on the part of customers. Normally the Food Bill never gives any break up of Food Charges and Service Portion. However, Service Tax Department has split the Food Bill into two categories for the purpose of charging Service Tax. It is clarified by the Department that Food Portion of Food Bill is considered to be 60 % of Food Bill and Service Portion is considered to be 40 % of Food Bill. Hence any Service Tax of 14.42 % is to be paid only on 40 % of the Bill and this is equivalent to 5.76 % of the Food Bill. It is equally important to be noted, that while applying the Service Tax of 5.76 %, it should be without VAT and Service Charge being added to the Food Bill. I am showing below a small calculation with an assumed rate of VAT and Service Charge of 10 % each, just for presentation purposes: (Example is shown at the end of the article)

Just for information of the readers, Service Tax is mandatory for all restaurants who have Air Conditioned facility and those restaurants serving liquor.

Service Charge can be charged only on Food Bill and not on “Food Bill + VAT”. Similarly, **Service Tax** is not supposed to be charged on “VAT and Service Charges”. If any Restaurants charge Service Tax of 5.76 % on total of “Food Bill + VAT + Service Charges” then it is illegal on the part of Restaurants and it can be challenged. The tendency of restaurants charging Service Tax on “Food Bill + VAT + Service Charge” is rampant and customers pay the same due to lack of knowledge and applicable rules. When Restaurants pay the Service Tax to Service Tax Department, they pay only on Service portion of Food Bill and the balance goes in the kitty of Restaurant Owners. The difference between the right and wrong could be only to the extent of maximum 2 % and when we are prepared to pay Rs.3000.00 for food, then additional 2 % is normally nothing for any of us. However it is a question of principle and if we do not resist such acts on the part of Restaurant Owners, the cheating will continue for ever and they will continue taking customers for a ride, which is also blatantly illegal.

In last 18 months, I had an opportunity of challenging the Restaurant on two such occasions and threatened to take up the issue with the Service Tax Commissioners, with a copy of the Bill. Fortunately for me, I was registered with Service Tax Department as a Consultant for about 7-8 years and I knew a few people in the Department. After explaining this and with this small threat, they had no option but to relent and reduce the amount from the total bill amount. Since every customer is not aware of the rules and also that they do not have any contacts with Service Tax Department, there is tendency to ignore a few such additional and wrong charges. As a result, they pay the extra amount, instead of going into any arguments with Restaurant Owners.

This small article is not about the small amount charged extra to us, but it is the difference between right and the wrong and moreover we have a right to fight as Consumers.

<u>Details of Charges</u>	<u>Service Tax Charged On “Food Bill + VAT + Service Tax” (Wrongly Charged)</u>	<u>Service Tax Charged Only on Food Bill (Correctly Charged)</u>
Food Bill	3000.00	3000.00
VAT 10 %	300.00	300.00
Food Bill with VAT	3300.00	3300.00
Service Charge @ 10.00 %	330.00	300.00
Total Including Service Charge	3630.00	3600.00
Service Tax @ 5.76 %	209.09	172.80
Grand Total	3839.69	3772.80

The author can be contacted at (jk.khambadkone@yahoo.com)

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Sant Chokha Mela

Epitome of devotion

Written in Marathi by Leela Gole

Translated by Shyamsunder Chandavarkar

Reviewed by Uday Mankikar

Publishers: Anmol Prakashan, Pune

Email ID: salesanmolprakashan@gmail.com

Pages : 293 Price : Rs 230/-



Maharashtra is blessed by an enlightened Santparampara consisting of great Saints like Dnyaneshwar, Namdeo, Tukaram, Eknath, Ramdas, Damajipant, Narhari Sonar, Muktabai, Janabai and so on. Sant Dnyaneshwar was not only a good poet but also a good organizer. He organized the “Varkari Sampradaya” and brought Saints from different castes and creed under one roof at the banks of river Chandrabhaga. This is considered as one of the outstanding works of Sant Dnyaneshwar. Sant Chokha Mela from Mangalvadha was one of the main Saints in this “maaMidyaaLI”.

Sant Chokha Mela was born as an untouchable, lived as an untouchable and died as an untouchable forced (bonded?) labourer. He was considered an uncouth person. Yet he believed in and practiced high moral and ethical standards. He attained Sainthood while living his life as a community servant of the town of Mangalvadha. That, he was an illiterate person in the wordly context, could reel off ‘ovis’ is amazing. The lyrics involuntarily came out of his mouth out of deep devotion to Vitthal. His life epitomized the effectiveness of ‘namajapa’ in attaining Spiritual evaluation. He was a true Varkari, practicing tenets of Varkari movement.

Smt Leela Gole, popularly known as Leelatai, a prolific and respected writer of biographical fictions of Saints, has written a biographical book in Marathi titled “चोग्ग्रा भक्तीचा सोयरा”, based on the life of Sant Chokha Mela. Shri Shyamsunder Chandavarkar has translated it into English.

The translation is done so well by Shri Shyamsunder Chandavarkar that one cannot make out that it is a translation. It is comparable with the original work done by Leelatai Gole. The language is lucid and can

easily be understood. In “सकल संत गाथा” there are 349 ‘ovis’ of Sant Chokha Mela. However, Leelatai has taken only 87 ovis to unfurl the life story of Chokha Mela. Hence, the translated Version also contains the same number of ovis. The unique feature of this book is- in addition to giving each ‘ovi’ in English, the ‘ovi’ is also translated into English in lyrical form by Shri Chandavarkar. According to him, it was never his intention to translate the ‘ovis’ into English, but by the grace of Shree Swami Samarth, the inspired lyrics in English arranged in his mind. Here is a beautiful example in which Chokha Mela has described the effectiveness of ‘naamajapa’ in attaining spiritual evaluation.

आणिक साधने आहेत बहुता परी - There are numerous means of devotion

नामाची ती सरी न पवती - Comparable and effective as naam there is none

म्हणोनी सुलभ विटठल एकनाम - Therefore easy to chant is Vitthal naam alone

गाता नाचता प्रेमे मुक्ती त्या - With love, dancing and chanting which ensure liberation

चोग्ग्रा म्हणे वयेचा अनुभव उघडा - Chokha says experience of his lady is open and clear

भव भय पीडा येणे वारे - Dissipate they all, attachment, travails and fear

It is a very well written book on “संत वाङ्मय”. The cover page is very beautiful, attractive and appropriate- Sant Chokha Mela is engrossed in Vitthala’s namasmaran at the banks of river Chandrabhaga and Lord Vitthala is smilingly blessing him.

CENTENARY BIRTH ANNIVERSARY

GANPATH ANANDRAO SHIROOR



BORN: 5th DECEMBER, 1915 LEFT US: 20th FEBRUARY, 1995

Formerly:

- Royal Indian Air Force Officer,
- Civil Aviation Advisor, East African Community, Nairobi
- Civil Aviation Advisor, Government of Mauritius
- Director, Civil Aviation Government of India

A NOBLE SOUL WHOSE LIFE WAS FULL OF GENEROCITY, HELPFULNESS AND AFFECTION

Fondly remembered by: SHIROORS, KALBAGS, BAILURS,
DHOLAKIAS AND GANGOLIS

A sensitive essay by Nishigandha Vivekanand Manjeshwar on her maiden visits to Mallapur and Shirali and the joy of *Homecoming!*

The 'roll call' of Chitrapur Saraswats began the moment we entered Karwar. Driving down to Mangaluru for the first time this was an interesting 'discovery'. At home we were upset about being unable to visit Shirali, but consoled ourselves thinking 'another time'. In this age of technology GPS and maps, it was an ageing road sign that set us firmly onto destiny's highway. 'Shirali' it read. My son stopped the car. I leaned out and asked. Two women standing by the roadside pointed to the little lane behind them and said "Vhaya vha Chitrapur Math hangaa assa". We entered the narrow road which deposited us at a cul-de sac, *Ashwatta Katte*. Softly sibilant leaves and serenity.

