Vinod Gurudatta Yennemadi

Our Humble Tribute to a Stalwart

A renowned Financial Wizard and Banker,
Devoted to the Shri Chitrapur Math
and the well-being of the Chitrapur Saraswat Community
BUSINESS LOANS THAT RESPECT YOUR UNIQUENESS

Perfectly suited for Corporates, SMEs, Professionals, International Trade and Individuals.

For more details, visit your nearest branch.

Saraswat Bank
Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

www.saraswatbank.com | f | t | i | l | y
IN THIS ISSUE....

President’s Desk 5
Letters to the Editor 6

Our Cover : A Legend called Vinod Gurudatta Yennemadi
... Durgesh S. Chandavarkar 7
: Vinod Dada - Our Guiding Light
... Satish and Usha Murdeshwar 8
: Remembering an Extraordinary Personality
... Arvind Yennemadi 9
: अलन्यविद्या चित्रान्यात... अनीनाते नुवेंद्र 10
: Eulogy for Yennemadi Vinodomam
... Chitrapur Heritage Foundation, USA 10
: Vinodomam ... Shailaja Ganguly 11

Our Cover Contd. : To Live in the Hearts of those We Love
is Never to Die- A Tribute ... Navin Bijur 11
: My Mam - A Legend ... Ashish Rao 12
: My Ajjya Dearest ... Aditi Mohan Ullal 12
Dr. Subir Gokarn - A Tribute
... D. Subbarao, Courtesy Business Standard 17
Notice of the 107th Annual General Meeting of the Kanara Saraswat Association 20
107th Annual Report of the Kanara Saraswat Association
For the Financial Year 2018-2019 21
Kiddies’ Corner : Butterflies in my Garden ... Aditi Rao 31
Day and Night ... Chinmayee Kodikal
Report : Amgale Guru Purnima Satsang
... Chitrapur Heritage Foundation 35
Teachers’ Day Special : Sanskrit and the Sanskrit Teacher
... Nalini S. Nadkarni 38
Experience, the Best Teacher ... Savitri Babulkar 39
Just a L’I Bit (poem) ... Vanita Kumta 39
Bappa Calling ... Pooja Someshwar (nee Upponi) 40
Military Musings : Hoofbeats at Haifa ... Maj. Gen. B. N. Rao 42
Down Memory Lane : Those were the Calcutta Days - Home Deliveries ... Sunil Savur 43
Parisevanam : An Enthralling Experience ... Shivani Kuddyadi,
Neil Savur; Shreshtha Heranjal 45

Personalia 48
Atmabodh ... Dr. Sudha Tinikar 53
सौनुवाई...शैशव बैठे (भासुकर) 54
पावसाळी सकाळात... रेखा राव 54
मी आणि माहोरणा... विद्या कागळ 54
सोसायटी गुढळ... सरद कोपिकर 55
वृद्धाकाळाच्या पूर्ववाटी... स्वाभाविक अशोक कुलकर्णी 56
काळी मः... रेखा बलबली 57
भुजपंजीली गर्मती... (गुलाबीचे बेरकाट होणे) 'गुलदत्ता'
हा कल्वितासंसाराजाच्या सामार 57
भारतभूमी स्वर्ण कर... नारायण विजाती 57
Here and There 59
Our Institutions 62
Classifieds & Domestic Tidings 62

APPLICATIONS INVITED FOR A RESIDENT CARETAKER
TO ASSIST THE MANAGER AT OUR NASHIK HOLIDAY HOME (NHH) in NASHIK

Candidates will be required to reside at the NHH where accommodation will be provided. The candidate ideally shall be 55+ years in age.

The candidate will be required to work under the supervision of the Manager and will be responsible for the upkeep and maintenance of the Holiday Home and servicing the Guests residing in the Holiday Home.

Experience in hospitality business and computer literacy will be an added advantage.

Interested candidates are requested to urgently apply with their BIO-DATA giving details of name, address, contact details, qualifications and experience by email or whatsapp at Email : kanarasaraswatassociation@gmail.com

WhatsApp Messenger: +91 8879557536
**New Scheme by KSA for “Differently Abled Young Adults”**

The Managing Committee is pleased to announce a new scheme for the “Differently Abled Young Adults”, who have started a small Business Venture of their own, in order to be independent. KSA will allow such Differently Abled Young Adults to insert a Quarter Page Free Advertisement every alternate month in our Kanara Saraswat Magazine.

Those desirous of taking benefit of this scheme, are requested to write to:
Admin Manager, Kanara Saraswat Association, 13-/1 & 2, Association Building, Talmakiwadi, Mumbai 400007

or
E Mail: admin@kanarasaraswat.in
editor@kanarasaraswat.in or
kanara_saraswat@hotmail.com

---

**Students’ Convocation 2019**

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

At 5.30 PM on Saturday, 2nd November 2019

in Shrimat Anandashram Hall, Talmakiwadi, Tardeo, Mumbai 400007.

Shri Kishore Masurkar, Vice President, KSA will be

“At Home”

Dr. Jayesh Bellare, B. Tech (IIT, Bombay), Ph.D (University of Minnesota, USA) and Post Doct. (MIT, USA) and presently working as Institute Chair Professor of Department of Chemical Engineering, IIT Bombay, will be the Chief Guest and has kindly agreed to address the students.

Shri. Praveen Kadle, President, KSA will preside over the function.

All the successful students, their parents and friends are kindly invited for the function.

Shivshankar Murdeshwar
Hon. Secretary

---

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

**Shrimad Bhagvad Geeta Recitation Competition 2019**

Shlokas for Recitation : Adhyaya 13 complete

Date of the Competition : Sunday, 24th November 2019

at Smt. Indirabai Kallianpurkar Hall, Balak Vrinda Education Society, Off Talmakiwadi, J. D. Marg, Mumbai 400007

Shlokas for Abhivyakti will be announced later.
My doctor advises me to walk daily for at least 45 minutes. In fact, he says that I should walk daily both in the morning and the evening for 45 minutes every time. He warns me that if I do not walk that much every day, I will have some serious health problems; and if I walk regularly for approximately an hour every day, I will be a very fit person. Although, I get up every day with that desire to walk for at least an hour, it is either the pressure of work, travel schedule and perhaps sometimes, sheer inertia that stops me taking these regular walks.

Yes, but I do take my walks, even though not regularly. When I go for a walk with my wife, most of our time goes in discussing family matters, home issues, office gossip or sometimes political issues. My wife is usually very happy to go for a walk with me, because she believes that from her point of view, these 90 minutes of walk are most productive in her daily life from the point of view of decision making and resolving the daily issues of life. In our younger days, we used to walk regularly, but with life becoming more hectic and complex, the frequency of the walks has come down. But both of us strongly believe that walking together strengthens the bond between the two of us.

Sometimes, when I go for a walk alone, especially when I am traveling, either in India or abroad, I invariably think of matters other than the mundane day-to-day issues. During such solitary walks, which though very few and far between, I tend to think more philosophically about life in general, sometimes even planning my future course of action in life or sometimes just hum the music that I heard and liked. I find this walking exercise and experience quite interesting and useful.

These walking experiences of mine prompted me to do some research in terms of whether we should look at walking as a purely medical exercise or whether it is much more than that. And when I did that, what do you think I found?

The famous German philosopher and poet, Friedrich Nietzsche wrote in his book 'Twilight of the Idols' that "all truly great thoughts are conceived while walking". Henry David Thoreau, the famous American writer said that his ideas began to flow, "the moment my legs begin to move". Jean-Jacques Rousseau, the Swiss Philosopher said that he could meditate only when he was walking; and when "I stop walking, I cease to think. My mind only works with my legs".

‘Walking’ is an evergreen subject for writers and philosophers. For them the idea of walking represents a way of liberating the self from the constraints of everyday life and it goes back a long way. Walking becomes a structural principle to the artists, poets, philosophers and writers, giving them both a subject and a narrative destination, in which the walk becomes a metaphor for a journey into one’s self. That then prompts them towards their creativity.

The moral of this walking exercise for an ordinary human being like me is to go for regular walks with your spouse, but once in a while also indulge in some solo-walking to clear the cobwebs in your mind!

Praveen P. Kadle
APPLICATIONS ARE INVITED FOR INTEREST FREE REFUNDABLE GRANTS FOR PURSUING HIGHER EDUCATION FROM CHITRAPUR SARASWAT STUDENTS FOR THE ACADEMIC YEAR COMMENCE IN 2019

- The Kanara Saraswat Association encourages Chitrapur Saraswat students to pursue higher studies by opting for courses that have employment/earning potential in India or overseas for the academic year commencing in 2019.
- Encouragement is provided by offering interest free refundable grants as laid down in the applicable rules and regulations.
- Application forms and the applicable Rules & Regulations can be obtained from the Admin Manager at the above address OR downloaded from http://kanarasaraswat.org.in/Rules.pdf
- Duly filled in application forms with appropriate enclosures should be sent to The Admin Manager at the above address.
- Applications received will be scrutinised by the Managing Committee and if required an interview either in person or by phone may be necessary before approval of the grant.
- Subject to fulfilment of all requirements a grant up to a maximum of Rs.1.50 lakhs per annum will be granted at the discretion of the Managing Committee under this scheme.

Letters to the Editor

Dear Editor, The articles, Raigad Fort by Swapnil Shirali, and Nag Dosh by Kuldeep Kalawar, are quite informative and well narrated! Thanks to them for sharing our ancient history, culture and rituals! True, that we should educate those traditions to our young generation along with the history of valour!

Thank you for publishing.

Chaitanya Nadkarni, Goregaon

Dear Editor, My hearty congrats to Rahul on his glorious success in Triathlon and winning the title of an Ironman. Wow! I read your wonderfully thrilling and exciting experiences in KSA Dt June ’19 issue. So glad to see your family photo with Shobhana, Tanvi and son in law Aldrich. Wish you best of health and many more laurels in the future. God bless you all.

Kusum Gokarn
A Legend called... Vinod Gurudatta Yennemadi
Durgesh S. Chandavarkar

There are some people who bring a light so bright to the world, that even after they have gone, the glow remains.

Shri Vinod Yennemadi - a true blue-blooded gentleman with impeccable elegance and charisma. An astute banker, passionate leader, conscious decision maker, visionary, philanthropist, a man of high standards and professional integrity... his name resonates with these and many such qualities.

The sudden demise of Shri Vinod Yennemadi has undoubtedly dealt a heavy blow not only to his family but all of us in the community, and has saddened numerous friends, colleagues and people in the banking circles with which he was associated.

His exemplary professional career began with Shell International in Burma Shell, post which he worked in various multi-national companies. He was a close friend of Mr. Deepak Parekh, by virtue of them having studied together in U.K., and was the first employee of HDFC Bank in 1994. He has played various pivotal roles in HDFC till 2011.

His association with SVC Bank over the last decade has been instrumental in taking the Bank to great heights of success and to its present status, where it commands respect among the banking industry. He joined SVC Bank in 2009 as Advisor to the Board of Directors and was appointed as a professional Director on the Board in 2012. He was Vice Chairman from 2016 to 2018 and Chairman from June 2018. His edict to SVCians of “One Team...One Dream” has brought about an even closer bonding and synergy. He was the driving force in implementing and executing significant changes for the development of the Bank. A disciplinarian and dedicated leader who led by example, showcasing SVC Bank’s core values of integrity and professionalism, he always believed in transparency and good governance, ensuring effective communication across all verticals, with employees, colleagues and stakeholders and involving everyone in decision making. An extremely compassionate leader, he always believed in nurturing and guiding employees in their career progression.

His innovative ideas, well-defined strategies, critical analysis and inputs on implementation and follow-up, not only in respect of banking services, but also the Chitrapur Math and its numerous community services and activities has indeed made a world of difference... and one can definitely say that he has left a legacy of profound leadership and dedicated service.

Fondly addressed as Vinodmam, he was actively involved in Shri Chitrapur Math activities and philanthropic work for progress of the community. Totally devoted to H.H. Shrimad Sadyojat Shankarashram Swamiji, he was closely associated with numerous charitable activities undertaken by the Math and was appointed as Financial Advisor to H.H. Swamiji. He was passionately involved in services for the community and played a stellar role in his earlier capacities as President of Standing Committee of Shri Chitrapur Math, Shirali, Managing Trustee of Shri Anandashram Math, Khar, Trustee of Karla Math and member of Finance Committee of Kanara Saraswat Association.

He was a work of art himself, if I may say so. Not everyone understood him, but the ones that did, will never ever forget him. He was Validus, Superbus quod Fidelis.... Powerful, Proud and Loyal. He lived by the maxim that in between goals is a thing called life; that has to be lived and enjoyed.

He had once shared with me his personal mantra for life - Who you are, is what makes you special. You should never change for anyone. What lies ahead will always be a mystery. You should take chances and explore. When life tries to push you, you should push back with all your might. Where there are choices to make, you should make the one you will never regret. Why things happen cannot be explained. Simply take it in your stride and always move forward.

He used to always maintain, that the world has a lot of time to say a lot of things about you. If you stop and try to analyze each and every thing they say, when will you do the things that you are meant to do? People will criticize, people will crib, people will blame; but your results will validate both your actions and your motives. A truly philosophical man with a sharp insight, he thought deeply on almost all matters related to life... and 9 times out of 10 he was bang on accurate – about people as well as about intentions.

In a world where everyone wears a mask, it was a privilege to see a soul in the form of Vinodmam. He was the reason people believed in goodness of the human heart. Kind, warm-hearted and generous he has donated unreservedly and happily to many causes and to many people in need.

A real gentleman of staunch faith and belief, who never left home without devoting time for his morning prayers and would always be the first person to be present for all the meetings, he believed in having a detailed plan and working towards the execution at each and every thing that he undertook... be it in the professional world or his personal life. He will be really and truly missed by all of us who had the good fortune of interacting with him.

My prayers are with the bereaved family in this time of their grief and sorrow and I pray to the Almighty to bestow on them the strength and courage to bear this irreparable loss.

Say not in grief that he is no more... but live in thankfulness that he was.
Vinod Dada: Our Guiding Light

Satish and Usha Murdeshwar

Vinod Dada was always surrounded by youngsters. During
his tenure, he arranged an event for to engage the youth in the community to work for the local sabhaevents. A career counselling session was also conducted on the sidelines of the event. I briefly remember him mentioning to me, “ChitrapurSaraswats have all types of people -- academics, industrialists, businessman, bankers, pharmacists, doctors, engineers and many more. I see how other communities help their people grow and enhance their skills. It is necessary for us also to do the same. We have a lot of knowledge available with us. It is important how we can share it and help people progress.”

His wife, our dear Bhabhi (Vidya), has contributed enormously in all his successes. There is a saying in kannada –(EleyaMareyaHūvinantiruva), which means that sometimes a flower hidden behind leaves is not visible. It is also said that, behind every successful man is a woman. Bhabhi stood by him like a rock and I cannot conclude my article without mentioning about her. She is a wonderful person, a loving host and has always supported him silently without being at the forefront herself. They have imparted the best of sanskars to their lovely daughters Swati and Preeti.

In February this year, at his younger sister’s Golden Wedding, Vinod Dada was requested by his grand-daughter Riyato say a few words. He quipped that once he starts to talk, he does not stop. He spoke at length referring to each family member in an emotional speech.

Today, we miss his guiding words and his strong presence that always assured us. His death has marked the end of an era with the entire Chitrapur Saraswat community losing a visionary leader. May his soul rest in peace.

---

Our Cover contd...

Remembering an Extraordinary Personality

Arvind Yennemadi

The night of July 20, came with an extremely tragic news for our family. Vinod G Yennemadi- a doyen of the Chitrapur Saraswat community, passed away suddenly in Bengaluru.

Vinod Dada was my paternal first cousin. As I sit to write this, so many memories with him come flooding back to me. I was barely 7 years old when Vinod Dada left for the UK to pursue his CA course. I vividly remember our entire family gathering together to see him off at the airport. Once he returned to India after he qualified, he was always immersed in work and his commitments only kept mounting.

As a formidable personality in the banking fraternity, Vinod Dada played a seminal role in the higher echelons of several institutions. I have been fortunate enough to witness his journey from his early career days in India. Looking at his capabilities, HDFC Corp. Chief Mr Deepak Parekh approached him to be a part of the core team that founded the Bank in the year 1994. I still remember the tiny room in Ramon House at Churchgate where Vinod Dada set up the bank’s first office along with his other team members.

After a long and fruitful association of almost 14 years, when he retired from HDFC Bank, as its Country head, Finance, Secretarial and Administration, the bank had more than 1,400 branches and an employee strength in excess of 52,000. Post retirement, he became involved with the responsibilities of Shri Chitrapur Math and in fact became even busier than before. He also got elected as Chairman of the SVC Bank in the year 2018. His achievements - both in the pre and post retirement phases, are really innumerable and noteworthy.

I always wondered about the qualities that made him such a great man, but never actually sat to list them down. Today, his absence prompts me to pen some of them. Vinod Dada was known for his self-less service towards others which was his passion. He firmly believed that dedication and hard work had no shortcut sat any age. Honesty and integrity were his virtues and he lived by them throughout his life. His foresight and clarity of thought benefitted all those around him. His principles of financial discipline and cost controls are still practiced and are ingrained in the DNA of the banks he has worked with.

Coping with the initial shock of his demise, my reaction was similar to what everyone who knew him had. We were all completely shattered and could not believe that such an invaluable and dynamic person could be snatched away from us so quickly. We are yet to come to terms with the loss which has impacted not just our family but the entire community and society at large.

His wife Gaurivahini and daughters Swati and Priti are not far behind in imbibing all his qualities - truly a great inheritance of his sanskaras. I feel extremely proud, honoured and blessed that I had the privilege to have him as my elder brother. I prey to Almighty that may his soul rest in peace and give his soul Sadgati.
Eulogy for Yennemadi Vinodmam
Chitrapur Heritage Foundation, USA

Much to the shock and grief of his loving family, his many dear friends, and members of the Chitrapur Saraswat community, Yennemadi Vinodmam breathed his last on July 20th in Bengaluru. Deeply committed to his Chitrapur Saraswat community, Vinodmam was a supporter par excellence of our Shri Chitrapur Math, first as a Committee Member of Khar Local Sabha rising up to be the Chairman of the Math's Standing Committee. The late 1990s was a time of momentous change in the spiritual realm of the community, principally the induction of a young illustrious Parama Pujya Sadyojat Shankarashram Swamiji as the new Mathadipathi who envisioned and charted a brilliant course for the Math.

And it was Vinodmam who transformed that vision into ground reality - a vision that carved out a role of and for the Math in the socio-economic development of the populace in the villages of Shirali and Chitrapur. And it was Vinodmam who envisioned and charted a brilliant course for the Math.

Volunteering for an organization can take many forms - from the mundane to the miraculous. To many observers of Vinodmam's service to the Math, his commitment and devotion was phenomenal, nay transcendental and transformative – to himself and to those he served. Vinodmam, ever faithful to Parama Pujya Swamiji's vision for the Math and the community, was the principal champion of supporting the Math's projects.

Our Cover contd...

अलविदा विनोददादा
श्रीनाथ मुर्दूङ्ग

बिनोददादा, माझा मामभाउँ, मामा शिवाजीपणकला ताकवाडहूँ गायव, आमी गावमलौलीय आचारीहरू (सेवसऍर भवनी आफळा) राहत असलमुँ मँगो ते आमीला भेताप्ता गायव र आजीपण आभाला एकांत ल्याचा पर जावी, लहानबाटलाई सिसबुढ़, नीतेकेंद्र र झाला देखा, ल्याचा कर्डा आवाल्य, गंगी चेर्ला र मितापी स्वभाव असलमुँ मँगो लोणाचा ल्याचाधिकरण गैसमत्व वाचवणा. पण तो फर साय हून र मायथ स्वभावाचा होता. नातेकेंद्रको एकद मातामातिया ल्याला फर होँ. गणपतिला सागरवणा दूरावरील आयूर्वेद गायव. २००३ मध्ये त्याला संबंध बेठेड़का परायणी (साधारण ७०/६० लोकांचा) आकसंधीवर शहरकडून काळी होती. एवढं नव्ये तर आमी सांगत राष्ट्रीय जनलहिसाबी बादी प्रत्यक्षासमुदाय देखू आवर्जुन सागरीले की बाईच्चे विवाहात वेछ मिळत नसते तर लिवन पालिकासाठी सांगत सापू शुभेच्छा बता हामुँचा आयुक्ती कराते. संबंध दोप होतात. मी एमएसजीएला असताना दादा महाविद्यालयाचा शेअरटोंचा वर्णांत होता. त्याला वेळेवर्षांतून गिरोहातील पोखऱ्यांनी केंद्रपासून जाणाऱ्यानांनी मी रंगिन मनी हायरकॉर्समध्ये पोखऱ्यांना. पहिली घंटा ज्ञानांची आपण दहा मिळित तर मी गिरोहात पोखऱ्यांना नातेकेंद्र मात्र वेछ पुरक जणात होते. पण शिवाजीपणकला मला शुभेच्छा दावला आलेल्या हा दादा एका क्षणातील विषव ने कर्ता मालग पणाचा दंडसूत्र मला बसवणे व मी काही बोलावण्या आत्म तित्वं योडे. आत्म मला माझ्या गिरोहातील केंद्रपासून नेऊ सोडले. अशा रीतीने त्याने माझ्या एक महावाच्यि वर्ष वाचवले होते.

