Shri Vivek Hattangadi receives Life time Achievement Award

Dignitaries honoured at the 18th Saraswat Sangeet Sammelan by President Praveen Kadle and ex-Vice President Geeta Yennemadi

Chief Guest Pandit Murli Manohar Shukla
Shri Ramdas Bhatkal
Pandit Vibhav Nageshkar
Pandit Sudhindra Bhowmik
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EXAMINATION RESULTS - 2018

Students who have been successful in various examinations in the year 2018, from Universities and recognised Boards and institutions are requested to send the details in the following proforma:

1. Name (in full):
2. Address and Telephone No.:
3. Examination passed and Board University/Institution:
4. Class & No. of Marks obtained:
5. Any Merit Scholarship/s / Prize/s:

This should be accompanied by a photocopy of the Marksheets duly attested by school / college / institute authorities.

The last date for receiving the details is August 31st, 2018.
Applications are invited in the prescribed forms from economically backward and deserving Chitrapur Saraswats for the following aid:

(A) **EDUCATIONAL AID**: From students studying in schools, colleges or pursuing other courses, like Engineering, Medical and other Professional Courses. The last date for receipt of applications is mentioned therein.

(B) **DISTRESS RELIEF AID**: From the aged, invalid, infirm, uncared for and other needy persons. The last date for receipt of applications is mentioned therein.

(C) **MEDICAL RELIEF AID**: From those who have incurred expenditure for treatment of a major illness, hospitalisation or surgery and need financial assistance. The last date of receipt of applications is mentioned therein.

(D) **PRIYA HATTIANGDI SCHOLARSHIP FUND**: From students pursuing courses in English Literature & Fine Arts, encompassing Painting, Crafts, Calligraphy etc.

Application forms for the above can be obtained from:

A. The Hon.Secretary, Canara Union, 8th Main, 15th Cross, Malleshwaram, Bangaluru 560003—for all applicants from Bengaluru.

B. (1)–The Secretary, Saraswat Poor Students’ Fund, c/o Ganapati High School, G.H.S. Road, Mangalore 575003 - for applicants upto PUC II, for Educational Aid, from Dakshina Kannada, Udupi and Kasargod District.

Note: (a) All Uttara Kannada students should apply to Coordination Committee, Mumbai.

(b) Students from Dakshina Kannada, Udupi Dist. & Kasargod Dist., studying in Sr.Colleges, pursuing Arts / Science / Commerce, should apply Coordination Committee, Mumbai.

(2)-The Secretary, Saraswat Seva Samiti, Saraswat Colony, Someshwar, Kotekar 574152, District: Dakshina Kannada - All applicants for Distress and Medical Relief from Dakshina Kannada, Udupi Dist., & Kasargod Dist.

Note: All Uttara Kannada applicants for Distress and Medical Relief should apply to Coordination Committee, Mumbai.

C. The Secretary, Saraswat Association, Dr. Dinkarrao Memorial Hall, Ormes Road, Kilpauk, Chennai - 600010 - for all applicants from Chennai.

**N.B.** Properly filled application forms for Aid should be submitted along with original medical bills & photocopies (self attested) of the mark sheet, proof of admission / fee receipt, salary / income certificates, first page of bank passbook / cancelled cheque.

All completed forms should be handed over / posted to the same (office) authorities from where the forms have been collected.

FOR AREAS OTHER THAN ABOVE:

D. Coordination Committee, Mumbai.

(1)–The Hon.Secretary, Kanara Saraswat Association, 13/1-2, Talmakiwadi, Javji Dadaji Marg, Tardeo, Mumbai 400007. Tel.No. 022-23802263

(2).- The Hon.Secretary, The Chitrapur Saraswat Education & Relief Society, F-1(a), Saraswat Colony, Santacruz (W), Mumbai 400 054. (mob.:9833997646), Email:csers_educaid@yahoo.com.

Aid Applications can be downloaded from website [www.csers.org](http://www.csers.org)

(3).-The Secretary, Shivagopal Krishna Mandir, Chamrajpet, J.C.Road, Sagar 577401.

(4) –The Manager, Shri Chitrapur Math, Shirali – 581 354.

For Co-ordination Committee

Gurunath Gokarn

Chairman

June 2018
Dear Friends,

In the long history of 107 years of KSA, one more financial year ended in March 2018. The financial position of KSA has improved significantly over the last 2-3 years. Over the years, KSA has been playing an important role in promoting art, music and culture. Many of our members eagerly look forward to receiving our monthly magazine which has now become an integral part and a great binding force of our community. KSA's Cultural Hall, Nasik Holiday Home, KSA Marriage bureau, KSA library, KSA indoor game facility, etc. have been playing a small but important role in their own way in the social world of Amchis. KSA, through its Centenary Fund and some other funds, is actively supporting the needs of the members of our community for education and medical aid.

I am often asked by many Amchis as to what was the role envisaged by our great visionary founders, way back in the beginning of the 20th century and are we fulfilling their vision? Some of them are of the opinion, that our scope has become very narrow. They wonder whether we have failed to become a great socio-cultural entity and a strong binding force for our entire community across India and maybe even for Amchis living abroad.

The Managing Committee of KSA under the current Chairman, Shri Jairam Khambadkone is looking to develop a Vision and Mission Statement for KSA which can define this goal. Shri Dilip Sashittal, KSA Managing Committee member, is now working on taking in new members and has already started his Membership Drive.

But is KSA relevant today for community members of all ages and more particularly for the younger generation? As per various demographic studies, India is expected to be a country of predominately young people at least for the next 40 years. So naturally, the question that we at KSA administration need to ask ourselves is whether KSA is relevant for this young generation or even for that matter for our entire community?

So, my article of this month is basically aimed at raising the question of the ‘Relevance of KSA’ with all the community members and seek from them their views, opinions and suggestions in terms of what KSA should do to become a ‘Relevant Organisation’ for our community.

I would really like to get good, constructive suggestions and feedback from all of you so that our KSA Managing Committee can seriously debate on your recommendations and work towards creating a Mission Statement and Blueprint for ‘A Dynamic and Relevant KSA’.

Please feel free to send all your suggestions and recommendations to the KSA magazine's Editorial Team at kanara_saraswat@hotmail.com or editor@kanarasaraswat.in

We will review your feedback and through the KSA magazine, we will revert with our proposed Action Plan to become ‘A Dynamic and Relevant KSA’.

Regards,
Praveen P Kadle.
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Letters to the Editor

Dear Editor, “PAROPAKAAR” - In the article “A Missed Step in the U.S.A.” in the April issue of KS, the author has concluded that “Humanity has perhaps disappeared from India”. I would respectfully submit that a solitary personal positive experience in the U.S.A. cannot form the basis of judging an entire society in a totally different environment. “One swallow does not make a Summer” goes the proverb. Moreover, comparisons are valid only when the parameters for judging are the same.

As I write this, the TOI of 16th April reports: A Scot who was leading in the Marathon in the on-going Commonwealth Games collapsed just two km from the goal due to the sweltering heat. It took a little while for assistance to reach him. The Chief Executive of the Organising Committee rued that bystanders in this period were busily filming the fallen man with their mobiles! Can we conclude from this that all Commonwealth citizens are devoid of humanity?

The insensitivity of people in a crowded urban environment in India cannot be compared with an experience in a (population-wise) rural environment in the U.S. When a tragic bus or train accident occurs in or near a village, the villagers invariably are the first to reach the site and help. If an accident victim was ignored in a city road, it was often because the persons who helped did not get any appreciation but only got dragged into the investigation of the accident and were forced to attend repeated court hearings and subjected to grilling from defence lawyers!

I have numerous cuttings from the papers showing how people in an urban centre have helped others in need, even at the risk of losing their own lives in the process. At 3 a.m. on 10th April, at a suburban Rly Station (Tambaram), as a train was leaving the station, an aged lady tried to disembark and slipped and was about to fall in the space between the train and the platform. A Railway Constable nearby pulled her up and saved her (TOI 12-4-2018). A few weeks earlier, a bystander similarly saved a senior citizen in the Chennai Central Rly. Station who was trying to board a moving train. A retired policeman in Kancheepuram collects from the town morgue bodies not claimed for more than a fortnight and gives them a decent burial. (TOI 10-10-2015). I have reports of two Inspectors of police being felicitated recently: One picks up orphan children wandering on the roads and finds them accommodation in orphanage. The other assisted the poor family of an 8 year old boy who accidentally fell from the first floor of his residence. He arranged for his hospitalization, got the hospital charges paid by an N.G.O. and took steps to arrange for an ice-box, mortuary van etc after the boy passed away (Mambalam Times 14 - 4 - 2018)

Even more amazing is the report in The Hindu of 10-8-2018: Swathi, the daughter of an illiterate shepherd in Musiri near Tiruchi had passed 12th with good marks and wanted to join the T.Nadu Agricultural University (TNAU) in Coimbatore. She had to report at Anna Arangam in Coimbatore on 9th April at 8.30 A.M. for counselling. Someone told her that she had to go to Anna University in Chennai and at 6.30 A.M on 9th, she and her mother were near the University in Chennai and asked a group of walkers called ’The Twalkers’ for directions to reach Anna Arangam. Mother and daughter lost all hope when they found they had come to a wrong city. One of the walkers, however, immediately went off to book a flight to Coimbatore. Another brought them some breakfast. A third who was a teacher in Anna University got in touch with the Registrar of TNAU, explained the problem and got her extra time. The flight took off at 10.05 A.M. and landed at 11.28 A.M. An hour later, Swathi was part of the B.Tech Biotechnology course there! The cost of the flight and the transportation to the airport, Rs 10,500, was borne by the Twalkers!

All this is not surprising because our tradition has always laid great emphasis on Paropakaar: One Samskrit couplet says that our ears will shine not by the ornaments on them but by listening to holy verses; Our hands shine not by the jewelled bangles on them but by the charity they indulge in. And our bodies will shine not by the sandal paste smeared on them but by the Paropakaar they do.

Let me also give my own personal experience: I am 80. Three years ago, 50 ft away from the Madras University Auditorium to attend a lecture, I stumbled and fell down. My upper dentures broke and punctured the skin below the nose over two inches. My jaw could be seen through the puncture! I immediately, ten students were around me asking me whether I needed any water and was it painful. One said that the University Doctor should be immediately brought there. Another reacted: What’s the use of doctor coming empty handed here? We have to take him to his dispensary so that Sir can be attended to. A 20 year youngster asked me “Sir, Can you sit on my Scooty?” Yes, I said. He took me to the small room (dispensary) a few hundred meters away where the doctor and his assistant were. The doctor cleaned the wound gently, discarded my bloodied handkerchief, gave me a wad of cotton to remove any further blood flow and said that I will have to go to a hospital. At least six students had come there. Using my mobile, they contacted my son at his office and did not succeed. They then contacted a neighbor in our residential complex who said he will come there immediately with a borrowed car and asked them to wait at the auditorium. The same 20 year youngster took me back on his Scooty and sat with me. While waiting, I asked him what he was studying. “I am not a student, Sir,” said he. “I am the watchman of this auditorium.” My neighbor came soon and took me to my family doctor who immediately arranged for my admission in a hospital nearby. The Plastic Surgeon there did a first class job and I was back home in three days. No one looking at my face today will see any sign of the injury! This young man had taken the phone number of my neighbour and he called him up in the night to enquire “How is Sir doing?”! Three months later, I met him, hugged him and gave him a token sum in appreciation of his involvement and feeling for me.

Tail-piece: From the time I fell till I was admitted in the hospital, I was not only conscious but miraculously felt no pain at all! When I asked my family doctor, the explanation was: “The body would have pumped enough Adrenalin”. But, for me, it was “Grace of God and perhaps the Punya earned in my Poorvajanma!”

Indukanth S. Ragade
Vivek Hattangadi Receives Lifetime Achievement Award

At a function held at Hotel Leela, Mumbai on 24th April 2018, Prof. Vivek Hattangadi was presented the ‘LIFETIME ACHIEVEMENT AWARD’ for his outstanding contribution to learning and development of Indian pharma professionals. The award was conferred on him by the highly circulated pharma journal ‘MEDICINMAN’ and was given by Mr. Ajit Singh, Chairman, ACG Group. The ACG group is the only supplier in the world offering integrated manufacturing solutions for the pharmaceutical industry.

Prof. Vivek Hattangadi started his career 43 years back as a medical representative and rose up to the highest position in sales and marketing in an Indian transnational. In the initial years he was mentored by Late Gurudas Masurkar. Vivek says that he owes him a lot for his professional success. He was also inspired by his cousin C.M. Hattangdi.

In 2004, Prof. Vivek Hattangadi took a daring step to leave his cushy job and to start his consultancy firm in pharma brand management - ‘The Enablers’. This company develops people by creating an environment conducive to learning. Vivek has authored three books in pharma management including the only one in pharmaceutical brand management, “WHAT THE PHARMA CEO WANTS FROM THE BRAND MANAGER: OVERCOME THE TOUGH CHALLENGES IN PHARMA BRANDING”, which is today more or less a primer in pharma business schools. He was the principal author of the White Paper “Good Marketing Practices for Pharma Industry Worldwide”. He was associated with Vidyasagar University, Bengal for five years. He designed the entire curriculum for their distance MBA Course in Pharmaceuticals.

Vivek spends a lot of time with differently-abled ‘Special Children of God’ at Igatpuri in the PPSSM-managed Anusuyatmaja Matimand Nivasi Vidyalaya. Back home, he also devotes time to animal welfare.

KSA congratulates Vivek Hattangadi and wishes him more honours in the future.

Problems in Magazine Circulation

The Managing Committee and the Editorial Committee is aware of the problems faced by some of our Members about their copies not reaching on time or not reaching at all in some cases.

Members may be aware that in our case, we are required to use what is called as “Patrika Channel Sorting Facility” for posting all our magazine copies in bulk, through Postal Authorities. This costs us only Rs.0.79 per copy as against about Rs.10.00 as postage per copy by Book Post. We have come to the conclusion that Patrika Channel will not be in a position to give 100% Service Quality under any circumstances and at the same time, if we send the magazines by Book Post, we will end up paying approximately Rs.35, 000.00 per month on postage alone (Annual Postage Cost of Rs.4.20 Lacs), which we as an Institution cannot afford to spend.

However, we would like to take some concrete steps with Postal Authorities and for that we need the following help from our Members:

• For the next few months, we would like to have a direct E Mail from the members about non receipt of magazine copies, if you have not received the magazine latest by 20th of any month. Those without e mail facility may inform KSA Admin on phone or by a simple letter to our Admin.
• Our Admin will make sure that we will arrange to send spare copy of magazine by Book Post to your address available with us.
• Over the next few months, we will at least be able to establish, if there is a particular region, where the problem of non-delivery exists. This will help us in taking an appropriate decisions for that specific Region.

We are sure, our Members will help us on Short Term basis, to find out a solution on Long Term basis.

Communication to be addressed to: Mrs. Shobhana Rao, Admin Manager, KSA
E Mail – admin@kanarasaraswat.in
Phone Numbers: 022 23805655 & 022 23802263

Thanking all members in anticipation of your cooperation.

Smita Mavinkurve
Editor - KS Magazine

Rajaram Pandit
Hon Secretary - Magazine Circulation

Jairam Khambadkone
Chairman

June 2018
Our Cover

18th Saraswat Sangeet Sammelan of KSA’s Kala Vibhag

Kanara Saraswat Association – Kala Vibhag presented the 18th Saraswat Sangeet Sammelan on 14th and 15th April 2018 in Anandashram Hall. It was spread across 4 sessions in these two days. This year’s Sangeet Sammelan was held in memory of late Prakash Burde who was extensively involved in planning and organising most of the Sangeet Sammelans held in the past so many years. Another important person whose absence was felt in this Sammelan was Gokarn Gurunath Mam, who could not attend the programme due to age and ill-health.

Mr. Sunil Ullal – Hon. Secretary for Art, Culture and Sports welcomed Mrs. Anjani Burde and her family, all invitees and guests and handed over the mike to Mr. Uday Mankikar. Uday, who was one of the comperes for the sammelan, introduced guests and handed over the mike to Mr. Uday Mankikar. Uday, welcomed Mrs. Anjani Burde and her family, all invitees and perform artists were honoured at the hands of these KSA’s Kala Vibhag.

This was followed by the traditional lighting of the lamp by the chief guest Pandit Murali Manohar Shukla. He was accompanied by Mrs. Anjani Burde, three musical maestros of our community viz Pt. Sadanand Naimpally, Pt. Nityanand Haldipur and Pt. Omkar Gulvady and KSA President Mr. Praveen Kadle. Uday then spoke briefly about late Burde Prakash Mam, Gokarn Gurunath Mam and also gave a brief history of Kala Vibhag, explaining how the concept of Sangeet Sammelan was started many years ago. In his inaugural address, the Chief Guest Pandit Murali Manohar Shukla expressed his happiness that Saraswat Sangeet Sammelan was started again after a gap of 3 years and stressed on the importance of maintaining continuity.

Eminent personalities present in the audience were Pt. Sudhindra Bhowmik, Dr. Ramdas Bhatkal, Pandit Vibhav Nageshkar, Vidushi Suniti Gangolli (daughter of Sangeetacharya S.C.R. Bhat - Nandmam), Smt Suman Savur and well known senior stage personality Shri Madhu Bhat. All the performing artists were honoured at the hands of these eminent personalities.

During the morning session on 14th April 2018, Soumya Ullal-Kantak, who is not new to these Sangeet Sammelans gave her recital starting with Raag Gunakali. Her melodic voice was highly appreciated by the audience. She followed this with Raag Alhaiya Bilawal. Later, Dhanashree Nageshkar-Wagh, daughter of Pt. Vibhav Nageshkar, gave a solo percussion performance on Tabla with a rendition of Teen Taal. The third artist in the morning session was Priya Purushothaman who gave her vocal recital with Raag Gaud Sarang, melodious Shuddha Sarang and ended with a Thumri. Both Dhanashree Nageshkar-Wagh and Priya Purushothaman gave their performance for the first time in the KSA Sangeet Sammelan.

The last session on the second day of the Sammelan, young and 4th time artist in Saraswat Sangeet Sammelan, Nivedita Hattangadi started with Raag Bhairav in the morning and then followed by Raag Kalingada. She concluded her session with a short Meera Bhajan in Raag Bhinna Shadj which was an excellent composition. Her rendition was so melodious that there was a feeling that she should have continued this for another ten minutes. The second artist was Milind Chittal, a Chatered Accountant cum vocalist. He started with Raag Blaskhani Todi, in his mature and melodious voice. The second Raag he rendered was Deshkar and ended his performance with a Surdas Bhajan. The last artist in the third session was Ashok Bellare, who plays the Santoor. The musical instrument Santoor has its origins in Kashmir but Ashok has modified it to meet some of his requirements and calls it as PranavaSantoor. He played Raag Parmeshwari beautifully, which brought back the memories of the world famous Pandit Ravi Shankar, who had personally composed three Raags by name “Parmeshwari, Rameshwari and Jogeshwari” probably in the mid ‘70s.

The last session on the second day in the evening started with Svetu Hattangadi Kilpady from Gurgaon, who was in superb form. She began with Raag Madhuvanti which took the audience by storm. The second was a Thumri in Raag Mishra Khamaj, followed by Chaiti, which is believed to be sung at the end of Chaitra Month as per the Hindu calendar. Then there was a jugalbandi by Kiran Patil and Pushkar Bhuse, two disciples of Pandit Sadanand Naimpally on Tabla. They exhibited their skills well and did justice to the training imparted by their Guru. The final performance was by Geeta Vinayak Chittar, a sitar artist. He played Raag Jhinjoti, in different forms and was well appreciated by the audience.

Evening session on 14th April 2018, began with a young 19 year old artist Nishant Panicker from Bangalore, who again was a first-timer in this Sammelan. Before he started his recital, Nishant made a special mention about the venue, saying that when he entered the Hall he had a great feeling of warmth, comfort and richness of art and culture. He started his recital with Raag Bhimpalas and held the entire audience spell bound with his Alaaps, Vilambit, Drut and Tarana, followed by Raag Shree. He ended with a Kathiawadi Bhajan and gave the background about how this Bhajan was sung by Khadim Hussain Khan many years ago. The next artist was Shivani Haldipur Kallianpur, who is not new to these Sangeet Sammelans. She began with Raag Vachaspati with her usual melodious singing, went on to a Khayalalnuma Dadra and ended with a Kajri. All these three Raags sung by Shivani could be considered as unusual Raags and not heard very often. The audience were full of appreciation with her selection of raags. The last artist of the second session was Vinayak Chittar, a sitar artist. He played Raag Jhinjoti, in different forms and was well appreciated by the audience.
Gulvady, who had just returned from UK the same morning. She started with a melodious Raag ShyamKalyan with her mature voice following it with another beautiful composition in Raag Hamsadhvani and ended with a Khamaj. The session ended with what can be called as Guru Vandana and it suited the occasion quite well.

No musical concert is complete without the support of able accompanists on the tabla, the harmonium and the tanpura. We had Shantanu Shukla, Jayesh Rege, Rakshandan Panchal and Uday Raikar on the tabla, Vinod Padge and Dnyaneshwar Sonawane on the harmonium and Jayant Naidu and his team on the tanpura. Their accompaniment enhanced the performance of all artists to a great extent.

The 18th Saraswat Sangeet Sammelan was a well-planned and a successful event. It succeeded in giving an exposure to young and upcoming artists (which is one of our aims). Mr. Uday Mankikar compiled a brief summary of the programme, which was read by Mr. Sunil Ullal along with a vote of thanks.