The museum was closed-Monday! We wanted to see the exhibits. Parama Pujya Shri Parijnanashram Swamiji's gentle speech and loving smile came back to me and I reminisced about His visit to our home...and later, of our visits to the Math at Karla.

'OMNIPOTENT'...that is the first impression I had of Shri Chitrapur Math. The Eternal Presence of "Lord Bhavanishankar". From the burning tiles outside we stepped into the tranquil, fragrant coolness of the Math paid obeisance and poured out our hearts to them. A priest came up, showed us around and advised us to contact the office for more information. We walked straight up to a gentleman. Something about his sincere demeanor gave me the confidence to speak. The gravitas on his face as he heard my words indicated we were on the right track. He said "You are here...it means Change...a herald of good days. Swamiji is at Mallapur for Chaturmas. Take *darshan*. I will give you the names and numbers of two persons...contact them. Speak without hesitation or reservation. I shall call too. Go quickly...you are at the right place and in the right hands".

As we stepped out we knew...This is it...This was home.

Mallapur:

We drove to Mallapur the Samadhi Math of Parama Pujya Shankarashram Swamiji II. The structure is low -slung and typically regional. A colourful banner announced the Chaturmas festival 2015. The secretary took us firmly under her wing and showed us the ropes. Organic wood and stone create the perfect ambience. The door of the sanctum is embellished with beautiful motifs carved on silver. It is surrounded by stepped verandahs used for seating and viewing. As we took *darshan* the lady said "Swamiji is considered an *avatar* of Shri Dattatray". Lightning struck. I should have known. At that moment all stress simply vanished. I stopped thinking and the weight of many lives rolled off my body.

After freshening up at Awadi Math we returned to meet a *sevak*. He heard us and said "I will convey everything ...someone will contact you shortly". We met the gentleman after tea and he questioned us closely. When completely satisfied he said "I cannot guarantee anything but my aide will introduce you to Swamiji tomorrow morning...after *jal-abhishek*...you can speak to him".

At 7pm the robust sound wave from a conch shell blew exhausted skin off people and announced the arrival of Parama Pujya Sadyojat Shankarashram Swamiji. He took a quick look around including everyone in his vision. He knew. Rivetted we were witnessing the presence of a potent, acute personality with extremely penetrating eyes. He locked in on us and held our gaze. His Presence came with a stillness.....a wholesomeness. He began reciting the first lines of the *shloka* and it's as if the wavelength of every person adjusted and tuned in to his. Slowly, systematically the prayer and *puja* unfold.

Parisevanam

Voices joyfully follow His in adoration. The focus is "One"...Guru and God. Beautifully crafted floral garlands and 'chiklis' enfold the gods. Made with so much love by the 'pachi-s'.

Very late that night I decided to write a letter...bullet points to facilitate a quick read. The next morning we were introduced to Swamiji. As I spoke I held out the letter. He spoke quietly, gently.

'Have you written everything?'...I answered... "Yes Swamiji". He continued "I will read it...you must stop worrying now". He then gave us a loving look and smile and asked us to participate in the daily activities. Throughout our stay we observed the hard work put in by volunteers to keep the Math functioning smoothly. Late that night we were granted an audience. Swamiji was unhurried...thorough. We knew He has "spread his umbrella over our heads". A day later we were given 'Deeksha'. Again the same warmth and depth of caring...that singular rock - steady assurance.

It is said "there is a light at the end of the tunnel"...but for us it was like the "light moves further on ...proportionate to the distance we walk". We now know that the tunnel has shed its skin and the light has transformed itself into our "Guru".

We left Mallapur a day later and I returned again, alone...received graciously at Kumta bus station by a senior maam and taken to Dattamandir Math.

Next morning the daily *Anusthans* began with *jal-abhishek*. Such good fortune...to begin one's day with the loving *darshan* of the Guru!. After a short session of exercise and *pranayama* it was time to refuel. The food was absolutely delicious...

the variety infinite. *Padapuja* is conducted on specific days when Swamiji distributes *Teerth*. After *jal-abhishek* the women began a *samuhik anushthan*. Groups of women chanted steadily from the *Navratri Nityapath*. Later, the *Guru Parampara Charitra* was read collectively. Some do their *sadhana* in solitary space. The evening was devoted to singing *bhajan*-s. In sync or off... acceptance was the key. Devotion expressed itself as a scintillating tabla and sarangi recital

by Shri Yogesh Samsi and Shri Dhrubajyoti Ghosh, ethereal poise in a Bharat Natyam performance by Alka Lajmi and a fun introductory session in Sanskrit conducted by Sadhana Kaikini.

The unseen hand draws humanity to a *sanyasi's* dynamic simplicity. Mallapur introduced me to prayers I had never attempted. It

introduced me to *Shakti*... something I never lacked but could not reconcile with and it has finally brought me to the feet of a Sadguru.

Shirali

After Mallapur we decided to attend the Navratri celebrations at Shirali. Once again enfolded in the *Guru Parampara* and Parama Pujya Sadyojat Shankarashram Swamiji's constant Presence, it was a tangible reminder of divine energy. Many Saraswats have kept their family deity in a special enclosure at the Math. Unable to deal with the routine of rigorous rituals required they decided to have this attended to by the priests at the temple. Many families come to the Math to participate in the rituals of Navaratri. A small decorated *mantap* is set up inside the temple to the left. As each family arrives their 'Goddess' is brought out and installed, then adorned with beautiful clothes, jewelry and flowers...every day. One face is shaped like a 'sheetta-daayee'. Another is



Shri Guru Math, Mallapur

Parisevanam

like an old - fashioned doll. She even manifests as a "naga-hood". As the days progress the Goddess Srivalli Bhuvaneshwari's luminosity increases and she looks incredibly gorgeous. I heard the story of an Amchi working abroad in a space programme. The Goddess came to him in a dream and said "Tu yaanaa..magale kasle karnaa". It prompted him to call his cousin here and share the dream so the couple came to honor and pay their respects to Devi. Meeting and greeting the Goddess there is spirited good cheer and the atmosphere is pervaded with thoughts, prayers and *puja* to Sri Devi. All new to us but it became more special when we met someone we knew and had lost track of for 35 years!... The hand of God and Guru I guess.

I saw the two large rectangles with coconut trees and weeds in them at the entrance everyday....not very attractive, I thought. Access to the Math should look better. In an interaction with Swamiji I plucked up the courage and asked for permission to work on those spots. Chopping a few scrawny trees, cleaning, refilling with new earth and planting. Swamiji reflected momentarily then gave the 'go-ahead'. I shared my plans with a dear friend and her husband came on board as well. Narayanmam helped and supported us at every step. My son took my friend, I and Ganeshmam on a 'nursery hunt'.

Ganeshmam said 'Bhatkal' so off we went..... not one polybag in sight.

Ganeshmam said 'Kaup'..... I asked "What! Near Mangaluru??"

Gmaam said 'Kumta'.

We turned around and got to the nursery. Acres of land, countless trees, plants and a zillion itching mosquito bites later I had selected

the specimens and made a list of plants and prices. We asked the nurseryman to bag the plants. Narayanmam arranged for the mud and the Math makes good quality compost. Things were falling into place.