भिन्नपुर मध्यप्रदेश स्थितीभूमिवर आयाताच्या वस्त्रांसाठी क्षेत्रातील ल्याने अनेक योजना आयोजना. असाच आमी पुढे माझा मासभावाचा घरी एकता ज्ञालो होतो, मासभावाचा मुलगा झाड्याआरे. हे दोपे एका आयाताच्या हायरीच चेंच तुकु ज्ञालो की सांगवन समाजात “किन्हीन विकासात बरेच लोक आतेत र ह्यातच पैशाअभावी डावला असते तेवढे नाही. अशा लोकांना ओळखप्रेषण देण्याची स्थिर आयुसाथा येते पैथे देखू चेंच कठी विद विद पैठड?” अशा अनेक योजना म्हणजेच डावला असलमुँ मँगो नेघी पुढे गणारी असाच. गिरोहात ग्राज्ञानांनी वस्तु संसाधनाचा बोधप्राप्त व्यायाम व्या घोटाचा वाटाआरे. नागरिक एक दिवसचा फुलोलीचा सजावट व्यायामकर्ता वहानी. पुजानामाच्या वस्त्रांसाठी त्याने नेघी भवनी शंकर देवाच्या चौटीचे मुख अर्थनुसार केले आहे. तेन्ही हायरी दुरागमसमेंद्र देवाचा एक सोवाचा मुकुट अर्थनुसार केले आणि अशा अनेक गोष्टी आहटेत व्या मला अवलोकन नातेके असो. अशा हा दादा वस्त्रांसाठी आयोजितले असं व्यायाम स्वतःचा पुढे येत नृत्यात लाभांनी हायरी देखेत. विदवेद द्वारा.

अलविदा विनोददादा!
Vinodmam
Shailaja Ganguly

"Boss, can you give me a name in Sanskrit for the commemoration utsav of Pujya Swamiji’s 50th birthday? The ones I have are sounding like variations of the Shatabdi Express and I am not happy with any of them."

This was just one example of the many such unexpected phone calls when Vinodmam needed something in a jiffy and was sure I would deliver. But then, I too could tap his astute intelligence when I needed accurate advice on money matters and I could also tease him that he should be on a ramp to show off ethnic wear when he appeared in yet another striking combination of a designer-dhoti and matching uparani.

I admired the manner in which he gradually schooled himself to give his President mam’s speech entirely in Konkani, how he scoffed at times to learn and then sing bhajans so melodiously and most importantly, how comfortably he could squat on the ground for a long, long time during sabha meetings, unlike many much younger limbs which squirmed, twisted around and finally opted for a chair.

A proud Grandpa he made his talented grandson sing ‘Man bhaavan’ for me when we met unexpectedly in a temple in Bhatkal. I will forever treasure a very touching and very long note he wrote in his own hand applauding the different forms of seva I had been fortunate enough to offer at the Holy Feet of our Beloved Swamiji and wished me the best for all the work I still had to do.

Vinodmam, while I pray for your sadgati and eternal peace I cannot do away, ever, with the lump in my throat when I think of that warm smile, the unfailing reaching out to Pradeep and that special pinch of ‘dash’ you added to every gathering.

To live in the hearts of those we love is never to die
A tribute to Yennemadi Vinodmam

Navin Bijur

Yennemadi VinodMam was one such person with a charming personality and a heart brimming over with kindness.

My association with VinodMam goes back to 2008 when he was the President of Standing Committee of Shri Chitrapur Math and took the initiative under Pujya Swamiji’s Guidance to establish “Chitrapur Yuvadhara” – a growing family of caring, fun-loving, but responsible young adults between the age group of 15 and 35 years and born in the cultured and sensitive Chitrapur Saraswat community.

His presence during Math events always pulled me towards him like a magnet to have healthy conversations about my personal, spiritual and professional life, all of which he always welcomed with a smile. In every conversation that I had with him, I could see his clarity of vision, his focus and dedication towards his commitment for various Chitrapur Saraswat Institutions – religious, charitable and social.

Over the years, I have felt both humbled and honoured by the many opportunities I have received to offer seva during Swamiji’s camps and various Math events. These have played a major role in shaping the course of my spiritual journey in more ways than I can count. All this has made my life more meaningful, successful and complete.

Today, as I look back on the last eleven years, I can see that our Chitrapur Saraswat community has come a long way due to the selfless service to people of all ages by large-hearted sadhak-s like our late Vinodmam, of course with the guidance and blessings of Pujya Swamiji – through Prarthana Varga, Chitrapur Yuvadhara, all Math Projects and many other charitable and social trusts’ activities for our samaj.

Lately, he had been still holding many important decision-making positions across various institutions and looking at his mentorship and energy levels, I never realized that our very own VinodMam alias “GomtoMam” was close to 80 years.

His email id - “vinguruseva” will always remind me that here was a “Winner” who wanted to do more and more of Guru Seva.

I’m deeply grateful that I am part of a community where eminent personalities like VinodMam have lived their lives selflessly and created a sound foundation for us to take our samaj to greater heights and glory.

With humble pranam-s, I offer these thoughts to the departed soul of Late Shri Yennemadi VinodMam and pray to Lord Bhavanishankar and our Guruparampara that his soul attains sadgati and that his family, relatives and all near and dear ones are granted the courage and strength to bear with this unexpected and irreparable loss. As far as I am concerned - dear Vinodmam, you will live on in my memories forever....
Our Cover contd...

My Mam: A Legend
Ashish Rao

On my way home after bidding farewell to Mam, as I waited at the airport I pinched myself, to check if what had transpired was indeed real. It was hard to believe, that I had just bid adieu to a father figure, a role model, a mentor and a pillar of strength for our entire family.

Growing up, I had a chance to know Mam from very close. As a kid, I remember him as the coolest Mam, who got wonderful toys from his trips abroad (despite the fact that he knew I enjoyed taking things apart more than playing with them).

As an impressionable teenager, I grew to be in awe of a man who started from very humble beginnings and exceeded his parents’ expectations having successfully completed his CA abroad, marrying a wonderful lady (my Mami), having two lovely kids (Swati and Priti) whom he adored beyond words and all this, while he successfully climbed the corporate ladder at a very young age.

As a young adult, I was sufficiently in awe of Mam in wanting to follow in his footsteps. I had the benefit of Mam’s guidance, which led to me taking up CA as a profession and amid all the confusion and crazed hormones, he was there to provide valuable guidance whenever I needed it.

As we all got older, we saw Mam take up the mantle from his pappa (our dearest Ajja). He continued the family tradition of celebrating a very traditional Ganpati festival, just the way Ajja and Ammama had performed it for the many decades before he began to do so.

Mam knew that Ganesh Chaturthi was one occasion that brought the entire family together. Not just the immediate family, but all our near and dear cousins, aunts, uncles and our dearest friends. If you were in Mumbai for Ganpati, you were always welcome at the Yennemadi household for Ganpati celebrations.

Family was always dear to Mam and he took every opportunity to get everyone together. Whether it was Dassehra, Diwali, Raksha Bandhan, Bhaubeej, the trips to Goa to visit the family temples or the get-togethers he would organize, he would see that the entire extended family would come together.

It was around the same time that Mam reached the pinnacle of his career, having been instrumental in successfully pivoting HDFC Bank as a poster child of Banking in India. Despite his busy schedule and his travel, Mam never forgot where he came from. It was his turn to contribute to the samaj. He became very active with the Math and successfully launched several initiatives, which not only helped improve the finances of the Math but also championed key projects such as setting up of the museum in Shirali, the modernization and expansion of the school at Shirali and the Parijnan foundation.

Mam was due to retire from his Chairmanship at SVC bank on July 5th. He was looking forward to the next phase of his life. I met Mam a few days before his retirement. As we spoke about his plans for his next innings, he talked about his keen desire to set up a fund to encourage young entrepreneurs in the Saraswat community and also how there is an opportunity to launch an app based concierge service that could help the many ageing parents in India whose children now work/stay abroad. He blessed my son who is leaving for university and spoke to him on the benefits of doing japa and meditation. Listening to him, I wondered, here is Mam who has achieved so much and has contributed such a significant part of his life, to his career and community already, and instead of hanging up his boots and enjoying his golden years, he continues to think about how he could contribute and do more. Such was the endearing quality of Mam.

As I pinched myself, it still didn’t seem real. I still believe I will go back to Mumbai and knock on the door and he will be right there, opening the door with his gracious smile and booming voice, welcoming us in. Somehow Mam never seems to have left us and maybe he never has and never will. He will continue to be the pillar of strength and a voice whispering in our ears and guiding us through the rest of our lives.

The sanskaras left behind by Aayee and Pappa (our Ajja and Ammama) were of utmost importance to him which he upheld and which are now passed on to us, the next generation. Our biggest tribute to Mam would be to ensure that these sanskaras continue to live through our next generation and the generations thereafter. These sanskaras teach us the value of family, love, hard work, mutual respect, our contribution to the samaj and to do the best in whatever it is that we set out to do.

Let us each be that guiding light, to continue to light the path for our next generation and help carry the baton that he has left behind for us.

Love you Mam and miss you very much...

My Ajja Dearest
Aditi Mohan Ullal

Writing this eulogy is without any doubt one of the hardest things I have ever done. But all seems easy when I tell myself that Ajja is always by my side supporting me. Ajja was that special velvet ribbon that tied us and brought together all our family members from different parts of the world to Mumbai to celebrate Ganesh Chaturthi. His heart warming smile was...
the first thing I looked forward to when I reached the Mumbai airport. The jokes he made could make the saddest of people laugh. Hardworking, selfless, down to earth, loving, cheerful, caring are only a few qualities to name my dear Ajja. The list keeps going on and on...

He always made it a point to wish my brother and me before each exam no matter how busy he was and to tell us how proud he was of even the smallest of actions done by us. Birthdays were always special occasions. And mine was extra special because I share my birthday with him. His actions have taught us that work is worship and the best way to find yourself is to lose yourself in the service of others.

A few weeks ago, my aunt PritiPachi’s dog, Whiska passed away. I considered him as my best friend and soulmate. Now I believe that Ajja must be feeding Parle G biscuits to Whiska. I look up at the dark night sky and see two bright shining stars- My Ajja and my Whiska.

Ajja will be dearly missed. I aspire to become the person that he was. People like him are one in a billion. For me he was a legend.

I would like to conclude with a poem:

I know we are all feeling a little sad
That we have lost our Ajja, our friend, our dad
Together we have cried a sea of tears
As we feel so empty and hold so many fears

But Ajja would want us to know that he is in a good place
And that he is watching us all with a smile on his face
As we have made him so proud, as proud as can be
For he has raised such a beautiful and special family

Thinking back now, I really must say
I feel lucky and privileged to have known Ajja to this day
For in my life he has played a special part
The memories I will treasure and keep close to my heart

And now I thank the Almighty above
For blessing us with our Ajja, with his kindness and love
Dear God, if it is not too much of a fuss,
Take extra special care of my Ajja, for he is very dear to us

Ajja, we promise to carry on your legacy each day
Knowing that you will protect us and guide us on our way
When God called you, you had to go
We miss you terribly and love you dearly so...

Our Happy Memories Together

With the entire family

With Daughters

Relaxing at the Seaside

With Wife Vidyapacchi

Enjoying with the grandchildren at a party

September 2019

KANARA SARASWAT
Those we love don’t go away, they walk beside us everyday,
Unseen, unheard, but always near,
still loved, still missed and very dear.

VINOD GURUDATTA YENNEMADI
October 25, 1941 – July 20, 2019

A loving family man, a warm hearted friend, a nurturing mentor,
a principled leader, a faithful follower

Your values will continue to guide us and
your love will continue to warm our hearts as we promise to celebrate your life

Gouri Yennemadi
Swati & Mohan
Priti & Kevin

Sandhya & Kishore Naravi
Ashish & Kanchan
Archana & Vishal

Kavita & Arun Marballi
Akshata & Christopher
Roshni & Nick

Arvind & Maya Yennemadi
Amrita

Akshay, Aditi, Aarit, Riya, Aansh, Anoushka, Evan, Andrew, Paris & Benz

&

Family and friends and everyone whose life you touched
35 YEARS OF MANUFACTURING INDIA’S FINEST SPECIALTY GREASES AND LUBRICANTS.

- Standard Greases & Specialities Pvt Ltd. was established in 1983
- India’s largest Grease manufacturer
- Owns a castor oil derivative company called Royal Castor Products Ltd.
- SGSPL has 5 manufacturing plants at strategic locations across the country
- Supplies to more than 20 MNC’s and thousands of special equipment operators

Manufacturers of Automotive and Industrial Products:
Lubes | Greases | Coolants | DEF - Ad Blue

Speciality Products: Food Grades | Mining | Marine | Metal Working
Cement Plant | Turbine Oils and Other Customised Products

Standard Greases and Specialities Pvt. Ltd.
101, Ketan Apt. 233, R.B.Mehta Marg, Ghatkopar(E), Mumbai, 400077, India
For enquiries contact: +91 22 25013641
E-mail: standardgroup@standardgreases.co.in

September 2019
KANARA SARASWAT
A Speciality Pharmaceutical Wellness Company like No other

“We strive for a day when our innovations will take us beyond traditional symptomatic therapeutics. And that day, there will be no medicines; only prophylaxis, diagnosis and cure”

- Late G.V. Masurkar Founder

- Experts in Ophthalmic, ENT & Paediatric Pharmaceutical Wellness
- Over 130 Commercially Available Finished Products
- International Formulation R & D Centres

Patient-Centred Innovations since 1977

ENTOD PHARMACEUTICALS LTD.
Head Office: Ashirwad Building, S.V.Road, Opp. Badi Masjid, Bandra (W), Mumbai 400050.
Tel.: (+91) 22 - 26423608/ 22-226442052 Fax.: (+91) 22-26441056
E-mail: feedback@entodpharma.com • www. entodinternational.com
Dr. Subir Vithal Gokarn was one of the four Deputy Governors of the Reserve Bank of India. At a young age of 49, he became one of the youngest to hold this post. During his tenure with the RBI, he had several responsibilities - to supervise the Monetary Policy Department, Department of Statistics and Information Management, Department of Economic Analysis and Policy, Credit Guarantee Corporation, Department of Communication and Deposit Insurance and also represent the Reserve Bank at the G-20 Deputies’ forum. Prior to this appointment, he donned many hats. Dr. Gokarn served as the Chief Economist of the global rating agency Standard and Poor’s Asia-Pacific from August 2007. Apart from heading CRISIL's Research and Information business, he was also a nominee Board Member of the State Bank of India. He was working as the Executive Director – International Monetary Fund, New York, when he left this world. Dr. Gokarn was the Chief Guest at the inauguration of KSA’s Centenary year programme. He was also the great grandson of the late Sir Narayan Chandavarkar, a luminary from our Community. ……………………..  Editor

Dr. Subir Vithal Gokarn was one of the four Deputy Governors of the Reserve Bank of India. At a young age of 49, he became one of the youngest to hold this post. During his tenure with the RBI, he had several responsibilities - to supervise the Monetary Policy Department, Department of Statistics and Information Management, Department of Economic Analysis and Policy, Credit Guarantee Corporation, Department of Communication and Deposit Insurance and also represent the Reserve Bank at the G-20 Deputies’ forum. Prior to this appointment, he donned many hats. Dr. Gokarn served as the Chief Economist of the global rating agency Standard and Poor’s Asia-Pacific from August 2007. Apart from heading CRISIL’s Research and Information business, he was also a nominee Board Member of the State Bank of India. He was working as the Executive Director – International Monetary Fund, New York, when he left this world. Dr. Gokarn was the Chief Guest at the inauguration of KSA’s Centenary year programme. He was also the great grandson of the late Sir Narayan Chandavarkar, a luminary from our Community. ……………………..  Editor

Subir never smiled. He didn't have to. He could communicate virtually everything with that mischievous glint in his eye – amusement, appreciation, agreement as well as disapproval and disappointment. He used that glint to great effect to keep me, his boss and colleague in the RBI, on track. I couldn’t have asked for more. In our years together in the RBI, he proved to be a competent and understanding colleague, and in time became a trusted friend and an endearing well-wisher.

That unsmiling demeanour masked a keen sense of humour. He once substituted for me at the IMF meetings in Washington, accompanying finance minister Pranab Mukherjee. A couple of weeks later when I met Pranab Mukherjee in Delhi, he told me how impressed he was by Subir’s intervention in the Washington meeting. Back in Mumbai, I related that conversation to Subir, thinking he would be flattered. Subir deadpanned: “How does the FM know? He wasn’t even there when I spoke.” That was Subir, down-to-earth and brutally frank.

I recall the first time I met him, a rainy July afternoon, in the RBI’s Delhi office. Rakesh Mohan who was deputy governor decided to move on some six months after I joined as governor, and I had to find successor to fill Rakesh’s big shoes. Many talented, well known economists of the country met me to express an interest in the job. Subir wasn’t one of them.

In a chance encounter, TN Ninan of Business Standard asked me if I had thought of Subir, a regular columnist for their paper, whom he regarded very highly. I invited Subir to come and see me. During that meeting, our conversation covered a variety of topics - global and Indian economics, central banking during the crisis, his family and mine, comparison of living in Delhi vs living in Mumbai. Even half way through the interview, I knew I had my man – one of the few wise decisions I made as governor.

Subir was an outstanding macroeconomist who brought a keen sense of the market to bear on RBI policies. I was impressed by his sharp intellect, his ability to connect the dots in understanding complex issues and the way he built a robust rationale for our policies. The weekend before each policy meeting, we would gather to discuss the draft document, analyzing the rationale, sharpening the nuancing and even arguing over English grammar. Inevitably, we would decide to recast some portions, both of us sharing the burden of rewriting. Subir invariably finished his homework first, typically writing about 500 words within half an hour even as I would be agonizing for half a day.

In meetings, he spoke selectively but, when he did, he was heard with respect because of the insights he brought to bear on issues.

One of the things I noticed in my long career in the IAS ending with my stint in the RBI was that all of us have a bias for the glamorous stuff - focusing on things that would get us recognition and reward - and tend to neglect stuff that is important but unglamorous. Subir bucked the trend. He was once calling a meeting of RBI chair professors from across the country and asked that I chair the meeting. I begged off saying my plate was full, would he please handle the meeting; I would definitely make time for the next. The glint of disapproval was clearly evident in his eyes. In the event, I did go to the meeting and found the interaction with academics to be a rewarding learning opportunity. This clearly was not a market moving event. No newspaper was going to waste column inches writing about the RBI top brass meeting the academia but that didn’t deter Subir from doing what he thought was institutionally important.

That Subir was a foodie, a great cook, a fan of Master Chef Australia is well known. When US Treasury Secretary Geithner and Federal Reserve Chairman Bernanke visited RBI, the
lunch we were hosting them got scheduled for 11 am to accommodate their travel plans. Subir offered to plan the menu for that untimely meal and ended up even writing the recipes. Bernanke told me later that it was the best meal he had during what was his first trip to India.

When Urmila and I were visiting Washington a couple of years ago, he invited us to dinner at his place. I was deeply touched that he personally cooked the meal for us - Maharashtrian vegetarian for me and Konkani sea food for Urmila.

We went our different ways in our post-RBI lives. Although in touch sporadically, I knew he remained my well-wisher. We last spoke in December last year. Almost the first thing he asked me was “Subba, why have you become so invisible? You don’t speak, write or engage on any ongoing policy developments?” I told him I was wary of jumping into issues when not fully clued in on all the nuances. Across the phone lines I could sense the glint of reproach in his eyes.

You are being too diffident, he told me. When everyone is commenting on everything, it’s a shame that someone with your background and exposure doesn’t engage. He even emailed me later to urge that I should not deliberately retreat into the background.

During the same conversation, he told me without any remorse or fear that he was diagnosed with cancer and also told me the course of treatment he would be following. In subsequent months we exchanged mails and I was touched by how bravely he fought on even as the end seemed to be closing in.

Over the last few weeks, I knew he was going; even so when the bad news came, I was immensely saddened. I will carry very fond memories of this wonderful human being who served the country and the economy with great dignity and distinction.

---

IN MEMORIAM

Sadhana Kamat

22 Sept 2019

A year since you left us, Amma.
We miss you and the happy times we spent together more than ever.

Shubha, Vibha, Anuja and their families
ELECTRAL®

The Pioneer WHO ORS in INDIA

Rehydrating Lives since 1972
Notice is hereby given that the 107th Annual General Meeting of the Kanara Saraswat Association will be held on Sunday, 22nd September 2019 at 10.00 a.m. in Shrimat Parijnanashram Hall (Mezzanine Floor), Association Building, Talmakiwadi, Javji Dadaji Marg, Mumbai – 400 007 to transact the following business:

1. Reading of the notice convening the meeting.


3. Adoption of the Committee’s Report and Audited Statement of Accounts for the year ended 31st March 2019.

4. Declaration of the results of the election of 3 new members on the Managing Committee.


7. Decision regarding merging of various corpus funds of KSA.

8. Any other business that may be brought before the Managing Committee with the consent of at least two-third of the members present as laid down in Rule No 36.

(As per the Rule No 36 of Bye Laws and subject to the provisions of Rule 33(b) no business other than specified in the Notice convening the meeting shall be transacted at any General Meeting, except with the consent of at least two-thirds of the members present).

