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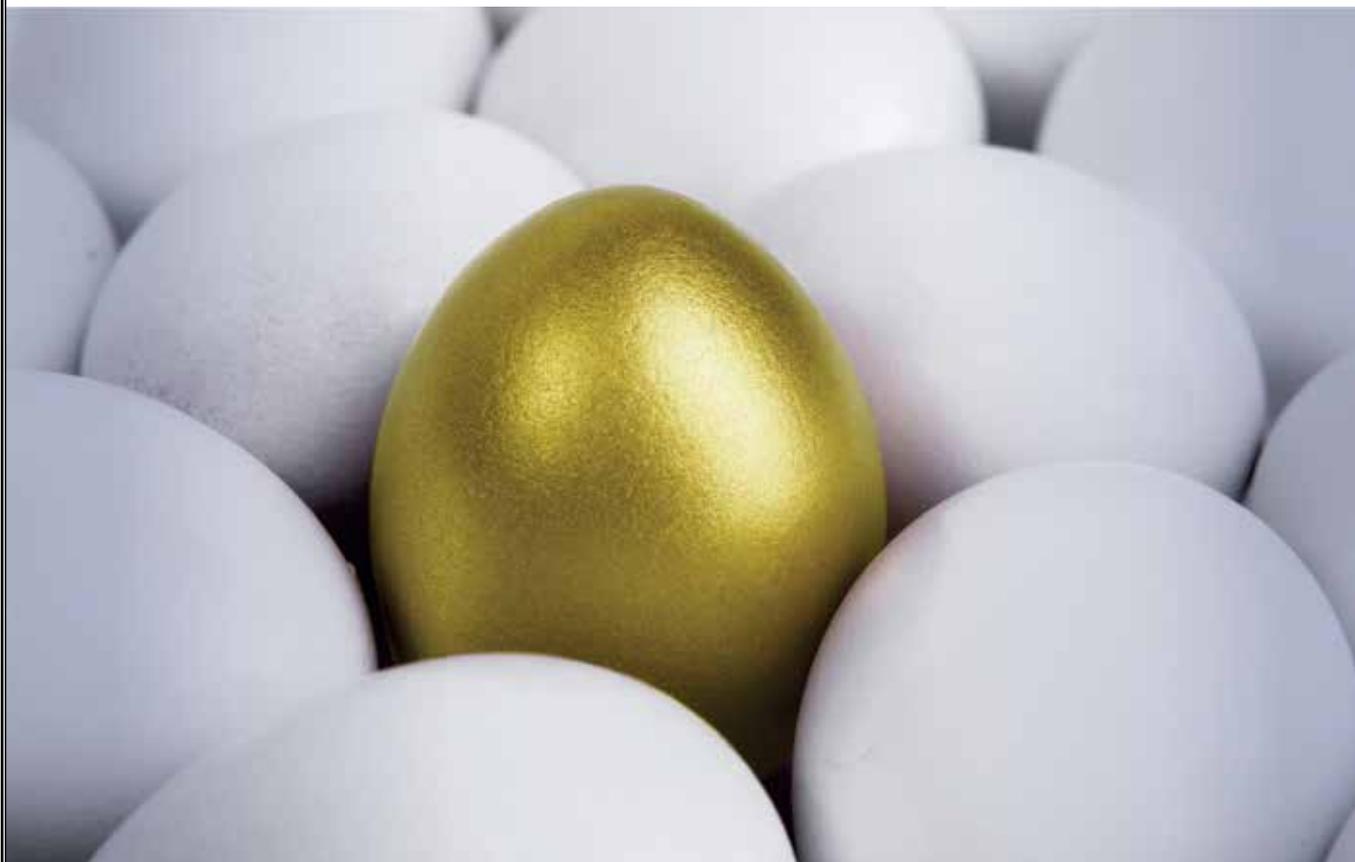
Vinod Gurudatta Mennemadi



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Kanara Saraswat

A Monthly Magazine of the
Kanara Saraswat Association

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

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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

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

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

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.



From the President's Desk....

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

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APPLICATIONS ARE INVITED FOR INTEREST FREE REFUNDABLE GRANTS FOR PURSUING HIGHER EDUCATION FROM CHITRAPUR SARASWAT STUDENTS FOR THE ACADEMIC YEAR COMMENCING 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 alongwith 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

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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

नैनंछिन्दन्तिशस्त्राणिनैनंदहतिपावकः।
नचैनंक्लेदयन्त्यापोनशोषयतिमारुतः।

This soul cannot be cut by weapons, cannot be burnt by fire Cannot be dissolved by water, nor withered by wind.