Shri Chitrapur Math, Shirali

As usual another important event, garden plans and conflicting advice collided resoundingly. 'Pssst.....just one sentence from Dipakmam sorted things out instantly'

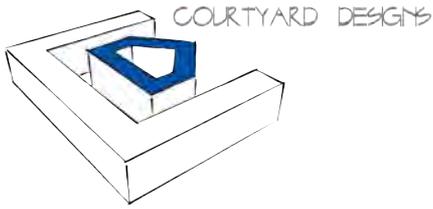
As I listened to a talk, my friend walked in and got me out saying "The nurseryman called...he is leaving for his sister's this evening and will return

after 5 days! We must collect the plants NOW." I made my excuses and we walked to the entrance. A large pickup confronted us. The driver put a rug on the floor and we plonked down on it. The nurseryman was just getting his girls to fill the polybags. We returned after a marathon. Four days later, Pandumaam got his gang to mix the amendment and fill up the space. Four of us began work. I put the polybags in place and we planted from 3 to 7.30pm that day. Back-breaking work...but so many came up to applaud what we were doing and commented on how it had changed the look completely. Swamiji got Nitishbhatmam to shoot pictures so He could see us working!. We started at 7am the next day and worked steadily till 10 when I got word that Swamiji would see our efforts at 1pm after *puja*.

He took in every single nook and corner, asked about the different plants and took His time to look at everything....very appreciative of the hard work we had put into it.

The transformation started by Swamiji at the Math many years ago still continues and we are really fortunate to participate, if only in a small way.

<<<<>>>>



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Personalia

Dr. Shraddha Bhat, a qualified homeopathic doctor, is practicing since the last 20 years. She started her practice of classical homeopathy under guidance of well-known homoeopath and her grandfather-in-law late Dr. S. M. Gunavante.



In January 2014 she started Aruja Clinic at Anandashram Math, Khar, Mumbai with the grace and blessings of

H. H. Swamiji. Homoeopathic treatment is provided at this clinic on Tue/Thu/Sat between 10:30 am – 12:30 pm.

Adults as well as children have benefited from her treatment for acute ailments like cold, sinusitis and allergies as well as for chronic ailments like asthma, piles etc. She has shown that Homoeopathy is effective in treating veterinary cases also.

Kiddies' Corner (Contd..)

Ganpati



Poorna Obiray Ulman (9 years)

Natkhat Bandar



Aaddya Sunil Katre (4 years)

आदर्श गुरू

नारायण शां शिराली

कै. अनंतशास्त्री फडके यांच्या मूळ संस्कृत भाषेतील उत्कृष्ट परमसुंदर ललितमधुर शब्दांत मांडणी केलेल्या वरील विषयाचा तात्त्विक विचार मांडणाऱ्या सात्त्विक लेखाचा मराठी अनुवाद.

प्रस्तावना

परमपूज्य आनंदाश्रम स्वामीजींनी १९६३ साली काशीक्षेत्राला दहा दिवसांसाठी भेट दिली होती. काशी संस्कृत विद्यापीठामध्ये स्वामीजींना सुधारित विद्याभ्यास करता यावा यासाठी हळदीपूर गणेशशास्त्री यांच्या मार्फत व्यवस्था करण्यात आली होती तसेच त्यांचे बंधू पांडुरंगशास्त्री यांची स्वामीजींसह राहण्यासाठी चित्रापुर मठाने नेमणूक केली होती. फडकेशास्त्री काशी विद्यापीठामध्ये विभागप्रमुख होते. त्यांना स्वामीजींच्या काशीक्षेत्र भेटीची आणि अल्पकालीन वास्तव्याची वार्ता समजली.

फडकेशास्त्री श्री. राघवेंद्र कुलकर्णी यांच्यासह परम पूज्य स्वामीजींना भेटण्यास गेले आणि परमपूज्य आनंदाश्रम स्वामीजींचे आनंददायक आचरण त्यांची विद्वत्ता तसेच आध्यात्मिक विषयांवरील त्यांचा अधिकार पाहून प्रभावित झाले. प्राचीन ग्रंथाचा संदर्भ घेऊन आध्यात्मिक आणि धार्मिक विषयांवर स्वामीजी आणि फडकेशास्त्री यांच्यात शुद्ध संस्कृतमध्ये वार्तालाप होत असे.

त्यानंतर स्वामीजींनी दोनदा २१ दिवसांसाठी काशीक्षेत्राला भेट दिली आणि फडकेशास्त्रींना प्रशस्त तसेच दूरगामी विषयांवर, विचारांवर स्वामीजींसह संवाद साधण्याची संधी मिळाली.

पुढे १९६८ साली प्रतिदिनी पाच तास असे पंधरा महिने परमपूज्य परिज्ञानाश्रम स्वामीजी 'तृतीय' यांनी फडकेशास्त्रींजवळ विद्याभ्यास केला. फडकेशास्त्रींच्या प्रकृती अस्वास्थ्याच्यावेळी हेब्बाळशास्त्री हा विद्याभ्यास घेण्याचे कार्य करित असत.

परमपूज्य आनंदाश्रम स्वामीजींविषयी आणि चित्रापुर मठाविषयी फडकेशास्त्रींना अतीव आदर होता.

परमपूज्य आनंदाश्रम स्वामीजी जेव्हा ब्रम्हीभूत झाले तेव्हा फडकेशास्त्री श्री. कुलकर्णींसह विमानाने ताबडतोब बंगळूरुला पोहोचले होते. आणि नंतर स्वामीजींच्या समाधीचे कार्य पूर्ण होईपर्यंत चित्रापुर मठ शिराली येथे राहिले होते.

– नारायण शां शिराली

चित्रापुर मठाच्या आदिपीठावर विराजमान झालेले

श्रेष्ठ सद्गुरू श्रीमत् आनंदाश्रम स्वामीजींनी दीक्षाग्रहण करून मठाधिपत्य स्वीकारले त्याला ५० वर्षे पूर्ण होत आहेत. या विशेष प्रसंगी अनेक समारंभ आयोजित करण्यात येत आहेत. त्या निमित्ताने प्रकाशित होणाऱ्या आगामी अभिनंदनपर ग्रंथाच्या निर्मितीमध्ये एक लेख लिहून मी पावन होऊ इच्छितो. परमपूज्य स्वामीजींना जगद्गुरू शंकराचार्य (शृंगेरीमठ) इत्यादी श्रेष्ठांनी १००८ बिरुदे दिली आहेत. स्वामीजींची अनेक वैशिष्ट्ये आहेत. परमेश्वरावर निष्ठा, भक्तांचा उद्धार करण्याची तळमळ, सदाचारप्रियता, गोरगरिबांची दुःखे दूर करण्याचे एकमेव व्रत, अशा असामान्य गुणांची भूषणे त्यांना लाभली आहेत. पवित्रता, संतोष, तपःसाधना व स्वाध्याय याद्वारे ईश्वर प्रणिधानाच्या नियमामध्ये ते सतत निमग्न असतात. अहिंसा, सत्य, अस्तेय, ब्रह्मचर्य व अपरिग्रह यांच्या पालनाने त्यांचे अंतःकरण पवित्र झाले आहे. हिताचे, मोजके उपदेश सुमधुर वाणीने ते भक्तांना करतात. त्यांची दृष्टी मंगल व स्नेहपूर्ण आहे. ते अनेक व्रतांचे आचरण करून पवित्र आहेत व लोकांना सदाचाराची शिकवण देतात. ते अलौकिक ब्रह्मतत्त्वाचा अनुभव घेतात. असे असूनसुद्धा जगाच्या व्यवहाराचे जाणकार आहेत. सध्याच्या कलियुगातील कठोर काळात धर्म, परमेश्वराची भक्ती, सदाचार इत्यादी दैवी संपत्ती निर्माण करण्यामध्ये एकजीव झालेल्या श्रेष्ठांचीही 'खास विद्वान' म्हणून त्यांना मान्यता लाभली आहे. या विशेष प्रसंगी शास्त्रात सांगितलेल्या सद्गुरू तत्त्वासंबंधीची मी उकल करित आहे.