Note: Members desiring to bring forward any questions are requested to give notice of the same in writing to the Hon. Secretary at least 7 days before the Meeting.

The Annual Report for the year ended 31st March 2019 will be published in the September 2019 issue of “Kanara Saraswat” Magazine. However, the Annual Report along with the Financial Statements will be separately uploaded on our KSAWebsite at www.kanarasaraswat.in on or before 1st September 2019, for the benefit of Members. Printed copies of the Financial Statements will also be available at the office of KSA during office hours after 1st September 2019.

By order of the Managing Committee

Shri Shivshankar Murdeshwar
Hon. Secretary
Managing Committee for the year 2018-2019

1. Shri Jairam K. Khambadkone – Chairman
2. Shri Shivshankar D. Murdeshwar – Hon. Secretary
3. Shri Vandan S Shiroor – Hon. Treasurer
4. Shri Dilip P Sashital – Jt. Hon. Treasurer & Membership Drive
5. Dr. Prakash S Mavinkurve - Jt. Hon. Sec. Health Centre (Assisted by Shri Jairam Khambadkone)
7. Shri Kishore Surkund – Jt. Hon. Sec. NHH, Bhandardara & Building (Assisted by Shri Rajendra Kalyanpur for NHH/Bhandardara & by Shri Shivshankar Murdeshwar for Building)
8. Smt Usha Surkund - Jt. Hon. Secretary Marriage Bureau (Assisted by Shri Dilip Sashital)
9. Shri Rajiv Kallianpur – Jt. Hon. Sec. for Youth Affairs & Entrepreneurship Development (Assisted by Shri Sunil Ullal)
11. Rajendra Kalyanpur – Jt. Hon. Sec IT and Website (Assisted by Shri Shivanand Sanadi)
12. Shri Shivanand Sanadi – Jt. Hon. Sec, Legal and Complete Fund Management (Assisted by Shri Vandan Shiroor and Shri Rajendra Kalyanpur)

MEMBERSHIP

The number of persons admitted to different classes of Membership during the Financial Year 2018-19 are as follows:

<table>
<thead>
<tr>
<th>Membership Type</th>
<th>LIFE</th>
<th>PATRON</th>
<th>**SPOUSE</th>
<th>Family</th>
<th>Benefactors (Discontinued)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>As on 31/03/2018</td>
<td>5618</td>
<td>337</td>
<td>49</td>
<td>-</td>
<td>46</td>
<td>6050</td>
</tr>
<tr>
<td>During F.Y. 2018-2019</td>
<td>36</td>
<td>-</td>
<td>7</td>
<td>2</td>
<td>-</td>
<td>45</td>
</tr>
<tr>
<td>Up-gradation from Life Members to Patron Members</td>
<td>-4</td>
<td>4</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>0</td>
</tr>
<tr>
<td>As on 31/03/2019</td>
<td>5650</td>
<td>341</td>
<td>56</td>
<td>2</td>
<td>46</td>
<td>6095</td>
</tr>
<tr>
<td>Live Members as on 31.03.19</td>
<td>3887</td>
<td>244</td>
<td>50</td>
<td>2</td>
<td>28</td>
<td>4211</td>
</tr>
</tbody>
</table>
RESERVE FUND

The Reserve Fund of the Association increased from Rs. **54.90 lacs** as on 31.3.2018 to Rs.**57.23 lacs** as on 31/03/2019 due to fees of Rs. 2.33 lacs received from Life & Patron Members during the FY 2018-19.

**CORPUS FUNDS AND DONATIONS**

<table>
<thead>
<tr>
<th>SR No</th>
<th>Name of the Fund</th>
<th>Amt as on 31.03.2018</th>
<th>Donations recd during April 18 to Mar19</th>
<th>Total Fund as on 31/03/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>CORPUS FUND:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>F 1</td>
<td>DISTRESS RELIEF FUND</td>
<td>25,41,040.00</td>
<td>3,28,850.00</td>
<td>28,69,890.00</td>
</tr>
<tr>
<td>F 2</td>
<td>SCHOLARSHIP FUND</td>
<td>55,39,524.64</td>
<td>9,77,030.00</td>
<td>65,16,554.64</td>
</tr>
<tr>
<td>F 3</td>
<td>MEDICAL RELIEF FUND</td>
<td>25,99,917.00</td>
<td>1,50,000.00</td>
<td>27,49,917.00</td>
</tr>
<tr>
<td>F 4</td>
<td>EMERGENCY MED REL FUND</td>
<td>65,82,945.00</td>
<td>5,13,001.00</td>
<td>70,95,946.00</td>
</tr>
<tr>
<td>F 5</td>
<td>KONKANI BHASHA</td>
<td>1,51,557.42</td>
<td></td>
<td>1,51,557.42</td>
</tr>
<tr>
<td>F 6</td>
<td>PRIZE FUND</td>
<td>5,15,896.18</td>
<td></td>
<td>5,15,896.18</td>
</tr>
<tr>
<td>F 7</td>
<td>COMMUNITY CHEST FUND</td>
<td>6,61,954.00</td>
<td></td>
<td>6,61,954.00</td>
</tr>
<tr>
<td>F 8</td>
<td>KALA VIBHAG FUND</td>
<td>1,41,122.00</td>
<td></td>
<td>1,41,122.00</td>
</tr>
<tr>
<td>F 9</td>
<td>MAGAZINE FUND</td>
<td>4,07,695.00</td>
<td></td>
<td>4,07,695.00</td>
</tr>
<tr>
<td>F 10</td>
<td>NHH MEMORIAL (LIBRARY)</td>
<td>21,064.56</td>
<td></td>
<td>21,064.56</td>
</tr>
<tr>
<td>F 11</td>
<td><strong>NHH MAINTAINANCE FUND</strong></td>
<td>2,00,000.00</td>
<td></td>
<td>2,00,000.00</td>
</tr>
<tr>
<td>F 12</td>
<td>*TALMAKI MEDICAL AID FUND</td>
<td>47,00,000.00</td>
<td></td>
<td>47,00,000.00</td>
</tr>
<tr>
<td>F 13</td>
<td>*TALMAKI SCHOLARSHIP FUND</td>
<td>21,19,520.00</td>
<td></td>
<td>21,19,520.00</td>
</tr>
<tr>
<td>F 14</td>
<td>SUB TOTAL (F 1 TO F 14)</td>
<td>2,61,82,235.80</td>
<td>19,68,881.00</td>
<td>2,81,51,116.80</td>
</tr>
<tr>
<td>F 15</td>
<td>CENTENARY FUND</td>
<td>1,35,89,472.00</td>
<td></td>
<td>1,35,89,472.00</td>
</tr>
<tr>
<td>F 16</td>
<td>GRAND TOTAL (F 14 + F15)</td>
<td>3,97,71,707.80</td>
<td></td>
<td>4,17,10,588.80</td>
</tr>
</tbody>
</table>

**DISBURSEMENT OF AID**

The prime and important objective of Kanara Saraswat Association is to provide relief to the poor & needy, educational aid & grants to students, medical relief to the sick & ailing, and to undertake charitable causes. The Association continuously strives to fulfill these important objectives of financially helping the needy persons.

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

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>*** Scholarship</td>
<td>3,32,000</td>
<td>4,35,000.00</td>
<td>30</td>
<td>2,27,000.00</td>
<td>2,35,000.00</td>
<td>2,54,000.00</td>
</tr>
<tr>
<td>*** Distress Relief</td>
<td>1,52,000</td>
<td>1,87,000.00</td>
<td>29</td>
<td>1,47,000.00</td>
<td>1,40,000.00</td>
<td>1,58,000.00</td>
</tr>
<tr>
<td>*** Medical Relief</td>
<td>1,56,000</td>
<td>1,61,500.00</td>
<td>13</td>
<td>1,37,000.00</td>
<td>1,25,000.00</td>
<td>1,31,000.00</td>
</tr>
<tr>
<td>Emergency Medical</td>
<td>3,95,000</td>
<td>1,90,000.00</td>
<td>13</td>
<td>3,02,000.00</td>
<td>2,90,000.00</td>
<td>3,15,000.00</td>
</tr>
<tr>
<td>Aid to BPL Families</td>
<td>----</td>
<td>------</td>
<td>-----------</td>
<td>------</td>
<td>------</td>
<td>------</td>
</tr>
<tr>
<td>Centenary Educational</td>
<td>22,12,000.00</td>
<td>18</td>
<td>14,12,425.00</td>
<td>6,86,465.00</td>
<td>11,33,000.00</td>
<td></td>
</tr>
<tr>
<td>Refundable Grant</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Centenary Medical Aid</td>
<td>11,40,000.00</td>
<td>12</td>
<td>50,000.00</td>
<td>3,69,635.00</td>
<td>3,00,000.00</td>
<td></td>
</tr>
<tr>
<td>TOTAL AMOUNT</td>
<td>43,25,500.00</td>
<td>115</td>
<td>22,75,425.00</td>
<td>18,46,100.00</td>
<td>24,03,052.00</td>
<td></td>
</tr>
</tbody>
</table>

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

**KSA CENTENARY CORPUS FUND**

The status of Centenary Fund as on 31.03.2019 is as under:-

<table>
<thead>
<tr>
<th>Centenary Fund as on 31.03.2019</th>
<th>Disbursements/ Refunds</th>
<th>Total Disbursements till 31.03.2019</th>
<th>Disbursement - Net of Refund till 31.03.2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs 1,35,89,472.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disbursements</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational Refundable Grant disbursed to students outstanding 31.03.2018</td>
<td>Rs 44,97,680.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational Refundable Grant disbursed to students during F.Y. 2018-19</td>
<td>Rs 22,12,000.00</td>
<td>Rs 67,09,680.00</td>
<td></td>
</tr>
<tr>
<td>Less: Refund Received from Beneficiaries during F.Y. 2018-19</td>
<td>Rs 5,65,000.00</td>
<td></td>
<td>Rs 61,44,680.00</td>
</tr>
<tr>
<td>Centenary Medical Aid Disbursed to needy patients up to 31.03.2018</td>
<td>Rs 18,62,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Centenary Medical Aid disbursed to beneficiary during F.Y 2018-2019</td>
<td>Rs 11,40,000.00</td>
<td>Rs 30,02,000.00</td>
<td></td>
</tr>
</tbody>
</table>

Out of total number of 78 Beneficiaries who have availed Grants of Rs 76,41,930.00, the refunds received from most of them works out to Rs. 14,97,250.00 and is fairly under control, except from two who have expressed their inability for genuine reasons. This amount stands at Rs.1,38,073.00. The Managing Committee has considered such genuine requests and given them additional moratorium period for refunding the amounts.

**INCOME AND EXPENDITURE ACCOUNT**

The accumulated loss as on 31.03.2019 stands at Rs.17.82 lacs. However, there were no cash losses. During earlier three years, we have been in a position to cleanse all other parameters viz. to clear the overdraft, cleansing of Balance Sheet by doing away with old entries and adherence to statutory compliance. All goals which were set earlier have been achieved but important thing is increasing revenue and keeping all expenditure under control for all four verticals – Both the Halls, Nashik Holiday Home, KS Magazine & Health Center. It will be our endeavor to see that all four Revenue verticals will be self-reliant without compromising on our objectives so that we shall make our accumulated deficit NIL by next year. The below mentioned table shows Surplus/Deficit for last 6 years:-

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Depreciation</td>
<td>-3.03</td>
<td>-6.08</td>
<td>-12.34</td>
<td>1.21</td>
<td>23.87</td>
<td>-10.33</td>
</tr>
<tr>
<td>Interest Paid on OD</td>
<td>5.94</td>
<td>6.15</td>
<td>4.65</td>
<td>4.04</td>
<td>4.67</td>
<td>4.31</td>
</tr>
<tr>
<td>Written Off Amount</td>
<td>9.32</td>
<td>7.60</td>
<td>6.79</td>
<td>0.22</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Written Off Amount</td>
<td>0.00</td>
<td>0.00</td>
<td>6.81</td>
<td>14.42</td>
<td>0.04</td>
<td>0.30</td>
</tr>
</tbody>
</table>

**PRESIDENT AND VICE-PRESIDENT**

Shri. Praveen Kadle as President completed two terms and Shri. Kishore Masurkar as Vice President completed first term. Shri. Praveen Kadle is being proposed as President for the third term for the years 2019-2021 and Shri. Kishore Masurkar is being proposed as Vice President for the second term for the years 2019-2021.

**MANAGING COMMITTEE**

The Returning Officer declared the following four members as elected in 106th Annual General Meeting held on Sunday, 16th September 2018 :-

1) Shri. Rajiv Kallianpur 2) Shri. Rajan Kalyanpur 3) Shri. Shivanand Sanadi and 4) Shri. Shivshankar Murdeshwar
At the close of the F.Y. 31.03.2019 there are 3 vacancies due to retirement of 3 Committee Members 1) Shri. Sunil Ullal 2) Shri. Raja Pandit and 3) Shri. Kishore Surkund under rule 13. Nominations from Members of KSA were invited to fill up the three vacancies. The last date of receiving nominations was 8th June 2019 and for withdrawal of nominations was 15th June 2019. The results of the election will be announced on the day of the Annual General Meeting.

MANAGING COMMITTEE MEETINGS

During the year under reference viz from 1st April 2019 to 31st March 2019, the Managing Committee met 11 times.

<table>
<thead>
<tr>
<th>NAME OF MEMBER</th>
<th>NAME OF MEMBER</th>
<th>MEETINGS ATTENDED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shri Jairam Khambadkone</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Shri Shivshankar Murdeshwar</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>Shri Vandan Shiroor</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>Shri Rajaram Pandit</td>
<td>11</td>
<td>7</td>
</tr>
<tr>
<td>Shri Anand Nadkarni</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Dr. Prakash Mavinkurve</td>
<td>11</td>
<td>5</td>
</tr>
<tr>
<td>Shri Kishore Surkund</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>Shri Dilip Sashital</td>
<td>11</td>
<td>6</td>
</tr>
<tr>
<td>Smt. Usha Surkund</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>Shri. Sunil Ullal</td>
<td>11</td>
<td>8</td>
</tr>
<tr>
<td>Shri Yatin Mavinkurve</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>Shri. Hemant Kombrabail</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Shri Rajiv Kallianpur</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Shri. Rajan Kalyanpur</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Shri. Shivanand Sanadi</td>
<td>6</td>
<td>6</td>
</tr>
</tbody>
</table>

Internal Auditors:
In the Annual General Meeting held on 16th September 2018, the General Body approved the appointment of Shri. Shivam Khandelwal as Internal Auditor for KSA for the financial year 2018-2019.

Statutory Auditors:
In the Annual General Meeting held on 16th September 2018, the General Body approved the appointment of Shri. Kiron Mallapur, Partner of M/S. SCA and Associates, Chartered Accountants as Statutory Auditors of KSA from F.Y. 2018-19 as well.

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

We are giving below Comparative Chart of Occupancy of Shrimat Anandashram Hall (Ground Floor) and Shrimat Parijnanashram Hall (Mezzanine Floor):-
The Managing Committee regrets to report that the booking of the Halls was not at all satisfactory during the year 2018-2019. We have discussed this subject at length internally and decided on some action plans to enhance the same. At the same time, we have received a confirmed booking of about 120 days from Ajramar Jain Community from July to November 2019 and hopefully, the situation shows the improved results in the year 2019-2020.

**NASHIK HOLIDAY HOME**

There was a marginal increase in Revenue to the extent of about 23% during the last Financial Year, in comparison with the earlier Financial Year. Due to Bulk booking by the students of Yoga Institute who visit Nashik from various places for the exams for about 8-10 days during April/May and October/November, has helped in increasing this revenue marginally. We also had a couple of new bulk bookings from groups, during the year. KSA is trying to encourage such bulk bookings from different groups for any kind of get-togethers or family functions. During the year 2019-2020, we are expecting to get some bulk bookings for the purpose of Professional Training in Nashik. Assuming that this becomes a reality and also on continuous basis, then the total financial status for NHH may change by end of coming year.

The Occupancy Rate of Nashik Holiday Home for last 6 years is as under:-

<table>
<thead>
<tr>
<th>YEAR</th>
<th>UNIT 1</th>
<th>UNIT 2</th>
<th>UNIT 4</th>
<th>UNIT 5</th>
<th>UNIT 6</th>
<th>UNIT 7</th>
<th>UNIT 8</th>
<th>TOTAL</th>
<th>OCC RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013-2014</td>
<td>30</td>
<td>85</td>
<td>46</td>
<td>167</td>
<td>163</td>
<td>117</td>
<td>97</td>
<td>705</td>
<td>28%</td>
</tr>
<tr>
<td>2014-2015</td>
<td>14</td>
<td>63</td>
<td>28</td>
<td>138</td>
<td>91</td>
<td>86</td>
<td>43</td>
<td>463</td>
<td>18%</td>
</tr>
<tr>
<td>2015-2016</td>
<td>51</td>
<td>106</td>
<td>61</td>
<td>160</td>
<td>117</td>
<td>142</td>
<td>98</td>
<td>735</td>
<td>29%</td>
</tr>
<tr>
<td>2016-2017</td>
<td>23</td>
<td>61</td>
<td>37</td>
<td>113</td>
<td>68</td>
<td>67</td>
<td>53</td>
<td>422</td>
<td>17%</td>
</tr>
<tr>
<td>2017-2018</td>
<td>46</td>
<td>111</td>
<td>34</td>
<td>120</td>
<td>85</td>
<td>103</td>
<td>37</td>
<td>536</td>
<td>21%</td>
</tr>
<tr>
<td>2018-2019</td>
<td>37</td>
<td>101</td>
<td>68</td>
<td>123</td>
<td>99</td>
<td>103</td>
<td>82</td>
<td>613</td>
<td>24%</td>
</tr>
</tbody>
</table>

The Managing Committee is happy to inform the members that for the safety and privacy of occupants of the rooms, we have fixed Grills on the Rooms facing the Road and also the wire mesh fencing has been provided. We have also installed Western Commodes in some more Rooms and Air Conditioners will be installed in other rooms in phases. Members are requested to make use of our Holiday Home for their families and friends.

**KANARA SARASWAT MAGAZINE**

KS Magazine continues to be the most sought after entity with our Members, especially those who are outside Mumbai and abroad. We are trying our best in containing the cost of the magazine by various means. However, on the Revenue front we are a bit concerned, as it is showing a downward trend for some time. The Revenue on Magazine Account has come down during the year by Rs.1.08 lacs resulting in a deficit of Rs. 0.75 lacs for the magazine vertical. The slightly positive side is that Contract Advertisement Revenue from April 2019 has started picking up once again and look forward for the consistency in the same for turning around of this vertical. It is our sincere request to members of our Community and those who are in business to contribute to KS Magazine through their advertisements and other kind of support.

KSA is concerned about the complaints from some of the members that the delivery of magazines is not very regular and on a number of occasions, the magazines are not delivered to members at all. We have tried to address this problem by taking up the matter with Postal Authorities at the highest level. Unfortunately, we are not finding any specific pattern by which we are in a position to zero in - whether the problem lies in a specific region – except in one specific small sector viz Delhi NCR, where the delivery of the magazines is very poor consistently and we have started sending the magazines to Members in this sector by Book Post. We will wait the feedback on this from Members over the next few months.

Whereas we trying to minimize these hardships to the members, we also need some help and cooperation from members in communicating officially to our Admin by E Mail or What’s App about non receipt of Magazine, so that we can send additional copies by Book Post. Also, it is our suggestion to Members who are IT Savvy to be a part of Green Initiative of KSA, so that they can read the magazine on line.

**HEALTH CENTRE**

Health Centre at present is having a panel of Doctors viz Dr. Vasanti Balvalli and Dr. Sunil Vinekar who provide medical consultations
on a daily basis, Dr. Gaurang S. Muzumdar (Dermatologist) once a week, Dr. Swati Puthli (Physiotherapist) by appointments, Dr. Tejaswini Kulkarni (Homoeopathic Consultant) attend the clinic on their scheduled days.

KSA has gone in for a tie up with one of the well-known Pathological Laboratories in Tardeo since December 2017. There is an arrangement for collection of samples both times by their technician in our premises and reports are submitted by the same evening. This arrangement is working fairly satisfactorily till now and continuance of this facility will entirely depend upon, whether we are in a position to recover costs to the best possible extent. We are also in the process of adding a few more facilities viz X Rays, 2 D Echo etc by having a tie up with one more facility in the vicinity.

For the Consultation Charges and Pathological Laboratory charges, the revenue for 2018-2019 works out to Rs. 3.50 lacs, in comparison with the revenue for 2017-2018 which was Rs. 2.96 lacs. However, the expenses towards rental for the Health Centre premises for the year was Rs.1.67 lacs, which it appears was due to some earlier adjustments and some technical error in calculation of Taxes, while sending the bills. The payments to Doctors and charges towards Pathological Services are also working out to be higher this year, which has resulted into a deficit of Rs. 2.34 lacs during this year. The subject of rent/taxes has been discussed with the concerned Institution and it has been mutually agreed that there will be some adjustment in total taxes charged during this year and due to this the deficit in Health Centre during the next year should come down.