The Kanara Saraswat Association is grateful to all the sponsors for their donations, all the people who worked whole-heartedly to make this event so successful and also the entire audience for their full support. KSA cannot forget the help extended by Pandit Omkar Gulvady in organising this event right from the planning stage and to Mr. Uday Mankikar and Ms. Ashwini Prashant for their apt compering on both the days.

ANNOUNCEMENT

PARIJNAN FOUNDATION has launched a scholarship scheme for students who wish to undertake post-graduate studies in overseas based institutions and Universities.

Any Chitrapur Saraswat student who wishes to pursue a post graduate course overseas can apply for this scholarship giving full details of the course along with the intimation of the university/institution who has offered the seat together with the cost of enrolling for such course in their admission format.

Initially, this scholarship will be in the form of non-refundable annual grant to the tune of Rs.2.00 lakhs per student with maximum coverage of 15 students per academic year.

Applications received will be reviewed by a panel of eminent personalities from the field of academics, whose recommendations for such scholarships will be final.

These applications seeking scholarships with all the supporting documents should be sent in a sealed envelope marked -

‘PARIJNAN FOUNDATION Scholarship-Overseas Studies’ to the following address not later than 31st July,2018

The Trustees
Parijnan Foundation,
C/o The General Manager, Shri Chitrapur Math, Shirali, Uttar Kannada Pin:581354

June 2018
18th Saraswat Sangeet Sammelan
of
KSA’s Kala Vibhag

Soumya Ullal-Kantak
Dhanashree
Nageshkar-Wagh
Priya Purushothaman
Nishant Panicker

Shivani Haldipur Kallianpur
Vinayak Chittar
Nivedita Hattangadi
Milind Chittal

Ashok Bellare
Sveta Hattangadi
Kilpady
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Kiran Patil
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June 2018
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June 2018

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was with us and she ate quite a few – relishing them! At the delicious. Once when she had prepared puranpolis, Kamutai The puranpolis she made used to be soft like silk and very faced in her personal life. My mother was a very good cook. She retained this nature in spite of all the tragedies she

of Kalindipacchi's speech here.

some aspects of Kamutai's personality. We present some parts with prayers to the Guru Parampara and went on to remember

of June 2018

performed the thread ceremony of the priest!

Kamutai showed this photo to all and said 'Look, we have she was alive she gave away her gold mangalsutra to the wife of a servant and her bangles to another girl both of whom had served her well. She also gave Rs. 2500/- to all of us. She loved writing and would compose poems and gift them to her relatives and friends on any special occasions. She would even write in Sanskrit. My father was the Director of Industries and used to travel a lot on work-basis. Once when he visited Kirloskarwadi he took my mother and Kamutai along. Kamutai was so impressed with what she saw that she wrote a beautiful article describing everything there. The people there liked it so much that they published it in their magazine 'Kirloskar'.

She was a freedom fighter and went to jail with her husband during the freedom struggle. Love for the nation burned fiercely in her heart. So later when she heard the news about the corruption among the netas she refused to cast her vote.

She would exercise regularly and perform suryanamaskars till she was incapacitated. She used to drink a lot of water also. And let me tell you, her skin was glowing and without wrinkles even in her old age! She would eat slowly and enjoy her food. She taught us good manners, to respect food and not waste anything, to spin thread on the charkha etc. And let me tell you she did not give us any lectures it was through her behaviour that we learnt all this.

I feel sorry that we could not honour her when she was alive. But I thank the KSA for acknowledging her contribution to society.'

Smt. Mrinalini Kher - I am extremely honoured to be here today and very happy that KSA and Amchis have recognized my work. First of all, I thank my husband Kishor Kher for the support and motivation he has given me all these years without which I could not have done all this. I have not studied management but in my 45 years with him I have imbibed some management techniques. I am happy to see many familiar faces in the audience.

I am indeed very happy, greatly honoured and rather humbled to be here today. When I think about all the work that has been done, I feel that although it all happened automatically it was my passion for the cause which drove me all the while. I first joined the Spastic School as a teacher and what I saw there opened my eyes to the issues that people face and the struggle they go through to lead a decent life. The Kherwadi Social Welfare Association was founded by Kishor's grandfather Balasaheb Kher. We are celebrating the 90th year of the Association. And it is also the 20th year of the "Yuva Parivartan" (YP) that Kishor and I started with the idea of doing something fort the youth of Bandra East. We felt we had to do something to empower these school dropouts - we had taught them some skills so that they could earn their livelihood and join the mainstream in the society. By the end of 3 years we had about 150 students and 10 to 15 staff members. Today we have more than 900 staff members and are spread across 18 states! We have 1.5 lakh students joining every year. This has been possible because
we were led by visionaries like late Shri B. G. Deshmukh and now Dr. Raghunath Mashelkar. Dr. Abdul Kalaam launched Yuva Parivartan! YP is not a project but it has become a movement - a movement because a movement never stops, it keeps producing ripples which go on spreading far and wide.

Dr. Mashelkar says it is not enough to empower 1.5 lakh youth because today in our country there are over 300 million dropouts for whom education has been a distant dream due to lack of school or because of socio-economic challenges. These youth, who are between the ages of 16 to 35 years, have to be given a second chance and brought into the mainstream else they will pose a serious problem to the society.

We have spread far and wide in our country. Whichever state we go to, we work in the most difficult areas – areas plagued by poverty, law and order problems, and speak to the people forgotten by society. Even in the jails, the youths held there have to be taught some skills which will help them when they finish their jail term. We have even gone to Jammu & Kashmir and been welcomed by the people there!

We will be carrying on with this noble work and need your encouragement, support and energy to continue. Thank you.

Smt. Sonali Savkoor who runs a school for special children ‘Khushboo’ had brought a power-point presentation showing her school, the children and their work. She shared the story of how Khushboo began and is flowering today, spreading fragrance into the lives of the children who come there. We present here a summary based on the presentation and also on her interview which appeared in the Canara Union Newsletter in February and March 2018.

“In 1991 a very close friend who lived nearby and had two spastic boys passed away suddenly. The wife, a simple home-maker with very little experience of handling anything was left with two spastic boys. She asked. And when I told her, she said, ‘Mrs Savkoor, don’t worry. You have a big terrace. I will construct a room there.’ And the very next day, he came with the workers and got a room constructed which became the Khushboo office room! Actually, everything used to happen in that room. But now we needed more space. We scouted three or four places and in one of them a woman asked me, ‘School chaalte hain?’ I said yes and told her we had 42 children. ‘Kya kartein hain aap us mein?’ she asked. And when I told her, she said, ‘Paagain baccha school chaaltein hain aap? Toh uske liye hamaare paas jagah nahi hai.’

Here was a sad challenge. These children were called ‘paagals’. And so began the work of educating the community on the difference between the mentally challenged and the mentally ill.

Finance was now a very serious problem. Gradually, we moved forward and small achievements became markers of success. Funding agencies took time to understand the benefits of the project but slowly, awareness grew. Persuading parents that the path ahead was slow and uncertain was another major problem. They had their dreams for their children and often lost their patience with us.

Girl children especially had a very difficult time. Families many a time don’t want to do anything for them. Another serious problem is when the child is an adolescent and starts having sexual desires. It’s difficult because the body is growing while the mind is still that of a 7 or 8 year old. Puberty and sexuality became major problems. Desires will always be there, one cannot do anything about them.
We work closely with each child on what is called the IEP, the Individual Education Programme. The IEP is planned along with the team and parents. The first contact point is the OPD. It's like any other hospital situation where the parents come and fill in the case-study forms, and based on that the counsellors speak to them. Then a team meeting is held. The team composition is based on the disabilities of the child. Accordingly, physiotherapy or occupational or speech therapy is organised. The parents are involved at all stages.

As you know, social interaction is very important for children. So, we take them out in groups to parks, zoos and to places like Mac Donald’s. The parents rarely take them out, you see. In my whole career, I have found that it is easier to work with children than with parents.

Each child needs tailor-made support for him or her depending on their condition and background. Mostly they have single mothers looking after them. While we do get sponsorships for them, more often than not, the families themselves are not willing to spend for the child, even in an educated society! To make the children self-reliant we have to work with them at 3 levels - one directly with the child, one with the parent and one with the community. Most often while mothers come forward for counselling fathers don’t. But things are improving, lots of changes are happening.

Today we have moved on to being a respite care centre, where we have a programme running for a ‘night out’ for the children—very necessary, more for the parents than the children. Children enjoy these occasions and it is also a good thing that the parents get a chance to be together without worrying. Khushboo’s next project will be long-term residence. We are drawing up a proposal and looking for land. Gurgaon is full of corporate houses willing to play their role in CSR. Some experiences are very good, others are not so good.

We thought about what the children could do after they were trained. Formal employment was difficult, so we thought we could market simple products that the children could make, at home. We gave them the facilities, trained them, and they would be paid for whatever they made. We even sent this proposal to BASAID which gives Development Aid to small projects. They donated the cost of 15 or 20 sewing machines which we distributed. We first trained the children in Khushboo, to make aprons, bedsheets and napkins. Then we asked them to work from home. Every 15 days or so, our staff would supervise progress, collect the products, place more orders, etc. But our plans failed. When our staff visited the house, the child would be made to sit in front of the machine. Some had even sold the machines. A mother we know sold the machine and made her child sit in the Gurudwara while she went to work. Between hardship faced by mothers and our efforts, there was a gap and the children were making no progress. Survival is most important for the people at home. And mothers simply do not have the time to help their children at home. Therefore, now, we get all the work done by the children on the KWS premises. We are grateful to all the organisations which have helped us understand our problems.

We’ve tried many things, including sheltered workshops where parents in turn supervise the work of children making things. But parents don’t want to make the effort. Very few come to parent meetings. They want to sort of ‘offload’ their children with us and escape. To some extent, we could understand this but what was the way out? We even tried the CBR project where we went to the rural families village by village, identified children who needed help and tried to work. The social stigma about such children is great.

But we do get many volunteers. Some really want to make a difference to the community. Some have a lot of time and want to keep themselves occupied. The truth for some is that they want to be able to say to their friends that they are helping in a place like this. We are grateful that they come.

With parents in many cases there is a refusal to look far beyond training and education. At the end of our training, some children, especially girls, fall off the map. This is reality and it is sad, but we press on with our efforts. At such times, we remember our many achievements and resolve that Khushboo must continue to be a place of hope and self-esteem, a haven I hope, for our special children.”

Smt. Savkoor ended with thanks to the Lord and our Param Poojya Guru for Their continuous grace and blessings. She also expressed heart-felt gratitude to the donors and sponsors whose support has helped Khushboo grow and sustain in the face of tremendous financial challenges. She said, “I convey my gratitude to team KSA and all present here for recognising our work and accept this honour and award not for myself as an individual but for the entire humanitarian group that has been involved for the last 23 years in this community service silently and selflessly, in whatever capacity they can. May their tribe increase in number and may this human chain become longer and stronger. Thank you and Namaskar”.

Dr. Geeta Koppikar, Chief Guest, started her speech with prayers to our Guruparampara. She said “KSA President Shri Praveen Kadle, today’s utsavmurthis present in person and their representatives, dignitaries and such a beautiful gathering – I am indeed very happy, greatly honoured and rather humbled to be present here as the Chief Guest for the felicitation function of these great people and their mountainous work. They have earned respect in the society by their sheer exemplary work which has left a long-lasting effect on society and touched many lives. I consider myself very lucky to be with them and listening to them and their achievements is a wonderful learning experience for all of us. They have made us aware of many things and I congratulate KSA for arranging such a wonderful programme year after year. Lastly, I am grateful to KSA for inviting me here and giving me an opportunity to be with all of you. I also extend my wishes to everybody on the occasion of International Women’s Day. Thank you”.

June 2018

KANARA SARASWAT
Book Reviews of Sanskrit Books authored by Dr. Mangesh V. Nadkarni

Dr. Mangesh V. Nadkarni, an illustrious Amchi, has a string of academic attainments to his credit. A retired Vice Chancellor of Gulbarga University, he is an authority on Gandhian studies. Many books have come out of his prolific pen. He has been associated with many centres of learning.

Recently Dr. Nadkarni sent us 3 books written by him. Each has over a hundred verses in Sanskrit, composed by him with transliteration, word for word meaning, and notes in English.

These have been reviewed by 3 Sanskrit scholars – Dharmaprabhakar Shri V. Rajagopal Bhat, Shri Krishnanand Mankikar and Shri Narayan Shirali. We present here all the reviews.

Shri Sharada Dashakam and Sanatana Dharmatvav Shatakam

Written by Dr. Mangesh Venkatesh Nadkarni
Published by Academy of Sanskrit Research, Karnataka Sanskrit University, Melkote 571431, Price: Rs. 70/-

Reviewed by Dharmaprabhakar Shri V. Rajagopal Bhat

In this book under review, Mangeshmam has sprung a pleasant surprise. He comes across as an accomplished poet in Sanskrit. The first part of the book, in 10 verses, is in praise of Mother Sharada - the goddess of learning. The second part consisting of 121 verses is a lucid compendium on the salient principles of our Sanatana Dharma, beyond its rituals and festivals. With the ancient Bhartrihari as his exemplar, he has woven his fresh and modern Gandhian insights into elegant and easy-flowing couplets. The practice of Hinduism has to be poor-friendly as well as environment-friendly, he says rightly. “Indulging in violence in the name of cow-protection brings no credit to Hinduism as also the enormous garbage generated during Ganesha and Durga Pooja festivals. Religious leaders should also make their followers socially aware and humane…” Mangeshmam has clothed such beautiful thoughts in his graceful Subhasitas.

Here is a sample:

Translation:

There exists in the society surely defects which are enemies of Hinduism true; they have to be eradicated soon, as they are unethical and harmful too.

I have enjoyed reading this book and would recommend it to others too. I congratulate the author for enriching modern Sanskrit literature with this highly readable book. I have also had the pleasure of reading his book titled ‘Hinduism – A Gandhian Perspective’. His two more Centuries have already seen the light of the day: one on Environmental Ethics (Parisaraneetishatakam) and the other on Mahatma Gandhi’s philosophy (Gandhi tatvashatakam). I am told yet another two Centuries are in the pipeline, awaiting publication. In this respect Mangeshmam has, indeed, stolen a march over Bhartrahari!

Jayatu Sanskritam  Jayatu Sanskritam

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Parasar Niti Shatakam परसरनितिशतकम्

Written by Dr. Mangesh Venkatesh Nadkarni
Published by Academy of Sanskrit Research, Karnataka Sanskrit University, Melkote 571431, Price: Rs. 70/-

Reviewed by Krishnanand Mankikar

I must say that I was fortunate to have received the book परसरनितिशतकम् by Professor Mangesh Mam Nadkarni, for review. Mangesh mam, is an “Ecological Economist”. He has composed 113 Sanskrit verses in strong advocacy of the Environment, the present state of decay and the need for a better...
environment being the theme. As he says in his preface, “They (the verses) are original, and an outcome of the fusion between my background in environmental or ecological economics and ethics on the one hand and love for Sanskrit on the other.”

The title of the book reminds one of the famous Nitishatakam नीतिशतकम by the Sanskrit poet Bhartrihari who wrote the three Shatakas शतक, वैशाख and नीति in addition to other works.

The author has mostly (except for one verse) used very simple अनुस्पृह छंद which is very easy for recitation. The language he uses is also very simple. The combined effect of these two is the effective delivery of the message on environment. Each verse is followed by the word meaning, an English verse and a comment on the verse, (where necessary). This makes for very easy understanding of the verses.

As we all are aware, our environment is in the gravest of the dangers mainly due to the over-exploitation of natural resources coupled with unbridled industrial progress. (The latest awakening in Maharashtra is in the form of the ban on plastics)

The book begins with the stanza:

मनुष्य का पिता है निजी सूचना तथा सामाजिक सुधार
| संवर शौच के संस्कार, शौच वास्तव जीवित राम
|

In the entire Solar system, the Earth stands out (in her beauty), having all the conveniences (of livelihood) and hence, she is the best (place) for the living beings. One cannot help but note the simplicity of the construction and the usage of words, and the telling image of the Earth as the most comfortable abode - not only for Mankind but for ALL the living beings.

In the next five stanzas the author talks of the epitome of Living Beings viz. Man, who can create Heaven or Hell here on Earth, by the means at his disposal. In the seventh stanza, reproduced below, the author avers that the environmental crisis has been recklessly brought about by the mankind (No other living being contributes to this degradation!), so it is the duty of mankind to solve this problem.

पूर्वी धार्मिक चाई में अंकट में रिस्क | बवन निर्माण तथा परिवार

Again, please note the simplicity of construction, the use of language and the firm conviction expressed in just a few words, (virtually holding the entire mankind guilty!)

This Earth, full of vegetation and a plethora of living organisms, (stanza 8) has in the last 100 years or so been divested of the life saving systems. The reasons for this are enumerated as deforestation, (forests once destroyed cannot easily be regenerated, the author reminds), carbon footprint etc., resulting in the rising temperature all over the world. Added to this is the industrial production. All these result in the glaciers melting everywhere, the oceans crossing their boundaries and the rains having lost their regularity. The seasons are a changing! Having enumerated these up to stanza 14 the author goes on to list the malefic effects of this on various classes of population, like farmers (suicide), displaced people and mass migrations, unpredictable heavy rains and unprecedented drought, increased pollution and so on (up to stanza 25), and then the widening chasm between the haves and the have-nots—the most affected by this harm to the environment are the “have-nots”, while the “haves” tide over the difficulties with all the wealth at their command.

The author has also drawn upon Upanishads (Katha in stanza 42 - श्रेष्ठम् and प्रावस्) . Having enumerated the problems due to environmental degradation, the author states that the Governments have to work towards the restoration of the environment and for this he also lists the ways in which we can achieve this (as in the past no chemical fertilizers were used, and so on). The author also lambasts in four stanzas, the organization of major festivals (गणेश, मालय, दुर्गा पूजा etc.) which leave a trail of accumulated waste and unclean environment and avoidable pollution.

In the entire compilation, there is orderly treatment of the subject—as has been briefly described above, the idea develops in a cogent manner and the stanzas for relevant topics are grouped together. The concluding stanza of the book is almost like a benediction.

नातीयं मन्त्रोपत्थरम् मृदु लिङ्ग धौःतव | पै: सर्व प्रति नातायं सामग्रीम बिहायते। [113]

Oh Lord, do give the wisdom to the mankind that is bent upon destruction (of this planet). Mankind has ignored the harmony with Nature (contributing to its own peril!). By the way, if you read the first and the last stanzas together, they encapsulate the entire book! Amazing isn’t it?

If one reads this booklet regularly, one can really develop an awareness of the dangers of environmental decay, our responsibilities towards environment and the verses herein will help us draw up an action plan for ourselves. If selected stanzas out of this are picked up for the daily recitation in our schools, our future generations will surely become aware of the importance of preserving our environment and will work towards a better Earth.

A wonderful book, worth reading again and again (and putting in practice in one’s own way!) Let your young ones read stanzas from it as they read their daily prayers.

Just an afterthought— If with selected stanzas and good (coloured if possible) illustrations, a companion volume is published, (or with all stanzas and illustrations – a school edition is created) it will be a very useful addition to the school libraries.

Once again, I congratulate Mangesh mam for the effort and the wonderful result thereof.

The 76 pages book, “Chinmayagranthapushpam 14” in easy to read print, is published by Chinmaya International Foundation Shodha Samsthan, Viliyanad, Ernakulam Kerala, and is priced at Rs 200=.

Shubham Bhavatu
'ಜೀವನ್ ಎಂಬ ಶಿವಸ್ಕಲ್ಪನೆ' 

ತೃತೀಯ ಜಲಾಸಿದ್ದೆಯ ಕೇಂದ್ರ ಗುಜರಾತ್‌ನಲ್ಲಿ 1984 ರಿಂದ 2005 ರವರೆಗೆ ಹೋಲ್ಡ್‌ಮಾಡಿದ ಅಧ್ಯಯನವಾಗಿದೆ. ಇದು ಮುಖ್ಯವಾಗಿ ಮೆಡಿಕಲ್ ಎಂಬ ವಿಭಾಗದ ಪ್ರಾಂಗಣಗಳಲ್ಲಿ ಹೆಚ್ಚಿಸುವ ಮೇಲ್ಮೈ ಕಾರ್ಯಾಚರಣೆಗಳನ್ನು ಉಲ್ಲೇಖಿಸುತ್ತದೆ. ಇದು ಸಿದ್ಧವಾದ ಶಿವಸ್ಕಲ್ಪನೆ ರೂಪದಲ್ಲಿ ಮೇಲೆ ಗೊಂಡಿದೆ. ಅಧ್ಯಯನದ ಸಾಮಾನ್ಯ ವಿಷಯಗಳು ವಿಜ್ಞಾನ, ವಿಜ್ಞಾನ, ನಾಯಕತ್ವ, ತಾಂತ್ರಿಕ ವಿಭಾಗಗಳು, ಕಲಾತ್ಮಕ ಸ್ಯಾಂದ್ರಿಯ, ಶಾಶ್ವತ್ತು ಮುಂದುವರೆಯುವ ಅಧ್ಯಯನಚರ್ಯೆಗಳು. ಇದು ಅನುಶ್ರವಿಸುವ ಅನುಮೋದನೆ ತುದಿಯಲ್ಲಿ ಬರುತ್ತದೆ. 