जेव्हा शम, दम इत्यादीनी युक्त माणूस, परमेश्वर व स्वस्वरूप जाणण्याचा प्रयत्न करतो तेव्हा विचार करणाऱ्याच्या एकाकी प्रयत्नांना यश मिळत असले तरी शेवटी ज्ञानाचे अपूर्णत्व उमगते. कारण अनेक स्थावर व जंगम वैचित्र्यांनी निर्माण केलेल्या जगाचे मूळ हे एकच आहे का अनेक आहेत हे तत्त्वज्ञान त्याच्या बुद्धीला ग्रहण करता येत नाही. कारण वास्तविक तत्त्वाचा अनुभव घेतलेल्या सद्गुरूकडून ज्ञान किंवा मार्गदर्शन मिळालेले नसते.

१) तत्त्वाचे स्वरूप :

जे तत्त्व, देश, काल स्थिती या दृष्टिकोनातून सर्वत्र लागू होते. त्याला वास्तविक तत्त्व (universal application) असे म्हणतात. जगात इंद्रिये, बुद्धी व मन यांनी ज्या पदार्थांचे ज्ञान होते ते एकच नसते. कारण त्यापैकी काही अनित्य म्हणजे

नाशवंत असतात. वैदिक सिद्धांत असे सांगतो की, जे पदार्थ, प्रदेश, काल यांच्या परिणामामुळे पतन पावतात ते अनित्य असल्यामुळे वास्तविक तत्त्व होऊ शकत नाहीत. आपले शरीर एकावेळी एकाच ठिकाणी असू शकते. इतर ठिकाणी नसते. म्हणजेच इतर ठिकाणांपासून तोडलेले असते. त्याचप्रकारे, आम्ही आपले आजचे जीवन जगत असतो. जन्मापूर्वी किंवा मरणानंतर शरीराला अस्तित्व नाही. भविष्यकाळात शरीर कोणते रूप घेईल याविषयी अज्ञान असते. म्हणजेच आपण काळाच्या दृष्टीने विभागलेले असतो.

वस्तुमात्रांच्या बाबतीत तीन प्रकारचे फरक असतात. १) सजातीय, २) विजातीय, ३) अंगभूत किंवा स्वगत. माझे शरीर माझ्या मुलाच्या शरीराहून अलग आहे. याला सजातीय भेद म्हणतात. प्राण्याच्या शरीराहून माझे शरीर अलग प्रकारचे आहे. याला विजातीय भेद म्हणतात. केवळ हात, पाय व माझे शरीर त्यांच्या अवयवापेक्षा निराळे आहे. सर्व प्राण्यांच्या जातीच्या अवयवांचे समुदाय निरनिराळ्या प्रकारचे असतात म्हणून अंगभूत किंवा स्वगतभेद आहेत. असे तीन प्रकारचे फरक असून सुद्धा जे तत्त्व सार्वत्रिक, सार्वकालिक असते त्याला वास्तविक तत्त्व असे म्हणतात. यालाच परमेश्वर-तत्त्व किंवा ब्रह्मतत्त्व असे संबोधिले जाते. मनुष्य नेहमी आपल्या ठिकाणी असणाऱ्या अनुभवांचा आधार घेऊन स्वतःचेत मत तयार करत असतो.

२) तत्त्वज्ञानाचे जटिल रूप :

अशा प्रकारच्या वास्तविक रूपाला स्वप्रयत्नाने जाणणे व त्याचा अनुभव घेणे यासाठी सामान्यपणे मनुष्य असमर्थ असतो. कारण अशा तत्त्वाचे ज्ञान मिळविण्यासाठी इहलोकातील ज्ञानसाधने म्हणजे, बाह्य कर्मेन्द्रिये. अंतर्ज्ञानेन्द्रिये, मन आणि बुद्धी, सहसा असमर्थ असतात. फलांची इच्छा न धरता केलेले कर्म, योगक्रिया, सद्गुरूंकडून शिष्याच्या शरीरात झालेला शक्तिपात इत्यादी साहाय्याने, ज्याचे मन एकनिष्ठ परमभक्तीने किंवा अनंत जन्मांच्या जटिल वासनाजालापासून शुद्ध झालेले आहे असा हजारोमधून एखादा महाभागच असे वास्तविक तत्त्व जाणण्याचा प्रयत्न करतो. अशा प्रकारे प्रयत्न करणाऱ्या हजारोतून एखाद्या भाग्यवानाला वास्तविक तत्त्व उलगडण्याचा अनुभव घेणे शक्य होते. म्हणून सगळी सर्वसामान्य माणसे त्या तत्त्वाविषयी छोटासा शास्त्राधार घेऊन, तत्त्वाच्या प्रतिबिंबाचा अनुभव येताच मनसोक्तपणे वागतात व अनर्थ ओढवून घेत असतात. याचे कारण म्हणजे त्यांना वास्तविक तत्त्वाचा खराखुरा अनुभव गाठीशी नसतो. तो मिळविणे अतिशय दुरापास्त असते.

३) तत्त्व प्राप्तीसाठी शास्त्रकारानी केलेले प्रयत्न :

चार्वाकासारख्या प्रत्यक्षप्रमाणाच्या धुरीण असलेल्या शास्त्रवेत्त्यानी प्रयत्न केले आहेत. त्याचप्रमाणे भारतामध्ये आस्तिक-नास्तिक भेदाने तत्त्वविवेचन करणारे वीस पेक्षा अधिक शास्त्रवेत्ते आढळतात. प्रत्यक्ष दिसल्याशिवाय तत्त्व सिद्ध होत नाही असेच फक्त मानणाऱ्या, परब्रह्म तत्त्वाचा स्वीकार न करणाऱ्यांकडून सध्या चालू असलेल्या 'मनसोक्त वागणे' हेच शास्त्रीय तत्त्व आहे, असे प्रतिपादन करित असतात, परंतु यापेक्षा निराळा विचार करणारे त्यांना समजावून सांगत नाहीत. त्याचप्रमाणे आदिम स्वभावाचा मनुष्य शास्त्रीय दृष्टिकोनातून विचार करून, शास्त्रसंमत तत्त्व मान्य करणे पसंत करित नाही. तर्कशास्त्रांत अत्यंत कुशल असलेले, वेद हे एकच प्रमाण मानणारे, सूक्ष्मातिसूक्ष्म व तरीही इंद्रियांना जाणवणारे व उपनिषदांनी सांगितलेले वास्तविक सत्यतत्त्व सांगण्याकरिता अत्यंत तल्लख बुद्धीच्या भगवान शंकराचार्यांनी या तत्त्वाचा अनुभव सर्वांना देण्यासाठी तळमळीने निकराचे प्रयत्न केले.

४) सद्गुरूंची आवश्यकता :

अशा परिस्थितीत सामान्यपणे सर्वच साधक वास्तविक तत्त्व जाणून घेण्याचा प्रयत्न करतात. पण त्यांना हे तत्त्व कठीण वाटल्यामुळे त्या तत्त्वाचा अनुभव घेत असलेल्या शम इत्यादी षट्संपत्तीने अलौकिक शक्ती प्राप्त करून घेतलेल्या एखाद्या वैशिष्ट्यपूर्ण सत्पुरुषाला शोधून काढतात. 'ब्रह्मनिष्ठांचे सांगणे एकावे' असे वेदांनीही सांगितले आहे. अवताररूपाने प्रगट झालेल्या भगवान दत्तात्रेयांनी सुद्धा लौकिक व्यवहार शिकण्यासाठी अनेकांना आपले गुरू केले होते, असे पुराणकार मानतात. परमेश्वर स्वरूप दत्तगुरूंनी व्यवहारज्ञानासाठी अनेक गुरू केले तिथे सूक्ष्माचे पुरावे जाणून वास्तविक तत्त्व जाणण्याची सद्गुरूंची आवश्यकता आहे हे निराळे काय सांगावे!