July 20, 2019 was a day filled with grief for many of us. On this day, we lost a great man - a pioneer, a mentor, a father-figure, a great leader and a wonderful human being. Mr Vinod Gurudatt Yennemadi passed away leaving a deep void in the lives of not just his immediate family, but many others who looked up to him as an exemplary individual.

Vinod Dada, as my brothers and I called him, was our first cousin. For me, he was not only an elder brother but also a friend, philosopher and guide. So, when Uday Mankikar mam approached me to write this article, I had nothing else to say but a "yes". I am sure there are many like me who have a story to tell about Mr. Vinod Yennemadi. I have my own too. When I sat to write this article, all my interactions with him flashed right in front of my eyes like a 70mm movie.

Gurudatt Yennemadi Maam (Vinod Dada's father), was the third of five siblings -- Sumati, Sita (my mother), Sushila and Narayan. The family initially lived in Hari Niwas and then moved to Shree Kripa Taikalwadi, Matunga. He had three children -- Vinod, Vidya and Viju.

Since childhood, Vinod Dada had a disciplined life with fixed goals and a very minute study of finances. The small lessons taught to him by his parents perhaps laid the foundation for his monumental banking career. He could pinpoint unwanted expenditure without waiting for the balance sheets. Vinod Dada completed his schooling from Bal Mohan Vidyalaya, Shivaji Park. In school, he was known to be a studious person, affectionate to friends and a great cricketer. He joined Sydenham College of Commerce and passed B.Com with flying colors. He then joined Bank of India as an officer. It was during this time that he was offered admission for a Chartered Accountancy course at the reputed firm M/S Fergusson in the UK. On his father's advice, Vinod Dada decided to resign from the bank to pursue further studies.

On completion of the CA course, he returned to India to work here. As the Executive Director of Finance and Administration at HDFC Bank, he brought in a lot of reforms in the bank. His work has been known to have contributed tremendously in the current stability of the bank. On retiring from HDFC Bank, he was on the Board of Directors of some companies. Along with this, he was also the President of Shri Chitrapur Math Standing committee. A few years ago, he was chosen to be a part of the SVC Board of Directors which was his last assignment as Chairman of the bank. He would say to me, "I have a vision to make SVC the No 1 bank of choice."

I remember his days at Sydenham College when he used

to wash his clothes after a day's work and use the same clothes the next day after ironing. He was an extremely organized and meticulous man which is probably why so many people looked up to him. A simple person always dressed in light colors, he was a very approachable and down-to-earth individual. As the President of the Standing Committee, he had the aura of a great leader. Under his leadership, the expenditures of the math were curtailed to a great extent and there was a rise in the Vantiga collections as well.

Even during Standing Committee meetings, Vinod Dada would address each Sabha member by his/her name giving them respect and a personal touch. This was a unique quality which made him stand out from the past Presidents. He would open all meetings with, "I have two hours of time including a summary with HH, so keep your queries ready." He would then conduct, monitor and conclude the meeting well before time. He would rarely lose temper during the meetings and if he ever did, he would apologize immediately for his outburst. He was a very humble person.

He was also known to be a very helpful man. In March 1963, my younger brother Shrinath was to appear for his SSLC exam. We could not find his name in the Exam Hall even after a lot of frantic search. His name had actually been included in the list at some other place. We all panicked because it looked impossible to reach that place in time for the exam. Vinod Dada had also dropped by to wish him. As soon as he came to know about this, he immediately hailed a taxi and dropped him personally at the appropriate exam centre. His quick action helped my brother or he may have ended up losing a crucial year.

Even with his immensely busy schedule, he always found time for family. In 2008, when my son got married, we invited Vinod Dada for the wedding. As Standing Committee President, he had important meetings in Shirali during that time. However, he made it a point to attend the wedding. When my wife asked him how he could come, he said, "I requested HH Swamiji to excuse me as I could not miss my nephew's wedding."

In 2003, he arranged a get-together of the entire Yennemadi clan and their extended families. Gurudatt mam was also present during the occasion. It was a huge event with almost three generations coming together. He arranged and conducted a wonderful programme and we all enjoyed ourselves thoroughly at the beautiful location he had chosen for the meet-up. I got to meet cousins whom I hadn't met for ages. My children got to know their second and far-off cousins. He mentioned later that he and my elder brother Sadanand dada used to discuss about such a get-together all the time. He said he wanted to do it at least once in his father's lifetime.

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 withan 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 shortcutsat 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 avaluable 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*.

Our Cover contd...