ಜೀವನ ಜೀವನಾತ್ಮಾದ ರಾಮಾಯಣಾಯಜ್ಞೇಯ ಪ್ರತಿ ಶಿವಸ್ಕಲ್ಪನೆಯು ಜೀವನದ ಸ್ವಾಭಾವಿಕ ಪ್ರದೇಶಗಳು. ಜೀವನ ಜೀವನ ಎಂಬ ಶಿವಸ್ಕಲ್ಪನೆಯು ಜೀವನದ ಸ್ವಾಭಾವಿಕ ಪ್ರದೇಶಗಳು. 

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Military Musings

Passing Out Parades

Maj Gen B N Rao, AVSM, VSM & Bar (Retd)

There are few things that inspire a youngster more to join the armed forces than witnessing a passing out parade in any of the defence academies. From the time I was four years old, I used to dream of becoming a doctor. Then in Dec 1955, my school friend Ashok Mahajan and I cycled up to Khadakvasla from Poona, to see the passing out parade at the National Defence Academy. We were so taken in with the pomp, the glory, the military precision in which events were conducted, the cadets passing out to the tune of Auld Lang Sayne synchronised with a thrilling flypast, that all previous ambitions were forgotten. That parade decided our calling. We both applied for and got selected for the 17th course. In January 1957 we ourselves had become cadets in the NDA and thus launched on our army careers.

I passed out of NDA in June 1960. It was a bright summer morning and a clear day. No cloud marred the blue sky that beautiful Saturday. We were dressed in white patrols and since I was Divisional Cadet Captain, I was marching in front of Easy Squadron. Rifle drill had not been introduced in NDA at that time and we appointments carried our canes. I yet recollect how proudly we marched past the quarter deck in our perfect ceremonial attire, the superb synchronisation of drill movements, and the thundering sound of jet aircraft flying low overhead as we stepped on to the quarter deck to pass out in slow march, to the tune of Auld Lang Sayne. We savoured the sweet smell of success. We had done it. We had got through three years of arduous studies and toughening in preparation for yet more difficult training at the Indian Military Academy, Dehra Dun. We had a month’s holiday ahead before reporting at IMA and as we headed home, all of us intended to make the most of it.

The year at IMA passed in the blink of an eye. We were all looking forward to becoming commissioned officers and joining our units. 11th June 1961 was eagerly awaited. Unfortunately the skies were threatening to come down and even though we had lined up on the parade ground, the parade had to be called off on account of the heavy downpour. Lt Gen SPP Thorat, KC, DSO who was the Reviewing Officer, the spectators and all of us Gentleman Cadets were thoroughly drenched within minutes. We forever refer to the event as the ‘washing out parade’. But that did not diminish our euphoria of becoming commissioned officers and as we proudly wore our 2/Lt’s pips that night and sported our regimental regalia for the very first time; we were at the threshold of our life long military careers.

I have witnessed several passing out parades since. Another memorable visit to Dehra Dun was in June 1984 when our son Ashwin was commissioned into the Corps of Engineers. But whichever academy, the atmosphere is always special with flags fluttering, drill and inspection parade, distribution of awards, the passing out in slow march, the fly past and the nostalgic feelings evoked by the doleful tune of Auld land Sayne.

The strength of both academies, NDA and IMA, has increased over the years, and the ranks of passing out cadets have swelled. But the passing out procedure remains unchanged, and the air of anticipation and excitement continues to remain charged and as high pitch, as ever.

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June 2018
KANARA SARASWAT
Invitation

SHRĪ CHITRAPUR MATH®
Chāturmāsa - 2018, Shirālī

Dear Sādhaka,

Jai Shaṅkar !

Parama Pujya Shrimat Sadyojat Shaṅkarāshram Swamījī has graciously consented to observe the Chāturmāsa-Vrata during Vilambi-sarvatsara from Ashāṅga-Shukla-पूर्णिमाः (Friday, 27th July 2018) to Bhādrapada-Shukla-पूर्णिमā (Monday, 24th September 2018) at Shri Chitrāpur Math, Shirālī.

The precincts at Shri Chitrāpur Math provide the right environment to make the Chāturmāsa period a spiritually enriching experience for all sādhaka-s. We are blessed to have the divine presence of our Guru-s in this punya-kshetra.

We invite you to participate in all programmes with your wholehearted enthusiasm and make it a truly joyous parva. Your generous contribution through various sevā-s listed hereafter will help us to accomplish the various activities planned in these two months. Please feel free to contact our coordinators if you need any details. The names and contact details of the coordinators and the sevā list are on page 2.

We look forward to seeing you in Shirālī.

Yours in service of the Math, the Guru and the Guruparamparā.

Vivek Nāḍkarnī
Convenor,
Shrī Chitrāpur Math - Chāturmāsa Committee - 2018
## Daily Programmes

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>6:00 am</td>
<td>Suprabhatam</td>
</tr>
<tr>
<td>7:30 am</td>
<td>Suprabhatam</td>
</tr>
<tr>
<td>6:00 am</td>
<td>Darashreehana by Parama Püya Swarīṭṭh to be followed by Śāmīkha prāṭīṭṭhāna</td>
</tr>
<tr>
<td>8:00 am</td>
<td>Śāmīkha sādhanā</td>
</tr>
<tr>
<td>9:30 to 11:30 am</td>
<td>Bhajana-sevā by sādhanā-s</td>
</tr>
<tr>
<td>11:30 am</td>
<td>Mahā-pūja</td>
</tr>
<tr>
<td>12:15 pm</td>
<td>Śrī Pādūkā-pūjana*</td>
</tr>
<tr>
<td></td>
<td>Śrī Bhikṣāgā prāsāḍa-vitarana*</td>
</tr>
<tr>
<td></td>
<td>Santarpana</td>
</tr>
<tr>
<td></td>
<td>Śrī Pādūkā-pūjana*</td>
</tr>
<tr>
<td></td>
<td>Śrī Bhikṣāgā prāsāḍa-vitarana*</td>
</tr>
<tr>
<td></td>
<td>Santarpana</td>
</tr>
</tbody>
</table>

*Note: Śrī Pādūkā-pūjana and Śrī Bhikṣāgā-prāsāḍa-vitarana can be performed on Thursdays, Saturdays and Sundays.*

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>3:00 to 4:30 pm</td>
<td>Gununarpana-Chatra-Paṭhanā by sādhanā-s, Vāmanaka, Ghanunospatitā sessions</td>
</tr>
<tr>
<td>5:00 to 7:00 pm</td>
<td>Cultural programmes by sādhanā-s</td>
</tr>
<tr>
<td>6:00 pm</td>
<td>Dīpanamakāra</td>
</tr>
<tr>
<td></td>
<td>Nitya-pūjana by Parama Püya Swarīṭṭh</td>
</tr>
<tr>
<td></td>
<td>Mangalarthī, Aṭṭhavadhana-sevā, Prasāḍa-bhōjana</td>
</tr>
<tr>
<td>7:00 pm</td>
<td>Chandrā-grahaḥana</td>
</tr>
<tr>
<td></td>
<td>Grahaḥa-sparsa, 11:45 pm</td>
</tr>
<tr>
<td></td>
<td>Grahaḥa-mokṣa, 3:49 pm</td>
</tr>
<tr>
<td></td>
<td>Grahaḥa-kaila-sāthithi by sādhanā-s</td>
</tr>
<tr>
<td></td>
<td>After arrival of Śvāmījī. DHAĪMA-SAMAŚ, Khotamādāsthana and expression of gratitude by the Convener</td>
</tr>
<tr>
<td></td>
<td>President's Address</td>
</tr>
<tr>
<td></td>
<td>Asthūmāna by Parama Püya Swarīṭṭh Dīpanamakāra, Mangalarthī, Aṭṭhavadhana-</td>
</tr>
<tr>
<td></td>
<td>sevā, Prasāḍa-bhōjana</td>
</tr>
</tbody>
</table>

## Sevā during Chāturmāsā - 2018, Shirālī

### SPECIAL SEVĀ S

<table>
<thead>
<tr>
<th>Sevā</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chāturmāsā-posekha-sevā</td>
<td>One day Yāmūyga at all Śamādhī-s and Śrīmān-a</td>
<td>₹ 25,000.00</td>
</tr>
<tr>
<td>Yajmanesevā</td>
<td>One day Breakfast + Prasāḍa-bhōjana + Śrī Pādūkā-pūjana + Śrī Bhikṣāgā-</td>
<td>₹ 15,000.00</td>
</tr>
<tr>
<td></td>
<td>sevā i</td>
<td></td>
</tr>
<tr>
<td>Santarpasa-sevā</td>
<td>One day Prasāḍa-bhōjana + Śrīlal-serva-sevā + Śrī Pādūkā-pūjana + Śrī</td>
<td>₹ 10,000.00</td>
</tr>
<tr>
<td></td>
<td>Bhikṣāgā-sevā i</td>
<td></td>
</tr>
<tr>
<td>One day Breakfast and Prasāḍa-bhōjana</td>
<td>Śrī Pādūkā-pūjana + Śrī Bhikṣāgā-sevā i</td>
<td>₹ 5,000.00</td>
</tr>
<tr>
<td>One day Prasāḍa-bhōjana</td>
<td>Śrī Pādūkā-pūjana + Śrī Bhikṣāgā-sevā i</td>
<td>₹ 3,000.00</td>
</tr>
<tr>
<td>One day Breakfast</td>
<td>Śrī Pādūkā-pūjana + Śrī Bhikṣāgā-sevā i</td>
<td>₹ 2,000.00</td>
</tr>
<tr>
<td>Śrīva-Sandhi-Devāti-sevā</td>
<td>Sevā at all Śamādhī-s and Śrīmāna at Gokarna, Śrīlal, Malāpur, Kāndī and</td>
<td>₹ 850.00</td>
</tr>
<tr>
<td></td>
<td>Mangālāṇu</td>
<td></td>
</tr>
</tbody>
</table>

Bank account details for contributions by NEFT/RTGS

Name of Beneficiary: Śrī Shrivatsapur Maṭh, Śrīlal
Name and address of Bank: SVC Co-op Bank Ltd, Chitrapur, Shrivatsapur, Shrivatsapur, Shrivatsapur, Shrivatsapur

Type of A/C: Overdraft

Account Number: 107 1209600000009

IFSC Code: SBIC0000071

<table>
<thead>
<tr>
<th>Name(s)</th>
<th>Email ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convener</td>
<td>Shri Vivek M Naikkar</td>
</tr>
<tr>
<td>Sevā-a</td>
<td>Shri Kesava Sridevi</td>
</tr>
<tr>
<td>Accommodation</td>
<td>Shri. Nandini P. Hattangadi</td>
</tr>
<tr>
<td>Cultural Committee</td>
<td>Shri. Malashree Kalyanpur</td>
</tr>
<tr>
<td></td>
<td>Shri. Shivangi Malleshwari</td>
</tr>
</tbody>
</table>

Math Office Telephone: 08385 258308
A Spiritual Way of Dealing with President Trump’s Election
The Pre-Trump and the Post-Trump Ajit
AJIT B. DIVGI, USA

Like many Americans, I went to sleep late that Tuesday night and woke up on Wednesday morning with feelings of gloom and despair. I had been very afraid mainly for my children and grandchildren as to their future because of Mr. Trump’s incessant attacks on several groups of people that included people of my description. After contemplating on this, I realized that this was once again an opportunity for me to exercise one of my principles which is to convert every negative into a positive.

I am thankful to President Trump for awakening and re-emphasizing something that my scriptures teach, that the body-mind-sense complex is mortal, and is the one absorbing all the hurts and the compliments, and is totally different from the Eternal Consciousness or the Atma described by the ancient Rishis of India as being immortal. To summarize, what should have been the Ideal Principle for me to achieve, was the belief that I am the Atma or the Consciousness Principle, not susceptible to the hurt and pleasures while living in my body-mind-sense complex. The body-mind-sense complex will come and go and is temporary, but the Atma is forever. It was very difficult for me, even though I tried to study the Bhagavad Gita quite sincerely for the last many years, to convert those teachings into real practical working examples.

To summarize one of the chapters in the Gita, namely chapter three on Karma Yoga, consists of two main elements in this context: Karma which means PROPER ACTION and Yoga which means PROPER ATTITUDE.

Action is divided into three parts
a. Saatvik which means service to society with no expectation of reward or any ulterior motive benefitting the maximum number of people.
b. Rajasik which means benefiting only small number of people which sometimes means helping and benefitting yourself or your family only.
c. Tamask which means hurting people.

I felt that it was consistent with my principles, to vote against Mr. Trump for multiple reasons which we do not need to get into here. It was the Proper Action or the Saatvik course of action or Saatvik Karma.

Proper attitude means devoting every action (Karma) to the Lord and accepting the results, whether good or bad as a blessing or a gift from the Lord. In Sanskrit, this is called karmaphalam. Thus, to summarize my thoughts in a very simple way and according to these principles, I PERFORMED my Saatvik Karma (Proper Action) devoting it to the Lord which was to vote against Mr. Trump and SHOULD HAVE accepted the result i.e. the election of Mr. Trump as the 45th President of the United States of America as a Blessing or Gift from the Lord without rancor or reservation (Karmaphalam).

Somehow, this election brought to me that I was not following the above principles, which was the reason for the doom and gloom expressed above. I now and hopefully forever intend to accept without any rancor, this election result and its consequences, and similar situations as a blessing from the Lord and thus keep my soul at peace.

I thus feel that I have at least attempted to do the three components of Jnana Yoga which is described in chapter 2 of the Gita and consists of:
 a. Shravanam which means gathering of scriptural knowledge.
b. Mananam which means removal of doubt with the help of the Scriptures through a Guru or teacher.
c. Nidhidhyasanam which means conversion of this information into all my daily activities of living and thus building up emotional strength i.e. devote all the activities to the Lord and accept all the results as a blessing from the Lord.

A saint, by the definition of the Scriptures, is somebody who is incapable of getting hurt by any situation, and is incapable of hurting anyone. There is no question that I am at least a few rebirths away from that but I will spend the rest of my present life trying to practise the above principles. Again, I am grateful in a sense to Mr. Trump for helping me convert my spiritual exercises into emotional strength, something that I had not done by only studying it academically without practising it. They say God works in mysterious ways. It must be so. Fancy Him turning a person I have tremendous differences with and have never met or known into a positive tool that is helping me transform into a better and a more Saatvik person!
A REQUEST TO ALL SHAREHOLDERS OF SVC CO-OPERATIVE BANK LTD.

The present Board of Directors of the Bank completes their term of office and fresh elections are scheduled to be held on Saturday 09/06/2018. We request all shareholders to actively participate in the election process by casting their valuable votes to carry on with the Management of one of the most prestigious and successful institutions of our community.

We have constituted a professional team to contest the elections, with a view to harmoniously carry on the successful work for the next five years. The background of each of the candidate follows.

We are sure this will help you in appreciating our candidature in guiding the Bank, its Management and Staff in achieving such impressive growth and results for the benefit of all the shareholders, depositors and the employees.

CATEGORIES : GENERAL (12 VACANCIES)

Bangalorekar Raghunandan U -
- B. Com., LL.B., CAIIB (I), Auditor / Lead Auditor (ISO 9000:2000) Certification from SGS Somerset, U.K.
- Worked in ANZ Grindlays Bank PLC as Western India Regional Head Credit Operations - Wholesale Banking, Standard Chartered Bank PLC as Western India Regional Head - Credit Risk Control, Kotak Mahindra Bank Limited as Senior Vice President & India Head - Credit Administration (WB), Barclays Bank PLC - PAN India Head for Credit Risk Control - Whole Sale Banking and finally with RBL Bank as Consultant.
- Is a seasoned banker with all round experience over four decades in Banking industry in multinational and private banks. As Group Leader in standardisation of credit administration activities of Barclays Bank across 14 countries, he has also designed and developed automated CFMS credit Facilities Management System and Document Management System in the Banks.

Bijoor Prakash -
- Qualified as a Chartered Accountant, Management Accountant and a Certified Public Accountant (USA).
- Has served on the Board of SVC Co-op Bank for 12 years, as Chairman of Audit Committee, Chairman of Admin Committee and member of NPA and IT Committees.
- Worked for International Companies in India and abroad in Finance, Accounting and Commercial Areas at the Board level.

Chandavarkar Durgesh Sanjivrao –
- An Industrialist having experience of over 35 years.
- He is also actively involved in various Community Social Responsibility (CSR) projects through Charitable Trusts of which he is a Trustee.

Gokarn Sunil Sumitrarao –
- M. Com., LL. B (General). CAIIB. He was with Bank of India for nearly 40 years.
- Last position held was DGM – Mid Corporate Credit, Pune Div. office.
- Key positions held by him while he was in Bank of India were – Branch Manager/Chief Manager of Specialised Overseas/ Corporate Branches, Manager Credit – UK & European Branches at London, Chief Manager – Commercial & Institutional Credit, HO, Handling
Syndication Desk, Assistant General Manager - Kolkata Mid Corporate Branch, Divisional Manager - Mid Corp., Pune Division.

- Project Manager - Bank's wholly owned subsidiary - NBFC & AVP in Bank's Life Insurance Subsidiary.
- His expertise include priority sector advances including MSME, Corporate Credit / Green Field Projects. Syndicating loans as leader for Infra Projects – Road, Power etc., Credit monitoring and NPA Management.
- He was also faculty on retainer basis at Indian Institute of Banking and Finance from April 2016 to March 2018.

Gurkar Uday Kumar P -

- A Fellow member of the Institute of Chartered Accountants of India (FCA), Associate Member of Institute of Company Secretaries of India (ACS) & Member of Institute of Internal Auditors.
- Presently Chairman of the Board and also NPA Committee. Takes active part in most of the committees such as Loans, Finance, Audit, NPA, Information Technology and Administration. He has contributed immensely to the progress of the Bank.
- He has wide experience in the areas of Accounting, Audit and Investigations, Finance, Corporate Taxation, Corporate Law, Budgets and Budgetary Control, MIS, Insurance, SOPs (Standard Operating Procedures) by virtue of his working with many multinationals (such as Castrol India Limited, German Remedies Limited, Sanofi India Limited) over 29 years in the capacity of General Manager – Finance and Company Secretary, Chief Internal Auditor etc.
- He is an Independent Director in a Listed Pharmaceutical Company. He is also a trustee in certain social organisations.

Karnad Girish -

- B. E. (Hons), Electrical and Electronics from BITS Pilani and holds Masters in Administration Management from NMIMS, Mumbai.
- Started his carrier with NELCO and then to Pertech Computers Limited, Mumbai, Samsung Electronics Company Limited – Delhi in IT Customer Support.
- Subsequently joined IBM India Limited, Bangalore where he worked in the areas of Logistics and Human Resources.
- He has worked with major MNCs such as Mahindra British Telecom (now Tech Mahindra), WNS Global, Patni Computer Systems (now Capgemini) and Mastek in senior management positions handling HR,
- Talent Acquisition, Administration & Procurement in the capacity of Vice President.
- His areas of expertise are Talent Acquisition, Human Resources, Information Technology, Facilities, Administration & Procurement.

Koppikar Uday Shantaram -

- A Commerce Graduate from Mumbai University and has vast experience of 34 years in Banking Industry.
- Is currently a Director of SVC Co-op Bank
- Starting with Maharashtra State Co-operative Bank Limited, he moved to Grindlays Bank and from there to Standard Chartered Bank and retired as Manager Operations – Gujarat Region.
- He has done training program for new recruits for Ahmedabad, opening new sector in Ahmedabad, getting various Licenses from Government Departments and RBI.
During his tenure in Ahmedabad Branch won awards for two years for mobilising highest deposits in short time and highest advances in Western Region.

He is connected with various Social and Religious Institutions and served as Chairman of some of them.

**Kulkarni Ravindra -**

Mr. Ravindra Kulkarni holds a Masters Degree in Law from University of Mumbai. Has been in the legal arena for over four decades, and has vast experience as a legal practitioner, particularly on matters relating to corporate law and particularly on foreign collaborations, joint ventures, mergers and acquisitions, capital markets, public offerings for listing of securities in India as well as in international markets, infrastructure projects etc.

**Is currently a Director with SVC Co-op Bank**

He is a senior partner of M/s. Khaitan & Co., one of India’s leading law firms and heads their Mumbai office. He is on the Boards of several listed companies as an independent director.

**Mavinkurve Arun Dattatreya -**

B. Tech. in Metallurgical Engineering from IIT Bombay, and has a post graduate Diploma in Business Management from Bombay University.

Worked with Tata Motors, Indian Aluminium Company Limited (now part of HINDALCO Limited) in Production Planning & Control and Warehousing, ICICI Limited (financing of corporate projects).


Has completed a one-year Executive Programme in Applied Finance at IIM, Calcutta, and short-duration executive programmes at IIM Ahmedabad and Bangalore.

Independent Director on the Board of Vinyl Chemicals (India) Ltd., a company listed on BSE and NSE, (a group company of Pidilite Industries Ltd.).


**Currently is a Director of SVC Co-op Bank**

**Mudbhatkal Gautam –**

Graduated from University of Madras, PG Diploma in Management Studies and Computer Management from NMIMS, Certified SAP/R3 Consultant and CISA.

Has over 34 years of IT Industry experience covering all aspects of IT Management

Has had multiple assignments with Tata Capital, Reliance Industries, TCS, TATA UNISYS, IndusInd Bank and Union Bank of India.

Chief Information Officer with Tata Capital and earlier with IndusInd Bank, involved in setting up and managing IT both for captive IT setups as well as Technology Consultancy Organisations.

Also an active Sportsman having represented Tamil Nadu in the Ranji Trophy cricket tournament.

**Shedde Pramod Devadas -**

B. Tech. in Aeronautical Engineering from the Indian Institute of Technology, Mumbai and is an alumnus of MIT Boston USA.