ज्याने अतिसूक्ष्म वास्तविक तत्त्वाचा अनुभव घेतलेला आहे व असा अनुभव घेण्यासाठी जो उपदेश करू शकतो अशा गुरूलाच सद्गुरू असे म्हणतात म्हणून श्रुतींनी सुद्धा वास्तविक तत्त्वाचा अनुभव घेणाऱ्या गुरूंकरिता 'श्रोत्रिय' म्हणजे 'ब्रह्मज्ञानींकडून एकावे' अशा विशेषणाचा उपयोग केला आहे. त्याचे कारण असे काही साक्षात्कारी गुरू वास्तविक तत्त्वाचा उपदेश करू शकत नाहीत. काही त्या तत्त्वाचा बोध करून देऊ शकतात, पण त्या तत्त्वाचा त्यांनी अनुभव घेतलेला नसतो. ज्यांनी तत्त्वाचा अनुभव घेतलेला असतो व जे त्या तत्त्वाचा उपदेश करू शकतात असे गुरूच सद्गुरूपदाला पात्र ठरत असतात. अशा सद्गुरूंच्या दयेमुळे, शम इत्यादी (षट् संपत्तीने)

युक्त असा कोणी खास शिष्य सूक्ष्म जगामधील मूलभूत, अखंड आणि शब्दांच्या पलीकडे असलेल्या वास्तविक तत्त्वाचे ज्ञान कसेबसे मिळवू शकतो.

५) गुरू शब्दाचा अर्थ :

स्कंदपुराणातील गुरुगीतेने सांगितलेला गुरू शब्दाचा अर्थ असा-

गकार सिद्धिदाता तो रकार पापनाशक
उकार म्हणजे शम्भू गुरुत्रिवेणीसंगम ॥

इतरत्र आणखी सांगितले गेले आहे-

गकारें ज्ञानसंपत्ती र तो तत्त्वप्रकाशक
उकारे शिवतादात्म्य देई तोचि गुरू असे ॥

६) गुरुस्वरूप :

अशाप्रकारे शब्दार्थाचे विश्लेषण केल्यावर सदगुरूंची बाह्यलक्षणे सांगितलेली आहेत. ज्यामुळे साधारण लोकांना सदगुरूंना ओळखणे सोपे जाईल.

परोपकारी जो मन जपपूजेत तत्पर
शाश्वत वचने ज्याची वेद वेदज्ञ जो असे
अशा गुणे असे युक्त तो गुरू वेदसंमत

तात्पर्य, परोपकारी, देवपूजेत निपुण, सत्य बोलणारा, वेद व वेदांतात पारंगत, योगक्रियांचे अनुष्ठान करणारा व ज्याला देवाचा साक्षात्कार होतो असा सत्पुरुष गुरू पदवीला पोहोचतो. अशा प्रकारच्या गुरूंची प्राप्ती म्हणजे भक्ताचे परमभाग्य होय. सर्व ठिकाणी गुरूंचा शोध घेत असताना आणि काहीचा गुरूरूपाने स्वीकार करण्याच्या प्रयत्नात चूक होण्याची शक्यता असते. म्हणून शास्त्रामध्ये भोंदू गुरूचे वर्णनही केले आहे-

अनेक गुरू आहेत शिष्यधन अपहारक
जगती गुरू दुर्लभ शिष्यचित्तापहारक

(चिन्तापहारक असा पाठभेदही आहे)

७) लौकिक व्यवहारात अनेक गुरू :

जगामध्ये व्यवहार अनेक प्रकारचे असतात. त्यामुळे अनेक गुरूंकडून ज्ञान संपादन करणे आवश्यक ठरते. व्यवहारी ज्ञान मिळविण्यासाठी भगवान श्री दत्तगुरूंनी एकूण २४ गुरू केले होते असे पुराणांत सांगितले आहे. आपल्या बाबतीतसुद्धा रोजच्या व्यवहारातले ज्ञान मिळते ते आई-वडिलांकडून, नंतर शिक्षक, हिताचा उपदेश करणारा, मुंजीचा संस्कार करणारा व भीतीपासून संरक्षण करणारा तसेच पालन-पोषण करणारा, असे अनेक प्रकारचे गुरू. त्या त्यांच्या कार्याप्रमाणे सांगितले आहेत.

तैत्तरीय शाखेच्या उपनिषदामध्ये 'मातृदेवो भव, पितृदेवो भव, आचार्यदेवो भव' असा उपदेश केला आहे.

स्मृतिकारांनी आठवण दिली आहे की

पिता, गुरूगृही नेता विद्यादान गुरू करी

अन्नदाता, संरक्षक हेचि पांच गुरू म्हणा ॥

८) परमार्थ प्राप्तीसाठी एकच गुरू :

परंतु परमार्थात एकच एक गुरू असावा. कारण परम पुरुषार्थ एकच आहे. ज्यांची अंतःकरणे अनेक वासनांनी दूषित झालेली असतात ते लोक, सत्यतत्त्वाचा उपदेश करणाऱ्या, श्रेष्ठ मित्रत्वाचा, त्यागी निर्लोभी, शिष्याच्या हिताविषयी तत्पर असणाऱ्या श्रेष्ठ गुरूंना सोडून दुसऱ्या गुरूंचा शोध घेतात. परमभाग्याने मिळालेल्या पहिल्या गुरूंची निंदा करतात. त्यांच्याबरोबर वाद घालतात. गुरूंना आपल्याप्रमाणेच अज्ञानी, नाशवंत व दोषयुक्त मानतात. वास्तविक तत्त्वांचा अंशसुद्धा अशा दैवदूषिताच्या हाती लागत नाही. कारण ते फक्त स्वतःला परमतत्त्वाचे अभिमानी समजत असतात. खरे तर अशा माणसांच्या अंतःकरणात परमतत्त्वाच्या प्राप्तीची योग्यताच नसते. मग ते किती का मंत्रांचा जप करोत, देवतांची पूजा करोत, ध्येयप्राप्ती अशांपासून दूरच राहते. विद्वज्जन स्पष्टपणे सांगतात व दोषांचा विचार करतात-

गुरू मर्त्य न घ्यावा उपदेश तयाचा घ्यावा
देवतापूजनें मंत्रे न मिळे सिद्धि प्रायशः ॥

तसेच

गुरूंना अवमानितो वादाने विप्र जिंकतो
स्मशानस्थ जसा वृक्ष गिधाडांच्या गृहासम

जो गुरूंबरोबर वादविवाद करतो त्याला स्मशानातील वृक्षांचा जन्म मिळतो.

आणखी असे की-

जगण्यासाठी द्वेषाने गुरूशी बोलणे नको
गुरूद्वेषी पडे खाली असूनि गुणसंपदा

तसेच

गुरूंची मानवी बुद्धी मंत्र अक्षर मानणे
प्रतिबिम्बी शिलाभाव धरणाऱ्या रसातळ ॥

जीवनाला धोका पोहोचणाऱ्या स्थितीत सुद्धा, अंगी पुष्कळसे गुण असूनही गुरूशी रागावून बोलू नये. गुरूशी दोषयुक्त भाषण म्हणजे आपली अधोगती। गुरूंना सर्वसामान्य माणसाचे नियम लावणे, मंत्र म्हणजे काही मुळाक्षरे समजणे अयोग्य आहे. प्रतिबिंब म्हणजे शिळा अशी खोटी भावना

बाळगणारा माणूस मृत्यूनंतर नरकात जातो. म्हणून शिष्याने गुरूंशी सदैव नम्रभावाची वागणूक ठेवली पाहिजे.