**Goods and Services Tax (GST)**

We have registered ourselves for GST effective 23.11.2017 and we are now required to pay GST on most of the Services provided by us, as per the Rules applicable from time to time. With this, we have started availing Input Tax Credit on GST paid by us on Goods and Services which we bought from our Vendors and Service providers so far. We have been in a position to get the benefit to the extent of Rs.3.19 lacs due to Input Tax Credit during the financial year 2018-2019.

**FCRA ACCOUNT**

**Status of Foreign Contribution received & Utilization of the Amount from October 2011 to 31st March 2019:**

The Kanara Saraswat Association has been permitted to receive Foreign Contribution under FCRA Act 2010. The Registration Number is 083720152R and certificate has been renewed for the period of 5 years from 1.11.2016 to 31.10.2021. Similarly we have registered with Darpan Portal as per Public Notice no II/21022/58(119)/2015/FCRA (MU) dated 04.10.2017 of Ministry of Home Affairs which made registration on Darpan Portal of NITI Aayog mandatory for availing any services under (i.e. Registration, Prior-permission, Renewal, Filing of Annual Returns, Change of Details etc.) FCRA, 2010. The Unique ID no is MH/2017/0174751.

The status of the same is as follows:

| 1. Foreign Contributions Received from October 2011 To 31.03.2019 | - Rs.18,31,750.00 |
| 2. Utilisation of Funds for upgrading Health Centre Facilities and Educational Aid etc | - Rs. 11,22,853.00 |
| 3. Investments made out of Foreign Contributions received and Interest received on such investments since 2012 | - Rs. 11,11,773.00 |

**MARRIAGE BUREAU:**

The Bureau gives opportunity / platform to marriageable youngsters of our community including those born to Chitrapur Saraswat females married into other communities, to find a suitable match. The Marriage Bureau operates daily from Monday to Saturday from 5.00 p.m. to 7.30 p.m. in the Conference Room of KSA Building in Talmakiwadi.

The status of Marriageable Boys and Girls on our record is as follows:

<table>
<thead>
<tr>
<th>Status As on 31.03.2018</th>
<th>Boys</th>
<th>Girls</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registered during 2018-19</td>
<td>37</td>
<td>27</td>
<td>64</td>
</tr>
<tr>
<td>Records Deleted (Incl. Marr. Fixed)</td>
<td>40</td>
<td>71</td>
<td>111</td>
</tr>
<tr>
<td>Status as on 31.03.2019</td>
<td>196</td>
<td>238</td>
<td>434</td>
</tr>
</tbody>
</table>
During this Financial Year, we have deleted a number of old records of boys and girls from our list, after contacting the parents or otherwise. The above status is a corrected status based on this study and after updating the list. We also have details of marriageable Boys and Girls in different age groups, with different qualifications and their professional status in our Data bank. Members are free to use this information for the benefit of their family members. If any members are interested in getting more information about the Boys or Girls, they may contact the Marriage Bureau directly.

**FUND MANAGEMENT COMMITTEE:**

In view of the receipt of additional large funds from Talmaki Health & Education Society during the last year and also to look into proper utilization of all Funds minutely, we have started a Fund Management Committee since last few months. The basic objective of this Fund Management Committee is to review the policies for utilization of the Funds, taking into consideration the changing needs from the applicants. Arising out of the discussions among the Fund Management Committee Members, we have suggested rationalizing and merging some of the Funds.

**SPECIAL TASK FORCE FOR NASHIK HOLIDAY HOME**

In order to look into the need of the hour viz increasing the occupancy of Nashik Holiday Home, the up-gradation and maintenance of NHH to meet the changing requirements of Occupants and also to ensure that the proper procedures are followed at NHH, a Special Task Force was started from November 2018 onwards. Also, since there was a need felt to have a proper day to day control on all financial transactions and documentation of NHH from a Local Person, we have inducted Shri Kishan Chandavarkar, a resident of Nashik, to be a part of this Task Force and as a Local Representative of KSA. We are happy to inform all Members that things have started looking up on procedural and financial matters, with a lot of improvements at NHH in last quarter of this financial year. With these changes and also with certain Marketing Inputs for NHH, hopefully our Occupancy Levels also will show an improvement during the financial year 2019-2020.

**KSA REFERENCE LIBRARY**

The Reference Library is a unique project undertaken as part of the KSA Centenary Year. The main objective of the library is to preserve books for posterity such as 1. KS Magazines, Annual Reports and Souvenirs published by KSA since inception. 2. Scripts of Konkani Dramas and Souvenirs 3. Family Tree. 4. Books written by Chitrapur Saraswats in any Language. We have included books and 119 Konkani Dramas in the Library.

**FAMILY TREE**

The “Family Tree” Project is a part of the Reference Library. As on today, KSA have family Trees of 504 families. Any members desiring to get a copy of this for their respective family, may contact Dr. Sudhir Moodbidri (Appointed by KSA) on Mobile 9820369258 or Email : moodbidri.sudhir@gmail.com or our Admin Manager and we will make the same available to the Member in reasonable time at a cost which is approved for the purpose.

**KSA’s “Vision & Mission” Statement**

In June 2018, we had informed our Members about our intention to start our own “Vision & Mission” Statement, through “From President’s Desk” Column and sought the suggestions from Members. We had received a few suggestions from Members and some of these suggestions were incorporated in the same. KSA had finalized its “Vision & Mission” Statement and released it on 16th September 2018 during its Annual General Meeting and published in October 2018 issue of our Magazine.

**Use of Technology for Benefit of Members**

Over the years, there has been a feeling among many members in India and Abroad, that they are unable to get the facility of watching any of the programmes which have been held by KSA and this facility is available only to local Mumbai residents. In order to remove such feelings and also as promised in KSA's “Vision & Mission” Statement released in September 2018, we have started using the Technology for the benefit of Members. Some of the following initiatives have already been implemented or are in the process of implementation.
WEBSITE

KSA Web site is in existence since last 9 years. Generally we have been uploading our Monthly Magazine on our web site regularly and also the Annual Reports once a year. From this year onwards, we have started uploading short synopsis of the functions/programmes and future programmes on the web site. However, there are a number of limitations in implementing this fully, due to the features available in our existing web site. In order to give better value to our Members and the Readers, KSA had felt the need for a total revamping of the web site. This work has been initiated and we have appointed a web designer, who will be helping us to upgrade our web site. This will take approximately 6 to 7 months for a total change over.

KSA Facebook Page:

We have opened a new KSA Facebook Page and started announcing the future programmes on the same. Based on the likes and comments from some of the members, it appears that many users have started going through these announcements. This will help us in improving our Communication to Members and Readers. With this new initiative, KSA need not depend upon only our “Kanara Saraswat” Magazine for any announcements and Members will be able to read the Announcements on Facebook. More such initiatives are in the process of implementing.

KSA’s “You Tube” Channel:

KSA have opened a new You Tube Channel since December 2018/January 2019. We have started video shooting of most of the important programmes and have started uploading these programmes on You Tube. Members will be able to watch all such programmes on You Tube. We have been making announcements about this initiative in our Magazine from time to time. Our Members outside Mumbai and also abroad, are requested to use this facility as much as possible, so that they remain up to date on the activities of KSA from time to time.

KSA's Whats App Number:

We have started a new Whats App Number (+91 88795 57536) for faster communication with/from Members. With this, we will be in a position to make short announcements in the form of Messages. In fact, this facility can also be used for updating change of Residential Address, Telephone Numbers, E Mail IDs, and Classified Advertisements which are Free. In order that KSA gives maximum benefit of this facility, Members are requested to register their Mobile Numbers with our Admin, as requested in our Announcements on this subject from time to time. In absence of the Mobile Numbers of the Members, KSA will not be in a position to extend this facility.

SAFETY MEASURES BY KSA

CNG GAS CONNECTION

We are pleased to announce that KSA has been in a position to get CNG Gas Connection for its kitchen, in place of LPG Gas which was being used earlier for several years. The CNG Gas is much safer than LPG.

Health License & Fire Safety Compliance Certificate

We are pleased to inform our members that KSA Hall has received Fire Safety Compliance Certificate from Mumbai Fire Brigade Department (coming under MCGM), after making modifications to the Kitchen as per requirements of Fire Brigade Department and also received Health License from Health Department (coming under MCGM) for preparation & serving eatables.

KSA CENTENARY CENSUS 2011

The final Census Report & Directory consisting of 5000+ households was released at the August Hands of H.H. Shrimat Sadyojat Shankarashram Swamiji on Gurupurnima -19th July 2016. This report is available for sale in KSA’s Admin Office and can be sent to any members after making payment, including the Courier Charges.

CHARITY COMMISSIONER – APPROVAL OF CHANGE REPORT

We have been filing Change Reports with the Charity Commissioner regularly

SOCIAL, CULTURAL AND OTHER EVENTS ORGANISED DURING THE YEAR

08th April 2018:

Senior Citizens get-together was held, in which more than 100 participants had participated and it was a great success. Dance by Smt. Sheela Shirali was the most sought after programme and there was a variety entertainment by many Senior Citizens with light music,
instruments like harmonica, jokes, anecdotes, magic show etc. The additional feature of this year was a simple physical exercise which was shown basically for Senior Citizens by one Shri Surkund and it was very practical and easy to follow. The programme was thoroughly enjoyed by all, which ended with light and simple lunch.

14th and 15th April 2018:
18th Saraswat Sangeet Sammelan was organized by Kala Vibhag on 14th and 15th April 2018. The Chief Guest on this occasion was Pandit Murali Manohar Shukla. There were performances by young artists viz. Soumya Ullal Kantak, Dhanashree Nageshkar Wagh, Priya Purshottanam, Shivani Haldipur Kallianpur, Vinayak Chittar, Nivedita Hattangadi, Milind Chittal, Ashok Bellare, Sveta Hattangadi Kilpady, Geeta Gulvady and with a concluding performance of jugalbandi on Tabla by Kiran Patil and Pushkar Bhuse, who happened to be students of Pt. Sadananand Nayamapally. There was an excellent accompaniment by Shantanu Shukla, Jayesh Rege, Rakshanand Panchal, Udai Raikar on Tabla and Vinod Padge, Dnyaneshwar Sonawane on Harmonium and Jayanr Naidu and his team on Tanpuras. Thanks to Pt. Omkar Gulvady for his full support in organizing this event. The entire Sangeet Sammelan was a great success.

26th May, 2018:
Shri Amit Masurkar was felicitated for his National Award Winning Film “Newton” and the famous film personality Shri Shyam Benegal was the Chief Guest on this occasion. Famous journalist Shri Chaitanya Padukone was invited to be the moderator during a dialogue with both Shri Shyam Benegal and Shri Amit Masurkar. It was quite an interesting interaction of two film personalities, one with decades of experience and the second being a young upcoming person in the film direction. KSA’s Anandashram Hall was packed to capacity during this function.

3rd June 2018:
Shri Vivek Nadkarni and Smt. Tanuja Nadkarni were invited by KSA to give a presentation on their story by name; “Going Rural – The Story of Huli – de – Vana” at Chitrapur Shirali. The interesting part of this couple is that Shri Vivek Nadkarni was a professional in Electronics field and presently having his own business. Similarly, Smt. Tanuja Nadkarni is software professional and after giving up their profession, they both have entered into this new line and made it a success. It was an interesting PPT presentation and interactive session.

15th August 2018:
Independence Day was celebrated with flag hoisting at Sirur Square by Vice President Shri Kishore Masurkar.

30th September 2018:
A condolence meeting was organized jointly by KSA and Saraswat Mahila Samaj, Gamdevi on 30th September 2018, to express their grief due to sudden demise of Smt. Sadhana Kamat, who was the past President of KSA and also Saraswat Mahila Samaj.

11th to 14th October – Carrom Tournaments:
KSA had sponsored 1st Mumbai District Carrom Tournaments which is normally conducted by Mumbai District Carrom Association and the tournaments were conducted when more than 250 competitors took part. Prof. Bharat Nadkarni was the Chief Guest during the inauguration of the Tournament. It was a well organized event and KSA got a good name, with enough press publicity in the process.

10th November 2018:
Saraswat Students Convocation was held to felicitate successful Saraswat students. Our Vice President Shri. Kishore Masurkar was “At Home”. Dr. Smt. Urmila Jamalabad Thatte was the Chief Guest on this occasion.

Diwali Programme – During November and December 2018:
This year Diwali Programme was spread over a period of 4 weeks due to some overlapping of other functions. On 7th and 8th November 2018, there were competitions for children in Drawing and Handwriting, Memory Test etc. On 30th November 2018, there was Music and Story Telling Competition. On 1st December there was a variety entertainment programme by Shri Anil Kudva and Shri Dilip Rao on Harmonica, Flute by Shri Jaywant Zope and other youth. On 2nd December 2018, there was a Fancy Dress Competition. The main highlight of Diwali Programme was a Karaoke Evening on 9th December 2018 which was organized by all Amchi Youth from all over Mumbai, which was enjoyed by one and all. The participation in this Karaoke session was by persons of all ages. After a long time Anandashram Hall was packed to capacity and the event went beyond mid-night.

26th November 2018:
107th Foundation Day of Kanara Saraswat Association was celebrated by honouring Shri Sadananand Mangesh Nadkarni (Posthumous)
and Dr. Jayesh Bellare, Prof. Bharat Nadkarni and Pandit Yogesh Samsi for their work in their respective fields. Awards for Essay Competition, Konkani Articles and for Kiddies Corner were also given on the same day, along with the best upcoming Sports Personality of the Year to Shri Aditya Vishal Balsekar of Mumbai.

26th January 2019:
Republic Day was celebrated with Flag Hoisting by our Vice President Shri. Kishore Masurkar.

9th March 2019:
International Women’s Day was observed by honouring Smt. Lalitha Lajmi, Smt. Vimla Patil, Ms. Deepika Kundaji and the entire Samvit Sudha Team of Parijnan Foundation for their achievements in their respective field and also women empowerment. Dr. Smt. Mira Varalakshmi Savkur, the Retired Head of Vaccine Manufacturing Plant of Haffkine Bio-Pharmaceutical Corporation Ltd, was the Chief Guest on this occasion.

Gharana Festival:
To commemorate the Birth Centenary Years of Pandit SCR Bhat and Pandit Chidanand Nagarkar, a series of Classical Music Events were organized – in Mumbai on 28th and 29th November 2018, in Delhi on 15th January 2019, in Pune on 26th and 27th February 2019 and in Bengaluru on 23rd and 24th March 2019.

Acknowledgements
We express our gratitude to H.H. Shrimat Sadyojat Shankarashram Swamiji, for his blessings and guidance from time to time.

The Kanara Saraswat Association has gone through several developmental phases in the past few decades and has now emerged as a major institution of Chitrapur Saraswats. Following individuals and institutions have contributed towards the successful working of institution and we are grateful to them:

Editorial Committee comprising Shri Gurunath Gokarn, Smt Smita Mavinkurve, Shri Uday Mankikar, Ms Shruti Gokarn, Smt. Sujata Masurkar, Smt. Devyani Bijoor, Smt. Usha Surkund, Shri Atul Joshi for graphic works, M/s SAP Prints Solutions Pvt. Ltd., for printing of Magazine and maintaining the time schedule and M/s Golden Publicity. Among the institutions we thank The Talmakiwadi CHS Ltd, The Shamrao Vithal Co-op Bank Ltd, Union Bank of India, The Popular Ambulance Association, Saraswati Volunteer & Athletic League, Saraswat Mahila Samaj, Gamdevi, All Chitrapur Saraswat Youths Trust, and Balak Vrinda Education Society, the Advertisers, The Sponsors and Donors, and Hon. Correspondents of KS Magazine. We also would like to thank Smt. Roopali Sawant of Printeresting for helping KSA in all events in the area of Publicity Materials, Art Work, Banners etc. Thanks are due to Pt. Omkar Gulvady for his help in coordinating Saraswat Sangeet Sammelan and also to Shri Sashi Vyas and Smt. Jyoti Vyas of Pancham Nishad for their assistance in planning and coordinating Gharana Festival during this financial year.

Smt. Ravikala Koppikar, Caretaker Nashik Holiday Home, M/s Central Excellency, our Monopoly Caterers, M/s. Arpita Decorators, Smt. Meera Wagle of Lily Caterers, Shri Vinay Gangavali of Guruprasad Caterers, Shri Jaipal Mallapur of Annapurna Caterers, Smt. Rohini Mallapur of Suruchi Caterers. Sub-Committee of Reference Library Smt. Rekha Pandit, Ms. Geeta Kulkarni, Family Tree Volunteer Dr. Sudhir Moodbidri. We also thank Shri. Kishan Chandavarkar of Nashik for helping us streamlining NHH Documentation and working system.

Shri. Deepak Azgaonkar of Devyani Sound System for excellent sound system provided for all social programmes, Shri. Umesh Shigwan and Ms Kanika Nadkarni for photography. We thank Smt Usha Surkund for conducting Marriage Bureau. Shri Ashok Hemmady as Internal Auditor till October 2018 and Shri Shivam Khandelwal from October 2018 to March 2019. We are thankful to both Internal Auditors. We are thankful to our new Statutory Auditor Kiron Mallapur of SCA & Associates.

We appreciate the hard work put in by the staff Members and thank Smt Shobhana Dilip Rao, Smt. Swati Sharad Nadkarni, Ms. Geeta Kulkarni, Smt Usha Kavathkar, Shri Ram Padarath Jha, Shri Ganesh, Smt. Leela Kamble of KSA Mumbai and Smt. Vandana Gore of NHH Nashik. Our thanks are also due to all the Consulting Doctors, Dr. Nerurkar’s Pathological Laboratories with their staff and others attending the Health Centre.

Jairam Khambadkone
Chairam Hon.

Shivshankar Murdeshwar
Secretary Hon.

Vandan Shiroyor
Treasurer

Place: Mumbai
Date: 26.08.2019

Continued on page 36
Kiddies’ Corner

Butterflies in my garden

Aditi Rao - (11 yrs)

Day and Night

Chinmayee Kodikal (8 yrs)

OGA
DESIGNER PERFUMES

Contact: Durgesh Shalekar - Poorna Shalekar
Mob: 7977087668, 982580777
Available at Amazon, Myntra, Flipkart
Special Order for Gifting Accepted at Suitable Discount

Lavender, Mint
Geranium, Coriander
Cedarwood, Sandalwood

It’s Perfect Suited for All Occasions

September 2019 KANARA SARASWAT 31
Those we love don’t go away; they walk beside us every day
Unseen, unheard, but always near, still loved, still missed and very dear.

(09.01.1931 - 04.08.2019)
Our Mother Smt. Shanta Bailur of Mumbai left us
to be one with the Supreme Being
in Pune on the 4th of August 2019.

May her Soul attain Sadgati.

Fondly remembered by:
Bailurs and Basrur:
Shyam; Shobha; Sharad and Sudhir
Sadhana; Sumant; Shruti and Geeta

Grand children:
Sankalp & Kushal; Sampada & Amit; Vishal & Tejashree; Shraddha & Akshay;
Shriya & Abhijith; Suhail; Saumya and Nikhil.

Great Grand Children:
Dhriti & Dhvani; Anantika; Ekaansh and Samvit
Celebrating 100 Years of Commitment

Union Bank of India

Good people to bank with

Member of Banking Codes & Standards Board of India

Helpline Nos.: 1800 268 2244 / 1800 22 2244 (Toll free no.) 600 2530 0170 (Chargeable)
+91 80 2530 2510 (for NRIs) | www.unionbankofindia.co.in
Connect with us: @unionbankofindia Twitter @UnionBankTweets
@UnionBankIndia Youtube UnionBankIndiaUtube Unionbankofindia
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 Srivali 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.
AMGALE GURU PURNIMA SATSANG
CHITRAPUR HERITAGE FOUNDATION

On July 20, 2019, New Jersey Prarthana Varg and Chitrapur Satsang celebrated Guru Purnima at Ashwin and Smita Bijurs home. This annual tradition that started in 2012 brings young and old together to perform Guru Pujan as our humble offering to our Guru to mark this auspicious occasion. The synergy of this event is growing with each passing year. Seven years ago we started with a handful of children performing the puja. This year we had an enthusiastic bunch of 21 children and youth performing Guru pujan.

The Prarthana Varg was based on the theme of Guru. Aditi Gokarn-Hattangadi and Gayathri Bantval conducted a team activity, where the children were divided into pairs. One child had a blindfold, and had to rely on guidance and instructions from the other children to navigate an obstacle course. The children really enjoyed this fun activity. A Vimarsh was conducted in the end to discuss the role of a Guru in our lives, the symbolism of the blindfolded being a devotee that relies on Guru for guidance. The children reflected on how it was initially difficult to trust their team member's guidance, but as they began to trust, it became easier to navigate the course. The children also mentioned that with so many distracting sounds, the child with the blindfold had to focus completely on the guidance, similar to our unflinching faith in our Guru Parampara. Aditi then taught the children "Mana Bhavana Mero" bhajan, while the adults prepared the set-up for the main event of the evening - the samuhik Guru Pujan.