Currently he is engaged in providing financial advisory services and consultancy to the companies in the Corporate sector.

Was Managing Director of BTS Investment Advisors Pvt. Ltd. advisors to Swiss Venture Capital Fund, promoted by Swiss Governments until June 30, 2007.
As part of his responsibilities he looked after debt portfolio in ICICI Ltd.
Was President of TDICI (now known as ICICI) Venture Funds Management Co. Ltd.
Was part of a unique team within ICICI (1977-1985) which sought to identify unmet demand and served needs in the Indian Economy through “Project Promotion” by encouraging new private sector initiatives.

**Currently is a Director of SVC Co-op Bank.**

**Yennemadi Vinod Gurudatt**

- Graduated from Sydenham College of Commerce and Economics, completed law Course with Government Law College and went to UK to do Articles for Chartered Accountancy through Institute of Chartered Accountants in England and Wales.
- Worked with Shell International in Burmah Shell, Mumbai and continued for 23 years with Corporate Companies as Finance Director/ Group Financial Advisor.
- Implemented the new Banking License which the HDFC was granted at the invitation of their Chairman.
- Joined HDFC Bank in April 1994 as Executive Director (Finance and Administration) and looked after Finance, Administration, Legal & Secretarial functions. He was responsible for setting up Management Information System reports in the Bank. He also set up first 500 branches, including Regional Offices, in various States, with major thrust in Retail Branch banking.
- Set up a Business Process Outsourcing Company, a captive BPO for the Bank, of which he was non-executive Chairman.
- Set up HDFC Securities Ltd. which today is one of the leading Stock Broking Company in the HDFC Bank Group.
- In 2007, he set up a non-Banking Finance Company by name of HDB Financial Services Ltd of which he was a non-executive Chairman till December 2011.
- After retiring joined SVC Co-op Bank as Advisor to the Board of Directors.
- Effective 13th April 2012, he has been appointed as a Professional Director on the Board of Directors of The SVC Cooperative Bank Ltd.
- Effective June 2012, he has joined as an independent non-executive Director in a leading Pharmaceutical Company in Mumbai.

**Presently Vice Chairman of SVC Co-op Bank and heads the IT Committee,**

**CATEGORY : WOMEN (2 VACANCIES)**

**Mavinkurve Smita Prakash**

- M.Sc. from Mumbai University and taught Mathematics from 1974 to 1978.
- Worked in the development of IT systems for manufacturing setups and government Organizations.
- Started a company to provide end-to-end software solutions. Responsibilities included client interactions, managing a team of developers, providing feasibility studies for projects and supporting other software requirements of clients.
- Currently Editor of Kanara Saraswat Magazine.
- **Currently is a Director of SVC Co-op Bank**

**Sanadi Maitreyi Shivanand**

- B. Sc. (Hons), CAIIB and Licenciate in General Insurance.
- Has total experience of 35 years.
- Joined State Bank of India as Probationary Officer, Junior Management Grade I and
reached up to Top Executive Grade VI. She was also posted at Osaka Branch – Japan as VP Credit and Operations from 2004 to 2007. During 2007-08, was deputed as SBI Nominee Director on Boards of State Bank of Patiala and State Bank of Bikaner and Jaipur. Subsequently worked in SBI corporate office as DGM HR Department. Before she took retirement she was DGM Personal Banking Business Unit, Local Head Office, Chennai.

- She has specialised in Corporate Credit and has Branch and Administrative Office experience.

**CATEGORY: SCHEDULED CASTES/SCHEDULED TRIBES (1 VACANCY)**

**Tadvi Rubab Namdar**

- Graduated from Pune University.
- Was selected through MPSC as a Police Officer.
- Has worked for 36 years in the Maharashtra Police Department and served in various districts of Maharashtra.
- Worked with CID Crime Branch, in various Operations in Mumbai City.
- Was Deputy Commissioner Mumbai Airport Zone, Deputy Commissioner Operations Mumbai City.
- Was the Principal of Police Training College at Marol, Mumbai.

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**Polling will be held on Saturday 9th June 2018 Simultaneously from 10.00 am to 5.00 pm at the polling centres at following branches**

- 11 th Cross Malleshwaram
- Ahmednagar
- Ahmedabad - Stadium Road Akola
- Aurangabad
- Balewadi - Pune
- Bandra (W)
- Baroda - Akota
- Belgaum
- Borivali (E)
- Chamrajpet
- Chembur (E)
- Chennai - Anna Nagar
- Cuffe Parade
- Dadar (W)
- Dahisar (E)
- Dharwad
- Dombivali (E)
- Eksar Road
- Ghatkopar (E)
- Goregaon (W)
- Hubli
- Hyderabad
- Indore
- Jaipur
- Jaisingpur
- Jalgaon
- Jayamgar
- Kalyan (W)
- Kanndivali (E)
- Kanndivali (W)
- Karad
- Koramangala
- Kothrud
- Latur
- Mahakali Caves Road
- Malad (W)Malleshwaram
- Mangalore
- Matunga
- Mira Road (E)
- Mulund (W)
- Mysore - Saraswatipuram
- Nagpur - Dharampeth
- Nashik
- Nashik - Ambad
- Nashik - Byco
- Nehru-Place Delhi
- Pandurangwadi - Goregaon (E)
- Panjim
- Panvel
- Peenya
- Pimpri
- Chinchwad
- Pune Camp
- Pune DG
- Pune Satara Raod
- Rajaji nagar
- Rajkot
- S.V.Marg - Grant Road (E)
- Salbaba Nagar - Borivali (W)
- Saki Naka
- Sangli
- Santacruz (W)
- Shahupuri - Kolhapur
- Shirali
- Sleater Road
- Surat
- Thane (W) - Damani Estate
- Tumkur
- Vakola - Santacruz
- Vapi
- Vasai (W)
- Vashi
- Versova - Andheri (W)
- Vile Parle (E)
- Virar (W)
- Wadala
- Anand Nagar Dahisar (E)
- Kurla (E)
- Badlapur (W)

Kanara Saraswat

June 2018
Some glaring errors were noticed by me in the last month’s science corner article, for which I stand corrected. Page 42, in the right column, lines 8 & 9 from top, “The arc AOC” <- (replace by) “The arc ABC”. Next sentence, “the arc AB” <- “the arc ABC”. Also in Fig 2, latitude of Andheri is 19°06’ N and angle, AOC, denoted as 19°06’. My apologies to those who got misled by these errors!

We all know the importance of fresh water as a resource and the need to conserve it (That is the lesson we invariably learn every year from the municipal corporations through the water cuts imposed during the summer months). Isn’t it our duty to conserve at least some water where possible? (Oh my God! Looks like this fellow will dish out a sermon on water conservation!). Don’t worry, that’s not my forte.

By the time this article reaches you, it may be time for the rains and our young friends will be preparing for the schools to reopen, but (I hope) will have sufficient free time for some activity. Go ahead with this simple activity which will serve as a warm up for your school activities. We shall make a simple inexpensive gadget, which will sound the buzzer when the bucket is filled with water (hot or cold). Anyone in the age group of 8 years plus can make this gadget without any scare of electric shock. Only prerequisites are interest, a few hours to spare and Rs.100/-. I will also mention the approx. prices here because I have seen different hobby shop keepers charge widely different rates.

You need a 9 volt battery (Rs.20/-) and 9V cell connector (Rs.10/-), fevikwik (Rs.5/-) and a buzzer (Rs.15-20, available with electronic hobby shops e.g., VishaWorld or online electronic portals, (just enter “piezo buzzers price India” on Google) and some ice cream sticks (or similar plastic or wooden strips) a few electric wires, rubber bands etc. and a galvanised iron or steel screw (we had talked about galvanised iron in the very first article in Oct, 2017).

The electric circuit is shown in Fig 1. I have used the photographs of some of the components wherever possible because some of us may not have seen them earlier and hence may face problem identifying them while purchasing. Thus a picture of the components may be useful here. The thick lines between the components are connections to be made with electric wires. You can see that the electric circuit is very simple. Only some precautions to be taken, 1) Make sure that positive of the battery (red wire) is connected to the positive pin of the buzzer. 2) Strip the ends of the connection wires and scrape them with a pen knife or pencil cutter so that the shining metal is exposed. This ensures a good electric contact. 3) Avoid loose connections. Twist the copper wire ends properly and tightly around the pins or terminals, better still, if possible solder them with an electric solder iron.

I am sure that you have some idea on how to assemble the system now. Please vide the Fig.2 for details. The figure itself is self-explanatory. For the sake of convenience, we shall identify different stages by alphabets.

A) The 9V cell is most of the time, a rectangular if not make sure to buy one with that shape. Sandwich this cell between two ice cream sticks or plastic strips such as a 6 inch scale or any similar non-metallic strip, as shown in the Fig.2. Either stick it to them using fevikwik or the rubber bands or better still, both. Fix the buzzer on the top of the cell with its pins facing down.

B) Break an ice cream stick in to two halves. Make a hole in one of them, about 1 cm from the curved end and drive a screw half way in to this hole. Fix mount this horizontally to the part ‘A’ at a level about an inch below that of the bottom part of the cell, as shown in the figure. (so that the water does not wet the cell.) You can stick rectangular blocks above and below, so that the part B is fix mounted on the part ‘A’.

C) Paste a 1X1 inch square wooden or plastic sheet cut from a cd cover and paste a water bottle cap on it with sufficient fevikwik. This is required to float in water and hence make sure that the joint between the cap and the sheet is watertight. Paste this to a half ice cream stick as shown in Fig.2. On the top part of the stick exactly above the cap, stick an aluminium foil . Stick this to the part ‘A’, below the part ‘B’, such that when the cap is lifted up, the aluminium foil makes contact with the screw. You could turn the screw to move it up and down to facilitate this. Please remember that this half ice cream stick should be hinged to the part ‘A’ by sticking it with an electric insulation tape.

Now the wiring - normally such wiring is best done with "hook-up wires" which are thin and flexible enough to take those sharp bends which such circuits require. For those staying in Mumbai, there are several shops in the Shamrao Vitthal Lane, Grant Goad (East) selling such wires for Rs 10/ meter. Or any electronics hobbyist will be able to spare these wires. After all, you just need about 30 cm for this work. Some plastic sleeve or better still the thermally collapsible sleeves may also be handy for better electrical contacts. If not, you can use the insulation tape available with electrician. Notice that both the cell connector has a red and a black wire and the buzzers have two pins each, one of which is marked (+). Obviously the other one is (-). To start with, connect the red wire(+) of the cell connector and the buzzer with a small piece of wire. Now the black wire of the cell connector could be connected to the screw on the part ‘B’. Wrap the three or four turns of the wire around the screw. Similarly another wire can be connected to the second pin of the buzzer and the aluminium foil on the part ‘C’. Perhaps you may have to make a hole in the foil and pass the end of the wire through the hole and twist it tightly. If the buzzer beeps when the float touches the screw, the wiring is all OK. If not redo the job and this time around, make sure that you have followed all precautions mentioned earlier. There are in all six contacts and hence you may not need assistance of an electrician for
setting the system OK. I have always learnt (the hard way) that there is no substitute for self help. Here I pass on this advice to you!

Now the gadget is ready. Only thing, make a hole at the top end of the ice cream stick projecting upwards and pass a string loop through it which could be used to hang the gadget when not in use. No need for any switch because the cell is not drained when hung this way. To use then gadget, mount it on the rim of the bucket kept under a tap. It should not be difficult to maintain its balance there. Gently open the tap. See to it that the tap water does not splash on the cell. When the water level rises above the float level, the float starts moving up due to buoyancy till finally the aluminium foil makes electric contact the screw and you hear the beep, well before the water overflows. You can move the screw up or down to adjust the water level at which the buzzer starts to beep. I could assemble a gadget (vide Fig.3) in about three hours. (Of course, I had most of the items readily available). I found that the Fevikwik did not offer sufficient strength to hold the parts together and hence I used rubber bands along with Fevikwik to get adequate strength). The gadget is seen in action in Fig.4. I faced only one unanticipated problem using this gadget. As the float was buoyed up by the water the gadget seemed to be somewhat unstable as if it was getting uplifted by the rising water. It needs to be clamped tightly to the wall of the bucket. Please be warned if you wish to fabricate this and try to solve this problem. Perhaps a suitable clamp may solve the problem. The clamps/clips which I have come across may be too small for the purpose and hence we may have to fabricate or improvise one.

Now you can get on with thinking about the other possible uses for this gadget, perhaps, you can make a version which beeps when the door is opened and stops when the door is shut, or to attach to a school bag, so that the kids can protect it from the mischievous friend, or even use it to protect your luggage while travelling in trains, and many safety gadgets. Please let me know if you come across any interesting idea.

"But the buzzer beeps when the door is closed and keeps quiet when I open the door? What should I do?" Well you try and find out solution to reverse the situation, so that your door is well guarded. (Let me know when you succeed.)

Also, the buzzers operate in a wide voltage range of 5-20 volts and hence you can make the gadget more compact version of the gadget by using two Maxell’s CR2032 or similar button cells (costing about Rs. 15-20 a piece, available in the digital clock shops, as well as on the online portals, e.g., electroncomponents.com) in series to get 6.6 volts which is sufficient for the buzzer to beep. I repeat, this is among the simplest and safest activity, with unlimited possibilities. Give it a try. Bye.

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THE SARASWAT CLUB (REGD.)

Is Proud to celebrate

THE BIRTH CENTENARY YEAR

OF

SHRI SHANKERRAO RAKSHE (“BHAII”)

100

Born on 10th July 1918, “Bhai” as he was fondly called was a compassionate soul, selfless and dedicated to the core. Passionate about sports and physical fitness, Bhai was an accomplished instructor in various sports like Wrestling, Malkhamb, Lezim, Gymnastics and much more. He was an active instructor at the Swastik Samarth Vyayam Mandir, where he trained several generations of Saraswat Colony residents. Respected by all for his friendly nature and intellectual bent of mind, Bhai was truly a gem of his kind!

The Saraswat Club will be celebrating the life and achievements of Bhai with a programme on 17th November, 2018 at Saraswat Colony Grounds, Santacruz (W).

We invite all of Bhai’s students, acquaintances, and well-wishers who wish to participate and make monetary contributions towards this joyous celebration to contact one of the committee members mentioned below.

Convener: Dr. Kishore Nayampalli – +91 9869006120
Committee Members: Shri Jairam Khambadkone - +91 9819720185
Dr. Narendra Hattikudur – +91 9820248909
Shri Deepak Hemmady - +91 9820525096

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June 2018

KANARA SARASWAT
Hemant Raghuvir Kombrabail has a Masters Degree in both Chemistry and Management from Mumbai University. He has a vast experience of more than 25 years in Marketing, Strategic and Project Management in various industries. For almost two decades he has been developing various students in Management, as a Visiting Faculty. He was the Chairman of The SVC Bank Shareholders’ and Depositors’ Association from 2002-2016. Hemant has also been actively associated with the Bombay Management Association where he has been invited to judge various competitions for young and budding managers and has also been on the organizing committee for their Management Week. He is fortunate to have served the Shri Chitrapur Math and Guruparampara as a member of the Standing Committee and Grant Road Local Sabha. Presently, he is the Hon. Secretary (Building) in the KSA Managing Committee. He has also been a regular speaker at the AGM of SVC Bank and has often given suggestions for the development and growth of the Bank, which were welcomed by the Board with some of them being taken forward and implemented.

Your vote would enable me to contribute to the growth of our Bank for the coming five years and further.

Cast your precious vote for Hemant Raghuvir Kombrabail in the upcoming Elections to the Board of Directors’ of SVC Coop. Bank Ltd.

Visit KSA’s Nashik Holiday Home
Your Home Away From Home

- Serene Atmosphere in Prime location of Nashik
- Easily accessible by regular mode of transport
- Clean and inexpensive accommodation including AC Units with Garden for relaxation.
- Morning refreshments, Lunch and Dinner provided at reasonable cost.
- Excellent for Family Get-together
- Good Sight Seeing sites as well as many Holy Shrines
- Can make daily up down trip from various Industrial locations.

Hon. Secretary Kishore A. Surkund
For Booking Please Contact: KSA Office, Talmakiwadi, Tel: 022-23802263 23805655
Nashik Office- Manager Mrs Ravikala Prakash Koppikar, Tel No 0253-2580575/25315881, Mobile No – 09623788879
Electric connection diagram. The black thick lines show the connections to be made with the electric wires. The cell connector is shown separately for clarity sake.

Component placement scheme and positioning the gadget on the brim of the bucket.

Actual photograph of the working model

The gadget in action.

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**SVC Co-op. Bank’s Board Election**

Have a vision? Make the RIGHT decision!

*Help Us Win!*

Vandan Shiroor  
Retd. Executive  
SVC Bank

Krishnanand Kini  
Retd. Sr. Manager  
SVC Bank

Getting us elected means getting better Corporate Governance and Honesty for secure future

We are dedicated to the progress of the Bank and committed to the community

Vote us on **Saturday June 9th** in Polling Centres - SVC Branches

YOUR VOTE makes all the difference in the world. Make it Count
Mr Ramrao Mirjankar, born in the well known Mirjankar family from Hubbali, gracefully exited on the 8th May 2018.

Words cannot express the heartache of losing a noble soul having generous, high minded, caring, loving & highly down to earth qualities with a great sense of humour, a very rare combination. Like every businessman, he too was very ambitious, and at a very young age contributed to expanding the family business, besides setting up his own empire which consisted of luxury buses & 150 tankers. This is indeed a great loss for the entire family, friends and the society to lose a selfless man who lived not only for his family & friends but also for the poor and needy, indeed a man who walked on a road of thorns to ensure he reached out to stand like a solid rock for one and all who called him for help no matter what! A very rare combination of qualities for a businessman to possess, especially in today’s difficult times. Despite the noble deeds he did, he also earned several awards for selling quality & purity in fuel sold on his fuel station. Some of the noble deeds done by him are:

1) Sponsored an ambulance which included fuel, driver and parking for the Rotary Club of India
2) Sponsored midday meals to Sacred Heart Convent primary school Keshwapur Hubbali
3) Donated a generator to a local Temple of goddess Durga
4) Contributed ten thousand per month for girl child of every employee on his fuel station
5) Sponsored quality & nutritious meals annually for a local old age home
6) Provided a free canteen service on his fuel station
7) Donated beds and mattresses to a local old age home
8) Donated a charriot to a temple in Undkal.

He won the Paul Harris Fellow from the Rotary Club of India for sponsoring an ambulance. A very jovial man, a wonderful cook, an entertainer, and....... in a nutshell a gem of a person. All his noble & generous deeds, touching so many hearts for the good, though the pain of losing him will always be there, he will be cherished always.

Deeply mourned by family friends & relatives.

June 2018
Bhavanishankar Shripad Gulvadi

(DOB – May 23rd 1933)

Passed away peacefully on April 21st 2018 in Westborough, USA

“Puppa, we will always cherish your wit, stoic humour, humility and simplicity; love for family, patience and perseverance in the face of adversity. Your precious smile will always remain, like pressed flowers, in the pages of our minds.”

Deeply mourned by:
Wife – Kumudini Gulvadi
Daughter – Anuradha Nadkarni
Son-in-law – Chaitanya Nadkarni
Grandchildren – Nina Nadkarni, Nisha Nadkarni
Gulvadis, Harites, Khambadkones, Ujres, Kumatas, Vokketurs, Benegals
Relatives and friends

June 2018
Chitrapur Heritage Foundation
711 Daylily Court, Langhorne, Pennsylvania, USA
Connecting US Amchis to Chitrapur Math

Founded in 2005, Chitrapur Heritage Foundation (CHF) is a Section 501 (c)(3) not-for-profit charitable organization. The mission of CHF is to provide a vital link for Amchis in the US to stay actively connected with our Chitrapur Math and our Guruparampara. Currently, CHF Chapters are located in four main regions across the US. Over the past decade, Amchis in the US have supported students’ education, temple restoration & cladding, and promoted women’s empowerment in the villages of Chitrapur and Shirali.

The activities of CHF include: • Facilitate the collection of annual “Vantiga” payment from every earning Saraswat in the US - “Vantiga” supports and maintains the upkeep of our spiritual centers in Bengaluru, Gokarn, Mallapur, Mangaluru, and Shirali; • Promote cultural heritage by supporting temple restoration projects and maintenance of Chitrapur Museum archives; • Support education of 100 students at the Srilwi High School through the “Sponsor-A-Student” Scheme; and • Preserve the rich cultural heritage of the Chitrapur Saraswat community in the US through Monthly Satsang and Prarthana Varga for children, and by celebrating festivals like Yugadi, Ram Navami, Gokulashtami, Ganesh Chaturthi, Navratri, Diwali.

For more information, please contact Arun Heble (arheble@yahoo.com) Tel: +1-215-666-3200 or Pramod Mavinkurve (pmkurve@gmail.com). Tel: 908-616-1497.
The annual children’s program, sponsored by Chitrapur Heritage Foundation (CHF) and fondly called CHF YUGADI, was held on April 21st in Plainsboro, New Jersey, and like every year, the program presented a rich tapestry of culture and talent!

The program commenced with a beautiful rendition of the national anthems of USA and India led confidently by Rhea Kalyanpur and Sonal Shah. This was followed by an invocation song ‘Guru Devon Ki’ by the popular Saraswat Tercentenary song, sung by the NJ-PA Pranthana Varg, with full pride, directed by Smt. Padma Betrabet pacchi. They were ably accompanied by Atharv Trasi on keyboard, and Pranav Olety on tabla. Next to express our gratitude and give thanks to our Guru Parampara, ‘Gurur Brahma Gurur Vishnu’ and other shlokas were recited by sibling pairs Arjun & Anjali Dhokalia, Riya & Raina Nadkarni, and Manu Virkulla.