९) शिष्याच्या चिन्तात परमतत्त्व मिळविण्याचा उपाय : दीक्षा

परमभाग्याने मिळालेले श्रेष्ठ हित करणारे गुरू, शिष्याची योग्यता पाहतात. त्याची जाणकारी, सहनशक्ती, श्रद्धा, पावित्र्य इत्यादी गुणांची पारख करून शिष्याला हिताचा ठरेल असा उपदेश करून काही दिवस आपल्यापाशी ठेवून घेऊन शिष्य योग्यतेला पोहोचल्याची खात्री झाल्यावर परमहित होईल अशी दीक्षा देतात. वेगवेगळ्या संप्रदायांप्रमाणे निरनिराळ्या दीक्षांचे प्रकार आहेत. शिष्याच्या ठिकाणी असलेले काम, क्रोध इत्यादी दोष काढून टाकणे हेच दीक्षादानाचे मुख्य कार्य आहे. छांदोग्य उपनिषदामध्ये (८-७-२) एक कथा आहे. देवांचा राजा इंद्र व असुरांचा राजा विरोचन ब्रह्मतत्त्व जाणण्यासाठी प्रजापतीकडे आले. त्यांची परीक्षा घेण्यासाठी प्रजापतीने त्यांना तपश्चर्या करण्याचा आदेश दिला. ३२ वर्षांची तपश्चर्या करून ते दोघेही प्रजापतीकडे आले. प्रजापतीने त्या दोघांना डोळे भरून पाहिले व आपलेपणाने उपदेश केला. शिष्य होण्यास अयोग्य असलेला व सुमार बुद्धीच्या विरोचनाला तेच परमतत्त्व आहे असे वाटले. दर्शनाभासाला दर्शन समजून दर्शन झाले असा त्याने सर्वत्र प्रचार केला. परंतु इंद्राला भीती वाटून त्याने पुन्हा पुन्हा प्रजापतीकडे विचारणा केली व त्याच्या आज्ञेप्रमाणे १०१ वर्षे तपाचरण करून त्याने तो सिद्ध झाला.

१०) स्वप्नदीक्षा :

शिष्याच्या मनात अतिप्रबल इच्छा किंवा जिज्ञासा असेल तर क्वचित परमेश्वर स्वप्नात येऊन दीक्षा देतो. सुप्रसिद्ध राम रक्षास्तोत्रात बुधकौशिक ऋषींना शंकराने स्वप्नात उपदेश केला, सकाळी उठताच स्वप्नातील उपदेश त्यांनी अक्षरशः लिहिला.

जसा स्वप्नी शिवादेश रामरक्षा अशी असे

प्रभाते उठुनी स्तोत्र लिहिती बुधकौशिक

अशा प्रकारे परमेश्वर गुरूरूपाने शिष्याला ध्यान, स्पर्श, शक्तिपात, दृष्टी इत्यादी मार्गांनी योग्य मंत्राची दीक्षा देतात.

११) गुरू स्वतःच आकर्षित होतात :

स्वप्न इत्यादी द्वारा दीक्षा दिल्यानंतर प्रत्यक्ष परमेश्वरतत्त्वाचा अनुभव घेण्यासाठी सद्गुरू शिष्याचा शोध घेऊन स्वतः त्याच्याजवळ जातात. गुरूकडून देण्यात आलेल्या मंत्राचे विधीनुसार जपानुष्ठान करणे हे शिष्याचे कर्तव्य आहे. फळ पिकल्यावर त्याची चव घेण्यासाठी जसे पक्षी स्वतःहून

फळाकडे आकर्षित होतात व त्या फळाला कृतार्थ करतात त्याचप्रमाणे दूरवर असणारे गुरूसुद्धा, घोर कष्टातून एकाग्र मनाने जप करणाऱ्या शिष्याजवळ जाऊन त्याच्यावर कृपा करतात. वेदामध्येही सांगितले आहे की, सुगंध पसरविण्याचे कार्य वारा दुरूनच करीत असतो. या वचनाचे तात्पर्य असे की तुम्ही पुण्यकर्म करीत असाल तर गुरू स्वतःच तुमच्याजवळ आकर्षित होतात.

१२) गुरू व इष्टदेव यांचा अभेद :

शिष्याला कृतार्थ करणाऱ्या गुरूंची योग्यता, भगवान शंकरापेक्षा अधिक आहे असे सांगितले आहे-

शिव रूसे गुरू तारी गुरू रूसे नसे त्राता (१)

गुरू विष्णु गुरू ब्रह्मा गुरू असे महेश्वर

गुरू धर्म गुरू शेष सर्वात्मा गुरू निर्गुणा (२) ब्र. वै.

कृ खं ५९

१३) अशा गुरूंशी शिष्याने कसे वागावे ?

गुरू दिसता, उभ्याने दो हात जोडुनी वंदा ।

बसणे अयोग्य, स्वार्था-साठी करू नका वादा ॥

वाचा शरीर इंद्रिये बुद्धिनियमने मन।

उभ्याने जोडुनी हात अवलोका गुरुमुख ॥

गुरूंच्या जवळी जाता अन्नवस्त्रांची नम्रता ।

उठा उभे प्रथमतः संवित् चिंतन नंतर ॥

शिक्षक गुरू विद्यार्थ्यांविषयी जो आदर वागणुकीने दाखवतो तसा शिष्याने गुरूविषयी आदर दाखविला पाहिजे.

१४) अंतःकरणातील गुरुविषयीचे भावच इष्टदान देतात

ज्या शिष्याला दीक्षा मिळाली त्याच्या अंतःकरणात सतत आदर, श्रद्धा व प्रेम यामुळे इष्टदेवता व गुरू एकच आहेत अशी भावना निर्माण होते. असा भावच गुरूपेक्षा अधिक चांगले संस्कार करून सर्वप्रकारे त्याचा उत्कर्ष करीत असतात. या ठिकाणी श्री द्रोणाचार्यांच्या मूर्तीची स्थापना करून अर्जुनापेक्षाही श्रेष्ठ धनुर्धर झालेल्या एकलव्याच्या गोष्टीचे चिंतन करावे.

१५) जप करणाऱ्याची स्थिती (जपाची जागा)

जेव्हा गुरूंनी दिलेल्या मंत्राचे दीक्षित शिष्य एकाग्रतेने जपानुष्ठान करतो. तेव्हा मंत्राची शक्ती जागृत होते व जप करणाऱ्या शिष्याला क्रमाक्रमाने विशेष अनुभव येत राहतो. प्रथम मंत्रदेवता आपल्याजवळ असल्याचे जेव्हा जाणवते तेव्हा मनात स्फुरणाऱ्या चिन्हानी ते कळते. त्यानंतर कधी दिव्य

सुवासाचा अनुभव येतो. दिव्य आवाज ऐकू येतो तर कधी विशेष तेजाच्या वलयामध्ये देवाचे रूपही अस्थिर स्वरूपात त्याला दिसते. त्यानंतर मंत्रजप चालू राहिल्यास देवतेचे स्थिर दर्शन होते व स्पर्शाचा अनुभवही येतो. तेथून पुढे सख्य, संभाषण व दिव्यलोकाचे दर्शन होते. त्यापुढेही तो देवाची पूजा करतो, त्याला अन्न भरवतो व स्वतः देवाशी एकत्वाचा अनुभव घेतो. नंतर स्वतःला देव मानून पूजा करवून घेतो. स्वतःशीच संभाषण करतो, स्तुती करतो; ऋचित प्रसंगी देवाचा विरह झाल्यावर रडतो देखील! देवाशी ऐक्य पावल्यावर मंत्र-जप करणाऱ्या, सत्यसंकल्प असणाऱ्या शिष्यामध्ये त्याचा प्रादुर्भाव होतो. तशा अवस्थेमध्ये केव्हातरी तो दुष्टाला शाप देतो किंवा सज्जनावर कृपा करतो. कारण देवाशी साधलेल्या ऐक्याने देवाच्या सर्व शक्ती व ज्ञान त्याच्या ठिकाणी एकत्रित झालेले असते. अशा अवस्थेची वर्णने ज्ञानेश्वर, तुलसीदास, रामकृष्ण परमहंसादिकांच्या चरित्रामध्ये आढळतात. ते खरेच आहे.