अलविदा विनोददादा

श्रीनाथ मुर्देश्वर

विनोददादा, माझा मामेभाऊ. मामा शिवाजीपार्कला तायकलवाडीत राहायचा. आम्ही तालमकीवाडीत आजीबरोबर (येन्नेमडी भवानी आक्का) राहत असल्यामुळे तो आजीला भेटायला यायचा व आजीपण आम्हाला घेऊन त्यांच्या घरी जायची. लहानपणापासूनच शिस्तबद्ध, नीटनेटकेपणा व रुबाबदार पेहेराव. त्याचा करडा आवाज, गंभीर चेहरा व मितभाषी स्वभाव असल्यामुळे लोकांचा त्यांच्याबद्दल गैरसमज व्हायचा. पण तो फार मवाळ व मायस्थ स्वभावाचा होता. नातेवाईकांना एकत्र आणण्याची त्याला फार हौस. गणपतीला सगळ्यांना दूर्ध्वनीवरून आमंत्रण द्यायचा. २००३ मध्ये त्याने संबंध येन्नेमडी घराण्याची (साधारण ७०/८० लोकांची) आक्साबीचवर सहल काढली होती. एवढेच नव्हे तर आम्हा सर्व भावंडांची जन्मदिवसाची यादी प्रत्येकाला देऊन आवर्जून सांगितले की बाकीच्या दिवसात वेळ मिळत नसेल तर निदान वाढदिवसाला संपर्क साधून शुभेच्छा द्या ह्यामुळेच आपुलकी वाढते. संबंध दृढ होतात. मी एसएससीला असताना दादा महाविद्यालयाच्या शेवटच्या वर्षाला होता. माझ्या वेंधळेपणामुळे गिरगावातील परीक्षा केंद्रावर जाण्याऐवजी मी रॉबर्ट मनी हायस्कूलमध्ये पोहोचलो. पहिली घंटा झाली आणि दहा मिनिटात जर मी गिरगावात पोहोचलो नाहीतर माझे वर्ष फुकट जाणार होते. पण शिवाजीपार्कहून मला शुभेच्छा द्यायला आलेल्या ह्या दादाने एका क्षणाचाही विलंब न करता मागून येणाऱ्या टॅक्सीत मला बसवले व मी काही बोलायच्या आतच तिसऱ्या घंटेच्या आत मला

माझ्या गिरगावातील केंद्रावर नेऊन सोडले. अशा रीतीने त्याने माझे एक महत्त्वाचे वर्ष वाचवले होते.

चित्रापुर मठाच्या स्थायी समितीवर आल्यावर स्वामीजींच्या मार्गदर्शनाखाली त्याने अनेक योजना आखल्या. असेच आम्ही एकदा माझ्या मावसभावाच्या घरी एकत्र झालो होतो. मावसभावाचा मुलगा डॉक्टर आहे. हे दोघे एकत्र आल्यावर ह्यांची चर्चा सुरू झाली की सारस्वत समाजात “किडनी विकाराने बरेच लोक त्रस्त आहेत व त्यांना पैशाअभावी डायलीसिस करता येत नाही अशा लोकांना ओळखपत्र देऊन एखादा निधी उभारून रुग्णालयाला थेट पैसे देऊन कशी मदत करता येईल?” अशा अनेक योजना त्याच्या डोक्यात असल्यामुळे तो नेहमीच गंभीर असायचा.

चित्रापुर मठाजवळ परिज्ञानाश्रम स्वामीजींचे वस्तु संग्रहालय बांधण्यात त्याचा मोठा वाटा आहे. नवरात्रीत एक दिवसाची फुलांची सजावट त्याच्यातर्फे व्हायची. परिज्ञानाश्रम स्वामीजींच्या समाधीवर त्याने श्री भवानी शंकर देवाचे चांदीचे मुख अर्पण केले आहे. तसेच हल्लीच दुर्गापरमेश्वरी देवीला एक सोन्याचा मुकुट अर्पण केला आणि अशा अनेक गोष्टी आहेत ज्या मला अवगत नाहीत असो.

अशा ह्या दादाला स्वामीजींच्या आशीर्वादाने व त्याच्या स्वतःच्या पुण्याईने सद्गति लाभो हीच देवाजवळ प्रार्थना.

अलविदा विनोददादा!

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 championed and ushered in the transformation by designing and instituting projects such as Parimochan, Samvit Sudha, Handmade Paper Mill, etc. Furthermore, it was his unflinching support that led to the setting up of Shrimat Parijnanashram Vastu Sangrahalaya, a state-of-the-art museum that is a humble homage created by Parama Pujya Sadyojat Shankarashram Swamiji to His predecessor Visionary-Guru Parama Pujya Parijnanashram Swamiji III.