The first part of the event wascompèred by the dynamic duo Advaith Bantval and Pranav Olety, who kept the audience engaged with funny riddles, jokes and pop culture trivia. While, the second half of the event wascompèred by the highly entertaining, energetic duo Anoushka Karnad and Rhea Kalyanpur, who kept the audience guessing with Bollywood movies, and popular dialogues trivia.

To introduce our tiny tots to the Yugadi stage, each year there is a themed fancy dress segment that enables toddlers dressed in costumes to come on stage. This year’s theme was ‘Our Big Fat Hindu Vivaah’ - kids were dressed as a ‘vholkals’ and ‘vhorets’ from all over India and were escorted onstage by their mothers. Most of them absolutely loved the attention, as they smiled and waved to the encouraging audience. Participants were Karishma Kantak, Devon Krishna Shenoy, Harri Virkulla, Dhriti Chandawarkar, Ved Philar, Niyata & Daiwik Agrahar with narration by Nikhil Shah. Next was afoot tapping, Bhangra dance ‘Rang De Basanti’ choreographed by Arya Nadkarni, performed by 7 - 11 year olds dressed in COLORful and yellow costumes bhanger costumes. The kids Dhruv Chandawarkar, Manu Virkulla, Rudra Kantak, Raven & Raj Punjabi, Aditi Nagarkatte, Siri Kamath and Nikita Bhat were completely enjoying their performance.

In the musical segments, the junior students of Shri Prabhakar Betrabet’s Guru Krupa Music Academy presented a tabla ensemble, featuring mukhdas in Teen tal. The participants were Chirag Mugwe, Dhruv Chandawarkar, Krish Thapar, Pranav Deivaneethe, Jevinn & Zarann Shastry, Abhinav Acharya, Abhimanyu Tripathi. A musical quartet - Punya Balwalli (flute), Niyati Bantval (harmonium), Advaith Bantval (tabla-tarang), Atharv Trasi (tabla) presented a Hindustani Classical arrangement of ‘Gaayge Gasparat’ in Raag Bhoop, directed by Smt. Padma Betrabet. Students of Neeta Vinip - Aarya Bhujle, Naisha Sharma, Aanya & Sumaya Aziz, with Dhrva Arekar (tabla) presented a melodious Hindustani Classical Chota Khayal and Sargam geet in Raag Bilawal. The last musical feature was an electrifying tabla presentation ‘Poetry in Tabla’ by senior students Atharv Trasi, Abhinav Acharya, Dhrva Arekar of Shri Prabhakar Betrabet, featuring complex yet beautiful poetic compositions “bols”.

This year we had two skit presentations. The first skit, ‘Maharashtra Desha - Pavitra Desha’ directed by Smita Bijur, was a musical drama about the endearing relationship between Shivaji (Atharv Kalyanpur), his mother Jjabal (Arohi Dhareshwar), and his son Sambhaji (Poorab Mugwe). It showcased contributions and influence of vaidy saints of Maharashtra, and highlighted the actors singing songs - the Manache shloka, Amhi Bigadalo. The second skit, ‘Prerana Prabhav’ written by a mother-daughter pair Smt. Varada Savkoor and Tejashree Bailur, was adapted for CHF Yugadi by Smt Pradma Betrabet and Gayathri Bantval. This wonderful Konkani play of conversations between a grandson (Chirag Mugwe) and his Ajji (Sonal Shah), where she advises her grandson how to be strong, resilient and keep the faith in the Paramashakti. Rest of the cast were Punya & Aanya Balwalli, Niyati Bantval, Shivani Shah. Poorab Mugwe, Anannya & Navyaar Baidur, Ridhima & Anannya Trasi, and Hrishikesh Karnad. The play’s highlight was our kids delivering their Konkani dialogues very comfortably!

Yugadi always has excellent dances, and this year was no exception! There was a classical Kuchipudi Thiliana by students of Siddhendra Kuchipudi Art Academy. The young disciples of Smt. Swathi Atur, Shalaka Arekar, Mahima Bandi & Srey Rayapudi exhibited exquisite abhinaya expressions. A colorful, lively dance based on Marathi Abhangs, choreographed by Smita Bijur, was presented by Anannya Bijur, Aanya Balwalli, Arya Bhujle, Aditi Olety, Aarya Nayak and Sanjana Kamath. They danced and played the tala in complete unison, in their pretty navvari costumes. A Rajasthani folk dance ‘Ghoomar’ choreographed by Sucheta Trasi, presented by Anannya & Riddhima Trasi, and Shivani Shah was amazingly well coordinated. The dancers were very graceful, spinning around with their torches, their colorful skirts engulfing the stage in color. The grand finale was a classical Kathak dance based on the Marathi song - ‘Man Mandira’, choreographed by Sonal Shah and Rhea Kalyanpur. The graceful dancers Sonal Shah, Rhea Kalyanpur, Divya Mudur and Arohi Dhareshwar, took over the stage in their vibrant costumes, celebrating the strength and beauty of our minds.

The Yugadi stage gives the opportunity each year to 12th graders to give a ‘Senior speech’ to reflect on their journey thus far, and look at what lies ahead. Advaith Bantval recollected his fond memories of his early Yugadi performances, and advised youngsters to use this stage to develop valuable life skills. Anoushka Karnad was nostalgic as she recounted her family’s dedication to Yugadi to return each year to NJ during their 4 year stay in Ohio, to give her the chance to participate in this annual event. Pranav Olety was ever grateful to his Yugadi family for supporting him every year.

Neena Karnad, CHF Ambassador, spoke about the organizations supported by CHF, the NRI Shibir, and the
Our first event for this year – Yugadi, on 24 March 2018 – was an enormous success. With 105 attendees spanning various age groups, it is the highest attended non-Diwali event since Saraswat Day in 2016, and has received positive feedback from numerous attendees after the event.

The day’s proceedings commenced with the Sabha starting prayers and Gudi poojan. Although very much a team effort, a special mention must be made of the contribution of the new Social Secretary, Abhishek Mavinkurve, who mustered great enthusiasm far and wide and planned much of the entertainment programme. This included a skit that illuminated many aspects of Yugadi and Gudi Padwa. Particularly heartening was the participation of many young children, from toddlers to teenagers, in the entertainment programme. Saieesha Bailoor gave a graceful bharatnatyam recital; Alwyn Mtayisi played a few pieces on keyboard, and, along with Kyana Rao, Kaeya Kodial, Rahul and Eva Tiku, appeared in fancy dress. Eashwar Bailoor also played a couple of melodies on keyboard, Tanuja Kamath sang a song, and Ojasvi Guluvey gave a beautiful kathak recital. Shashi Bailoor put together an Amchi skit, featuring Saieesha, Eashwar and Tanuja, and Stephanie Kodical as a very able interpreter.

The adults pitched in too: Swati Mavinkurve and Prajna Mavinkurve each performed several beautiful songs. Tina Adur also led a Bollywood-style dance featuring the Yuvas; Prajna and Abhishek Mavinkurve, Anushree Shiroor, and Chirag and Advait Amembal all showed off their excellent moves.

Youth skit

The entertainment programme was capped by an Easter egg hunt, enjoyed by the young ones, who also had the chance to get their faces painted by Anushree. It was an edifying as well as enjoyable day: after the egg hunt, a Vimarsh session conducted by Tejashree Bailur encouraged people of all ages to explore concepts such as truth, integrity and fulfilment. Thanks to many volunteers, everyone also got to savour the traditional Yugadi fare: paanak and pachadi.

The event was also an opportune time to celebrate birthdays and anniversaries of some of the Samaj members. This was followed by group prayers and aarti. The programme ended with the recitation of the Sabha concluding prayers. All the attendees had a wonderful time, and were excited for the next SSUK event – an Indoor Sports Day, which went on to take place on 28 April 2018. More details on that to follow!

Reported by Arjun Sajip

June 2018
Nayampally Ramanand Rao
By Gayatri Madan Dutt, Saras Rao and N. Jayavanth Rao
Commemorating his birth centenary

Nayampally Ramanand Rao (1918–1989) was one of the outstanding bankers of the country and our community. From the position of a humble clerk, he rose to become the Managing Director of the State Bank of India. He was also the first ‘Custodian’ of the Central Bank of India after its nationalisation, one of the Founder-Members of the Banking Commission of India, and a Trustee of the Unit Trust of India when it was formed. After his retirement from banking service, he was appointed as a Director on the Boards of numerous companies on behalf of the Indian Financial Institutions.

Born on 20th June, 1918, Ramanand Rao was the son of Nayampally Sanjeeva Rao, a brilliant engineer and Ammani Bai (née Udyaver). He did his schooling in Ernakulam and was an exceptionally bright student, with a special affinity for Mathematics. Since he was also fond of Chemistry, after his Intermediate he joined the B.Sc. course in Chemistry at the Maharajah’s College. However, even before the results of his final exams came out, he was persuaded by his maternal grandfather, Rao Bahadur Udyaver Ananda Rao, also an outstanding banker of the Imperial Bank of India, and a philanthropist and social worker of Mangalore, to take up banking as his vocation. In those days, banks had a tradition of giving the family members of their staff job priority. Since there was a vacancy to be filled in for the job of a clerk in the Cochin Branch, Ramanand joined the bank in 1937 on a salary of 27 rupees, 8 annas and 6 pies a month! He was a little over 18 years and just out of college.

In 1939 he married his first cousin (Mevnya-Mevni) Anasuya Udyaver, who was convent-educated, musically accomplished, gentle and affectionate.

Ramanand had a particularly beautiful handwriting, referred to as ‘copper plate’. He was also fond of writing. Intrinsically attracted towards Mathematics from childhood, he also had an uncanny flair for numbers, often being able to pinpoint errors from a large mass of figures. On noticing these gifts in him, his seniors urged him to write all the ledgers, even though it was not his work. Ramanand willingly agreed, though it meant working late into the night. (Many years later, long after his retirement, staff in the Ooty branch, where he had worked, would queue up to view his beautifully-penned entries in the old ledgers.)

The European Agent noticed that the writing in the bank books, particularly the numerals, had improved dramatically. He became curious about how the same fine handwriting graced so many books. He was told that clerk Ramanand Rao had volunteered to write them. Ramanand received a message that the Agent wanted to see him. He became nervous. He thought he was going to be dismissed for undertaking work he was not supposed to do. He almost went trembling to the Agent’s spacious office. The Agent welcomed him and offered him a chair. (In those days, Indian employees were never asked to sit in front of European Agents.) They talked for a few minutes. The Agent was much impressed with his young clerk’s pleasant personality. He warmly shook hands with him and said: “Well done, my boy. Keep it up”. The very same day, he recommended to the Local Head Office that Ramanand Rao be promoted as a Staff Officer. That indeed was the starting point of his meteoric rise in the bank. His salary, by then about Rs. 35 a month, increased over six fold to Rs. 225. This happened almost immediately after his marriage with Anasuya, and one cannot help believing that Anasuya brought him this well-deserved lucky break.
They say, behind every successful man, there is a strong and silent woman. Anasuya filled that role admirably. She was a true ‘pativrata’, a Sita to her Rama, and stood firmly by his side all through his life. She made very few personal demands on his time, looking after all household affairs and the upbringing of their three children, giving him the freedom to be totally wedded to his work.

Ramanand’s first task as Staff Officer was to establish a rapport with the public. The quality that he became best known for was his “humanisation” of the banking institution. During the British Raj, the British officers of the bank kept aloof from the Indians. The Indian members of the staff emulated their bosses by maintaining a studied distance from the public, even much after the British had left. The common man went to a bank with trepidation. Ramanand Rao broke that tradition in more ways than one.

With alchemical skill and imagination, he honed banking into a fine art. Whichever branch he served, the public enjoyed a trip to the bank. While working at the cash counters, he knew the exact amount usually withdrawn by his customers. The result was, he would hand over the amount to each customer even as the cheque was presented. Perhaps, unconsciously, he launched the precursor of the current “Teller System”. Later in his career, it was at his initiative that every branch had a clerk specially engaged to look to the comforts of the customers. He can also be regarded as the pioneer of “Customer Meets”. Ramanand was ever willing to take on any workload, however onerous. He would never leave the bank until all the books had been balanced.

In 1955, the Imperial Bank became the State Bank of India, and by then, Ramanand was the Superintendent of Branches in the Madras Circle. He was very interested in sports; especially cricket. He did not play the game himself, as there was no way he could find time for anything other than his office commitments. However, he proposed an idea to the Bank’s Central Office: the best way the bank could gain publicity, in the face of severe competition from the large private sector banks, was to employ the top talent in sport, particularly cricket, as it had by then become a national pastime. The sportsmen would bring laurels to the bank with their fine performances at National and International Levels, he explained. His seniors were a little diffident, but approved the idea all the same because Ramanand Rao already had a reputation of being an “out of the box” thinker. Thus it was that Ramanand Rao began recruiting many cricketers of the day. Future greats like Ajit Wadekar, G R Vishwanath, Bishen Singh Bedi, Syed Kirmani, Roger Binny, Hanumant Singh, V V Kumar, Habib Ahmed and many more became the bank’s star-employees. Ramanand immediately appointed Ajit Wadekar and G R Vishwanath as Public Relations Officers of the Bombay and Bangalore branches respectively. Both were so popular by then that people formed long queues to open new accounts, just so they could shake hands with Wadekar & Vishwanath! The bank’s deposits jumped by leaps and bounds, much to the delight of the bank’s bosses. Simultaneously, Ramanand got the bank to sponsor several hockey and tennis tournaments all over India. By these means, he enriched banking and ennobled sport.

Ramanand would make it a point to put in an appearance at all the matches in which the bank’s youngsters participated (usually on Sundays), even if he could not sit through the day. Players in the field are said to have looked out for his presence in the stands to inspire their game. And they went on to bring name and fame to the bank. As a tribute to his contribution to the game and the bank, a “Ramanand Rao Inter-Bank Trophy” was instituted at the time of his transfer from the Madras Circle.

Ramanand Rao was very competent in Foreign Exchange matters. The bank posted him to the Foreign Department, then based in Calcutta. To familiarise him with the working of foreign banks, he was sent on a long trip abroad to spend time with banks in several countries like the UK, Germany, France, Italy, Switzerland, Norway, Sweden, Denmark, Belgium, Egypt and Burma. After he returned from abroad, he wrote the “Foreign Exchange Manual”, which became a valuable reference book for the staff.

In 1964, he was transferred to the Head Office in Bombay, and was soon made Managing Director of the Bank. He rose through the ranks to become the youngest MD of the bank at the age of 46.
Ramanand has another first to his credit. It was his idea to introduce Rupee Travellers’ Cheques as a safe means of carrying currency. These became a boon to travelers and the cheque leaves would, for many years, carry his distinctive signature.

His term of 5 years as the Managing Director came to an end in 1970 when he was only 51. Since the retirement age was 58, he was automatically offered another 5-year term as MD. He gave the matter much thought and then took a momentous decision. He declined the offer and applied for premature retirement. He had two reasons for doing so. He felt that, if he had accepted the five year term, four senior staff officers of the bank working directly under him, but senior to him in age and eligible for the MD’s post, would retire and miss the opportunity of holding that coveted post. Secondly, he had put in well over 30 years’ service in the bank and was already eligible for full pension. So he wrote a letter to the Secretary, Dept of Banking in the Finance Ministry, stating that he would prefer to retire, rather than accept the 5-year extension as MD.

This was just after Prime Minister Indira Gandhi had relieved Finance Minister Morarji Desai in the aftermath of the conspiracy against her by the old guard, then called Congress (O), which comprised Morarji himself, Atulya Ghosh, Nijalingappa, and others. She then took charge of the Finance Portfolio herself for a while and nationalised the top ten private sector banks. It was at this time that Ramanand Rao’s letter was placed on her table. Mrs Gandhi, to say the least, was surprised at the letter’s contents. She directed the Banking Secretary to call Ramanand Rao over to Delhi. At their meeting, when Mrs Gandhi asked Ramanand Rao why he was declining the extension and retiring at such a young age, he gave her his reasons. She was taken aback and remarked: “Mr Rao, I have never come across such a reason from anybody.” She also made a very personal remark: “I am older to you by a year and here I am, clinging to my post, while you wish to retire!” She immediately offered him the position of Custodian (later renamed Chairman & Managing Director) of the next biggest bank, the Central Bank of India. Mrs Gandhi needed competent bankers to head the very recently nationalised banks. So, relying on Ramanand’s help and recommendation, she appointed capable men to take over as Custodians of many other public sector banks.

But Ramanand’s health underwent a setback. He decided to give up his post in the Central Bank also and relieve himself from the responsibilities of banking entirely. The first turmoil that engulfed the banking sector started not too long after his retirement. To this day, he is spoken of in financial circles as among the most upright and dedicated of officers, and his senior term in the bank is described as “the prestigious years” and as “Ramarajya”.

He underwent a period of rest. But as soon as he was certified fit to resume some light work by his doctor Mohan Kalambi, the leading Indian Financial Institutions like IDBI, IFCI, ICICI, Unit Trust and LIC put him on their panels to join the Boards of those companies to whom they lent large capital, so that their interests would be safeguarded. Thus Ramanand was seconded to the Boards of a host of companies. In most companies, he did not accept more than one term of five years and did not offer himself for re-election when he had to retire by rotation. However, in a few chosen ones, with whose Chairmen he had very cordial and personal rapport, he agreed to continue as a Director in his personal capacity. Western India Plywoods was one such company and Raman Boards was another. He remained their Director and Advisor till the last day of his life. Towards the end, when he became unwell again and could not travel anymore, the Boards met at his home in Bangalore.

Ramanand passed away at a comparatively young age by current standards. He was not yet 71.

Posterity will cherish Ramanand Rao the man as much as the banker. His charity was bountiful, his heart always aflow with the milk of human kindness. His wonderful sense of humour and hearty infectious laugh are remembered with affection by all who knew him. With a reservoir of anecdotes, he would always regale his company, and one could single him out in any crowd, and not necessarily because of his inseparable companion, the Java Dawson Cigar! With Ramanand Rao about, there was never a dull moment as he literally radiated sunshine. Verily, a beacon in the Saraswat firmament was extinguished on the morning of 18th April, 1989.
SANSKRITI PRACHAAR SHIBIR – July and December 2018
for Chitrapur Saraswat sadhakas residing outside India.
Held under the Aegis of Shri Chitrapur Math, Shirali

II Shri Gurubhyo Namah II
II Shri Bhavanishankaraya Namah II
II Shri Matre Namah II

Jai Shankar,

On behalf of The Shri Chitrapur Math and with the blessings of Parama Pujya Sadyojat Shankarashram Swamiji, two Shibirs are being organised for Chitrapur Saraswat sadhakas residing outside India.

### July 2018 NRI Shibir
- The venue will be our Shri Chitrapur Math at Shirali, and the duration of the Shibir will be 4 days, from Friday, 27 July to Monday, 30 July 2018, both days included.
- Participants will arrive by evening on 26 July, at Shirali and depart on the morning of 30 July 2018.

**Registration:**
Last date for registration is **31st May 2018**

For this Shibir held during Chaturmas, there is no Registration Fee.

### December 2018 NRI Shibir
- The venue will be our Shri Chitrapur Math at Shirali, and the duration of the Shibir will be 5 days, from Wednesday, 26 Dec. to Sunday 30 Dec. 2016, both days included.
- Participants will arrive by evening on 25 Dec., at Shirali and depart on the morning of 30 Dec. 2018.

**Registration:**
Last date for registration is **15 October 2018**

Registration fee of US$ 25 per person; non-refundable in case of cancellation.

**Shibir Objective:** The objective of the Shibir is to enable sadhakas from outside India to participate in the daily activities at The Shri Chitrapur Shirali, thereby strengthening the bond with our Math and Guru Parampara. In the case of the NRI Shibir in July 2018, Shibir will enable sadhakas from outside India to participate in the Gurupurnima Celebrations, marking the Auspicious beginning of the Chaturmas Vrata of our Parama Pujya Sadyojat Shankarashram Swamiji, at Shri Chitrapur Shirali Math. The sadhakas will also be made familiar with the various projects undertaken by our Math towards education, community development and woman empowerment, and will interact with the people involved.

The activities during the Shibir will include:
- Participation in the daily rituals and pujans in the Math – in case of July Shibir, sadhakas will also participate in the Gurupurnima and Chaturmas programs
- Interaction with Parama Pujya Swamiji during Paramarsha
- Visits to Samvit Sudha and the Handmade Paper Project, both woman empowerment initiatives.
- Interaction with the coordinators and beneficiaries of the womens’ self help groups from the Parimochana Project
- Visit to the Srivali High School and interaction with the students
- A tour of Shrimat Parijnanashram Vastu Sangrahalya, the picturesque museum at Shirali

*We invite all to come and be a part of the Shibir, contribute in the form of Seva, and take back lots of pleasant memories.*
SANSKRITI PRACHAAR SHIBIR – July and December 2018
for Chitrapur Saraswat sadhakas residing outside India.
Held under the Aegis of Shri Chitrapur Math, Shirali

Registration for NRI Shibirs

Accommodation: All participants and sanchalaks will be accommodated in the Guest House at Shri Chitrapur Math Shirali.

Participation: Open to Non-resident Chitrapur Saraswats of all ages from the U.S.A., Canada, U.K., Australia and New Zealand, ASEAN countries, and the Middle East.