As with previous years Smita and Ashwin Bijur had arranged for the puja to be performed in their spacious basement, to accommodate all the devotees participating in the pujan. The Guru Padukas that were carried by Vanitha Balwali pacchi and Ashok Balwali mam were ceremoniously welcomed into the Bijur home to grace the occasion by their presence. This year twenty-one children in age group 8 - 19 years performed Guru Pujan, under the guidance and leadership of Shashank Udyawer, and Aditi Gokarn-Hattangadi who patiently led the group through each step. As the pujan was performed, the rest of the Satsang devotees who had gathered chanted the Guru Pujan Shlokas. Shruti Udyawer heralded the start of the Maha-Aarti to the shankha naada. The rest of the Maha-Aarti completed to the sounds of devotion and bhakti. After offering Mahanaivedya, the Maha-Arti was performed. The grand finale this time, following the Maha-Arti was a rousing Jai Jai-kar led by Sameer Hattangadi. As the devotees joined him energetically in chanting the Jai Jai-kars, the atmosphere was charged with Bhakti and Guru Shakti.

The hosts Smita and Ashwin Bijur had meticulously planned a very delicious spread for prasad bhojanthat included dishes that are offered as ‘naivedya’ in all our Maths. The potluck dinner included a scrumptious spread of items we typically get to eat at our Math, such as sheeraan, cheppi kheer, kairas, tendli upkari, varan, kosambari, beans bendi, kalle phov, kesari bhaat, sheera, mooga atwal, masala thaak among other dishes.

We are eternally grateful to our glorious Guru Parampara that inspires us to arrange a Guru Purnima experience that transports us back to our beloved Maths back home.

A name that spells its Class !

WINOVER CATERERS
Marriages, Thread Ceremonies, Engagement & Birthday Parties, etc.
DJ/ Music System / Games / Entertainment
WE DELIVER FOOD/ SNACKS
FOR PARTIES AT HOME
Lunch/ Dinner tiffin Service
Amchi food & Variety cuisine available!
Contact:
Vinod Kaval / Rupali Padvekar
98208 43392 / 98923 00608

Address:
4, Andrea Apartment, Off Azad Road , Ville Parle (East), Mumbai -400 057,
Ph : (022) 2618 2689
107th Annual Report of the Kanara Saraswat Association
for Financial Year 2018-19

Continued from page 30

**DETAILS OF REGISTRATION NUMBERS**

**THE KANARA SARASWAT ASSOCIATION**

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

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

3) Permanent Account Number (PAN): AAATT0071E

4) GST Number : 27AAATT0071E2ZS

5) Tax Deduction and Collection Account Number (TAN): MUMT11392D

   Registration No IMS/1326 dated 03.02.1976

7) Tax Identification Number (TIN) for Professional Tax: - 99160153484P

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

9) Exemption Under Section 80 G of Income Tax: - 80 G Certificate No /DIT(E)/ITO(TECH)/80G/498/2010-2011 is Valid till it is rescinded by Income tax Authority

10) FCRA Registration No: 083720152R and renewed Certificate valid for the period of 5 years from 1.11.2016 to 31.10.2021.
    Darpan Unique ID of VO/NGO - MH 17/2017/ 0174751


13) **Insurance details:**

   13.1. Insurance of KSA Building with 6 Flats, Two Halls and Health Centre –
   “Fire & Special Perils Policy” of Future Generali India Insurance Company Limited:

   | Policy Number | - 2019 – F0681813 – SFR |
   | Period of Insurance | - 30th July 2019 to 29th July 2020. |
   | Coverage Value | - Rs.4.89 Crores |
   | Premium Paid | - Rs.14,838.00 |

   13.2. Burglary Insurance for Equipments in Two Halls and Health Centre –
   “Burglary (House Breaking) Insurance Policy” of Future Generali India Insurance Company Limited:

   | Policy Number | - 2019 – B0144865 - FBG |
   | Period of Insurance | - 30th July 2019 to 29th July 2020. |
   | Coverage Value | - Rs. 11.02 Lacs |
   | Premium Paid | - Rs. 260.00 |
13.3. Insurance of KSA Holiday Home located in Nashik with Address as –

KSA Holiday Home Nashik, New Pandit Colony, 41-42, Sharanpur Road, Nashik – 422002.

“Fire & Special Perils Policy” & “Burglary (House Breaking) Insurance Policy” of Future Generali India Insurance Company Limited:

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>- Under Issue and Policy Number awaited.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Value</td>
<td>- Rs.1.22 Crores</td>
</tr>
<tr>
<td>Premium Paid</td>
<td>- Rs 3900.00</td>
</tr>
</tbody>
</table>

**THE PROPERTY DETAILS OF KANARA SARASWAT ASSOCIATION (KSA)**

I :- IN TALMAKIWADI C.H.S. LTD (TCHS)

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>AREA</th>
<th>STRUCTURE</th>
<th>SOURCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Plot no 11 Cadastral Survey No 1A/312 in Talmaksiwadi Tardeo Division</td>
<td>415.67 sq. yards 355.5 sq. mtrs</td>
<td>Open to sky except for Temporary Structure like pendals for common use of Vendor or Purchaser as per their agreed terms And No Compound wall to be erected around plot no 11</td>
<td>Conveyance Deed dated 4th April 1955 between The Saraswat Coop. Hsg. Society and The Kanara Saraswat Association Registered under Sr No 4457/55 of Book No 1 dated 24th June 1957 with Sub-Registrar, Bombay.</td>
</tr>
<tr>
<td>2 Plot No 11 Cadastral Survey No 1A/312 I Talmaksiwadi Tardeo Division</td>
<td>5.16 sq. yards 4.31 sq.mtrs</td>
<td>Area used for KSA Building</td>
<td>Conveyance Deed dated 4th April 1955 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24th June 1957 with Sub-Registrar, Bombay.</td>
</tr>
<tr>
<td>3 Plot no 13 Cadastral Survey No 1A/312 In Talmaksiwadi Tardeo Division</td>
<td>516 sq.yards 431.45 Sq. mtrs</td>
<td>KSA building with Ground and Mezzanine Floor + 3 Storeys (Two Tenants on each Floor) The height Of the building Should not be More than 54 ft.</td>
<td>Conveyance Deed dated 4th April 1955 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24th June 1957 with Sub-Registrar, Bombay.</td>
</tr>
</tbody>
</table>

**II - PROPERTY DETAILS OF LAND AT NASHIK HOLIDAY HOME**

1) Plot No
   New Pandit Colony, T.P. Scheme, Nashik No II, Sharanpur Road, NASHIK 402 002

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

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

**III – PROPERTY DETAILS OF LAND AT BHANDARDHARA**

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

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

3) Area of Plot
   27000 sq. ft.

*******************************
Sanskrit and the Sanskrit Teacher
NALINI S NADKARNI, KANDIVLI (E), MUMBAI

In the last few years, Sanskrit has been spreading its wings into several Saraswat homes- undoubtedly, thanks to the efforts of our P P Swamiji. Geeta Recitation contests are increasingly attracting Saraswats into its fold. Sanskrit classes are mushrooming in many Saraswat residential areas. I keep thinking, how happy it would have made our Sanskrit teacher, the late Gokhale Sir!

Max Muller, the great 19th Century Sanskrit scholar, philologist and orientologist from Germany, called Sanskrit, the greatest language in the world! If a foreigner felt thus, and studied it, surely, we, of Indian origin, should be able to proudly say, “I know Sanskrit.”

It takes me down memory lane to my school days, when Gokhale Sir walked into our class, for the very first Sanskrit lesson. Ours was a co-ed school, as in our town girl students them were too few to justify starting a separate school for them. I recall the very first question Sir asked us; Are you studying Sanskrit because you wish to learn the language or because it is compulsory subject?”

One boy, Kumta, got up, and gave a candid reply, “Sir, my brother, who is one class ahead of me, gets up at five in the morning, to mug Sanskrit grammar; this makes me dread the subject.” We all roared with laughter. Sir seemed to understand our predicament, for he too joined in the laughter.

Patiently, he explained the importance of grammar; “We grow up learning to speak our mother tongue; So the grammar is picked up automatically; but when I was a school boy, and was first exposed to English, we had to study English grammar from a grammar book called “Tarkhadkar’s Bhaashaantar”. We found it very boring; but thanks to its guidance, I can now speak correct English; you know what I mean?” He gave us an example. “It is said that when a renowned barrister had gone to U.K. to study law, the Britishers were surprised at his mastery over English. One Englishman asked him,” My mother tongue is English, and yours is not, still, you speak better English than I do.” The Indian gentleman replied, “This is because I have studied English, whereas you have picked it up.”

It was from Gokhale Sir that we learnt the ancient History of Sanskrit. He explained that in the beginning, for many many years, the Vedas were passed on from generation to generation, orally; when script was introduced , they were written down. However, it was Ved Vyas (Vyas Muni), who compiled them subject wise, into four separate treatises. Sage Valmiki wrote the Ramayan- one of the two epics then written, the second one – the Mahabharat- was dictated by Vyas, and written down (it is said) by Lord Ganapati. The Bhagwad Geeta which embodied the oral advice given by Lord Krishna to Arjuna on the battlefield of Kurukshetra- became the best known part of the Mahabharat. Though Sanskrit is lost as spoken language, it has been retained to this day, in the ‘Mantras’ used during rituals, poojas, upanayans, marriage ceremonies etc.

Sir continued, saying, “Through all ages, Sanskrit has lived on, through the efforts of our saints and sages. Sant Dnyaneshwar and his siblings, as also Ramshastri Prabhuney, went through a difficult childhood, having lost their fathers in childhood’ but sheer perseverance brought them success. Sant Dnyaneshwar translated the Bhagwad Geeta into prakrit, for the benefit of the common man. Ram Shastri ran away to Kashi (Varanasi) – the abode of Sanskrit scholars, to master the language.”

With his stories, Sir managed to instill in us , a passion for Sanskrit. He then said that every year, a prize called the Shankar Shet prize, was being awarded to a student who scores the highest number of marks in Sanskrit, in the Matric Examination, but that unfortunately, no pupil of his had won it so far. He hoped that one of us would win it. He advised us to speak in Sanskrit to one another every day – as and when possible, and to correct one another’s mistakes. He however, insisted that studying grammar was a must.

Sir sometimes asked us to read aloud in the class, Sanskrit sentences from our text book. Most of us made mistakes; but there was one girl, Pramila, who got everything right- the intonation, the pauses, the stresses. Sir was highly impressed.

Pramila was a quiet girl, the daughter of the priest in the local Shiva temple. A few students teased her, calling her “bhattini”. Those very students now looked shamefaced , when Sir asked her whether she attended Sanskrit classes. She shook her head and said that she recited the “shlokas” with her father, every evening. Sir immediately guessed that she was daughter of Gangadhar Bhatji, whose Mastery over Sanskrit was well known. He smiled, and said,”You are doing very well, keep it up.”

Four years later, Gokhale Sir’s dream came true. Pramila won the coveted Shankar Shet prize! Sir’s joy knew no bounds. However, magnanimous as always, he gave the credit to Gangadhar Bhatji, whose disciplined spade work had laid the foundation, to Pramila’s mastery.

Long live teachers like Gokhale Sir! Long Live Sanskrit!
The proverb about experience made no sense to me. My teachers at each stage were so efficient and endearing, I wondered how experience could ever surpass them.

But journeying through life, I imperceptibly learnt several lessons from Experience. Unfortunately, wisdom comes from hindsight…...not when you are walking into a situation! I can never forget a lesson I learnt way back in 1969 when we lived in the far East…....

When my Army husband was posted to Jorhat in Assam, all our friends warned us that the place lay in 'the back of beyond'. I immediately began to despair about finding a decent school for the children. My wise husband told me that we should reach the place before forming an opinion. That comforted me somewhat.

My fears began to fade as we drove past beautifully trimmed tea plantations on either side. The Rouria Cantonment in Jorhat was fascinating, with lush green trees everywhere. The officers’ simple bungalows sat in a huge compound, with a single fence separating us from the Officers’ Mess. Each house had its own cheerful little garden strip. And right in the centre was a wide flat green lawn – an ideal cricket ground for little boys. Soon, Time imperceptibly wove us all into One Big Family.

On Sunday mornings, the boys were up with the sun – a feat unthinkable on weekdays!- excitedly fixing a time for cricket. The girls, meanwhile, played 'house-house' on a durrie in one of the open verandahs. The ladies walked over to exchange recipes or to decide on a venue for the weekly rummy session.

That particular Sunday dawned bright and cheerful. The boys were enjoying their cricket. The girls were ‘cooking stuff’ in tiny plastic pans to feed their uncomplaining dolls. Everything seemed just fine!

Then, a sudden scream was followed by confused sounds. The peace was shattered. Everyone ran out. My son, Vikram, came storming in, muttering something. Shortly, he was followed by our kindly Air Force doctor, leading his five-year-old, Munna, who had an angry red patch on his forehead.

"Can’t believe it, Bhabhiji, but he says your son hit him with the cricket bat." His voice was more hurt than angry.

"Vikky! Did you hit him?" I said, choking with immediate rage.

"Listen, Ma, let me explain,” seven-year-old Vikky pleaded, extending a helpless hand.

"Did you or did you not?" I repeated.

"Yes, but.....” He got no further, I turned him round and struck him hard, once, twice, thrice. It was total humiliation for him; frustration for me. ‘How could he do this to me?’ my ego cried, till a little iron hand gripped my wrist.

“Stop it, Aunty, stop it! It’s not Vikky’s fault. Vikky had warned Munna to stand away when he was batting. But Munna moved closer as Vikky swung his bat. And then he dashed off to tell Dad that Vikky had hit him. It’s not fair... not fair” Nannhay was breathing hard, his eyes glistening with tears. Vikky was sobbing helplessly in the study. I ran in to hug him, apologizing repeatedly. But he pushed me away. The damage was done. I had badly hurt his self esteem - in the presence of others. In my haste to seem Righteous, I had betrayed his trust without giving him a hearing. How could I have done it? How could I?

I had let him down. Badly. He looked lost and isolated. My little daughter, Vinita, clung to his arm, her eyes swimming in silent sympathy.

For days, Vikky spurned my efforts to say ‘sorry’. I spent sleepless nights weeping into the pillow. He could not forget the humiliation, the injustice. And I agonized over letting my ego rule my judgement.

Though I can never forgive myself, one good thing came out of it: I vowed, then, 1. never to judge a child (or anyone) without giving him/her a fair chance to prove his innocence, and 2. never to hurt anyone’s self-esteem, especially a child’s.

The lessons were expensive though. I spent more than a week trying to woo back Vikky’s trust and confidence. Surprisingly, children are often wiser than adults! With a child’s compassion, he forgave me unconditionally. Bless him!

With the passage of time, he has probably forgotten the whole thing. But I never will.

Just a li’l bit
Vanita Kumta
A li’l bit of everything
A li’l bit here & a li’l bit there
A li’l bit right & a li’l bit wrong
A li’l bit white & a li’l bit black
A li’l bit sweet & a li’l bit sour
A li’l bit true & a li’l bit false
But Principles never sway
It could only be right or wrong
Is it about tolerance?
Is it about adjustment?
Or is it plainly fair or unfair?
In the long run it is that very li’l bit that costs.
"Memory is a child walking along a seashore. You never can tell which small pebble it will pick up and store away among its treasured things." ~Pierce Harris

As the countdown to Maharashtra's biggest festival begins, I can't help but get all nostalgic. After all, Ganpati Bappa has been an intricate part of my life ever since I can remember, as He has been of every true-blooded Mumbaikar. The fervor around Bappa's arrival also fits right in with the importance this festival holds in my native Chitrapur Saraswat community. Hosting the elephant-headed God at your home is not something to be taken lightly. It is a tradition passed down from one generation to the next and meant to be carried out with all solemnity and earnestness. Preparations begin days in advance...From cleaning out the small-sometimes-cramped quarters most people in Mumbai call home, to buying bulk groceries-in anticipation of the varied savories and sweetmeats to be prepared to tickle Ganesha's taste buds and of us mere mortals, of course!

While the festivities in most Hindu households begin with the advent of the Holy month of Shravan, what with Shravan Somvaars(Mondays), Raksha Bandhan and Krishna Janmashtami being observed with great devotion, the onset of the month of Bhadrapada brings with it a whole new exuberance, as it signals the much-anticipated and much-awaited arrival of the adorable, pot-bellied son of Shiva.

While many parts of India, (and many Indians scattered across the globe) and of course Maharashtra eagerly look forward to Bappa's arrival, the fun, fervor and festivities in Mumbai have to be seen, felt and experienced to be believed. No offense to my friends in Pune and elsewhere, but no one else does it like Mumbai! Ganesha well and truly overwhelms your senses there, even before the official kickoff day.

**Sights:**

The intricately moulded Ganesha idols make their appearance many weeks in advance. From tiny idols that fit in the palm of your hand, to gigantic avatars of the Lord that tower many feet above ground, from eco-friendly clay, to the not-so-environment-friendly Plaster of Paris, from His sedate manifestation seated on a throne with his favorite Mooshak, to His Divine elephant-head appearing as Rama, Krishna, Shiva, and even Goddess Durga, if not as an apotheosis of some popular freedom fighter or historical figure, Ganesha's forms are as varied as His names, and limited only by one's imagination can reach. People worship even a likeness of Ganesha's trunk and elephant-ears appearing on fruit, vegetables and flowers. The sculptors under whose skilled fingers, these idols take shape, are truly praiseworthy, for they bring the Divine to life, and pour life into the idols with their craft. The pandals start making an appearance with only a few days left to spare. Some are simple and others spare no effort in making sure they garner attention. The festoons of colorful lights, flowers, leaves or even colorful crepe paper cutouts fluttering in the breeze lend an aura of gaiety and glee no matter where you look. I wouldn't be exaggerating if I said that Mumbai spares no expense and decks up like a bride for her beloved Ganesha.

**Scents:**

The preparations on the culinary forefront yield bewitching fragrances that emanate from different households. Varieties of incense mist, from the heavenly Sai Flora, to the fragrant Nagchampa, assail you from the tiny, neighborhood stores that stock up on religious paraphernalia for the festive season. The flower markets do brisk business selling truckloads of the heady perfumed flowers; Mogra, Kewda, Chameli, Sugandha, Sonchaafa among others. I can close my eyes even now and dream up the scents of the blooming Mogra and Chameli garlands adorning Bappa's Moorti, which permeate every corner of our Mumbai home. Needless to say, these ambrosial scents...truly worthy of the Gods...beguile our olfactory senses too.

**Sounds:**

As fervent chants of ‘Ganpati BappaMoryaa’ pervade the air and rhythmic beats of the Lezim and the Nashik Dhol and Tasha signal the arrival of the Lord of the Ganas all the other mundane and everyday sounds of city life fade into the background. The Ganesh festival in Mumbai and all of Maharashtra would probably be incomplete without the strains of "Sukhakarta Dukhaharta" rendered by the mellifluous Lata Mangeshkar, on Chaturthi morning. Chants of the Ganesh Atharvashirsha and other holy hymns suffuse the air with a vibrant spiritual energy. Devotees in households and in public pandals perform the ritual worship of the Lord and then perform His 'Aarti' to the accompaniment of conch shells, bells and cymbals. This profusion of acoustic euphoria continues well into the final day of the festival, when devotees bid a rousing adieu to their favorite deity with a virtual frenzy of music and dance. The uninhibited and seemingly-unrestrained

*(Author's Note: I had written this piece just before Ganesh Chaturthi of 2014. It is still as relevant to me, and will continue to be, as it has been every year since then!)*
dancing accompanying the farewell processions can sometimes strike a dissonant note to the otherwise sonorous sights and sounds. When the great Lokmanya Balgangadhar Tilak pioneered the Sarvajanik Ganesh Utsav way back in the nineteenth century...transforming the heretofore family-based worship into a joyous public celebration, he might not have dreamed of cacophonously loud stereo speakers blaring “OhhhMungdaa” and “Sheila Ki Jawaani”! That being said, crazy though it may seem it is these quirks that lend a unique flavor to the celebrations in Mumbai.

**Tastes:**

If the varied aromas of sweetmeats and savories entice the senses, can the actual taste be that far behind? Lord Ganesh is believed to be a gourmand and a connoisseur of good food. Is it any wonder then that the sheer variety of epicurean delights on offer can take one straight to food heaven? No offering to Bappa is complete without his favorite melt-in-the-mouth—"Modaks" and Laddoos. Apart from this, every community that celebrates the festival, treats the Lord to their regional varieties of cuisine. For instance, the traditional offerings to Lord Ganesha in my community—which by the way, has no shortage of food enthusiasts—include Chaklis, Nevris, Madgane, Pathrode, Khotte, Phodyos and so much more. Suffice to say that these exotic-sounding names belong to equally scrumptious food items that tantalize the taste buds.

After this inundation of the four primary senses, what about the sense of touch, you ask? Yes, Ganesha does stimulate our tactile sense too. He touches a very deep inner part of our being. In the run-up to and for the entire duration of the festival, we feel a personal connect to the Divine. Our ancient texts tell us that "Atithi Devo Bhava"...the guest is equal to God. For those one and a half, or five, seven or ten days that families celebrate the festival, God Himself comes home as your guest. With his four hands, elephant-head, and huge pot-bellied body sitting on a tiny mouse, He is quite an oddity in the Hindu pantheon. And yet His appearance appeals to some gentler, tender, almost protective instinct within us. We indulge and entertain Him as we would, a dear friend. We literally anthropomorph the Lord of Lords into a bosom buddy and confidante. We offer Him our love, adoration, devotion and veneration. He in turn, offers us a brief respite from our trials, tribulations, our pains and burdens and bestows infinite wisdom. He comes to rekindle the glow of Divinity within each one of us and to remind us of the ultimate Truth of life. He demonstrates to us the transient nature of Life itself when He manifests His myriad avatars within the confines of clay and earth idols, and returns back to The Source when the festivities come to a close. When we bid adieu to Him with a heavy heart, He reassures us of His return once again.