Vinodmam brought the same passion in the international arena by corraling the Bhanap community members settled

in Canada, UK and USA to help support the Math's mission and vision. In the US, Vinodmam's passion and commitment met its match in the Chitrapur Heritage Foundation, a US non-profit started by a group of Bhanaps to support the Math's projects in the field of education and rural women empowerment. Vinodmam and Naimpally Jayavantmam visited the US to participate in CHF sponsored meetings in different US cities to meet the local Bhanaps and explain the Math's projects.

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 initiatives that addressed social ills - be it in the sphere of educational opportunities for children or the lack of economic opportunities confronted by the rural women.

The Board Members of Chitrapur Heritage Foundation pray that Vinodmam's soul attains sadgati.

CHF Board Members – Arun Heble, Ashok Kulkarni, Pramod Mavinkurve, Kanchan Kabad, Kaveri Kalawar, Kiran Mundkur, Milind Gokarn, Santosh Ganavanthe, Sudhir Golikeri, Mangesh Hoskote

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 unflinching 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....

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 GaneshChaturthi 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, RakshaBandhan, 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...

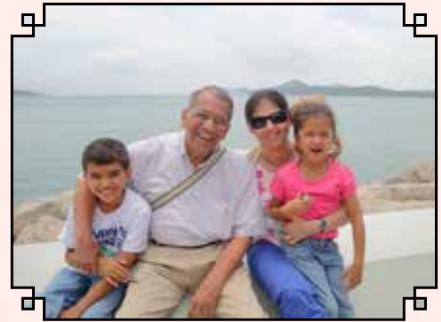
Our Happy Memories Together



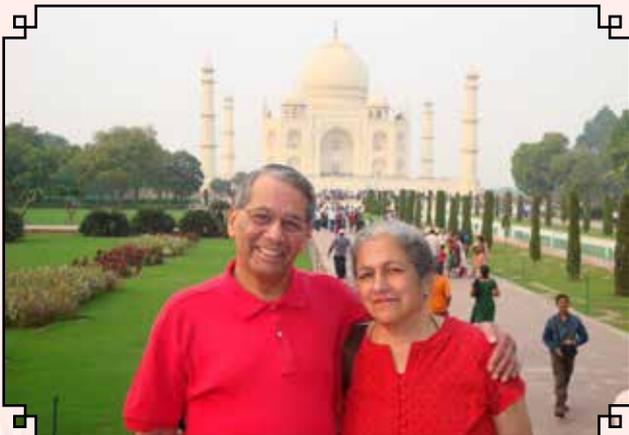
With the entire family



With Daughters



Relaxing at the Seaside

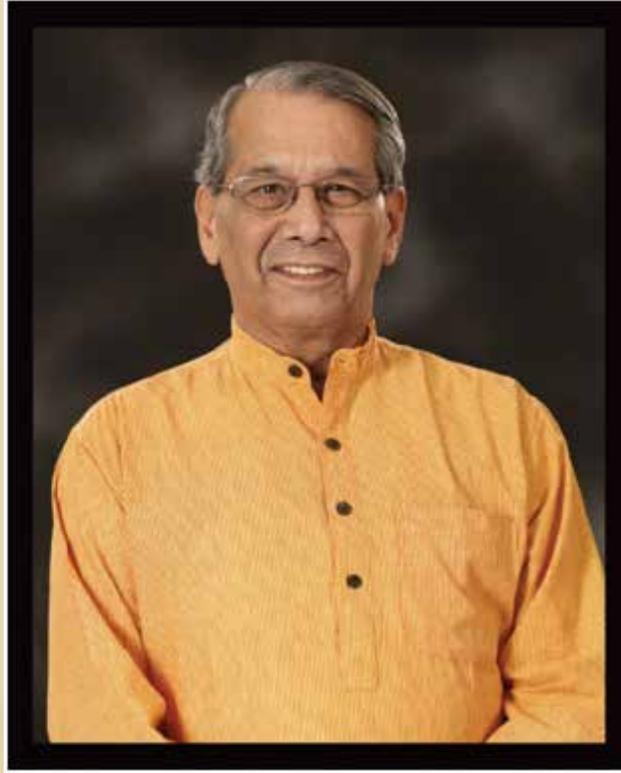


With Wife Vidyapacchi



Enjoying with the grandchildren at a party

*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

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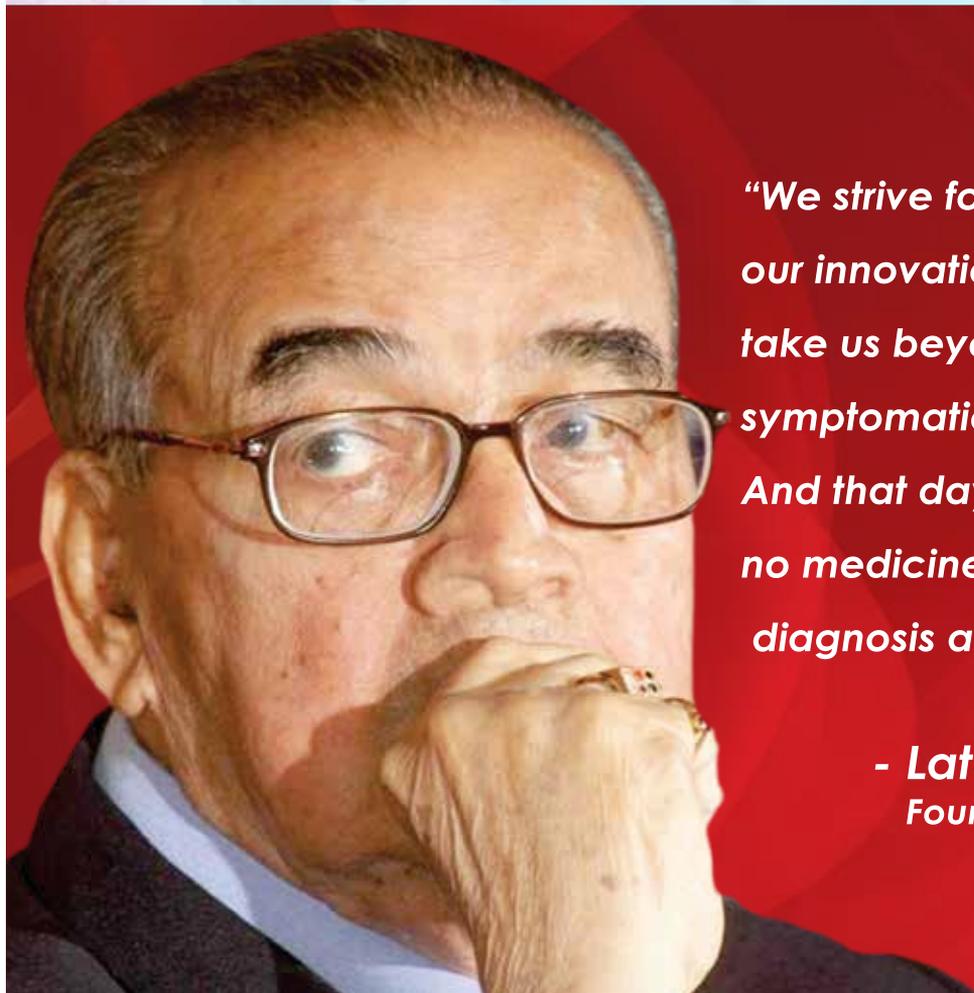
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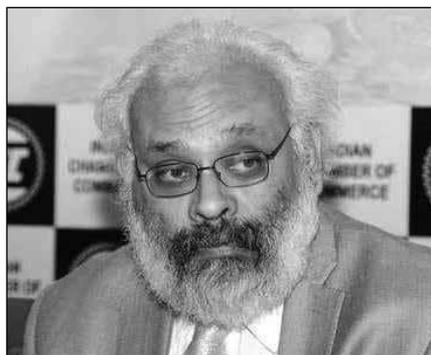
Dr. Subir Vithal Gokarn

A TRIBUTE TO

A SHARP MACROECONOMIST AND A WONDERFUL HUMAN BEING

BY D. SUBBARAO, FORMER GOVERNOR OF THE RBI

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