Coordination: The main point of contact in India will be Krishnanand Heblekar, through chitrapurshibirs@gmail.com, shibirs@chitrapurmath.in, and Cell phone: +919822116926.

Country coordinators will contact the interested participants from their respective country and communicate with the main contact person.

Country Coordinators:

ASEAN countries: Mr. Deepak Gunvante, deepakgunvante@gmail.com
Australia and New Zealand: Ms Priyanka Gulvady, priyanka_gulwadi@hotmail.com
Middle East countries: Ms Teja Amladi Heble, teja.amladi@gmail.com
UK: Ms Aparna Hoskote, ahoskote@yahoo.com
USA, Canada: Mr. Mangesh Hoskote, mangesh.hoskote@gmail.com

Procedure for Registration:
Participants will register through the respective country coordinators. There is no Registration Fee for the July 2018 Shibir.
For the December 2018 NRI Shibir, there is a registration fee of US$ 25 per person; non-refundable in case of cancellation.

1. Please send an email to your respective country coordinator expressing your interest and the number of Shibir participants. Country Coordinator will then send a Registration Form to be filled in by prospective shibiraris.

2. The bank details for remittance of the registration fee of $25 are:
   a. Name of the Account: Shri Chitrapur Math
   b. FCRA Designated Account Number: 119501010008418
   c. Vijaya Bank, Shirali Branch SWIFT Code: VIJBINBBAMLR

Yours in the Seva of the Math, Guru and Guru Parampara

Krishnanand Heblekar, Chief Coordinator, Shibirs.
With Best Compliments
From

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Fax: (02113) 305610
Mob: 9922937301/02
Email: marketing@precomptools.com
A Different Perspective

TANUJA NANDKARNI

I was in Mumbai for a week. As I stepped out of our building, I could hear a loud commotion nearby. It was the usual fight for parking space. Oh, what a way people bicker and squabble for a mere two square metres of space in the city. Later, travelling by my favourite BEST bus, the squabbles were of a different hue. The passenger did not have change and the war of words escalated above the din of traffic.

Well, thinking back about our village life, I wondered what is it that gets these peoples’ ‘goat’?

The other day there was a loud argument in the empty plot of land close to our farm. The area has only some jungle trees on it and one woman was busy raking the fallen dried leaves and tying it into one massive bundle. Apparently the land did not belong to her, so when the owner happened to pass by it, there was a bitter argument because she ‘stole’ the dried leaves. Well, I guess in some countries, people would be happy to have their dried leaves raked and cleared up for free.

Parking in the path of the traffic, halting your vehicle in the middle of the junction to carry on a conversation with a passing biker, stopping a bus in the middle of a narrow road while all the passengers embark at a leisurely pace which has us fuming when we are caught behind, none of these things ruffle the villagers. But let a neighbour’s cow stray into their field, let a few hens escape their pens and scratch around on someone else’s land and you can see trouble brewing.

The other thing I noticed here was how possessive people are about the large used gunny-bags which are meant for fifty or hundred kilos of stuff. When we first came here we did not have any such bags, and we needed them – to bag the bananas to save them from the monkeys, to haul some farm produce ...so on and so forth. So we had to source used ones from the hardware store. After we started getting the cow-feed in bulk, our collection of bags steadily increased. And we noticed that people always returned the bag if they borrowed it. The areca nut dealer used to come to collect the produce with a large bundle of empty bags, and should he need to borrow some from us, he used to turn up the very next day to return them. Whenever we took any of the farm produce to the local dealer, after weighing the stuff, he handed over the money along with the exact number of empty sacks. Now coming to think of it, I surely must have annoyed a lot of people here by not returning their bags until I realised how important it was to do so.

Years back, before mobile phones made their entry, I was working as a Computer programmer, and Vivek was working as a Sales Engineer. I would sometimes call Vivek at his office and often get to hear ‘He is not in the office, he is out in the field’. Today, more often than not, he leaves his mobile behind when he is out working in the farm. And to the calls that he gets sometimes, my answer is almost the same ‘He is out in the field’. Really! And yes I seriously do ‘Cloud Computing’ now – I can gaze for hours at the gathering and receding clouds and deduce an algorithm to figure out whether it will rain or not!

So it is a learning experience all the way – a new way of life, a different perspective in every way!

Young Viewpoint

My Dramatic Journey

DIVYA VINEKAR

As a kid, I would take a sneak-peek into some play or group song rehearsals where the maam or pacchi in-charge would see me and say, “Yetta goh? Hae ghae,doni dialogue mhana.” And that would instantly get me excited! I still recollect my first dialogue which was delivered for a play, I was all of 5. Smt. Rekha Karkal pacchi (my class teacher back then) taught me to say, “Will you put this thread into the needle?” My parents were beaming with pride as they watched the play. Thus my journey in dramas began at a very early age!

I remember the time when our revered Guru, Parama Pujya Shrimat Sadyojat Shankarashram Swamiji were scheduled to visit the Dadar-Matunga Sabha. Smt. Kanchan Honavar pacchi designated the role of Sant Appaiyya to me. The scene required me to make an entry on the stage, lip-sync a Kannada bhajan and exit. I enjoyed those baby steps. Smt. Chandrama Bijurpacchi approached me for a full-fledged two-act play named ‘Chandaran’ for a Natya Mahotsav organized by KSA. It was a negative role where I played an evil caretaker of the kids at an orphanage.

The year 2010 marked the beginning of yet another memorable play, ‘Koortak Aylo Kasu’. While Chandrama pacchi guided me excellently through the dialogue delivery, I had to form my own body language with a bent back and silvery head. In 2014, I got a blessed opportunity of writing & directing my very first play – ‘Swami Aaylae Ghaaraa’. The play was presented during Swamiji’s camp in Dadar. On 6th March 2016, I got an opportunity to work with the amazing Naseeruddin Shah for a documentary. Recently, I also made an appearance in a parody sketch named ‘Debt Bhai Debt’ by Arre.
A Farsi Couplet by Amir Khusro says -
Agar firdaus bar roo-e zameen ast,
Hameen ast-o hameen ast-o hameen ast.

Translated, it means-
If there is a paradise on earth,
it is this, it is this, it is this.

We, a group of 14 friends, having spent just over a week in Kashmir, have no doubt that Kashmir is, indeed, a piece of heaven on earth.

We arrived in Srinagar airport to a temperature of 18°C, a welcome relief from the 30°C+ temperature of Mumbai! We were accommodated in a houseboat on the Dal Lake. Dal is a lake in Srinagar (Dal Lake is a misnomer as Dal in Kashmiri means lake). The lake covers an area of 18 square kilometres with an average depth of 4.7 feet and a maximum of 20 feet. After dumping our luggage in our rooms in the houseboat, we freshened up and were taken out on a shikara ride of the Dal lake along the shops selling local handicrafts. The fun part was that while sailing in the shikaras, we had sales pitches from shikaras alongside selling jewellery, coats and caps!

On our return to our houseboats, as we were getting for a sumptuous dinner, there came a shikara with a mobile barbecue who dished up some yummy kababs. This indeed was a unique experience for us!

Next day we set out for a tour of the beautiful gardens in Srinagar. The first one was the Chashme Shahi gardens built around a spring, in 1632 A.D. by Ali Mardan Khan, Mughal Emperor Shah Jahan's Governor. It was the Emperor's gift for his elder son Prince Dara Shikoh.

Our next stop was the Jawaharlal Nehru Botanical Gardens that was set up in 1969 in memory of our 1st Prime Minister who was fond of roses. This garden has a collection of about 15,000 ornamental plants apart from a huge collection of oak varieties. It also has a rare collection of Kashmiri tropical plants!

And then came the show stopper - the Indira Gandhi Memorial Tulip gardens! It is the largest tulip garden in Asia spread over an area of about 30 hectares. The garden was opened in 2007 with the aim to boost floriculture and tourism in Kashmir Valley. It is a feast for the eyes! BSNL offers free wi-fi there to enable visitors to spread the beauty online! After revelling in the beauty, we had some Kashmiri bread with Kahwa (Kashmiri tea) brewed in Samovars.

Next stop was Nishat Bagh, a terraced Mughal garden, built in 1633 by Asif Khan the elder brother of Noor Jahan. It is spread over 46 acres and overlooks the Dal Lake. We missed out on the Shalimar Bagh, considered one of the biggest Mughal gardens. The Bagh was built by Mughal Emperor Jahangir for his wife Noor Jahan, in 1619.

The untimely rains prevented us from any further forays into the beautiful Baghs and drove us back to our houseboats. This marked the end of our brief affair with Srinagar as next morning we were off to Gulmarg.

**Gulmarg** - In spite of the worsening tensions in Kashmir by the grace of God we had an uneventful journey to Gulmarg that took us through some beautiful landscapes and enthralled us with its beauty. Our driver cum guide Shabbir was a great guy, full of humour and wanting to ensure our comfort at all times. En-route we stopped at Tangmarg, about 12kms before Gulmarg, to rent snow boots and a waterproof warm coat so that we could participate in all the snowy activities in Gulmarg.

Gulmarg lies in a cup shaped valley in the Pir Panjal Range of the Himalayas, at an altitude of 2,650 m (8,694 ft) and is the centre for skiing, sledging and snowmobiling. It was in Tangmarg that we connected with Umar – our guardian angel. He was so amazing that he created an invisible tunnel and took us through all the activities possible in Gulmarg.
It was only later that I learnt that he was the Snowmobile champion of the country for 3 consecutive years and he acts as a tourism guide in his spare time. An amazing chap! If you are planning to visit Gulmarg and need help, mail me for his contact details. You will not regret it.

While we were completing our check in process at Mama Palace hotel in Gulmarg, Umar got busy in getting our tickets for the Gondola ride. This was a godsend as chaos reigned there with ‘waiting-for-tickets-to-be-bought’ passengers queued up blocking the way for ticket holding passengers! Thankfully we soon were in the gondola, riding up the snowy slopes of the Himalayas. Built by the French company Pomagalski, the Gulmarg Gondola is one of the highest in the world reaching 3,979 metres. The two-stage ropeway ferries people between Gulmarg and a shoulder of the nearby Aparwat Peak (4,200 metres/13,800 ft). The first stage transfers from Gulmarg at 2,600 metres (8,500 ft) to Kongdoori at 3,080 metres (10,100 ft). The second stage takes passengers to a height of 3,950 metres (12,960 ft) on the Aparwat Peak 4,200 metres (13,800 ft).

Once on the Aparwat peak, we went tandem skiing and sledging. It was fun despite the altitude drying out our mouths. Trudging in the snow too was a new experience for us apart from skiing. Once done, we rode down to the 1st stage ‘Kongdoori’ where we had a delicious lunch in ‘Kongposh’ restaurant and headed for the ride on snowmobiles. Yet another first time for all of us! We rode pillion and the riders were good enough to let some of us try riding it ourselves albeit with the instructor riding pillion and encouraging us all the way!

Next day was reserved for some more adventure but this time off-road around Gulmarg on the ATVs (All Terrain Vehicles). This too was fun and here again they allowed us to try our hand at driving the vehicles. It was a fun two days of adventure in Gulmarg and now it was time to move on to Pahalgam.

**Pahalgam**: After the hectic adventurous time in Gulmarg, Pahalgam was to be a laidback sightseeing trip. We had to take local taxis or horses for sightseeing (done to promote local livelihood). So after checking in The Regency Hotel in Pahalgam situated in a very scenic locale with a river running by, we set out for a general walk around the market place. This was the time to shop for shawls, stoles, dry fruits and dresses for gifting or personal use. Two guys from our group decided to take a horse ride to ‘Mini Switzerland’.

After a couple of hours of gallivanting around town we returned to the hotel and rested as we had scheduled the sightseeing tour for the next day.

Our 1st point to visit was the Aru valley. This place is a page out of a fairy tale! The tiny bridges over the now dry river against a backdrop of magnificent snow-capped mountains and the feeling of being hugged by nature is amazing.

Our next stop was the Betaab valley. This valley got its name after the famous Hindi movie ‘Betaab’ was filmed here. Betaab Valley lies between the two Himalayan Ranges - Pir Panjal and Zanskar. There is an entrance fee of Rs.100/- to enter the vast landscaped gardens inside. We skipped that and instead spent time taking pictures along the Lidder river which was flowing past and had some yummy omelettes and rotis and Maggi noodles in the shack by the river. Washed it down with the famous Kashmiri Kahwa (Kahwah is a traditional green tea preparation consumed in Afghanistan, northern Pakistan, some regions of Central Asia and, in northern India especially in Kashmir Valley.)

After this we moved on to Chandanwadi which is the starting point for the Amarnath yatra. There was still some snow lying around and it offered a lot of photo-ops which we gratefully accepted and called it a day.

We were done with Pahalgam and had to carry on to Sonmarg the next day. The highlight of this journey to Sonmarg was the sumptuously delicious meat feast - Wazwan, in Pampore, organised specially for us. Wazwan is a multi-course meal in Kashmiri cuisine, the preparation of which is considered an art and a point of pride in Kashmiri culture and identity. Almost all the dishes are meat-based using lamb or chicken with a few vegetarian dishes. It is popular throughout Kashmir. As we approached Pampore, the weather Gods decided we had enough of good weather and it started raining leading to a drastic drop in temperature.

By the time we reached Sonmarg, the gloomy weather dampened our enthusiasm and we had barely checked into the Glacier Heights Hotel and there was a power failure. This was not a very good sign as the Hotel Generator could not support room heaters in all the rooms along with the electrical blankets. But the Kashmiri hosts did not let us down. In the restaurant they gave us a corner where they brought in a huge heater supported by LPG cylinder and we sat around it nursing our drinks and snacking on yummy chicken tikkas and veg. pakodas, pretending the heater was a bonfire.

In the ensuing discussion it was decided that we get back to Srinagar the next day as the weather prediction for the next day too was not favourable and we were not inclined to spend our time in the cold rooms. Our organisers were told about our decision and they gallantly offered to accommodate us in Srinagar in lieu of Sonmarg the next day despite this being a case of force majeure.

So we headed back to Srinagar and spent a pleasant evening in Pride Inn Hotel, glowing in the aftermath of the beauty that is Kashmir and Kashmiris. The day after we flew back to Mumbai - back to base with plenty of memories to last a lifetime.

In conclusion a few observations: All over Kashmir, in all the hotels the buffet breakfast was Upma, Poha, eggs (boiled or Omelette)! Tourists are welcomed with a lot of love. The locals are warm-hearted, extremely hospitable and will go to any lengths to make the guest comfortable giving credence to the phrase ‘Athithi Devo Bhava’ - Guest is God. The only way to bring about total peace in Kashmir is to overrun it by tourists. So guys pack your bags and get a move on! Kashmir is waiting!
Indian devotees have the freedom to achieve /attain God or spiritual experiences through different ways. There are many who have felt the emotional connect with the Almighty. One such devotee was Aghornami devi who through prayers (pooja, japa, dhyan) and leading an ascetic life had won over the Almighty and envisaged in Him the Balkrishna (child Krishna). Shri Ramakrishna could see motherly instincts in her. For the outside world she was an illiterate and rustic woman, but Shri Ramakrishna found a dormant spiritual potency in this simple, innocent widow and helped her to radiate this latent spirituality. She came to be known as ‘Gopal ki Ma’ - a rare example of love and affection personified.

Aghornami was born into a poor Brahmin family, to Kashinath Bhattacharya in 1822, in Kamarahati village situated on the bank of river Ganga. She was married at the age of 9, and by 13 she became a widow and was sent back. Her brother Neel Madhav was a priest in the Radha Madhava temple in the same village, built by a rich merchant Govindchandra Dutt of Calcutta. The temple was beautiful and surrounded by a lush garden full of colorful flowers. Aghornami, led an austere life, spending her time in the temple precincts, cleaning, plucking flowers, making garlands, meditating and praying.

After the death of Govindchandra Dutt, his wife Manomohini built a small house and settled in the confines of Radha Madhava temple. Greatly impressed by the simplicity and devotion of Aghornami, Manomohini, invited her to come and stay in one corner of the garden. Aghornami built a small hut which for 60 years became her ‘tapobhumi’, a seat of spiritual vibes. She led a Spartan life with bare minimum things. A niche to keep her God, prayer books and Ramayana were all the material wealth she possessed!

Her day started in the wee hours at three in the morning when she did japa for three hours. Then, she would dip in the Ganga, meditate under the Bilva tree, and cook dal rice to serve her Balgopal. She spent her night too in meditation. Aghornami's arms and vanished into Shri Ramakrishna's body. Seeing this most unbelievable happening, Aghornami still hysterical, fed Shri Ramakrishna and danced all over his room, BaalGopal (Gopal, the child) came and sat on her lap eating the sweet. She pulled her japamala and crawled all over her hut. At last she put him to sleep.

At the crack of dawn Aghornami took the sleeping Gopal in her arms and started running towards Dakshineshwar, chanting all throughout the name of Gopal. Her clothes in shambles, her hair disarrayed, she dashed towards Shri Ramakrishna’s room. He was sitting on a cot. As she entered the room, Gopal woke up slowly, came down from Aghornami’s arms and vanished into Shri Ramakrishna’s body. Seeing this most unbelievable happening, Aghornami still hysterical, fed Shri Ramakrishna and danced all over his room, and at the same time moaned to get back her Gopal. Seeing her in this state, Shri Ramakrishna smiled. Though by now she realized that Shri Ramakrishna is divine in the few times that he has shown his divinity by becoming Gopal, she would always comment that her Balgopal is not like him at all! He is real, lively, crawls, talks, plays, smiles unlike Shri Ramakrishna (usually in Samadhi) who is rigid like wood!

Once in Dakshineshwar, when Shri Ramakrishna saw Aghornami, he made her sit near him and fed her with fruits and sweetmeat. But Aghornami felt awkward and asked him why he is feeding her? Then Ramakrishna told his disciples
that Aghormani is divine. She was a fruit seller during Krishnavatara and would feed him with luscious fruits. Shri Ramkrishna saw the ‘mother’ in her. Since this episode she was known as ‘Gopal ki Ma’.

Shri Ramakrishna had a great sense of humor. One day, he made Naren (Swami Vivekanand) talk to Aghormani about her spiritual journey. Both were opposites, one was highly qualified while she, to the outside world, was an illiterate. He refused idol worship whereas she orthodox, fully immersed in worship. Ramakrishna could not have put two more strikingly different people together. So, he made them talk. When Aghormani spoke about her experiences of how she spends her time in pooja, pranayam and japa, prayers all day and night, and how she found Gopal and his childhood pranks, Narendra’s eyes filled with tears and started flowing. Narendra was a sensitive person and had the ability to understand the deep spirituality within her.

“I am a poor illiterate widow. You are rich, and a scholar. Do you think my experiences are true and valid?”, asked Gopal’s mother pathetically.

“Mother, your experiences are definitely very true!” Narendra exclaimed.

Swami Vivekanand sent three foreigners Margaret Noble, Josephine Macleod and Sara Bull (who were keen to take diksha to become sanyasins) to Gopal ki Ma. She asked, “Why me? What do I know? I am an ordinary person, illiterate and poor”. Vivekananda said, “What! How are you ordinary? You have achieved Almighty and His presence only through constant prayer! If you cannot give diksha, then who else will give? You just teach them your favorite mantra (Ishtha mantra) and their job is done.” She, in spite of the language barrier, managed to convey whatever she knew. “Surrender yourself to God. Get up at three in the morning and chant the name of God 10,000 times. You can do it easily. Do the same in the evening too,” advised the great devotee of God. Though she was orthodox and conservative about purity, she hugged and kissed them and showered love on them through gestures and taking their hands in hers. They came back and reported to Swami Vivekanand that, “What we saw was the real ancient India, a land of prayers, tears, ascetic life, fasting which is slowly becoming extinct now.”

She was very fond of Shri Ramakrishna’s disciples and when she came to know about Swami Vivekanand’s passing away she fell unconscious and broke her elbow. She was looked after by the Ramakrishna mission staff. When her health was deteriorating, she was taken to Calcutta and Sister Nivedita looked after her very fondly till the end. She remarked, “Gopal’s mother saw God in every human being and thereby reached Paramahamsatva, the high point of spirituality”.

In 1906, July 8th Gopal’s mother was in her last stage when she was brought to the bank of the Ganga and prayers were said in her ears as she breathed her last. Such was the life of Mother Extraordinaire, an epitome of pure Love.

<<<<>

BIRTH CENTENARY REMEMBRANCE
22nd June 2018

RAGHVIR RAMBHAT UPPONI
22-06-1918 - 26-03-2009

It broke our hearts to lose you,
But you did not go alone,
A part of us went with you,
The day God took you home.
If tears could build a stairway,
And heartaches make a lane,
We’d walk our way to heaven
And bring you back again.
In life we loved you dearly,
In death we love you still,
In our hearts you hold a place,
No one could ever fill again.