१६) साधने अनेक पण साफल्य एकच

सर्व धर्मांमध्ये साधनांची विविधता सांगितली आहे. पण जेव्हा परस्पर विरोधी विचार सांगितले जातात त्याचे कारण शिष्याच्या उमगण्यामधील तफावत! अशाप्रकारे निरनिराळे परस्परविरोधी विचार असले तरी चित्ताची एकाग्रता हेच मुख्य साध्य आहे. जर ती मिळवता आली तर अशी सर्व साधने चांगलीच आहेत असे मानले पाहिजे. माणसाचे मन हे अनेक जन्मांच्या संस्कारामुळे कामक्रोधादि षड्रिपूंच्या आक्रमणामुळे मूळ स्वभावाने 'सत' असून सुद्धा दूषित झालेले असते. अनेक प्रकारच्या अनुष्ठानांनी मनातील कुविचारांचा जेव्हा नाश होतो तेव्हा मनाची स्वाभाविक शक्ती प्रकट होत असते. त्यासाठीच सर्व शास्त्रांचे पालन हा योग्य व्यवहार आहे. शुद्ध अंतःकरणा-मुळेच जीव व शिवाचे मिलन होत असते. विशुद्ध अंतःकरणात ज्या अनेक शक्ती राहत असतात त्यांचे वर्णन श्रीमत् पतंजलींनी योगसूत्राच्या विभूतीपादामध्ये सविस्तरपणे केले आहे. पशू इत्यादीपेक्षा माणसाचे वैशिष्ट्य म्हणून हेच सांगता येईल की, ईश्वर कृपेने त्याला सामर्थ्यवान् बुद्धी दिली. सदगुरूंच्या प्राप्तीनंतर त्यांच्याद्वारे दीक्षा व मंत्रोपदेश घेऊन शास्त्रोक्त शुद्ध वागणुकीच्या अनुष्ठानांनी मनांत निर्माण होणाऱ्या कुविचारांचा नाश करून मन शुद्ध करावे व त्याद्वारे ईश्वरदर्शन साध्य करून घ्यावे कारण मनुष्यजन्माचे तेच मुख्य ध्येय आहे.



सागर परिवार

सागर आमगेले प्रेमळ कुटुंब

सागरांतु सुखदुःखाचे पाळ येत आसताती

आमगेल्या घरांतुल्या देवघर मंडपांतु

गुरूपरंपरा, कुलदेवतांगेले आणि साई, समर्थ युक्त

दत्तात्रय प्रतिमा, मूर्ती स्वरूप विठ्ठल रूक्मीणी, इतर

देव, देवी तशीची गुरूचरणीं आमगेलो साष्टांग नमस्कार

शंकरागेले नाव दवरलेलो निलेश, ह्या सागर कुटुंबाचो कर्ता.

ताका एक रोहन नावाचो मोहक बालक जन्मा येता,

आपणागेले बालपणांतुले कौशल्य,

कर्तृत्व दाखोनु देवालागी लीन जाता

श्वेत वस्त्रधारी शारदादेवी विद्या बुद्धी दिता

दिपक ज्योतीने आणि नानापुष्पालंकारांतु सज्जील्या देवाक

पोळोनु चैतन्य शालीनत्व मेळता, छायावारी सांगाती आस्ता

मनांतु भक्ती, प्रेम, आशुतोष जागृत जाता,

आमगेली रक्षा करता, पियाली वृक्ष जन्मा येता

सर्वकडे आनंदी आनंद

अशी हे नियतीने मांडीले सहकुटुंब

– शालीनी सागर (शालु), ठाणे

(ही कविता निलेश आणि लीना (लीना अशोक अमलाडी) हांगेल्या पंचविसाव्या लग्नावाढदिवसानिमित्ताने (०२.१२.२०१५) शालीनी सागर (शालु) ठाणे हिने नियती आणि दक्षा सागर हांगेल्या मदतीने अर्पण केल्या.)

Here and There

Chennai : Samaj Day was celebrated on 3rd October – with a difference. Preetham Chandavarkar, the Secretary came out with this novel idea of “giving back to society” which was approved by all the committee members. So this year, they did the charity event of sponsoring lunch on October 4th for the destitute and mentally challenged women at “The Banyan”. The fun evening on October 3rd - which was the fund raiser - included high tea, magic show by Prakash Savkoor, tambola. There were music and dance performances too – to the peppy bhajans sung by the Mahila Samaj Mandali. On behalf of the Mahila Samaj, the senior most committee members Geetha Gulwadi & Sunanda Kumta gave a token of appreciation to each of the participants.

Saraswat Mahila Samaj also organized the annual Haldi Kumkum on Panchami day ie. 17th Oct. It included chanting of Lalitha Sahasranam by Archana Kapnadak & Durga Astothar by Sunanda Kumta. While chanting Durga Astothar, the ladies performed pushpa-kumkumarchan to the brass lamps lit in front of them.

Apart from the monthly Sadhana Panchakam, Punyathiti of HH Shrimat Parijnanashram II on 8th Oct. with puja and bhajans. Saraswati Puja too was done on 20th Oct. with Kumta Sadananad mam and Sunanda pachi performing the puja as the ‘hor’.

Reported by Kavita Savoor

Mumbai – Dadar: Punyatithi of HH Shrimath Parijnanashrama Swamiji II – 4 yuvas performed Gurupujan on Thursday the 8th of October at Matunga Mitra Mandal Hall, Karnatak Society. 15 Sadhakas attended the programme. 7 Sadhakas were a part of Seva Saptah at Karla from 4th Oct – 11th Oct.

Punyathiti of HH Shankarashrama Swamiji I – “Krishna Leela” was organised and conducted by Smt. Chandrama Bijur along with the Sai Bhajan group, on 19th Oct. to commemorate Punyatithi of HH Shrimath Shankarashrama Swamiji I. A total of 25 Sadhakas attended the programme.

29 Sadhakas attended Sannikarsha at Karla on 11th Oct. 6 Sadhakas performed Guru Puja and Sadhana Panchakam was recited by all. The chanting

was led by Smt. Smita Mallapur and Dr. Chaitanya Gulvady.

Navratri Nityapath was recited at the residence of Shri Dilip & Smt. Shobha Puthli (A/5 Karnatak Society) during Navratri.

15 Sadhakas went to Karla on 21st Oct. for Navratri Nityapath. 5 Yuvas participated in Navratri and Dasara Celebrations at Karla. 1 Yuva went to Karla as a volunteer for Grama Bhojan.

Reported by Mohit Karkal

Mumbai – Santacruz: On 8th October, 2015 at Shrimat Anandashram Hall, Saraswat Colony, the Punyatithi of HH Shrimat Parijnanashram Swamiji II was observed with bhajans and stotras offered as Seva. This was followed by Mangal Arati, Ashtak and Prasad. On 19th October, 2015 the Punyatithi of HH Shrimat Shankarashram Swamiji I was observed by devotees from our Sabha chanting the Navratri Nityapat, and performing Shri Devi Anushtan. On 22nd October, 2015 we had a wonderful opportunity to offer Sadhana Panchakam as Seva, in Karla on “Vijaya Dashami, Dussera”. A bus full of devotees had a blissful time and could participate in the auspiciousness for that day. On 25th October, 2015 we offered Sannikarsha Seva at Karla with great enthusiasm.