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**NOTICE OF THE 107th ANNUAL GENERAL MEETING OF
THE KANARA SARASWAT ASSOCIATION (REGD)**

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 (Mezannine Floor), Association Building, Talmakiwadi, Javji Dadaji Marg, Mumbai – 400 007 to transact the following business:

1. Reading of the notice convening the meeting.
2. Confirmation of the minutes of the 106th Annual General Meeting held on 16th Sept 2018 (Minutes of Meeting published in December 2018 issue of KS Magazine). Members are requested to carry KS Magazine issue of December 2018.
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.
5. Appointment of Internal Auditors for the F.Y. 2019-2020.
6. Appointment of Statutory Auditors for the F.Y. 2019-2020 .
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

107th Annual Report of the Kanara Saraswat Association for Financial Year 2018-19

Management for the year 2018-2019

Shri Praveen P Kadle – President

Shri Kishore Masurkar – Vice –President

Smt Geeta Yennemadi – Immediate Past Vice President

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)
6. Shri Rajaram D Pandit – Jt. Hon. Sec. Magazine Circulation and Reference Library (Assisted by Shri Rajiv Kallianpur)
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)
10. Shri Sunil G Ullal – Jt. Hon. Sec. Sports & Cultural Affairs (Assisted by Shri Rajiv Kallianpur)
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)

107th Annual Report of Kanara Saraswat Association for F.Y. 2018-19

Dear Members

We have pleasure in placing the Annual Report for the year 2018-2019 at the 107th Annual General Meeting of the Kanara Saraswat Association (KSA). The Audited Statement of Accounts for the year ended 31st March 2019 will be uploaded on our web site on 1st September 2019. We pay tribute to our Past Presidents, Vice-Presidents, Members of the Managing Committee, Members of KSA, donors, employees and well wishers of KSA, deceased or alive and salute their perseverance, dedication and selfless service without which we would not have reached this milestone of 107 years.