And so, while I am miles away from Mumbai this year and my heart yearns to catch sight of His beatific visage and feel His beneficent Grace, I imagine my benevolent Bappa smiling and saying..." Hello friends, this is your buddy Ganesha, checking in!!!"
September 2019

Military Musings

Hoofbeats at Haifa

CONTRIBUTED BY MAJ GEN B N RAO, AVSM, VSM & BAR (RETD)

During the regime of Sri Krishnaraja Vodeyar IV, Maharajah of Mysore in the early twentieth century, Mysore had managed to retain a fairly large Special Cavalry Force in its army. There were 29 cavalry officers, 444 soldiers and 526 fine breed of Arab horses. With the advent of canons and machine guns, most of the rulers in Indian provinces had disbanded the cavalry except for the Nizam of Hyderabad and a few Rajput kings in Rajasthan.

By 1914 dark clouds of First World War were spreading all over Europe and African regions. The Britishers were gathering all available war resources in India and transporting them to potential war zones.

The cavalry then was fading into being just a ceremonial force. The British wanted to station some loyal forces in the African War Theatre, particularly Egypt, for safeguarding the Suez Canal. The canal was a major strategic sea link for the Allied Forces. They thought the cavalry would be admirable for the task. The mobility it would provide along the length and breadth of the canal was considered vital.

A strategy was thus formed. Along with the Special Cavalry of Mysore, they also added the cavalry of Hyderabad and of Jodhpur to form the 15th Imperial Service Cavalry Brigade. Major Dalpat Singh Shekhawat was nominated the Commander of the Cavalry Brigade. All the horses and men were shipped to Egypt by 33 ships in 1915. For almost three years these cavalry forces did a commendable job defending the important Suez Canal.

Haifa port in West Asia was a strategically important port not only for sea trade; it was also a major entry point to Asia from the West. The Ottoman rulers realised the importance of this port and had captured it and held it under their control for about 400 years. They completely blocked the trade route to India, which was a major trade centre.

The Turks, Germans and Austro-Hungarian Forces controlled the fortification at Haifa. As the First World War broke out, everyone wanted access to this port, especially the British. But the Turks and the Germans had amassed their forces on all the vantage points. Canons and machine guns were positioned to cover all possible entry points to the port. It was impossible to sneak in individually, let alone a troop of cavalry trying to move in unnoticed.

Major Shekhawat and his cavalry were now moved to a place near Haifa to develop a strategy to somehow dislodge the Germans and the Turks. Major Shekhawat studied the terrain around, discussed the matter with his fellow Lancers and collectively they decided on a plan. When British Generals were briefed about the plan, they said it’s ridiculous! Horse mounted soldiers against machine guns? Will it ever work? Everyone expressed doubts except the Lancers. They were supremely confident.

Mount Carmel is a hillock which is sparsely guarded. It was considered strategically not important, for it was neither overlooking the port nor was it guarding any approach roads to the city. For the Lancers it proved to be a suitable launch pad. The previous night, the horses were moved to the base of the hillock. Each soldier was issued either a sword or a lance. Next day with their backs to the rising sun the horses in two columns slowly started climbing up the hillock. It was a blind climb. Anyone could detect their movement. Major Dalpat was the first to reach the hilltop. The morning dawn barely provided enough light to locate the gun positions and the soldiers. Guessing their positions by the trodden paths, he decided to use these trail markings. Quietly he ordered the cavalry to follow him. Very slowly, the horses started to walk; the walk became a trot; the trot became a canter and finally the canter became a gallop. By now everything was clearly visible. The cavalry struck the sleepy Germans and Turks at lightning speed, taking them completely by surprise.

“Har ..Har ..Mahadev” The war cry rent the morning air in Haifa. Several of the thunderstruck enemy soldiers left their gunposts and fled. In the hand to hand fighting that ensued, 44 Indian soldiers including Major Dalpat Singh Shekhawat lost their lives.

The British Generals had watched the whole cavalry charge in disbelief. But Haifa was won and a crucial route was opened for the Allies.

Haifa is now a major port city of Israel. As a mark of their deep gratitude to the martyred soldiers including Major Shekhawat, the daring attack by the Indian Lancers is taught to the children of Israel in their schools.

On the last day of Indian Prime Minister Narendra Modi’s visit to Israel in July 2017, he visited the Haifa Indian Cemetery. He also unveiled a commemorative plaque in honour of Major Dalpat Singh Shekhawat, MC, Hero of Haifa.

A memorial on Teen Murti Marg in New Delhi perpetuates the memory of the gallant cavalry action at Haifa. It consists of three life-sized bronze statues of three lancers – one each of the Mysore, Jodhpur and Hyderabad Lancers placed around a central three-sided pillar.

When Israeli Prime Minister Benjamin Netanyahu visited Delhi in January 2018, he along with Prime Minister Narendra Modi paid tribute to the soldiers who sacrificed their lives at Haifa and the Teen Murti Chowk was renamed as the Teen Murti Haifa Chowk.

23 September 2018 marked the Centenary Celebration of the victory at Haifa.
Down Memory Lane:

Those were the Calcutta Days (sigh!)  
... home deliveries

SUNIL G SAVUR

These days we rely on Internet behemoths such as Amazon, Ebay or Flipkart to deliver products to individual homes. But the home delivery service was prevalent decades ago in most cities and towns in India. In Calcutta, there were vendors for items such as *Khara biscuit*, cakes, *Narkelnaadu* (coconut ladoos), drinking water, coal for choolars (handmade earthen cooking stove), “*GovindbhoAtobchaal*” (raw rice), and birds such as chicken and quails. Here’s an account of some of the home delivery services that were available to us in Calcutta when we were growing up from 1950’s to 1970’s. All service providers would have a suffix of “walla”.

**Dhobi-walla**

Our *dhobiwalla* would come to our house every Sunday morning pushing a “thelagaadi” a hand-cart. In the week prior, we would have collected our clothes – from uniforms to daily wear. We would have an exercise book in which the item and quantity would be recorded – and the exactly the same number of clothes would be returned by the dhobi even though he would not keep a record like we did. Of course, he used coding in black indelible ink which only he could decipher. The clothes would get starched, whitened and ironed so neatly that we would not feel like using them. No stain removal was impossible for him.

**Phool-walla**

A flower-vendor whose screams of “phool” could be heard from a distance would be called in every month or so. After a lot of haggling a bunch of flowers would be bought. Sometimes, if the flowers looked withered, Papa would ask him in jest: “ye sab kownsa shmasan ya kabristan se laya hai?” Amma and my sisters would cut the stems, extra leaves and insert them into a vase or in a flower arrangement container.

**Deem-walla**

Eggs – of all sorts of sizes, colours and from various birds – from a “natee” a country fowl, a “leghorn” caged hens, a “hanhs” a duck to other assorted coloured and speckled eggs whose source were unknown, which we avoided.

**Singapora’ Kela-walla**

The kela-walla carried fruits and vegetables in a round flattish basket of about a metre in diameter and precariously balanced on the head padded by a rolled up length of cloth – called gamcha which also doubled up to wipe the sweat off his faces. The fruit worth mentioning here is the long and green-skinned bananas presumably from Singapore, although there was no way of knowing the authenticity of its origin. They were delicious, stayed fresh longer and one was enough for a day.

**Sheelkatao**

The locals used a flat granite stone and a rounded granite rolling-pin to grind masalas for their curry – a 2-D version of our ragado! The “sheelkatao” vendor would come home to rough-up the surface of the flat stone with sharp tools to create the rough surface needed to make the masalas.

**Chool-walla**

Believe it or not, when I was little, a chool-walla or a barber used to come home as and when required to cut my hair. A chair would be stationed on the red-cemented verandah for me to sit on. Even though the barber would swear by his clean cloth to cover my body, Amma insisted on using our own dhobi-cleaned cloth. The combs and scissors had to be washed and dried before using it on me. The barber knew only one type of style – the “crew-cut”.

**Doodh-walla**

In the early days, before the advent of the milk bottle, we had a “doodhwalla” who would take his cow door to door to deliver freshly extracted milk right in front of us. We would collect a few leftover vegetables to feed the cow and watch with fascination the fast moving fingers of the doodhwalla squirting milk into a stainless steel bucket. Later when his business picked up, it was too much of a travel for the poor cow – so we then had milk delivered by bicycle in a large aluminium milk can. Somehow the milk seemed to be getting thinner over time and papa would crack his jokes like “aaj bhains ko kitna paani pilaya?” or during monsoon “did you keep the lid of you milk can open on your way here?”

**Choori-walla**

The knife-sharpeners provided very good service; they would carry a homemade equipment cobbled together with parts of a bicycle and the rotary motion of the pedals would drive a granite wheel that served as a sharpening tool for knives. Of course the short-lived sharpness ensured continued business for this service provider!

**Chabi-walla**

Keys seemed to be having a knack of getting lost or there was always a need for duplicate or triplicate keys. This service was provided by a door-to-door key-maker – who would announce his presence by swishing a large circular metal ring half full of different types of keys. The sound of this swishing would radiate almost half way down the street. He would invariably find a right key for any lock and with a few strokes from a metal file would create a perfect duplicate.

**Raddi-walla**

The raddiwalla was one of the original recycling enterprises! The service provider would come only with a sack and a “tarazoo” or a hand-held scale. Newspapers, plastic, glass, metal, you name it and he would be ready to buy it. Each type would have its own rate. Some would also take old electric appliances. This was a great way to keep the streets clean!

**Kapade-walli**

These were mostly women from Rajasthan and Gujarat. They would take used, un-used or unwanted clothes in exchange for kitchen utensils. They would carry in their head-baskets a huge range of stainless steel utensils such as plates, cooking vessels, storage vessels, tiffin-carriers, spoons, and forks. It was a great way of disposing off unwanted sarees, and shirts, pants and salwar suits that we had out-grown. Of course, it involved a lot of haggling and one shirt or pant
could make all the difference between getting a large or small size plate.

**Raffu-walla**
The raffu-walla provided great service by coming to the doorstep to mend holes in woollen socks, sweater and jackets – by using the exact colour of the fabric. It would almost be impossible to locate the erstwhile offending hole after the mend.

**Cotton dhun-dhunwalla**
Almost all pillows and mattresses were made from cotton and over time they would get lumpy. The carders with their implement called dhanui which resembled a single-stringed harp, would come home, empty out the cotton, fluff, then stuff it back and sow them up. The following night would be the most comfortable sleep ever!

Maach (fish)
The Magur fish would come in a bucket of water, delivered on bicycles. These fish were slippery and we would scream with laughter to see Harida, our landlady’s Jeeves, trying to get the fish out of the bucket as they jumped all over the place to avoid getting caught.

**Kitten deliveries**
Even cats considered our house as a delivery point to lay their litters and being cat lovers, we would feel pity (Aiyo, paapa!) and allow it to happen. So, any point in time there would be a couple of cat-mums, one heavily pregnant and the other nursing a bevy of six or so kittens. Although they were wonderfully playful, it became a task later on to dispose them off. We ran out of friends who could be persuaded to adopt the kittens. Finally the last of the older ones were safely relocated to the local fish market, where we were sure they would be happy.

**Street plays**
A mini-circus would go house to house and our front yard was one of their venues – various sorts of madariwalas would deliver street plays involving Rhesus monkeys and Cobra snakes – of course these are now rightly discontinued due to animal rights and cruelty issues. There were also troupes showing short Ramayan and Mahabharata inspired one-act plays in our front yard. All our neighbourhood kids would congregate to watch these shows given that those days there were no TVs.

And then, the ubiquitous rickshaw-walas, who would pick us kids up from home, deliver to school, and later in the afternoon the return happened, delivering us safely back home.

“Reverse” deliveries
We also had “reverse” delivery instances where our home instead of receiving, gave out deliveries!! Our kitchen had a large window which faced a back passage between our house and the compound wall. Once, back early from an outdoor trip, we found a line of rickshawalas in the back passage. On entering the house we discovered that our house-help had become an entrepreneur and turned our kitchen into a tea-dispensing delivery outlet by selling tea to the thirsty rickshawalas through the kitchen window that served as a delivery point. Thinking back, maybe we should have entered into a partnership with him and who knows we could now have had a chain of specialty tea shops called “Windows Tea” – a la Microsoft!

I don't think Amazon, Ebay or Flipkart would be able to match any of the above home delivery services, ever! But then, you never know, they might find a market in them.
Come summer and Shirali - that green nest housing our kular- Shri Chitrapur Math - turns into a beehive of varied activities designed by devoted sanchalak-s and sanchalika-s as part of the Kara Seva Shivir organized for an excited group of young adults who come from all over India and who belong to that wonderful multi-track global movement called Yuvadhara initiated by Parama Pujya Swamiji. Yuva-s Shivani Kuddyyadi, Neil Savur and Shreshtha Herenjal who attended the Kara Seva Shivir 2019 express their gratitude and describe the hectic but greatly fulfilling week as

An Enthralling Experience

Photo credits - Yuvas of KSS-2019 and Maithili Padukone

All Chitrapur Saraswat Yuva-s look forward eagerly to the annual Kara Seva shivir conducted in Shirali. This year too, 33 Yuva-s came in buses and trains from all over India to be in Shirali from the 5th to 12th of May, 2019. Far from the madding crowd, traffic and pollution of the cities, we were filled with positive vibes the moment we reached our kular! There were a number of first-timers - some who had just graduated from the Prarthana Varga and some ‘experienced’ ones who had the privilege of attending the Kara Seva shivir earlier! For the shivirarthi-s as we were referred to, this week was undoubtedly, a delightful learning experience!

All shivirarthi-s and sanchalak-s assembled in the Math by 9am on 5th May for Dhoolbhet and Prarthana led by Ved. Nagesh Haldipurmam. After this, we assembled in the Dhyan Mandir for Deepa–Prajwalan done by Kailajemam, Narayanmam, Kuttymam, Niranjanmam and Sharayupachi. All of us then took the Kara seva pratigya offering our seva with all our hearts. Kutty Heblekarmam gave the shivirarthi-s a briefing session on what to expect during the shivir and Niranjan Nagarkatte mam laid down the dos and don’ts for all of us. An ice-breaker followed led by Kutty Heblekarmam and Archana Kumtapachi which helped us to bond and in the process we ended up memorising everyone’s names and their qualities which was a fun way to introduce ourselves!

Shilpa Mudurpachi then introduced us to Sanskrit sambhashana. Most of us who did not know even a single word of Sanskrit were making proper sentences by the end of the shivir! An introduction to the Math was given by Smita Nagarkattepachi and Kuttymam which helped the shivirarthi -s to know even the small details about our Math. This increased our knowledge and changed our perception of the Math.

During Deepanamaskar, we were all awestruck at the mesmerizing Aarti and during Ashtavadhana seva some yuva- s participated by singing the Ashtak and Sangeet-seva. The ghanta and shankhavaadya brought on goosebumps and it was a really enchanting and serene experience!

Early mornings we used to gather in the rajangan to board the bus to reach the beautiful farm at Hoingemule which looked like it was taken out of a picturesque Bollywood movie. We were lucky enough to behold the spectacular sunrise from between the clouds and hills. After a light warming up, we were given our natural betel-nut palm bark which served as rakes, and we started raking leaves into piles. To boost each other’s morale loud “How’s the Josh? and after each successful pile a louder Om Namah Parvati Pataye Har Har Mahadev was heard! These were not withstanding various kinds of ants, spiders and fungi. All this effort was worthwhile when we realised that team work was fun after all!

The pond cleaning at Kembre seemed tough at first, but with all the pacchi-s and maam-s encouraging us, we got into the ponds and started removing all the leaves and algae which were clogging the bunds. Initially, we were fearful of the stinky chikkolu with all kinds of unknown species, least of which were frogs and tadpoles but once we overcame our squeamishness - we had to be told to stop quite a few times before we got out of the pond. Back to the Kembre farm, Sujata Shirali pachi, Gauri Bhatpachi and Smita Nagarkattepachi, Archana Kumtapachi and Sabita Haritepachi ensured we were rehydrated with lemon juice and lots of yummy jackfruit, mangoes and bananas. Exhausted but happy, we would get back to the Math for a bath before the rest of the sessions in the Math.

This meant some would head to Srivali High School for the Carpentry Workshop which was conducted by Harin Hattangadyam and Jyoti Hattangadyapachi. We learnt to choose the right kind of wood, cut it into shapes and
smoothen the edges using sinister looking power tools. Thanks to our enthusiasm and expert advice from Harinmam and Jyotipachi, we got over our initial hesitation and at the end of three hours, all of us had pen stands, key racks to take back for our study tables with a promise to come back for a more detailed workshop sometime in the future!

The shivirarthi-s were divided into four teams -Dakshinamurti, Shankaracharya, Totakacharya and Hastamalak. All of us were both energetic and enthusiastic and this built a healthy competition during quizzes and games Manju Jamalabadpachi took a session on Padaparakshan to Phalamantrakshat which taught us the commonly used terms and rituals of our Math while Tejasheer Bailoorpachi and Ruhi Kumtapachi took a detailed session on our sacred Guruparamapara interspersed with quizzes and puzzles. They narrated incidents and several miracles of all our revered Gurus which helped us to connect to our Gurus and our Guruparamapara.

The initiative for the empowerment of rural women, very aptly named Samvit Sudha, was such an eye opener. Rupali Heblekarpachi and Lakshmipachi explained the nuances of the processes at the conversion unit, where the women make stationery materials like bags, envelopes, folders and so on, using their handicraft skills. This was a treat to watch and the levels of energy and enthusiasm displayed by the women working there was very motivating. At the Fabric Unit, they explained the process and the flexible hours kept by the women working there. It was moving to see the sense of pride, their independence and self -confidence...all because they were associated with Samvit Sudha! We then went to the artistically Warli- painted Samvit Sudha outlet to buy gifts for our friends and family. At the Handmade paper Factory we were shown the processes of how cotton hosiery waste, which would have otherwise gone into the landfill, is used as raw material for the handmade paper. Ganapathy Vaidyamam and Hegdemam took us to see how the self-help groups work in the villages in and around Shirali. They explained how Shri Chitrapur Math's Parimochana project, set up on guidelines from BAIF (Bharatiya Agro Industries Foundation) have taught these women simple banking, keeping accounts, calculating interest and giving loans to the members of the Sangha. We met a few rural women and learnt how they have become independent, self sufficient, and most importantly self-confident, because of the self-help groups. It was also an appreciable fact that these women who earlier never left their homes now handle all the financial matters in their homes and were proud that they have never defaulted in paying their loans. Our interaction with them was great and they even taught us to weave pretty garlands from Bhatkal mogra grown in their farms. Shyam Shirailimam meticulously ensured the bus was arranged well in time to avoid any delays for all our outings.

The Srivali High School visit was another eye opener. We were so impressed by their disciplined behaviour and the Bhagawad Gita chanting of some of the students. We were informed that education was free. It was wonderful to see that every nook and corner of the school was spic and span and the road leading to the school was also kept spotlessly clean. The varied art work displayed at the Art Gallery showcased the incredible creative talent of the students. A game conducted by Smita Nagarkattepachi and Manju Jamalabadpachi saw all the shivirarthi- s and the school children running across the hall with the help of mats - trying to go “Ganga Paar” followed by some yummy Hangyo chikoo and anjeer ice cream!

Dr. Gaurish Padukonemam took us for the much-awaited Goshala visit at Kembre. He spoke passionately about the Gir cows, their food, the gobar gas plant and how the milk of the Indian breed is superior to the Jersey variety. This motivated some of us to try the milk in the Bhojanshala.

Tejasheer Bailoorpachi conducted the “Vimarsh” during which we learnt to cordially discuss a topic without trying to dominate as we usually do in college debates. “Paramarsh” with Parama Pujya Swamiji at Panchavati was overwhelming. A short walk in Panchavati with Kuttyamam leading the way was interesting and rejuvenating. Interacting so closely with Swamiji whose large photo graces our living rooms and to whom we pray every day - was an absolutely out-of- the-world experience. Swamiji interacted with us for over an hour - patiently answering our questions, listening to us and sharing Their experiences. This was followed by a bhajan and some yummy bataka wadas and garamgaram chai - we simply loved it all!

Padukapujan by all the shivirarthi -s was another experience which we will hold dear! Parama Pujya Swamiji blessed us all with photos of our Guruparamapara which we will always treasure!

Archana Kumtapachi taught us the breathing techniques of Pranayama and Ninada, which we learnt during the course of the camp. This magically helped not only to dispel stress, but also energised us for some impromptu Rebounder sessions to keep ourselves physically fit!

Prakash Manjeshwarmam showed us around the Parijnanashram Vastu Sangrahalaya and patiently told us about the different idols and artefacts in the museum.
which is now on the map as a tourist destination! Maithili Padukonepachi took an interactive VCM (Vantiga Collection and Monitoring Cell) session which explained to us about our duty towards the Math and the importance of paying Vantiga.