FROM – Wife Indumati, children, grand children, relatives and friends

June 2018
June 2018

KANARA SARASWAT 50
पोपटाले पांट इत्रा दुकले?
जारार अब मे पिलें, अब खानु पखानु
पोपटाले पांट बोर जोसतां दुकले।
तो गेले गुजर बेदाले थापा
बेदाले गुजर गुजर काळेली
कडुचि बक्का गुड़ि आनि पोपटाले तंक दातां
चटकन तंडात सोखाली।
पोपटालै पाट्टा-दुकले राबली पटकन्
जाल्पार अर्द बांटै वतना आनाज बसलो एकांम।
ताने डिव्हिट आरसतंले
कायास्मरली कालेजांतूँ लेखांचे
हि आवत नवी अधी पन्नर।
ताने बांट मर्हली कोकीठे सर्वली
ती बस्चली मायन महत्त्वदेवी
तिने पोपटाल खिपुळे खाया कसाव
ती तीक मिर्ख्वालासाठी पीलेले
ताळेली जीम घेऊली हाय हाय।
महणु तोड़ गाड़ कोसक
tो पत्त उल्ले आंच जारारी
पिक्कीले अंबे खावन्याच।
- अरुणा कुंडाजे

संस्कार

काहीं दिवसांपूर्वी एका रविबारी मला घाटकापरला जाणपाची संधी मिळावली। त्या संधीची भागिनें मलांना नवहिं भावनानुसार मी कल्याणुच्या गाडीत घेतली. माइया पाठ्यपाठ लेडीजज्ज्या ड्युट क्षतिराशित दोन वाक्यांप्रमाणे गद्यात. ह्या तीतक ज्ञान बाबूरुची काही नवहिं कल्याणुच्या दिव्यांनी तोड़ करून बसण्यासाठी बंधूष द्या खिंचविव्हाद चार बांधकाम करत सा तर ज्ञान खिंचविव्हाद एक पंक्तीपात्रीत युवती बसली होती. मी तिथाच मलोही खाकाळ फोप्पने काळाचे बसवले. त्या दोन आठजाती बाह्य दरें नवहिं मुळीजव्हा येंकन बसावी. तेव्हा एक गीताच्या पिंपळाची गुलामी त्या सीतार ऐसात सांसार, त्यामुळे मी त्या दोऱ्या आज्ञांपैकी एकीलेला त्यांच्यामध्ये बसणे शक्य होते. बाबूरुच बाकी रिकाम होता. एका आज्ञाने तिला इंजीनून अदवैची विचारातील. "या तु बाबूरुची सरक्रेशकी आहे? आकाष दोषाला जवळ बसलेला वेळा!" त्या मुलूलेने ह्यालाचे कालेजांतूँ बूढ तोडडून विचाराते "काय?" आज्ञाने पुन्हा प्रथम विचारात. त्याच्या नवी दुःखीता ताळीत बोलली. "तुम्हाला समोरेल बंधूष बसता वेळ नाही का? मी भांडकाम पहाया नाही. माण बाडी डोर्स्मॉर्स पंक्ता हवाह.

आईलानी दुःसी आज्ञा माइलाजव्हा येंकन बसली. दोऱ्या बोल्याचा प्रश्न करत होतो. या गाडीता खुंबकाडणे व्यवस्था वेळ होता हे खिंचविव्हाद बसलेल्या एका मुळीच्या लक्ष्याने आले वतते आज्ञाला आपली जगां दिली आणि ती माइलाजव्हा वसली. त्या दोऱ्या आज्ञानी समाधानाची सुलिका सोडली. त्यात सर्वांत सत्यांत ती उमड मुळीने उतरती व ही मुळी आज्ञाजव्हा बसली.

तेव्हा एकाच काळी पेयेले एका गुजरतीय बांड ह्यात वेलेन मुळीच्या बाजूला बसताना, तर भागून तिला चितकत दुस्साही बाईले जगा बाळकावली. अखण्ड बसलेल्या मुळीच्या बाईले साधकाच्या समाहिले तर "आही माळाका किंवा सरकराचे? जगा अहे का कथा" आज्ञा बोलली. ती ती वर्धन आज्ञासुद्धा तिला साधकाच्या समयांतूँ दस्तांत करू लागली. पण आजी पूर्णपणे बस शकत नाही म्हणून ती मुळीच वसत. उभी राहिली. आमची काळी पेयेली आमची आरामाला बसली अनंत ही मुळी भोपालासमोरेल बालाकामाचे तोल सावल उभी राहिली. पण तिथा चेहूवळ झाले भाव पाहून मलाच बांड वाढ्याते. त्या गोष्टीत त्यांना सेव्याने आणण ती मद्दतचे वाढ गाडीत दर्जने आज्ञासमत कृती उठली अनंत तिला बसलेले. अनंत विचारातील. "कृपया जगाला आहेच?" उत्तर मिळाले "काले.

तिथा सर्व साल्सम मल स्वभावाने मली मन गलबल्यात गेले. हाचाल "संस्कार" मजल्यात कृपयाने?

आपोच्या माझा हात तिथा दोकावाची ठेवला गेला आणण माइलाज ठोड्यात शाळा आले, "देव तुम्हे भरोसे करो."
Distance was no deterrent for US-based 16-year-old RHEA KALYANPUR who has created some amazing and useful kits to help the children of ParijnanashramVidyalaya in their exciting journey towards new concepts, more knowledge. Here is Rhea’s touching account, in her own words, of how her brilliant efforts have reached halfway across the globe and proved

**LEARNING CAN BE FUN!**

We are very happy to inform you that this innovative project has earned Rhea Kalyanpur the Gold Award, which is the highest honour conferred by the Girl Scout Council. Congratulations Rhea!

I have always felt blessed because I had the opportunity of getting a good education. From the time I was a little girl I have loved to learn and also to teach others whatever I can. I remember after school, I used to run home to tell my parents what I had learnt on that day. When I heard that the Srivali Trust of our Shri Chitrapur Math had opened a new school, I wanted to share my love for education with those students. At the same time, I also wondered how this would be possible, as I am just a 16-year-old who lives halfway across the globe.

In high school, I have been taking a child - development class where we work in a pre-school and learn how to teach children. Here, we are taught many techniques that help the children learn. I learnt that many children learn better when doing hands-on activities. By using these activities, children are able to grasp concepts faster and enjoy learning more! With this new knowledge, I knew exactly how I would be able to spread my love for learning to the Parijnanashram Vidyalaya students. I decided to create study aids to send to the school. The study aids would be able to help the students by reinforcing the topics they have learnt, or are learning now.

I created study aids that would not only act as study mechanisms but also as toys for the children to have fun alongside! I was so excited to create these study aids and contacted the Srivali Trust through the help of my family members. I talked to Shobhanapachi and she gave me many useful tips on what to include in the aids. I obtained advice from my child development teacher and finalized the study aids. I made four types of study aids: Book Discussion kits, Puzzles, Spinner Games, and a Learning Binder.

To fund my project, I presented my ideas during the NJ/PA Prarthana Varg and everyone responded with great generosity. I have been going to Prarthana Varg for around a decade now and have learned from Swamiji’s teachings that we should always help others. Lots of families donated to support my study aids project. I was also amazed when some of the 8-10 year old girls from this group organized a lemonade stand and collected money to support my project.

After the funds required for the project had come in, I got down to work. Here are the details of the study aids that I created:

- **Puzzles** - I created puzzles with wooden bases to ensure they would last for a very long time. I chose colorful and interesting pictures for the puzzles so it would be enjoyable for the children. I printed questions on the back of each puzzle piece and answers were written on the backboard of the puzzle. Students had to match questions with the right answers and in the process, build the entire puzzle board.
- **Spinner Games** - I created a spinner with a variety of questions including topics from math, science, English, history and geography. The children had to play this game by spinning the spinner and answering the question that it points to. A child keeps the card if the question is answered correctly. The child with the most cards at the end wins!
- **Book Discussion kits** - I love to read so this was my favorite creation! This includes many copies of books with worksheets and activities. The children can read the books in groups, or by themselves and complete the activities. Reading is a great pastime and can be a magical experience for every child.
- **Learning Binder** - I made laminated learning activities covering many topics, like the alphabet, numbers, addition and subtraction, multiplication and division and body parts. The children will have to complete the learning activity by matching or solving the question on the placemat to detachable smaller pieces. The small pieces can be attached to the activity sheet with velcro. For example, a child will have to match the word “nose” to the picture of the nose. I placed the activity sheets in pouches so that they can double as a carrier for any loose pieces. I printed
Parisevanam

Rhea Kalyanpur was in touch with me since last year, as she wanted to take up a project of Learning Aids for children in Primary school. Initially, she prepared one teaching aid and sent it to us for trial. I gave her some suggestions regarding the kind of content our children are more familiar with.

After this, she prepared many Learning-aids with a lot of effort. The quality of these aids is absolutely professional and it is really creditable that a young girl thought so deeply and designed kits which are very creative and thought provoking. All the activities are not only made interesting but also very child-friendly. So the children enjoy using them.

There are different types of material, such as puzzles, spinners, story books and fun exercises based on the stories in the book.

Rhea has made all the aids so thoughtfully that the simple puzzles need some mathematical operations, such as addition, multiplication etc. as a clue. The “Spinner” has five colours and a needle in the center. When the needle of the spinner stops, the child has to pick up a card of the colour the needle is pointing at and solve the question given on it. Orange cards are for Language and Arts, Yellow for Geography and History, Purple for Addition and Subtraction, Blue for Multiplication and Division and Red for Science. This game caters to all subjects and the children can answer the questions and learn almost playfully!

Shobhana Bijoor from ParijnanashramVidyalaya reports on how the children are having fun as they learn, using Rhea Kalyanpur’s excellent set of teaching aids

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There are 2 books, “Jack and the beanstalk” and “We are in a book.” The second book is for pre-primary children who have just started reading small words. Jack and the beanstalk is for Primary Children. In lower classes the teacher can read the story to them and then give the worksheets based on the story. The questions are set so thoughtfully that they inculcate creative thinking in children. This actually guides the teachers as to what sort of exercises can be planned. It is amazing that a girl who has not had any experience in working in a school has put together such wonderful exercises.

There is a “Learning Binder” in which there are pictures of parts of the body and the names of the parts, different shapes and their names, plus addition and multiplication tables from 2 to 9.

All the aids are absolutely wonderful. We are very fortunate to get help from young enthusiastic people like Rhea. I wish her the very best for what is going to be, undoubtedly, a bright future!

The Gold Award is the highest achievement within the Girl Scouts of the USA, earned by Senior and Ambassador Girl Scouts. Only 5.4% of eligible Girl Scouts successfully earn the Gold Award* from the Girl Scouts Website.
Children playing with some of the study aids at Parijnanashram Vidyalaya, Karla

All the study-aids that Rhea has created: puzzles, spinner games, learning binder and book discussion

Rhea receiving the Girl Scout Gold Award for her project on Parijnanashram Vidyalaya

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Umesh Krishnarao Koundinya joined his ancient spiritual Master Sri Adbangnathji Maharaj in Spirit on April 5th 2018 at Bangalore. He was 83.

He was an inspiration to sadhaks and a source of strength for his Family

September 23rd 1934 - April 5th 2018

With Prayers from his wife Premila, Children & Grandchildren: Srikrishna, Malavika, Amit & Priya Sridarshan, Dipali & Shruti

With Blessings of Kuladevata (Sri Mangesh & Sri Mahalakshmi) and of Chitrapur Guruparampara and Prayers of Koundinya, Baindur, Trikannad & Pandit Families and all friends and relatives

“All is too little that the world can give: Its power and knowledge are the gifts of TimeAnd cannot fill the spirit's sacred thirst.”Sri Aurobindo, Savitri Book 3, Canto 1

A kind soul, his life revolved around his family, relatives & friends

Fondly remembered by:
Children: Ashwini/Prashant; Amit/Surdeep
Grandchildren: Ansh Kulkarni & Sohah Kulkarni

Celebrating the 80th Birth Anniversary of our beloved Papa/Ajju
Sharad D. Kulkarni
On June 19, 2018

A kind soul, his life revolved around his family, relatives & friends

Fondly remembered by:
Children: Ashwini/Prashant; Amit/Surdeep
Grandchildren: Ansh Kulkarni & Sohah Kulkarni

Umesh Krishnarao Koundinya joined his ancient spiritual Master Sri Adbangnathji Maharaj in Spirit on April 5th 2018 at Bangalore. He was 83.

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June 2018

KANARA SARASWAT
Our beloved Mamma
Mrs. Amita Arun Gangolly
Passed away after a brief illness on 4th April 2018

(27/10/1955 to 04/04/2018)
Deeply mourned by
Husband: Arun Gangolly, Son: Ameya Gangolly,
Daughter: Aarti Gangolly Murdeshwar, Son in law: Sameer Murdeshwar
Fondly remembered by:
Gangollys, Upponis, Gokarns, Gangollis, Murdeshwars, Gatnes, Balses, AIdangadys, Tahliramanis

SMT. VIMAL VENUGOPAL RAO (MANKIKAR)
(06TH OCT 1925- 17TH APR 2018)
Our Paternal Grandmother who was very loving, kind and soft hearted, whom we fondly called as “Aai”
left for her heavenly abode on 17th Apr 2018. She was 92 and lived a full life.

Deeply mourned by:
Son: Suhas Venugopal Rao, Daughter-in-law: Late Mrs Bharati Suhas Rao.
Grand-Son: (Aamod and Adieetyaa), Grand-Daughter-in-law: (Arti Aamod Rao)
Daughter: Mrs Suman Jagdish Gangolli (nee Mankikar)
The entire Rao (Mankikar), Hattikudur, Ugrankar, Gangolli and Chandavarkar family.
Kiddies’ Corner

Sunrise

Veer Balsekar - 6 yrs

My tall dolly and her kids

Ellora Kedar Shirali - 6 yrs

A village scene

Avani Sajip - 8 yrs

Adventure is our base, Conservation is our aim (Article on page 59)

Flag Hoisting

Rappling
Once A Teacher Always A Teacher
Rohan Rajesh Kalbag (15 years)

I used to go to Honavar to attend the yearly ‘Teru’ or ‘Rathotsava’. I would be invariably welcomed by a cheerful and amiable face beaming at me when I entered the “vani” or passage to our house in Rathabeedi.

The possessor of such a face was Shri Ganesha Ramakrishna Kalbag. He was my grandfather whom I had lovingly christened as Ajiu. He is my role model and will always remain so.

He would rush over to us walking as fast as possible to hug us as he loved his grandchildren. While we kissed him with affection he would try his best to make it not hurt us shaving a day prior, so as to not hurt our soft lips.

His interpretation of the two main aims of life was most exceptional and remarkable. The first aim was to enlighten oneself with more and more knowledge fervently as education has no age limit, and secondly to impart this knowledge, “Pratyaksh Gyan” which the guru passed on to his shishyas, to all the people around him.

He spent his whole life educating everyone around him without even looking at where they came from or their economic background.

Whenever he would take me around the streets of Honavar to buy his cherished Jalebis, I would witness one out of every five people bowing to him with reverence. They would entitle him “Kalbag Master” with respect and we would be called as Kalbag Master’s Grandchildren!! ...

He loved teaching and imparting knowledge more than anything else in this world. His closest pals were English Grammar, Maths and most importantly Physics.

It was he who taught me and my sisters elementary science and maths with fundamentals of English Grammar like rhetorics and vocabulary. No one was ever too old to learn something new for him. He would call himself “84 years young” not old. Every morning he would take me around our “hithal” or garden to pluck flowers irrespective of weather conditions. He would unhusk coconuts silently at night to prevent us from helping him as he loved to do his work himself.

He immensely contributed to literature as well. He has written countless poems and dramas which are even recited today in All India Radio shows. The example of “ Sadharan Jeevan Uchch Vichar”.

Even on his last day his adoration towards teaching could be seen. I had my Physics exam that day and in the morning at 5 am he made me revise the syllabus. At 3:40 pm when I came back he discussed with me the paper and even accurately predicted how many marks I would get. At 4:30 pm he peacefully passed away on his armchair after returning from the washroom. Even today I use as the chair for my study table to show my reverence towards his sacrifices towards the betterment of human society.

This epitome of sacrifice will always be remembered by me and his students most famous of whom is popular actor and pride of our community Shri Anant Nag Mam.

Kiddies’ Corner

Adventure is our base, Conservation is our aim
Anshul Kulkarni, 16 years, Mumbai

This is the motto of a group of individuals, who call themselves “Nature Lovers” and who have a passion for adventure and fervour for conserving nature. Based in Malad, Mumbai, this organization started off in 1975 with 15 members, under the name “Mountain Lovers” and focused mainly on mountaineering. They soon realised that adventure went hand in hand with nature, and so expanded the scope of their activities to nature conservation as well. They undertook several activities to preserve nature. They helped convert several open forests to Protected Forests, to protect the wildlife and other habitat and planted over 1600 trees near Matheran, Maharashtra over 80% of which are alive today. They also helped remote villages and explored uncharted caves. Today they have more than 1000 active members in their family.

They believe that if kids are taught about nature conservation at a very young age they would carry that knowledge and the love for nature with them throughout their life. So, they decided to spread their knowledge amongst young kids and organized camps for kids between the ages of 6 and 16; and treks, Rajgadh Pradakshina, etc. for other people who share the same passion. This year was their 33rd such camp.

The Nature Lovers Club organized this year’s camp at Lavasa and they were ably supported by manpower from X-Thrill, an adventure academy. I was lucky enough to be one of the 92 participants who got a first-hand experience of the activities of this group and also their expertise in the sphere of nature.

Night Trail Briefing
This camp was held from 28th April 2018 to 1st May 2018. Some of us left by a bus from Dadar and the others by another bus from Kandivali on the 27th of April and reached our destination the next morning. After breakfast we went for Ex-Prahaar activity. Later that day we went for a night trail in the forest that surrounded our camp site and were taught how to identify certain birds by their sounds and their appearance. We waited for the sunset and then walked back in the dark. At first, walking in a forest in the dark seemed a silly idea but it was an eye opening experience. We got to feel nature at its best, under the clear skies and the moon light. Not having any artificial light was difficult at first, but as we walked, it became very enjoyable. The volunteers and the instructors were with us all the time to ensure our safety.

Flag Hoisting
The next day, we woke up at 5.30 am and after hoisting...
our national flag went for bird watching. We were enlightened about the terrain being an extinct volcano and other such facts. Next we went for ‘Dynamic Challenge Course’; a team building game, and rappelled down a 50-feet cliff. It sure brought me closer to my group as friends. In the evening we did the Ex-Hulal activity, another team building activity. This included Burma Bridge, Zipline, Rifle Shooting and Soft-Archery. We also found some leopard droppings near our camp site, but the volunteers took utmost care to ensure our safety.

**Dynamic Challenge Course Briefing**

On the 30th of April, the last day of our impeccably planned camp, we had a Jungle cooking activity, where we were split into teams, and were asked to cook a particular dish on wood-fuelled stoves. Each and every team was constantly observed and was video documented by the volunteers to ensure maximum safety. All the dishes were tasted and enjoyed by the participants, instructors and volunteers. In the evening we were taught a few important knots used in the adventure activities. Then there was a quiz where the questions were related to nature and its related studies. In the evening, we were divided into 6 teams and had a treasure hunt activity. 2 people from each group were selected as captains and were trusted to lead their teams to the general location of the next clue. Before the first clues were given, all the 12 captains were taught to use a compass and to measure distance based on their footsteps. We counted the number of steps taken to cover 10 metres and calculated other distances based on that. Despite there not being a clear winning team, all the participants were rewarded with 2 Pen stands, made by one of the volunteers. Post dinner, there was a pen-and-act activity where the teams from the treasure hunt were to choose a prop and present a play where the prop was to be given an unconventional use.

On 1st May, the day we departed from the campsite, we assembled at the auditorium after breakfast where certificates were distributed. This was overall an awesome experience with a lot of new friends and a whole set of stories to be shared. The Nature Lovers Family also conducts other activities which I personally would urge everyone to be a part of those activities and to become a part of this wonderful Family.

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### Donations Received

Kanara Saraswat Association is grateful to the following donors:

**Scholarship Fund**

Mrs Bharati Karnad Rs 25000/-
(In memory of father Mr Dinkar Sadashiv Naimpalli and mother Mrs Meera Dinkar Naimpalli)

**Emergency Medical Relief Fund**

Mrs Bharati Karnad Rs 25000/-
(In m/o father in law Karnad Pandurang Rao, mother in law Smt Swayamprabhabai Karnad and husband Karnad Durgadas Pandurangrao)

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So far Tattvabodha revealed the process of creation and pointed that the entire universe in totality and the individual body-mind-sense complex are nothing but the modified five elements in different combinations. Thus the total gross universe and the individual gross body (सूक्ष्म परिप्रेक्ष्य and सूक्ष्म अर्थिता), total subtle universe and the individual subtle bodies (सूक्ष्म परिप्रेक्ष्य and सूक्ष्म अर्थिता), total causal universe and causal body (कारण परिप्रेक्ष्य and कारण अर्थिता) are made of the same matter principle मयाद supported by ब्रह्मन.

This ब्रह्मन-मयाद which is the inseparable maker and the material cause (भविष्यतूत उपाधिता) is called इश्वर by the scriptures. The individual body-mind-sense complex which is sentient and has a sense of individuality is called जीवा.

Now, Tattvabodha wants to talk about the जीवा and इश्वर in greater detail and ultimately, the oneness of both.

What is इश्वर? That the all-pervading consciousness- ब्रह्मन has to be the cause of this universe is associated with an उपाधि (conditioning) called मयाद as we have seen before in the context of creation. This association of ब्रह्मन with मयाद is called इश्वर; and it is this इश्वर which is the immediate material-intelligent cause of the entire universe.

जीवा is the reflection of that very consciousness- ब्रह्मन. Where does the reflection take place? If ब्रह्मन is all pervading, then where can it form any reflection? Our scriptures say that wherever there is a reflecting surface subtle and sensitive enough to reflect this all-pervading consciousness, a reflection is formed. Now the next question would therefore be - what are these reflecting surfaces and where are they found?