We fondly remember our Thirteen Founder Members including our first President Late Rao Bahadur S. S. Talmaki, a pillar of strength to the KSA and the Community especially during his 150th Birth Year.

MEMBERSHIP

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

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

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

SR No	Name of the Fund	Amt as on 31.03.2018	Donations recd during April 18 to Mar19	Total Fund as on 31/03/2019
	<u>CORPUS FUND:</u>			
F 1	DISTRESS RELIEF FUND	25,41,040.00	3,28,850.00	28,69,890.00
F 2	SCHOLARSHIP FUND	55,39,524.64	9,77,030.00	65,16,554.64
F 3	MEDICAL RELIEF FUND	25,99,917.00	1,50,000.00	27,49,917.00
F 4	EMERGENCY MED REL FUND	65,82,945.00	5,13,001.00	70,95,946.00
F 5	KONKANI BHASHA	1,51,557.42		1,51,557.42
F 6	PRIZE FUND	5,15,896.18		5,15,896.18
F 7	COMMUNITY CHEST FUND	6,61,954.00		6,61,954.00
F 8	KALA VIBHAG FUND	1,41,122.00		1,41,122.00
F 9	MAGAZINE FUND	4,07,695.00		4,07,695.00
F 10	NRK MEMORIAL (LIBRARY)	21,064.56		21,064.56
F 11	NHH MAINTAINANCE FUND	2,00,000.00		2,00,000.00
F12	*TALMAKI MEDICAL AID FUND	47,00,000.00		47,00,000.00
F13	*TALMAKI SCHOLARSHIP FUND	21,19,520.00		21,19,520.00
F 14	SUB TOTAL (F 1 TO F 14)	2,61,82,235.80	19,68,881.00	2,81,51,116.80
F15	CENTENARY FUND	1,35,89,472.00		1,35,89,472.00
F 16	GRAND TOTAL (F 14 + F15)	3,97,71,707.80		4,17,10,588.80

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:

Nature of Aid	Approx. Amount to be disbursed in 2019-2020	Amount Disbursed in F. Y. 2018-19	No of beneficiaries in FY 2018-19	Amount Disbursed in F.Y. 2017-2018	Amount Disbursed in F.Y. 2016-17	Amount Disbursed in F.Y. 2015-16
*** Scholarship	3,32,000	4,35,000.00	30	2,27,000.00	2,35,000.00	2,54,000.00
*** Distress Relief	1,52,000	1,87,000.00	29	1,47,000.00	1,40,000.00	1,58,000.00
*** Medical Relief	1,56,000	1,61,500.00	13	1,37,000.00	1,25,000.00	1,31,000.00
Emergency Medical	3,95,000	1,90,000.00	13	3,02,000.00	2,90,000.00	3,15,000.00
Aid to BPL Families				-----	-----	10,000.00
Centenary Educational Refundable Grant		22,12,000.00	18	14,12,425.00	6,86,465.00	11,33,000.00
Centenary Medical Aid		11,40,000.00	12	50,000.00	3,69,635.00	3,00,000.00
TOTAL AMOUNT		43,25,500.00	115	22,75,425.00	18,46,100.00	24,03,052.00

*** 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:-

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

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:-

	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Surplus/Deficit	-3.03	-6.08	-12.34	1.21	23.87	- 10.33
Depreciation	5.94	6.15	4.65	4.04	4.67	4.31
Interest Paid on OD	9.32	7.60	6.79	0.22	0.00	0.00
Written Off Amount	0.00	0.00	6.81	14.42	0.04	0.30

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.