We all have always loved beaches - but enjoying the pristine sand and clean sea was a huge and welcome change from the overcrowded and dirty beaches we are used to seeing normally in cities like Mumbai and Chennai. It was an exhilarating experience to be able to enjoy the serenity and tranquillity at the beachfront. Frolicking in the water, playing games, watching the sunset - we indeed had the time of our lives!

The Math food was yummy, nutritious and wholesome. Every day we would all enjoy our meals together, another practice of the Math that instilled a sense of camaraderie. Sitting on "maandri-s" and chatting about the day gone by, or sharing our anticipation about what was yet to come were some of our healing times with sanchalak-s keeping an eagle-eye on all of us to see that everyone ate properly and no one skipped meals. Ulman Chandrakant mam and Revatipachi and their team at the Bhojanshala would patiently serve us and some of us also tried our hand at serving.

Last but not the least, the cultural programme by all the shivirarthi-s was the grand finale to the Kara Seva Shivir 2019 with all the yuva-s participating and putting up a small skit, a medley of songs, dances, and rap compositions on their experience of kara seva. This was appreciated by one and all who attended. Phalamantrakshat and a Kit- Kat from Parama Pujya Swamij after Their Ashirvachana was an emotional moment for many of us.

The entire concept of Yuvadhara and the Kara Seva camp is to bring the youth of the community together and to bring about a stronger and more meaningful connect with our Math and our revered Guruparamapara. These seven days brought about a cultural awakening amongst us - and taught us to be proud of who we are. We made so many new friends and came back with wonderful memories that we will cherish for a lifetime. The experience was truly rejuvenating and we look forward to many more of such shivirs in the future!
Personalia

Deepti Arur Khutwal was the Face of the Campaign –Tirangaa Challenge (Plant 1 and Challenge your 3 friends). She says "We made a humble request to everyone to plant a tree in their locality with their friends and family, so that we can make our planet Green again for us and our up-coming generations”. She is committed to the drive for planting trees and says “I surely know that my request to save environment will be implemented will continue this drive over the years to come”.

She enrolled for 'Empress Universe International Beauty Pageant' which was held in Goa, in Dec 2018, where she won for Thane city and Maharashtra state runner up in around 18,000 contestants worldwide, and was honoured on stage by Former Ms India and Renowned Actress Mahima Chaudhry. She also won ‘Mrs Thane’ in the Beauty contest which was organised by Rotary club of Thane in Jan 2019.

Recently she won the Title ‘Mrs. Congeniality’ at ‘Pannache Ms & Mrs India 2019’ towards Save Girl Child, which was held in May 2019 in Bandra.

Kimaya Sawant, age 4.5 years, was awarded 1st rank for Science at the National Championship of Marrs Pre-school Bee held in Bengaluru on 27th and 28th July 2019. She also secured 14th rank and 20th rank in English and Maths respectively. Earlier at State level, she had got 1st rank in Science, 4th rank in Maths and 20th rank in English.

She is the daughter of Rashmi (nee Nadkarni) and Omkar Sawant, granddaughter of Suchitra (nee Mudur) and Pradip Sawant (from Thane) and Sandhya (nee Karopady) and Umesh Nadkarni (from Dahisar).

Ria Krishnanand Balwalli, recently represented USA in the 2nd World Deaf Youth Badminton Championships held in Taipei, Taiwan. She finished in the top 16 bowing out to top seeded player from Germany. Ria lives in Orlando, Florida with her parents Krishnanand and Archana Balwalli and younger sister Ritika. Ria is the granddaughter of late Murlidhar/late Nalini Balwalli from Guruprasad, Mumbai and Ramanand/Vijaya Sirur from Talmakiwadi, Mumbai. Though she was born profoundly deaf, her dedication and perseverance to overcome her challenge has yielded success across multiple areas. Ria got Cochlear Implants, which help her to hear though not in the same way as normal hearing. As her dad said, “Cochlear Implants are like a pair of running shoes, but you have to train to run that marathon to effectively use them”. Ria underwent years of speech therapy to help her understand sound, speech and effective oral communication. Ria worked hard and had a supportive group of parents, family, therapists, teachers, audiologists and school friends. The results can best be described as a dream come true. Ria was the spelling bee winner in 5th grade and 7th grade in her school competing with students that had normal hearing. Ria has participated in plays with her peers, been a speaker at women's forum and a black belt in Tae Kwon Do. Ria is enrolled in the intensive 11th grade IB program at Seminole High School and wants to pursue a career in Medicine to help children with disabilities. During her recent vacation in India, Ria served as a volunteer at the Central School for the Deaf. She taught many subjects to the kids and even some Tae Kwon Do during their PT class. The lesson to be learned from Ria’s story, “Never give up no matter what and always pursue your dreams”.

Vinay (Ashwin) Ramdas Padukone, son of Late Shri. Ramdas and Late Smt. Padmini (Baby) Padukone was honored to represent India at the International conference conducted in July 2019 at the prestigious International Maritime Organization (IMO) London. It was a Joint IMO and ITU (International Telecommunication Union, Geneva) experts group conference. The International Maritime Organization(IMO) and ITU are both specialized agencies of the United Nations Organizations. This is the third time that he has been nominated to represent the country, earlier being in June 2019 and July 2018 respectively. He was instrumental in taking a stand on behalf of India for various resolutions/conventions pertaining to the Safety of Life at Sea (SOLAS), Global Maritime Distress Safety System and International Maritime Satellite organization.

The High Commission of India, London takes care of his arrangements while in London.

Vinay is a Senior Group A Gazette Officer and is working as Sr. Radio Surveyor and ADG (Tech) at the Directorate General of Shipping, Govt. of India. He joined this elite cadre service thru UPSC at the age of 46 in 2009. Prior to this, he has served in reputed Indian, French and Danish companies for 24 years.

He is a Nodal officer for Coastal Security and attends meetings at National level. He also represents in National Maritime and Aeronautical Search and Rescue board meetings and MMB State Govt. Board meetings as a special invitee on behalf of Directorate General of Shipping.
Master Siddhant Amar Karnad, son of Amar Durgadas Karnad and Aparna Amar Karnad of Borivali (East), represented MIT VISHWASHANTI GURUKUL WORLD IB SCHOOL at The United World Games held at Klangenfurt in Austria and secured the Bronze Medal in the Long Jump category.

The United World Games event was held at Klangenfurt, Austria from 20th to 23rd June 2019 under the patronage of UNESCO for under 19 youths. BIG SCALE International Games for the youth of the world, where several young athletes representing almost 40 different countries with more than 800 teams were participating.

Siddhant has been a regular participant, representing his school in Long Jump, 400mts and 100mts and has won laurels at various district and national events, such as 'The Association of International Schools of India' (TAISI).
MAYURESH APARTMENTS - PHASE I

THIS PROPERTY IS BEING DEVELOPED BY

M/S. MANGESHI DEVELOPERS

PROPRIETOR : BHARAT S. RAO (JEPPU)
Having Its Office At C-42/A, Vyomesh Building, Borivali Gymkhana Road,
Opp. Gokul Hotel, Borivali West, Mumbai 400 092. Tel: 022-28900878
Mob : 9819600742 / 9664078589

RERA Reg. No. P99000018985

Plot Bearing Survey No. 115(PT), Near Padmanabha Swami Mandir,
Village Tembhode, Palghar (West)

♦ Situated within Palghar Nagar Parishad Limits - Municipal Water Supply.
♦ Spacious 1 BHK Flats Starting at Rs.17 Lacs Only.
♦ Modern Amenities with Grand Entrance Lobby and Lift in each Wing.
♦ Eligible Home Buyer can Avail of Interest Rate Subsidy under Prime Minister Awas Yojana.
♦ Payment in Instalments Based on progress of work and GST of 1% only.
♦ Special Discount for Amchi Community Members.
It’s Your Journey, Take The First Step. Anandamide Will Do The Rest

Being a Full Service Real Estate Development Advisory Firm, the Self Redevelopment Advisors at Anandamide have exceptional development expertise and skills in advising and rendering services thereby assisting in every facet of a project’s life cycle. From concept to final occupancy, the company possesses a firm understanding of the development process, and is uniquely qualified to carry out the project covering key phases as follows:

- Feasibility Analysis
- Land Assessment & Planning
- Financing Strategies
- Requisite Approvals
- Construction
- Sales & Marketing of your developed units
- Legal aspects and taxation Matters
- Adherence to all the compliances of Municipal Corporation of Greater Mumbai (MCGM), Real Estate Regulatory Authority (RERA), Goods and Services Tax, etc.

C-42/A, Ground Floor, Vyomesh Building, Borivali Gymkhana Road, Opp. Gokul Hotel, Off SVP Road, Borivali West, Mumbai 400 092.
Tel: 022-28900878. Mob: 9819600742 / 9664078589
E-Mail: anandamideadvisors@gmail.com
Website: www.anandamide.co.in
### ULTIMATE – 18M ET

SFA 5.5 AWS E 7018-G  
IS:814-1991 EB 5629H3JX  
DIN EN499 : E 42 5  B 42 H 5

An Outstanding electrode, approved by Indomag Steel Technology, for special application for steel plant. ULTIMATE-18MET displays remarkable weld metal properties:
- Resistance to repeated thermal cycles.
- Resistance to ageing.
- CVN impact values upto 150 joules at minus 50°C.
- Used successfully for LD CONVERTER VESSELS.

### ULTIMATE – 18NC

SFA 5.1 AWS E 7018  
IS:814-1991 EB 5426H3JX

FOR SOUR SERVICE

Meeting the test requirements of:

Used successfully in welded fabrication out of HIC resistant steel plates.

### CRYOMATE – 3

AWS A 5.11 ENiCrFe3  
DIN 1736 EL-NiCr15FeMn

Nickel base alloy electrode gives outstanding performance in welding Inconel-600, Nimonic 75, Monel 400. Has high degree of resistance to hot cracking. Service temperature range 900°C to -250°C.

### CRYOMATE – 5

AWS A 5.11 ENiCrMo3  
DIN 1736:ELNiCr20Mo9Nb

A basic coated non-synthetic electrode for welding of NiCrMo alloys and super austenitic stainless steels. Excellent electrode for 9% NiSteel (Q&T) for LNG services.

### SILvershine - 4462

AWS A 5.4 E 2209-16

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

### SILvershine – ZFU(PH)

AWS A 5.4 E 385-16  
DIN 8556 E 20.25.5L CuR26

Fully austenitic, extra low carbon, resistant to corrosion in sulphuric, phosphoric and several organic acids. Suitable for welding tanks and process vessels, cast pumps and valves, in fertilizers plant.

---

**CO₂ Wire** (ER - 70S-6)  
**OUR MARKETING ACTIVITIES**

**TIG Filler / Flux Cored Wires**
Parisevanam

Atmabodh

The twelfth instalment of the demystification of a compact and insightful spiritual text by our erudite contributor Dr. SUDHA TINAIKER

In the last verse, Āchārya Shankarā gave an example of early dawn which clears away the darkness of the night and when the sun rises, it reveals itself and the entire Universe shines after it. This example was to illustrate that - like the dawn, Self- knowledge destroys the Self- ignorance and ātmā which is forever the “true” “I” shines by itself.

Ātmā is the ever- known awareness-consciousness which pulsates in every jīva as “I am”, “I am”. If it is ever-present and existing, why is it that one does not know it? Vedanta says that no jīva lacks the Ātmā. Once the ignorance is destroyed by knowledge, the delusion and false notions regarding my true nature also disappear, revealing the only reality present within and outside this upādhi. The example given here is that of a person who has lost the sense of direction. The space दिक्ष is ever there. It is out of confusion (प्राव) regarding the direction that one gets lost. The right understanding gives one the correct directions. Similarly the right understanding of “I” removes the false notions of “me” and “mine”.

सम्प्रदायः विज्ञानवानं योगी स्वाम्यस्येक्षितं जगतृः
एकं च सवाम्यस्यान् इर्ष्यते जातचर्चा || १५४।।

How does a man of understanding see himself and the entire Universe? Atmabodh calls a person of the right understanding as a सम्प्रदायः विज्ञानवान् (the one who has realized his true nature through the eyes of wisdom), does not see anything different from himself. He sees everything, whatever is here, manifest and un-manifest as arising in that consciousness, existing in it and resolving in it. He sees himself as that very existence of everything. This vision of seeing everything as oneself is called sarvātmabhāva (सर्वात्मभावः). Kaivalyaupanisad says मैथुनस्य जगताय परिष्ठि तत्त्वाच यति तत्त्वाचमयेन यति तत्त्वाच तत्त्वाचमयेन यति तत्त्वाच तत्त्वाचमयेन यति

There is nothing whatsoever other than the ātmā. The entire experienced Universe along with the un-manifest (yet to manifest) Universe of objects and people is verily this ātmā. Chandogyapurāṇa uses a set of unique examples to make this point. Articles of clay do not exist outside clay. They arise in clay, exist in clay and resolve in clay. Similarly, gold ornaments are not different from their cause - namely, gold. Water itself manifests as the ocean, waves, foam and bubbles. Similarly, one existence-consciousness आत्मा—ब्रह्म manifests as this entire experienced Universe. This is the vision of a जाति who was mentioned in the previous verse as a “person with the right vision” (सम्प्रदायः विज्ञानवान्).

To be continued...
सोनुबाई
श्रीमला वैद्य (मासुरकर)

“नव सोनुबाई पण हती कथिलचा वाता” ही मृण आमच्याकडे काम करणारे सोनुबाईला तौंतून तयार पडत होती खरी, पण ती मोठी हिमताना बाई होती. गडदाय मोन पुत्राच्या असलेली काही भावना मालंकाची माद, नाकल नव, कपडाच्या गालीलेल्या अशी ताण सहजस्वित बांध्याची, खोलकाळी आवाजाची आणि आत्मभिसास असलेली ही बाई वधा अशाची तीन मुलांना बांधवित होती.

मोठा मुगळचा पांडू त्वात्त्या त्वात समंजस होता. पाऊने जरा अघ होता. बुढी आणि परिधित्री बेताची अस्माने कंपनीच्या काम किंचाहे ते त्वाने स्वीकरले व आईला जातरांग महणून पैसे बमावू लागला. नंतरच मर्हसणे. शाळा/अभायसर्या नवाने बोबच होती, पण जवळील्याने जवळ लागत होठे त्वात्या. योडा आम्हाला आणि जात उआक्षा असे त्वाचे दिवस चालवले होते. त्वाच्या पाठवणुप्री, शेडेफक्ल, महणून होशी. ती सापाट मातीच वध्याली होती. जेतेंतून तिसरी वना शिकल्यावर धककाम व आईला बहुभाष्य येऊन कामाळा महत रुपे असा तिचा खेळ जात असे. आमच्याकडे आली की मी शाळातून आवाजावर किवा मुहुद्धा दिसी आही होणीत खळी खुप खेळावयाने. सांगण्याता, झोपाळा, मातीच बिड्वा/खोपा कहून त्वात्या फुला-पानांची सजबाळा आमाला पाव आवाजावर. आमी कमत होती त्या बस्तवाच्यांनी मोठी बाहे होती. त्वाच्या एका साधुता माझे हेची सुंदर गौर सुंदर, त्यानामुळे खुप प्रकाशम भाज्या आणि निसर्या बाजुळा आणि, पेस, बेर, जंमुळ इत्यादी होडी होती. त्यामुळे मध्ये खृष्टीयांची मोहमगी आमाची सर्व बातील चंदू होती. अभूत धूरे सोनुबाई होशीला जपत असे, मातीच्यांच्यांना ती सुंदरा दंगा करते महणून. पण मी व माझी आई धार बूनु तिची सुरक्षा कराचा.

काठी कर्कते गेली आणि होशीली ठाण जाले. त्वरकर ती आई जाळी आणि तिचा माझी येणेली कमी जाळे. तिच्या दोया भाववंची हुन जाळी. काळांतरांनी सोनुबाई निचूत जाळी. मातृ स्वत्‌च्या जागृती तिने तिच्या मोठ्या सुंदरला आमच्या घरी कामाळा लागले. मोक्षी/फंडूने जे पैसे आले ते वाचकत तिने अर्थमान जिल्हाजमध्ये एका गावात मळल्या जीवनीचा तुकडा देऊन त्वात भाज्या, धाण्य लावून कायम उत्तर वेळा राहाच ती सोय केली. अघूत ठोडे कर्क तिने काठाक लागले, पण ते हडळणून ती फेडत लागले. मछळळराही तिने हातातील धर्मे. त्वारी सामुद्राळी म्हणला अस्माने तोंडी खुश होता. शेतावर एक छोटी खोली बांधून हे मंडोटी तिच्या राहून शेतीची राशन करत लागली. होशी पण निकडे जवळच नाचरी असली. आता ती हुम्मांद करत होती. कृमीमधे मोठ्या मुलुक्या पेऊन धरा दिसत दिसत आईवरोह राहायला वेळ असे. असेच दिवस चालवले होते. अभूत धूरे त्वात नाही होता. पावासाखून माणाच्यात शेतात पैसी करक्यासाठी सोनुबाई आणि मर्हसणे हटड हात चालवली होती. त्यात होशीला पौरबोलित आली. जेवण बनवून त्या दोषांना वाचवचे काम ती आठवड्याच्या करू लागली आणि एक दिवस देखीव डाव साप्ताह! संध्याकाळीतून तुकून बाळे, विजयचा कडकडक, टांगचा गडकड आणि झोरचा पाऊस सुंदर जाळा. निकृष्याले ती सर्व खोलतरी कुकुट सल्ली. हा तुकून परिस्थितीत होशीला तिच्या घरी गावत जाह. सोनुबाई होशीला अर्थात मध्याळा झाली आणि विजेचा प्रचंड कडकडक झाला. एक मोठा विजेचा लोक सोनुबाईत त्या खाचीवर पडत आणि घरासक त्यास करत होता. सर्वाच्या स्वरूपांची राधामोही झाली होती. सोनुबाईने शेषकाळ कश्ची धुळ दिली. आगदी मृणालिकीरीक.
"ಸೋಸಾಯ್ಟಿ ಗುಡ್ಡೆ

ಶಾರ್ದ್ ಕೋಂಪಿಕೆರ

ಮೇ ೨೦೧೯ ಮಹಿಳಾಶಾಖಾ ಬಂಡದ ಸಾರ್ವತ್ರಾಚಾರ್ಯ ಅಂಕ ಮಿಜಾಲ. ತ್ರಾಹು ರಾಧಿಸುವ ಪ್ರಕರಣದಲ್ಲಿ ಸೋಸಾಯ್ಟಿ ಗುಡ್ಡೆ ಪ್ರತ್ಯೇಕ ಪರಿಭಾಷೆ ಮಾಹಿತಿಯಾಗಿದ್ದು, ಇದು ಕೃಷ್ಣರಾವ್ ನಾಯಾರ್ ನಗರ್ವಾದ ಮಾಹಿತಿಯಾಗಿದ್ದು. ಶಾಸ್ತ್ರೀಯವಾಗಿ ಸಾರ್ವತ್ರಾಚಾರ್ಯ ಪರಿಭಾಷೆಯನ್ನು ಬರೆದುಕೊಂಡಿದ್ದರು. ದೊತ್ತಿಗೆ ೨೦೧೯ ನಲ್ಲಿ ಸೋಸಾಯ್ಟಿ ಗುಡ್ಡೆ ಲೋಭಕಾರಿಯಾಗಿದ್ದು, ಇದು ಕೃಷ್ಣರಾವ್ ನಾಯಾರ್ ನಗರ್ವಾದ ಮಾಹಿತಿಯಾಗಿದ್ದು. ಶಾಸ್ತ್ರೀಯವಾಗಿ ಸಾರ್ವತ್ರಾಚಾರ್ಯ ಪರಿಭಾಷೆಯನ್ನು ಬರೆದುಕೊಂಡಿದ್ದರು. ದೊತ್ತಿಗೆ ೨೦೧೯ ನಲ್ಲಿ ಸೋಸಾಯ್ಟಿ ಗುಡ್ಡೆ ಲೋಭಕಾರಿಯಾಗಿದ್ದು, ಇದು ಕೃಷ್ಣರಾವ್ ನಾಯಾರ್ ನಗರ್ವಾದ ಮಾಹಿತಿಯಾಗಿದ್ದು. ಶಾಸ್ತ್ರೀಯವಾಗಿ ಸಾರ್ವತ್ರಾಚಾರ್ಯ ಪರಿಭಾಷೆಯನ್ನು ಬರೆದುಕೊಂಡಿದ್ದರು. ದೊತ್ತಿಗೆ ೨೦೧೯ ನಲ್ಲಿ ಸೋಸಾಯ್ಟಿ ಗುಡ್ಡೆ ಲೋಭಕಾರಿಯಾಗಿದ್ದು, ಇದು ಕೃಷ್ಣರಾವ್ ನಾಯಾರ್ ನಗರ್ವಾದ ಮಾಹಿತಿಯಾಗಿದ್ದು. ಶಾಸ್ತ್ರೀಯವಾಗಿ ಸಾರ್ವತ್ರಾಚಾರ್ಯ ಪರಿಭಾಷೆಯನ್ನು ಬರೆದುಕೊಂಡಿದ್ದರು. ದೊತ್ತಿಗೆ ೨೦೧೯ ನಲ್ಲಿ ಸೋಸಾಯ್ಟಿ ಗುಡ್ಡೆ ಲೋಭಕಾರಿಯಾಗಿದ್ದು, ಇದು ಕೃಷ್ಣರಾವ್ ನಾಯಾರ್ ನಗರ್ವಾದ ಮಾಹಿತಿಯಾಗಿದ್ದು. ಶಾಸ್ತ್ರೀಯವಾಗಿ ಸಾರ್ವತ್ರಾಚಾರ್ಯ ಪರಿಭಾಷೆಯನ್ನು ಬರೆದುಕೊಂಡಿದ್ದರು. ದೊತ್ತಿಗೆ ೨೦೧೯ ನಲ್ಲಿ ಸೋಸಾಯ್ಟಿ ಗುಡ್ಡೆ ಲೋಭಕಾರಿ�...
प्रत्येक मास का वर्षों में आयोजित होना चाहिए ताकि ग्रामीण लोग बहुत ही अच्छा असर पड़े। जीवन निर्माण बना उस मार्ग पर अपने साथ देख लाये जा सके। इसलिए इस वर्ष के लिए सात सप्ताह दूर देखने की साजिश किया जाए। खास कदम निकालें जो आपके लिए उत्तम रहें।

अभियान उत्तम रहेगा जब लोग अपनी दक्षता से प्रसार करेंगे। प्रत्येक मास का आयोजित होना चाहिए ताकि लोग अच्छी तरह से जीवन निर्माण कर सकें।

मास में भी विश्व दिवस होता है जब लोग अपनी दक्षता से प्रसार करेंगे। प्रत्येक मास का आयोजित होना चाहिए ताकि लोग अच्छी तरह से जीवन निर्माण कर सकें।
Shree Janardan Temple, Manki

Invitation to attend NOMPI celebrations on Thursday, 12 September, 2019

For the kind attention of all families from Aghanashini, Chittar, Gokarn, Kaushik, Kowshik, Mankikar, Mankekar, Samrodi, Shirali, Shirala / Shiroor, Sirur, Talmaki, Wagle and Yennemadi, who trace their roots to Shree Janardan Dev Temple at Manki.