Reported by Kavita Karnad

Mumbai – Virar: At our monthly get-together on 29th of October, Kalyanpur Sharadchandramam arranged a session on “KAR MUDRAAS” which was beautifully presented by Basrur Vinodmam from Dombivili, with slides and narrations, handouts were also distributed to the gathering of the senior members.

The session was meant to educate on how to control and to treat old-age ailments like joint pain, restlessness, memory loss and other ENT problems by simple exercises of the fingers with the palm! The attendees felt the session was useful and also got their queries and doubts clarified.

The gathering concluded with snacks and tea. Thanks to Kalyanpur Sharadchandramam and also to Basrur Vinodmam for providing just needed valuable information!

Chaitanya Nadkarni, Virar

Our Institutions

Saraswat Mahila Samaj, Gamdevi

On 14th October, Navratri Utsav was celebrated in the Samaj Hall, with great enthusiasm.

Mrs Shamala Mavinkurve was invited to give a musical performance. Shamala learnt classical, vocal music from Shri M. P. Joshi and later sugam sangeet from Smt Geeta Yennemadi and Shri Chandrakant Sutar and Shri Durgesh Chandavarkar. Shamala is also an active member of Shri Chitrapur Math, Mumbai (Grant Road) Local Sabha Committee and coordinator for the 'Gurubhakti Vrinda Gaan' Group, who have given many excellent programmes. Shamala gave a very good performance with a selection of Marathi and Hindi old songs. Ms Deepa Savkur gave an excellent commentary in Marathi. Mr Darshan Kulkarni gave able support on harmonium and Mr Arun Hattangadi on the Tabla. The programme was very entertaining. Mrs Geeta Balse introduced Shamala and Mrs Srikala Vinekar proposed the Vote of Thanks. Prasad was sponsored by Mrs Suman Kodial.

Reported by Geeta Suresh Balse

The Kojagiri Get Together was conducted on 28th October 2015 at 3.30 p.m. in the Samaj Hall. About 40 ladies participated in the events. President Mrs. Geeta Bijoor welcomed all the members. She organized some interesting indoor games along with Secretary Mrs. Padmini Bhatkal. Mrs. Sadhana Kamat presented a quiz. The members enjoyed the events wholeheartedly. A graceful dance performance by Mrs. Shobha Marballi, Story, Write-up, Poems in Marathi & Hindi by Mrs. Nalini Sanzgiri, Mrs. Lalita Amladi, Mrs. Priya Badukulli and Mrs. Vijayalaxmi Kapnadak were appreciated with applause. The function concluded with delicious refreshments.

Reported by Vijayalaxmi Kapnadak

Forthcoming programmes

Sat. Dec 12th 2015 at 5.00 p.m. in Samaj Hall - Convocation and Children's Day - Variety Entertainment by children. **Scholarships** and prizes will be awarded to deserving students. Refreshments sponsored by Smt. Sadhana Kamat in memory of Smt. Sundaribai and Shri Mangeshrao Ullal.

Sat. Jan 16th 2016 at 3.30 p.m. in Samaj Hall - Sankranti Sammelana - Bhajans by Samvit Anand Bhajan Seva Vrinda, Andheri. Refreshments sponsored by Smt. Neeta Yadery. Haldi-kumkum and Til laddoos by Samaj

Thu. Jan 28th 2016 - Ladies' Day Out - Venue - Swami Sadyojat Nagar, Malavli (near Karla). Day Trip - Contribution incl travel & food approx. Rs. 600 to 700/-. Registering of names to be done by 15th Jan 2016. Details of timings to be intimated later. Non-members are also welcome.

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BIRTH

A healthy bundle of joy- Kavan (Boy) to Vaishnavi and Pranav Pandit on 3rd July 2015. Proud grandparents Jyotsna and Anil Pandit (Mangalore) and Suhasini and Vijay Karnad (Kolhapur). Elated great-grandparents Yamuna and Gurudutt Bajekal (Bangalore).

Pratyay a son born on 9th Sept 2015 at Bangalore. Parents Mr Viraj Narendra Patil and Mrs Shreyoshee, Kanungo. Grand-parents Mrs Shyamala Narendra Patil (nee Shyamala Manjunath Konaje) and Mrs Chaanda Kanungo and Mr Lalit Kumar Kanungo, Great Grand-parents Late Mr. Konaje Manjunath and Mrs Premlata Manjunath Konaje.

ACKNOWLEDGEMENTS

Sameer, son of Smt Suvarna and Lt Col Sandeep Pandit (Retd), and Sanyogita, daughter of Smt Jaya and Shri Shrikant Herwathe, thank all relatives & friends for their gracious presence and blessings on the occasion of their wedding on 22nd October, 2015 in Bangalore.

Shrikar Talgeri and family thank all families, relatives, friends and well wishers for their gracious presence, expressing their best wishes, gifts greetings, on the occasion of his 75th Birthday, get together held on Sunday 8th November 2015 at Rugvedi Brahaman Hall, Vile Parle east making the function a splendid success.

PHOTOGRAPHY

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PUROHIT

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DOMESTIC TIDINGS

BIRTHS

We welcome the following new arrivals:

- Jul 03 : A son (Kavan) to Vaishnavi (nee Karnad) and Pranav Pandit at Kolhapur.
Nov 5 : A daughter (Swara) to Payal (nee Benegal) and Manish Choudhary at Indore.

OBITUARIES

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

- Jul 24 : Dr. Uday Hirendra Koppikar of Hospet at Bangalore.
Jul 29 : Anand Narsing Gersappa (75) at Vileparle, Mumbai.
Oct 8 : Dr. Suniti Mukherjee (nee Samsi) at Pune.
Oct 10 : Suresh Yeshwant Vinekar at Mumbai.
Oct 15 : Manorama Vasant Gangolli (nee Balse) 87 at Bangalore.
Oct 21 : Niranjana Laxman Kodange (59) at Mumbai.
Oct 22 : Manjunath Shankar Konaje (93) at Bangalore.
Oct 23 : Shivanand Gourishankar Padukone (58) of Talmakiwadi at Manipal.
Oct 26 : Yoginee Sadashiv Basrur (nee Ubhaykar) (97) at Santacruz, Mumbai.
Oct 27 : Dinakar Rao Ullal (80) at Bengaluru.
Nov 4 : Pramila Prabhakar Vaknalli at Mumbai.
Nov 8 : Yedery Chandrashekar Rao (Y. C. Rao) at Andheri, Mumbai.
Nov 9 : Kumudini Radhakrishna Talgeri at Grant Road, Mumbai.

Yedery Chandrashekar Rao (Y. C. S. Rao)

(12-05-1942 - 08-11-2015)



We are shocked and grieved to learn about the very sad sudden demise of our trustee, dear Chandrashekar Yedery, "YC" as he was popularly known, on 8th November, 2015. Always active in various fields, amiable with a very friendly disposition and helping nature, he was associated with our Shri Mahalingeshwara Seva Trust from its inception and took active interest in the noble task of "Jeernoddhara" of our Shri Mahalingeshwara Temple at Khambadakone. His mature views, worthy suggestions, guidance and active participation were very valuable in our endeavour of rebuilding the 150 years old temple and preserving our heritage. He took keen interest in bringing together different branches of the Khambadakone clan. He was a source of strength and his sad departure is a great loss to us.

We offer our condolences to the bereaved family and pray to Lord Mahalingeshwara and our Kuladevatha Shri Mahalasa Narayani to grant eternal peace to the departed soul and courage and fortitude to the bereaved family to bear the trauma of the loss of beloved Chandrashekar.

Khambadakone Kutumbians and Trustees of
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