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

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):-

Year	Full Day	Half Day Institutional Free Total Vacant Days	Institutional Booking	Free	Total	Vacant Days
						Booking
2013-2014	06	79	26	10	121	244
2014-2015	08	56	27	08	104	261
2015-2016	08	56	18	10	92	274
2016-2017	03	52	45	10	120	245
2017-2018	10	93	17	10	130	235
2018-2019	10	33	3	9	55	310

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:-

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

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:

	Boys	Girls	Total
Status As on 31.03.2018	199		
Registered during 2018-19	37	27	64
Records Deleted (Incl. Marr. Fixed)	40	71	111
Status as on 31.03.2019	196	238	434

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. Sadanand Nayampally. There was an excellent accompaniment by Shantanu Shukla, Jayesh Rege, Rakshanand Panchal, Udai Raikar on Tabla and Vinod Padge, Dnyaneshwar Sonawane on Harmonium and Jayant 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 Sadananad 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
Chairman Hon.

Shivshankar Murdeshwar
Secretary Hon

Vandan Shiroor
Treasurer

Place: Mumbai
Date: 26.08.2019

Continued on page 36

Butterflies in my garden



Aditi Rao - (11 yrs)

Day and Night



Chinmayee Kodikal (8 yrs)

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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:

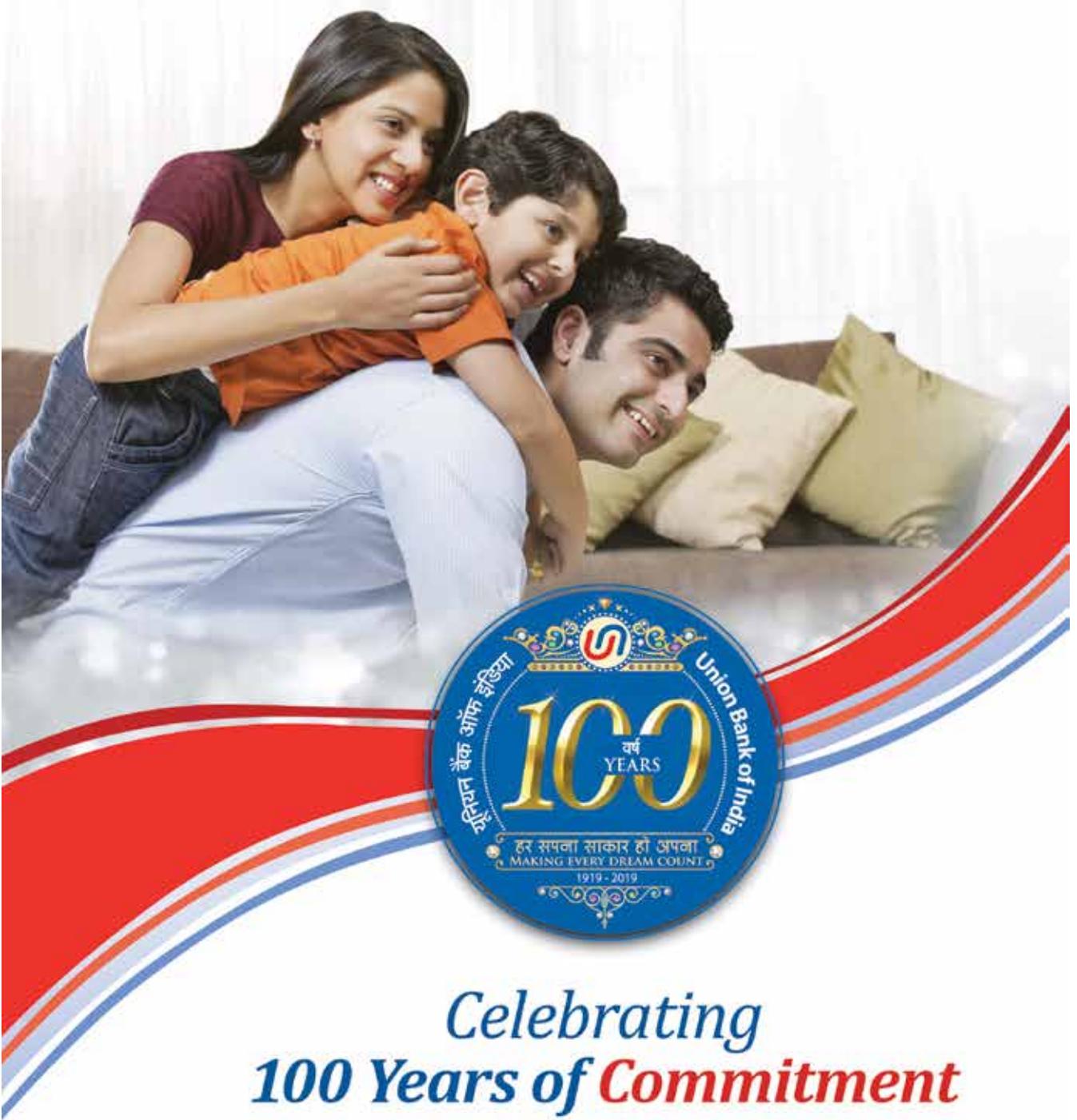
Sankalp & Kushal; Sampada & Amit; Vishal &

Tejashree; Shraddha & Akshay;

Shriya & Abhijith; Suhail; Saumya and Nikhil.