The Bombay Trust of Shree Janardan Temple Manki invites all devotees to attend NOMPI in the Temple premises followed by Vanabhojanam for all on Thursday, 12 September, 2019, from 9AM to 4PM.

We also request all devotees to kindly send in their annual Vantiga payments as well as donations for the occasion, as also for maintenance and upkeep of the Temple.

Vantiga and donations may kindly be sent by way of DDs or Crossed cheques favouring 'Shree Janardan Temple,Manki' addressed to the Hon.Secretary, Mr. Vinay R. Kaushik, 15/30, Laxmi Niwas, Lt.Dilip Gupte Road, Shivaji Park, Mumbai - 400 028. Tel: 022-24451172.

For those wanting to make NEFT/RTGS transfers, the account number for Vantiga / Donations is:

Account Name: Shree Janardan Temple,Manki
SYNDICATE BANK,
Lamington Road Branch,Mumbai
SB Account No: 50252010026394
IFSC Code: SYNB0005013
MICR Code: 400025022

A database for Whatsapp and email is being prepared by Brig. Jayant Mankikar. All devotees may please share your coordinates with him on +919049731175 or to his mail ID: jayant1for7@gmail.com
Here and There

Bengaluru : Chaturmasya programmes: On the occasion of Guru Purnima on 16th July Bhagya Pathan was rendered followed by Vyasa Pujan and Ashtavadhana Seva. As a part of the Chaturmasya Seva, Bhajan Seva was offered by Smt Anupama Chandavarkar, Smt Kamakshi Baindur, Smt Akshita Kallianpur and group, Kum Shreya & Smt Pratibha Moodbidri, Smt Rekha and Kum Jutika Nadkarni, Smt Chitra Kumta, Ananda shamram Satsang Group, Gautam Ubbaykar, Vijayanagar Bhajan Mandali, Bhakti Bhajan Mandal, Bengaluru Yuvadhara, Nagesh Heble and Narayan Balse, Chitrapur Bhajan Mandal, Badukulli Radhakrishna Bhatmam, Shri Jayant Savkoor, Shri Sunder Shirooor and Shri Vasant Betrebet, Hindustani classical by Kum Nishtha Naimpally and Hindutani Shastrsiya and Bhakti Sangeet by Smt Nirmala Balwalli & Smt Padmini Rao. There was a paper quilling demonstration by Smt Kalpana Kumble.

Special Programmes: On 12th July, Shayani Ekadashi was observed with Akhanda Bhajan and Devi Pujan.


Regular programmes: Pujan was performed by Gruhastha-s at Bengaluru Math, in garbha-gudi every day and in Anandashram Sabha every Monday, Thursday and Friday. Sadhaka-s performed Samoohika Gayatri Japa Anushthana every Sunday. The series of talks by Smt. Dr. Sudha Tinaikar on Aparokshanubhuti continued on every Tuesday. Bhagya Pathana (Bhagavadgita, Upanishad & Brahmasutra) practice is held every Sunday morning. Bhajan classes are also conducted regularly every week. A short 5 minute Ninada practice was a part of all regular activities.

Reported by Kavita Savor

Mumbai – Dadar : Samaradhana of HH Shrimath Pandurangashrama Swamiji was observed on 4th June. The programme included Kathamrut of Shrimath Pandurangashrama Swamiji by Smt. Smita Mallapur and Bodhamrut by Smt. Shobha Katre, followed by Bhajans, Mangalarati and Prasad Vitarana.

Devi Anushthana was conducted as per the prescribed schedule on the 7th of June and 5th of July. Swadhyaya, Sanskrit Katta and Bhajan Seva were some of the other planned activities which kept our sadhakas enthused.

Bhagavad Gita Competition aspirants started their preparations in earnest, under the guidance of Smt. Shobha Puthli. Mitali Mallapur, like last year, took up the mantle of mentor for yuvas wishing to participate in the recitation competition.

On 14th and 15th June, it was time for our sadhakas to pay a visit to Karla Math to celebrate Janmotsava. Specifically, they participated in the Saptama Prahar on 15th June, from 3.15 am to 6.15 am. In the hours till the clock struck 6, signalling the time for Suprabhatam, our sadhakas offered Navratri Nityapath, Devi Anushthanan, Bhajans, Stotras and Lalita Sahasranama Archana.

A workshop on Prevention of Child Sexual Abuse was conducted for the Prarthana Varga on 29th and 30th June at Khar Math, in which both, teachers and students from Dadar Sabha were involved.

The Dadar Sabha AGM was conducted on 7th July. The agenda included important matters such as Vantiga collection and the appointment of Sabha office bearers and committee members.

On the auspicious occasion of Guru Pournima, on 16th July, our yuvas took personal sankalpas, which heralded the beginning of the Yuvadhara Japa Anushthana, to be concluded on at the end of the Mallapur Chaturmasya, 2019. Sadhakas also commenced with Guru Parampara Charitra Parayan.

Dadar Sabha Sannikarsha was observed on 28th July, with many of our sadhakas offering Sadhana Panchakam in the blissful precincts of Karla Math.

Reported by Mohit Karkal.

Mumbai Grant Road : The AGM of the local Sabha was held on 7th July 2019. Apart from the usual business of adopting Annual report and audited statements, the vantiga collection was discussed and members were told to collect vantiga by September 2019. The new committee was also installed.

Seva saptaha was observed from 14th to 21st July by 5 members. On 21st July Sannikarsha Seva was offered at Karla by the Sabha members. Gurupurnima was celebrated with Gurupujan being done at the Dattamandir. During Chaturmas, Gurupujan is being done on every alternate Thursday and DeviAnushthan on every Saturday. Mitali Puthli Mallapur has started taking Bhagad Gita Pathan classes to prepare the participants for the forthcoming competition. Sanskrit Aradhana classes are also being held every Wednesday in the Talmakiwadi by Dr. Suneeala Mavinkurve.

Swami Siddharudh Charitra Parayan Saptaha was observed from 6th to 10th August and was attended by 10 devotees.

Reported by Smita Mavinkurve

Mumbai – Virar : On Sunday morning 2nd June, 2019, on behalf of the Yuvadhara Virar Local Sabha, Dr. Anjali Gokarn and Dr. Sujal Bijur, both from Vasai had planned a
‘SWACCHATA SEVA’ at Bhuigaon Beach at Vasai (West). 25 enthusiastic Bhanap Yuvas and Sr. Citizens from Virar, Nalla Sopara and Vasai actively participated in this event from 7.30 am to 9.30 am. All of them joined "Beach Heroes" an initiative undertaken by Mr. Lisbon and Mrs. Zsuzanna Ferrao and their Team of dedicated Volunteers from Vasai, who regularly undertake cleaning of this Beach every Sunday morning. Dr. Anjali Gokarn has also been visiting the beach for this work many a times earlier with her group. It’s a great work and we saw many people — young and old cleaning the beach on their own. Kudos to Dr. Anjali Gokarn for inspiring all the participants to join her in group activity.

Within a span of two hours, all the Participants of our Sabha, under the guidance and leadership of Dr. Anjali Gokarn, could clean the Beach and collect the dirt and filthy leftovers in 65 Bags with 20 kgs each weighing 1300 kgs. The same was then handed over to the Garbage Van of Municipal Corporation for proper disposal.

The event ended with yummy Breakfast, Fruits and Strawberry Milk Shake to all the Participants which was arranged by Dr. Anjali Gokarn and Dr. Sujal Bijur.

Reported By Shivanand D. Hemmady

New Delhi: Yugadi, marking the advent of ‘Vikari SamvatSara’, was celebrated with a samooohik Satyanarayana Puja and a contributory Aamchi style lunch at the Kavle Math on April 7th. Ceremonies were conducted by Ved. Karun Bhatmam from the GSB temple. Nirody Manoharmam and his wife Radhikapachi were the yajamans for the Puja, which was attended by 41 members from 20 families. Among the newcomers participants were Kartik Kadle and wife Tanya, with Tanya’s parents Sh. Gurunandan and Smt. Jyotsna Gangolli, who, incidentally, have lived in Delhi earlier, and were on a visit to the city.

After Puja, Bhatmam read the panchang along with the annotated forecasts for the year. Pradeepmam Ullal, Sabha President, welcoming all the participants, thanked them for the speedy and generous Vantiga contributions, while Vasantmam Tavanandi spoke on the need to pay Vantiga regularly, and exhorted community members to increase contributions which financed not only the viniyogas contributions and customary Pujas at all Math establishments, but also were being increasingly channeled into education, health and other welfare activities at Shirali and other centers.

Jaishankar Bondal spoke about the fresh tranche of books digitized for www.ChitrapurEbooks.com. The site has completed 5 years of existence in 2019. From a single book of 200 odd pages, the site has bloomed to gather over 8000 pages of digitized material — books, articles, photo galleries — that give a perspective on developments in the CS community. A new section added —"About Us" — thinks of the future, and visions on the horizon. He urged the community to read illuminating materials on the site, where all materials are free to download.

The Janma Divas of Adi Shankaracharya, was marked with a prayer meeting at the residence of Pratima and Vishal Rege on April 11th. The unique aspect of this function was that it was geared towards children, with the life and times of Shankara being depicted vividly through a puppet presentation, created thanks to the ingenuity of the Reges family (Pratima, Vishal and their children, Navya and Niyaara).

The hand assembled theatre, the beautifully drawn and cut puppets, the realistic (again hand drawn) backdrops, with recorded music, script and lights — all made for an endearing show for not only the children, but also the gathered adult audience. The life and manifest greatness of the Sage came through as these simple, figurines pirouetted their way across the tiny stage, manipulated by children, bringing home the truth of the adage “Small is Beautiful”. Besides this, the event had the usual recitations of Parijnana Trayodashi, and the Guru Paduka Stotram, rendered with great fluency and devotion by participants. With the lighting of lamps, Deepa Namaskars were chanted, followed by the MahaArati.

A recorded radio talk by Dharma Pracharak, Sh. V. Rajagopal bhatmaam on the greatness and relevance of Adi Shankara through the ages was played; Jaishankar Bondal read selected excerpts from transcreations of Dr. Gopal Hattangadi in his book “The Lyrical Wisdom of Shankaracharya” (1970), digitized on www.ChitrapurEbooks.com. A visiting Bhanap family from Pune, Sh. and Smt. Vivek Bijur also graced this event. Sh. Bijur informed the audience about a recent work on Adi Shankara (written by well known author, and former diplomat Sh. Pawan Verma) that he had come across and read. Lauding the arguments of the author in brief, he urged the audience to read it (book is available with book stores and on Amazon). 18 members from 8 families, including children, attended the event, which concluded with light refreshments. The Sabha thanks the Reges for not only hosting the event, but doing a charming puppet show to bring home the perennial message of Adi Shankara to the viewers.

The Punyatithi of HH Pandurangashram Swamiji was observed at the residence of Vidya (Kumtakar) and Rakesh Kumar on June 4th. The proceedings began with recitation of Guru Paduka Stotram, followed by Sri Parijnana Trayodashi. Devi Anushthana was then done. Some participants also talked about the unique contributions of HH Swamiji. Mangoalapachi Tavanandi spoke at some length in Konkani, drawing from Dr. Hattangadi’s biography of Pandurangashram Swamiji, about His scholarship, keen interest in the welfare of the laity, his reforms in both ecclesiastical and temporal fields. His whole life, she said, was devoted to building up the profile of the Saraswat Samaj and the Math in different areas, and this earned Him the respect of all communities, including the then rulers of India—the English.

Jaishankar Bondal read out excerpts written on HH Swamiji from the digitized book "Perennial Philosophy", an abridged/annotated version of Sant Umbai Aroor’s work "the Chitrapur Guruparmpara" rendered into English by Dr Gopal Hattangadi (1995).

Vidya Kumtakar Kumar shared some family reminiscences related to HH Swamiji. Naivedya was followed by Mangalarati. The prayer meeting ended with a “double-barreled” delicious
Prasad Bhojana (Aamchistyle) prepared by the hosts, and enjoyed by the guests, a baking Tuesday afternoon notwithstanding! 13 members from 8 families attended the prayer meet.

The prayer meeting to celebrate the Janmadivas of HH Parijnanashram Swamiji was hosted by Nirmala and Jaishankar Bondal on June 15th. There were customary recitations of Sri Guru Paduka stotra and Sri Parijna Trayodashi followed by Lalita Sahasranamam, followed by Shiva Manasa Puja and Sri Guru Bhajan Stotram. Jaishankar Bondal read out extracts of HH Swamiji’s Aashirvachan delivered at New Delhi in Dec 1975, which focused on Adi Shakti, the paths to true happiness and different forms of Bhakti.

This was followed by bhajans, cake cutting (eggless version brought in by Radhika Nirody) and some chocolate contributions by others. Mangalarati was then performed. Prasad Bhojana concluded the prayer meet, attended by 16 persons from 10 families.

Reported by Nirmala Bondal – courtesy ‘New Delhi Sabha Quarterly Newsletter

Saraswat Samaj UK : UK Sabha, under the auspices of Saraswat Samaj UK, organised its Annual Satsang on Saturday, 13th July to commemorate Gurupoornima. The venue was Oxheywood School, Watford. The pictures of Param Poojya Swamiji and Shri Durga Parameshwari Devi adorned the altar with idols of Lord Bhavanishankar and Ganesha.

The programme started at 11:30 am with recitation of Sabha Prarambh Prayer. This set the scene for Devi Anushthan in the school main hall and Gayatri Anushthan in an adjoining area. Six ladies participated in Devi Anushthan and eight gents in Gayatri Anushthan. Anushthans concluded with recitation of Sabha Closing Prayers. With Anushthans over, Naivedya was offered to the Deities and PP Swamiji with Aarti and Mahaprasad was served to all.

This was followed by the Bhajan session which started at 2:30 pm with recitation of Parijnan Trayodashi and Shankarnarayan Geet. After a number of attendees offered their bhajanseva, Mangalarati was performed by all. The programme concluded with distribution of Fruit prasad.

Organising committee thanks all those who attended and participated.

Reported by Shashi Bailoor.
Our Institutions

Saraswat Mahila Samaj, Chennai
The Samaj arranged for Karaoke on 27th July, which has become an annual feature, thanks to Preetham Chandavarkar who generously lends her Karaoke system. This event was named ‘Geet Gata Chal’. The participation was good; Purnima Rao compered the show and Lata Ullal gave the vote of thanks. The musical evening ended with dinner.

Reported by Kavita Savor

Balak Vrinda Education Society
BVES celebrated its 80th Foundation Day on 29th June 2019 in the School Hall with great fanfare. There was torrential rain in the early morning but by 9.30 am it had subsided and the programme started at 10.30 am to a good attendance.

Dr Rajiv R Nadkarni was the Chief Guest – an eminent educationist, with M.Sc. in Computer Science and Masters in Human Resource Development and Management. After having worked for 25 years in different organizations in IT sections, he shifted to the education field which is his passion. He runs a pre-primary school , is a visiting faculty in K.P. Hinduja College for Degree Course and also prepares students for competitive and scholarship exams. Prof. Nadkarni was given a warm welcome followed by the Deep Prajwalan by the Chief Guest and the Managing Committee members to the accompaniment of a melodious Saraswati Stuti Bhakti geet. After the National Anthem followed a very enjoyable entertainment programme by some of our students right from the Nursery to High school ranging from a patriotic dance , skit, mime show, dandiya raas and the final gymnastics which stole the show. The national integration dance by the tiny tots attired in costumes from all states of India who eventually displayed unity in diversity was well appreciated.

Mr Sunil Ullal, Chairman, welcomed the Chief Guest and the audience, and gave a brief account on the present status of our school and other achievements of our students in academics and extracurricular activities , different competitions, Inter school Science Project competitions where our students have won prizes, the future plans lined up depending on the resource available and the support of our well wishers / donors etc. He then introduced Prof. Nadkarni requesting him to address the audience. Prof. Nadkarni spoke at length about the importance of education along with food , water and shelter which makes a person complete giving him worldwide knowledge, and opening doors to career opportunities

This was followed by Vote of Thanks by Vice Chairperson Dr Suneele Manivinkle. The function concluded with tasty lunch.

Reported by Geeta Suresh Balse

Saraswat Mahila Samaj, Gamdevi
On 12th July 2019, Ashadhi Ekadashi was celebrated with a programme of devotional music “Sur Kavya ka Raspan”, based on the life and work of Sant Soordas by Saraswati Vrindagaan. Music was composed by Smt Geeta Yennemadi and the melodious songs were sung by the Vrindagaan group. Smt Kalindi Kodial gave an exceptionally superb commentary on the life of “Sant Soordas” and also analysis of each song which was in Brujbhasha , in chaste Hindi in her inimitable style that kept the audience enthralled. Kalindi, who was brought up in the North, is an expert in Hindi, Avadhi, Bhojpuri and Punjabi etc as.The introduction was done by Smita Mavinkurve. The hall was filled to capacity and vibrations with divinity as the group started singing “Vithoba”. Shri Vithoba’s vigraha decorated in beautiful “Pitamber/abhushan” and the floral decoration around and the “diyas” around made it look resplendent. The programme got over with a bhairavi “Smaran” and looked as if the audience was in a trance for a few seconds.

The Vote of Thanks was done by Ashwini Prashant, followed by the Prasad sponsored by Smt Geeta and Smt Shyamala Yennemadi. Refreshments were sponsored by Smt Geeta Yennemadi.

Forthcoming Programme:
Saturday 21st September 2019 at 5.00 p.m. Foundation Day programme at Shrimad Anandashram Hall, Talmakiwadi. Chief Guest – Dr. Anjali Kirtane will address the audience and her documentary film ““संत झूंटो का बाँध” will be screened.

Wednesday 25th September 2019 at 3.30 p.m. in Samaj Hall – Annual General Meeting

June 5: A son (Ayan) to Ashwini and Ketan Kowshik at Sunnywale, California, USA

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

July 5: Rajaram Ganesh Karambar (85) at Chinchwad, Pune
July 24: Sulochana Sadanand Nadkarni (89) at Lokpuram, Thane
July 25: Jyotshila Hemant Kadle (61) at Dadar (W), Mumbai
Aug 2: Ajay Manohar Ragade (59) at Pune
Aug 4: Shanta Shantaram Bailur (89) at Warje, Pune
Aug 8: Dr (Mrs) Sumitra Manohar Ragade (95) at Pune
Aug 9: Asha Bhavanishankar Mundkur (nee Shanta Katre) (89 years) at Goregaon East, Mumbai
Aug 11: Dinkar Ramarao Katre (97) of Bandra, Mumbai in Chennai.

KANARA SARASWAT
With Best Compliments
From

Rithwik Foundation
Switch To Seamless Trading With SVC e-Trade
Enjoy Zero Opening Charges On Your Account
Offer Valid Till September 2019

Key Features
- Invest anytime from anywhere
- Access to Live News, data & reports
- Unique Equity SIP in select shares (SIP)
- After Market order facility

SVC Care No.
1800 313 2120

Corporate Office:
SVC Tower, Nehru Road, Vakola,
Santa Cruz (E), Mumbai - 400 055
Call: 022 - 6699 9999 / 7199 1000

SVC CO-OPERATIVE BANK LTD
[(Multi-State Scheduled Bank)]
HUM SE HAI POSSIBLE

SVC Bank India | SVC_Bank | svc_bank
www.svcbank.com