Again, our scriptures say that the subtle body, the सूक्ष्म अर्थिता, especially the intellect- बुद्धि being the subtler part of the सूक्ष्म अर्थिता is an excellent reflecting medium which forms a reflection of the original. This reflection is called the आत्मा दृश्यता. This reflection forgets its true nature and identifies itself with the rest of the सूक्ष्म अर्थिता and the सूक्ष्म अर्थिता and develops an individuality. Just as ब्रह्मन is associated with मयादृष्टि and called इश्वर, the जीवा is associated with ignorance - अविद्या as its उपाधि.

So now, is there any difference between इश्वर and जीवा? Our scriptures say that both इश्वर and जीवा are one and the same consciousness but with different attributes (उपाधिः). As long as a जीव thinks of himself as an individual and separate from इश्वर, the cycle of birth and death continues for the जीवा.

The entire purpose of the scriptures is to give this clear knowledge to the जीवा that “Essentially, you the जीवा are not really different or separate from इश्वर. The difference is only superficial in the form of different उपाधिः.”

This is the central message of Tattvabodha also. Hence, here, the Guru is cautioning the शिष्य “May you not accept that you and इश्वर are different. This notion of difference is born out of ignorance of your true nature. As long as this wrong notion of difference (भेदबृहत) exists, you will always remain in bondage”.

The one-ness of जीवा and इश्वर (जीव इश्वर अभाव) is explained in detail in Vedanta by Mahâvâkyavichâra (महा वाक्य विचार) or an inquiry into the great equation which talks in detail about the ‘non-difference’ between the जीवा and इश्वर.

What is an equation and when is it necessary? When two sides of an equation look superficially different, but when derived correctly, in the last step it is seen that both sides of the equation are the same. Let us take an example 2 + 3 =6 -1.

In this equation, the left side and the right side have totally different numbers and different signs. But when worked out, we see that they are equal. Though there is a superficial and seeming difference, the final result is ‘non-difference’ of both sides.

The scriptures say that, in a similar way, the जीवा and इश्वर may look radically different as in the above example. But the differences are only superficial and when an inquiry is made and the equation is solved, there is absolutely no difference between the two.

Every Upanishad has hundreds of such great equations which talk about the lack of difference between the individual (jīva) and the total (Ishvara). However, four sample mahâvâkyas from each of the four Vedâs are enumerated. These sample mahâvâkyas are;

(To be continued….)
Personalia

Aakash Gangolli, son of Anil and Niti Gangolli, grandson of Smt. Malati S Gangolli and Shri. Satish A Nadkarni has completed Electronics Engineering from Mumbai University. He has passed in Distinction grade - with consistent scores of 9 pointers out of 10 from Fr. Agnel College of Engineering, Bandstand, Bandra. He is at present working in a reputed IT company in Mumbai.

He has keen interest not only in studies, but also in Cricket. He is an excellent Cricketer and has been awarded as “Best Player of the Match” in his college days.

Anita Naimpally was awarded the “Best Paper Presentation” at the state level (inter-college competition) at the 6th Karnataka Prosthodontic Conference held at Kalaburgi (Gulbarga) from 6th to 8th of April 2018. She was awarded this prize for her research oriented topic -”Effectiveness of commercial PMMA & Carpol as scaffolds for local drug delivery - an in-vitro pilot study.”

She is the daughter of Mr. Anand Naimpally & Mrs. Seema Naimpally and the granddaughter of Mr. Suresh Balwalli & Late Mrs. Shalini Balwalli on the mother’s side and Late Mr. Muralidhar Naimpally & Mrs. Kamalini Naimpally on the father’s side.

Keya Sajip, daughter of Vivek and Neeta Sajip, won a place in 2017 to study Medicine at the University of Cambridge; she is now a member of Gonville & Caius College, and matriculated in October 2017. (Her father Vivek took a degree in Mathematics at Corpus Christi College, Cambridge, a few decades earlier.) To those who know Keya well, her success is utterly unsurprising - but this should not diminish the long years of hard work with extra-curricular commitments. In her “A” level exams Keya secured Grade ‘A’ in all her four Subjects (three with Distinction). Her extra-curricular activities include (but are certainly not limited to!)

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Here and There

**Bengaluru** - The Samaradhana of Parama Puja Shrimat Parijnanashram Swamiiji- I was observed with Deepanamaskar, Bhashya Pathan and Ashtavadhana Seva.

Various competitions viz. Drawing & painting, recitation and essay writing was organised on the occasion of Shri Shankara Jayanti which witnessed enthusiastic participation from sadhaka-s across all Varga-s. Shri Shankara Jayanti was observed on 20th April. The Chief guest of the event Smt Sudha Kodikal unveiled the drawings and paintings made by the sadhaka-s and distributed prizes to the participants and winners of the Shankara Jayanti competitions. This was followed by an interesting talk by Smt Sudha Kodikal. After Deepanamaskar there was ninaad session followed by Bhashya Pathana and Shankaracharya Puja.

Pujan was performed by Gruhastha-s every Monday, Thursday and Friday. Samoohika Gayatri Japa Anushthaan and training sessions on rebounder by yuvati Smt Kushal. Fitness sessions were conducted by yuva Shri Varun Mallapur by Smt. Dr. Sudha Tinaikar on Mundakopanishad continued.

Dharma Sabha was arranged in the school hall which started with Ved Ghosh and Welcome song by students. M.K. Hegde, the President of Past students Association welcomed all and gave a brief account of the efforts of past students to support the school in various activities. G.S.Hegde, the Treasurer explained their plan of raising funds of 60 lakhs for this building and appealed to the generous philanthropists to extend their hand. Kshama Yachana was done by Arun Ubhayakar. In His Ashirvachan H.H.Swamiji mentioned that the institution was blessed by His Guru-Parijnanashram and hence it becomes the duty of all the devotees to come forward to contribute in its progress. Later at Guru Math Paduka puja and Bhiksha seva were performed with Graama Santarpana.

**Mangaluru** : The Vardhanthi Utsav of Shri Umasneshwara Temple was celebrated from 25th February to 3rd March 2018 (7 days). The programme began on 25th Sunday with Samuhika Prarthana, 108 Coconut Ganahoma, and Guru-Ganapathi Pooja. Maharudra was performed from 26th February to 1st March. On 2nd March, Chandika Homa was conducted. On 3rd March, 108 Kalashabhisheka to lord Umasneshwara and on the same night Rangapooja to the Lord was also held. Above rituals were performed under the leadership of Ved. Sri Ulman Gurunath Bhir Shiral. There was daily Santarpana to all the devotees. The entire programme was planned and organised by the Trustees of Shri Umasneshwara Temple.

Shankar Jayanti was celebrated on 20th April 2018 at Shri Vamanashram Samadhi Math. The programme began at 7.30 p.m. with Sabha Prarambha Prarthana followed by chanting of Shri Shankaracharya Ashtothara Shatanamavali. This was followed by chanting of Stotras and singing of Bhajans written by Shri Shankaracharya. The Programme concluded with Sabha Samapti Prarthana, Mangalarati and Prasada Vitarana. This programme was organized by Mangaluru Local Sabha. Sadhakas enthusiastically participated in all the above celebrations in large numbers.

**Chennai** : We conducted monthly Sadhana Panchakam. Punyatithi of HH Parijnanashram Swamiiji I was observed with puja and Bhajan. For Shankara Jayanti we performed Guru Pujan, followed by chanting of ashtotra and singing bhajans.

**Mallapur** : Ugadi festival was celebrated at Shri Guru Math with great devotion. At first Panchanga Shrawan was performed by Ashok Mallapur who happened to be at Mallapur to perform his annual sevas. Then Bhajan seva was conducted by Parijana Bal Bhajan Mandali for an hour. Shankar Narayan Geetam was sung in chorus by all the devotees present. After Mangalarati Panak-Pachadis were served to nearly hundred devotees.

Hanuman Jayanti was observed at Datta Mandir early morning on Chaitra Poornima. Bhajans composed by Late Santappa Nagarkatti, a great devotee of Durga and Dattatraya were sung by Arun Ubhayakar. Then cradling ceremony was performed by Ved. Guruprasad Shukla amidst singing of Palana Geetam by devotees ending with Prasad vitaran.

Past students of Guruprasad High School have decided to construct an Auditorium for their school and hence they had invited H.H.Sadyojat Shankarashram Swamiiji for the Foundation Stone ceremony which took place on 23rd of May, 2018. H.H.Swamiji was received at the school grounds by the students, teachers and managing committee members in a procession with pancha vadya. To the surprise of the devotees Swamiji lifted five heavy stones and laid them in the sanctified place. Arun Ubhayakar performed puja as per the instructions of the priests.

**Reported by Saikrupa Nalkur**

**Mumbai - Santacruz** : On 14th April 2018 to observe the Punyatithi of HH Shrimat Parijnanashram Swamiiji I, our Sabha devotees offered their Bhajan Seva. This was followed by Deepa Namaskar, Mangalarati and prasad was served later.

On 20th April 2018 after commencing the evening with Deepa Namaskar, to observe the auspiciousness of “ Shri Shankar Jayanti “, a beautiful vigraha of Shri Adi Shankaracharya was brought from Dattanand Gulvady maam’s home. The Sabha had arranged for a screening of the Ashirvachan, (held in Shirali, during Shri Shankar Jayanti, 2014 ) by HH Shiramat Sadyojat Shankarashram Swamiiji. This was followed by Mangalarati and prasad.

**Reported by Savnal Janardhan Rao**

**New Delhi** : Friday 12th January 2018 - Sadhana Panchakam

A gratifying Sadhana Panchakam was held at the residence of Kumar Rakesh and Vidya Kumtakar. Resonance of Stotras

June 2018

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pathan of the powerful Sadhana Panchakam permeated the atmosphere with spine-tingling bliss and warm comfort. Post the Mangalarati, devotees partook prasada bhojan. 13 families attended the event.

Friday the 1st March 2018 – Shishya Sweekar Diwas of HH SHRIMAT PARIJ NANASHRAM SWAMIJI III

The occasion of Shishya Sweekar Diwas of our HH Shrimat Parijnanashram Swamiji III, was held at the residence of Bailur Sheila pacchi and Ramesh maam. After sabha opening prayers, a blissful Guru Puja was performed by 5 members. After the mangalarati, and sabha closing prayers, a sumptuous Prasad bhojana was offered by the hosts. 9 families participated in the programme including 2 from yuvadhara.

Sunday the 03rd March 2018 - Annual excursion picnic

Around 6 people-filled vehicles met early morning on the outskirts of Delhi, the amchi members excitedly looking forward to re-living their childhood fun while the youngsters could hardly contain their curiosity. A half hour short drive to a roadside dhaba and the “hot chai & pakoras” were accepted with utter glee! Another hour’s drive led us to our destination, the Rewari Steam Locomotive Railway Heritage Museum.

Rewari team Locomotive Railway Heritage Museum (formerly Rewari Shed) is a loco shed in North India as well as a railway museum in Delhi NCR at Rewari city in Haryana, 80 km from Delhi. Built in 1893, it is the only surviving steam loco shed in North India that houses some of India’s last surviving steam locomotives. The collection in the shed and compound has 11 (out of 16 functional in India) of the world’s oldest steam locomotives, restored and still functional. World’s oldest still functional 1855-built steam locomotive Fairy Queen - a tourist train (also known as the East Indian Railway 22 class) was restored here and still functions. Victorian-era artefacts used on the Indian rail network, along with old signaling system, gramophones and seats have been exhibited. Halls display models of small engines, railway equipment, hand-held brass signal lamps, couple of old books, some railway crockery and photos. The museum’s conference hall showed 30 minute long documentaries and film shows about the history and present operations of railways in India.

Our attendee Sabha members were pleasantly jolted by the chugging and occasional steam chuffs, rail clatter and squeals, with playful hoots and whistles of the steam engine. Each one of us enjoyed the 3-D steam loco simulator simulating Darjeeling Himalayan Railway Steam locomotive ride, the 3-D virtual reality coach simulator, a toy train, educational yard model train system, indoor exhibition gallery and a century old dining car. The highlight of the visit was of course the ride taken by our members on the huffing and puffing (but operational) Fairy Queen.....it transported some of us immediately to an era gone by.

Our Yuvadhara members were in awe of the age old artefacts, having never actually seen a steam engine before, much less the age old coaches, bedroom units and the railpantry. The Senior Service Engineer at the yard ensured that we were all guided and took us around personally at times. We in fact were the sole occupants in their modest Canteen as we took out our delicious picnic lunch and even celebrated a milestone birthday of one of our senior members, there itself. This was a day certainly well-spent. 13 families turned up for the picnic, including 6 persons from yuvadhara.

Tuesday the 13th March 2018 - Sadhana Panchakam

Sadhana Panchakam was held at the residence of Bondal J aishankar maam and Nirmala pacchi. After Sabha opening prayers, the powerful chants of sadhana panchakam rent the air with tingling vibrations and well-being. Post Arati and sabha closing prayers, Prasad bhojan was served. 8 families (including 1 Yuvati) participated in the programme.

Sunday the 25th March 2018 - Yugadi and AGM

The Yugadi function and AGM was held at Kavale Math on 25th March 2018. Gana Homa was carried out by Ved Harish Bhat maam with Yajaman Bondal J aishankar maam and Nirmala pacchi representing our Sabha. Our Sabha members wanting to participate in the Puja had already assembled during the Sankaipa time early morning itself. The day began with Sabha opening prayers and samuhik Gana Homa for welfare of all sabha members. This was followed by Panchaanga Vaachan by Ved Harish Bhat maam. While the Homa embers were still burning bright, Kallianpur Shivani pacchi sang the ‘Rajrajeshwari’ in her natural mellifluous style. Prarthana member Anandita Balsavar recited the poem she had composed herself, and was published in the latest KSA issue.

A brief intermission of the traditional Pachadi Panvaar and distribution of ‘Kadu’ was followed by the Sabha’s Annual General Meeting to elect new office bearers and committee members for the new year. Math calendars were distributed to all families present.

Felicitation : Our sabha member Bailur Sheila pacchi who had her milestone birthday; and Aaryaman Hoskote who did extremely well in his Xth board examination, were felicitated. The function concluded sabha closing prayers and with the traditional amchi Prasad bhojana. 18 families attended the function including 6 yuvas and 1 prarthe varga member.

Saturday the 21st April 2018 - Shankar Jayanti - The birth anniversary of Adi Shankaracharya was celebrated with enthusiasm, at the residence of Divya and Prathamesh Kumta, in Delhi’s NCR in Gurgaon.

The day’s programme commenced with opening prayers followed by a fulfilling Sadhana Panchakam. Each Yuva read out the stotra-wise Sanskrit-English translation of Shiva manas puja. Mangal arati was followed by closing prayers and Prasad bhojana. Keeping in mind the theme, our sadhaks had turned up in typical Keralites’ attire. 9 families participated, including 6 attendees from Yuvadhara.

Reported by Vidya Kumtakar Kumar, New Delhi

Our Institutions

Guruprasad Society, VileParle

Saturday 21st of April 2018 can be considered as a memorable day for old and current residents of Guruprasad Housing Society. A good number, exceeding forty, registered their names as the function was meant only for men. The function began with a very inspiring and encouraging
welcome speech by Shri Shrikar Talgeri. A two minutes silence was observed for those departed souls among friends.

Everyone enjoyed the variety entertainment, imitations, jokes, and singing. Childhood photographs were shown in the form of slides by Chaitanya Naimpally. The highlight of the function was the lectures by Shri Shirur of Bengaluru titled “One Minute Celebration” on stress and his experiences and Shri Suresh Kamath’s talk on “Fitness after Fifty” and “A ride in a time Machine” emphasizing on walking, nutritious food and rest(sleep) and how to maintain good health.

The function was celebrated so as to give an opportunity to old friends to meet and to display their talents and interact with each other. Some were meeting after more than almost forty years! Nityanand Shirur (Hubli) gave a beautiful handmade “Guruprasad Union” memento. Mahesh Kalawar explained in brief how this Union was built.

The function was initiated and well organised by Shri Eknath Panemanglore Rao, Dr. Ashok Balsekar, Shri Mahesh Kalwar and Shri Deepak Nadkarni. Many came from distant places such as Bengaluru, Hubli, Karla and Navi Mumbai in spite of their other commitments. Tasty delicious dinner was served. The program concluded with a vote of thanks Shri Shrikar Talgeri.

Reported by Shrikar Talgeri

Saraswat Mahila Samaj, Chennai celebrated the Kerala New year—Vishu on 14th April 2018.

The ladies were in their Kerala sari and some wore "Mundu", with jewelry and ensemble to match. The highlight was the “Vishu kani” in front of Lord Krishna. Vishu kani is a Urli (typical Kerala plate) full of the choicest vegetables, fruits, gold, money and items connected with wealth and prosperity. All yellow colored to reflect the sun and the most important the Vishu kona ( a special yellow flower for that day). All ladies coming were asked to shut their eyes and were led to the Vishu kani. It is believed seeing this brings prosperity.

The decorations were also Kerala style. Floral Rangoli with tall lamps. The ladies helped fill the flower petals and danced around the lamp. It was a treat to watch the ladies dancing. Of course the grand finale was the lunch. All the ladies brought one Kerala dish and everyone had lunch served on a banana leaf. Our Kerala friends thought we did a better job of celebrations than the Keralites themselves. We got Hattikudur Uma Pacchi, who is the oldest member in a time to give kani (gift) to all those who attended. A morning we enjoyed and a memory to remember.

Reported by Dr. Purnima Rao

Saraswat Mahila Samaj, Gamdevi

Vasantik Sammelam was celebrate on 7th April 2018 to a packed hall. A young Sanika Pranav Kodial was invited to give a light music programme on this occasion. She was introduced by Priya Bijur. Sanika an 8th std student has been learning Hindustani Classical music under the tutelage of Shri Anantbua Panchal of Tarapur. She has appeared for Praveshika Poorna in music this year. A lead singer in her school choir group she led the group to sing national anthems of 5 different countries!

Endowed with a sweet melodious voice she sang numerous bhajans, abhangs, bhaktigeets of yesteryears viz, ‘sunder te dhyan’, ‘amrutaahuni god’, ‘narayana rama ramana’, ‘mana mandiraat’ - classical song from kytar kaljat ghusli. Her flawless diction, absolute control on her purav even at the highest range and taal, which kept the audience spellbound . Her mastery over singing such intricate songs at a young age was appreciated. Her parents Dr Pranav and Dr. Ashwini too sang 2-3 bhajans . Her paternal grandmother Kalindi Kodial gave a lucid narration in her inimitable style in Marathi. Hats off to the Kodial family. The vote of thanks was proposed by Mrs Neeta Yaderi followed by tasty snacks sponsored by the Kodial family.

Reported by Mrs Geeta Suresh Balse

Forthcoming Programs

June 13th, 2018, Wednesday, 3.00 p.m. at Samaj Hall – Hindi Film Viewing. Refreshments sponsored by Ashwini Prashant.

CLASSIFIEDS

Matrimonial

Alliance invited for CSB girl, 31 yrs, 5’1.5”, Architect, Divorcee, working in Mumbai, from qualified boy of age difference 1-6 yrs. Those interested may please send their Biodata & photos to vidhita237@gmail.com or contact 9967894502.

BIRTH

Son (Vivaan) born to Mrs. Shivani (nee Tallur) and Mr. Vivek Trivedi on 24th February 2018 at Mumbai. The couple, along with grandparents Mrs. Sujata and Mr. Gurunath Rao Tallur, thank all relatives and friends for the blessings and wishes showered at Vivaan’s naming ceremony

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DOMESTIC TIDINGS

BIRTHS
We welcome the following new arrivals:
Mar 8: A daughter (Nivritti) to Janhavi and Harshad Tallur at Mumbai.
Mar 14: Twins, a Daughter (Prapti) and a Son (Pratham) to Arundhati (nee Mallapur) and Ravishankar Bijur at Bangalore.
Apr 22: A baby girl (Shravi) to Shweta & Uttam Gangolly of Chennai.

MARRIAGE
We congratulate the young couple
Apr 20: Amrita Savur with Vikram Padbidri at Mumbai
May 7: Abha Namdeo Kodange with Srikant Srinivas Shenoy at Mumbai.

OBITUARIES
We convey our deepest sympathy to the relatives of the following:
Feb 2: Anandram Sujir (85) at New Jersey, USA.
Mar 3: Mohini Ramesh Kasargod (nee Yerdoor) (82) at Goregaon (east), Mumbai.
Mar 19: Shankar Narsingarao Mundkur (97) in Kolkata.
Apr 5: Umesh Krishnarao Koundinya (86) at Bangalore.
Apr 18: Kumta Sadananand Rao (88) at Chennai.
Apr 18: Sanjyot Kisan Dhreshwar (48) at Mumbai.
Apr 21: Bhavanishankar Shripad Gulvadi (85) at Westerborough, USA.
Apr 21: Pramila Kalbag (79) at Vakola Mumbai.
Apr 22: Prabhakar Kallianpur (95) at Vile Parle Mumbai.
Apr 22: Neeta Shivram Madiwal (nee Puthur) at Vakola Mumbai.
Apr 23: Gayatri Manglur (73) at Powai, Mumbai.
Apr 24: Leela Krishnanand Basrur (nee Kaushik) (87) at Malad (West), Mumbai.
Apr 29: Shantabai (Mitraka) Devidas Talgeri (99) in Jogeshwari, Mumbai.
May 4: Geeta Uday Nadkarni (65) at Talmakiwadi, Mumbai.
May 5: Subhash Ganesh Koppikar (48) at Shirali, Karnataka.
May 8: Ramrao Shankarrao Mirjankar (68) at Hubballi.

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