Great Grand Children:

Dhriti & Dhvani ; Anantika ; Ekaansh and Samvit



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Chitrapur Heritage Foundation

711 Daylily Court, Langhorne, Pennsylvania, USA

Connecting US Amchis to Chitrapur Math

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

The activities of CHF include:

- Facilitate the collection of annual "Vantiga" payment from every earning Saraswat in the US - "Vantiga" supports and maintains the upkeep of our spiritual centers in Bengaluru, Gokarn, Mallapur, Mangaluru, and Shirali;
- Promote cultural heritage by supporting temple restoration projects and maintenance of Chitrapur Museum archives;
- Support education of 100 students at the 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.

Amgale Guru Purnima Satsang



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 puja.

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 puja. The Guru Padukas that were carried by Vanitha Balwalli pacchi and Ashok Balwalli 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 puja was performed, the rest of the Satsang devotees who had gathered chanted the Guru Pujan Shlokas. Shruti Udyawer heralded the start of the Maha-Arti to the shankha naada. The rest of the Maha-Arti completed to the sounds of devotion and bhakti. After the Pujan, we all recited Deepanamaskar, Shankaranarayan Geet and also performed meditation. Bhajans were sung by Aditi and Sameer Hattangadi, Aditi Olety, Sanjay Vinekar and Lalita Madiman. Smita's father Suresh Kaikini mam gave a thought provoking message summarizing the essence of Guru Purnima that "every human being needs the blessings of his Guru, and if he follows the path shown by his Sadguru,

Moksha is atal". 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.

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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
- 6) Office of the Director of Income Tax
(Exems) Registration u/s 12A of the
Income Tax Act 1961 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
- 11). GSTIN Number - 27AAATT0071E2ZS dated 23.11.2017.
- 12). The Fire safety Compliance Number: 1600005716 dated 08.2.2019 .
- 13). Health License Number: 887811792 dated 13.01.2019 valid till 12.01.2020.

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	- 30 th July 2019 to 29 th 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:

Policy Number - Under Issue and Policy Number awaited.
 Period of Insurance - 16th August 2019 to 15th August 2020.
 Coverage Value - Rs.1.22 Crores
 Premium Paid - Rs 3900.00

THE PROPERTY DETAILS OF KANARA SARASWAT ASSOCIATION (KSA)

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

	LOCATION	AREA	STRUCTURE	SOURCE
1	Plot no 11 Cadastral Survey No 1A/312 in Talmakiwadi Tardeo Division	415.67 sq. yards 355.5 sq. mtrs	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	Conveyance Deed dated 4 th April 1955 between The Saraswat Coop. Hsg. Society and The Kanara Saraswat Association Registered under Sr No 4457/55 of Book No 1 dated 24 th June 1957 with Sub-Registrar, Bombay.
2	Plot No 11 Cadastral Survey No 1A/312 I Talmakiwadi Tardeo Division	5.16 sq. yards 4.31 sq.mtrs	Area used for KSA Building	Conveyance Deed dated 4 th April 1955 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24 th June 1957 with Sub-Registrar, Bombay.
3	Plot no 13 Cadastral Survey No 1A/312 In Talmakiwadi Tardeo Division	516 sq.yards 431.45 Sq. mtrs	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.	Conveyance Deed dated 4 th April 1955 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24 th June 1957 with Sub-Registrar, Bombay.

II - PROPERTY DETAILS OF LAND AT NASHIK HOLIDAY HOME

- 1) Plot No Survey No 659/6, Plot 41 & 42.
New Pandit Colony, T.P. Scheme, Nashik No II,
Sharanpur Road, NASHIK 402 002
- 2) Conveyance Deed Registered on 13th January 1965 under Serial No
NSK 52/1965 of Bk No 1 with
Sub-Registrar- Nashik
- 3) Area of Plot No 41 & 42 7647.50 sq.ft + 7647.50 sq. ft = 15295.00 sq.ft

III – PROPERTY DETAILS OF LAND AT BHANDARDHARA

- 1) Plot Details Plot No 41, Survey No 169
Village Murshet, Bhandardara Hills Taluka Akole
Dist: Ahmednagar
- 2) Details Of Deed Allotment letter Resha / 274 / 1999 dated 08/03/1999
Issued by PWD
- 3) Area of Plot 27000 sq. ft.

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 praakrit, 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!

Experience – the Best Teacher

SAVITRI BABULKAR

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.

Bappa Calling

By Pooja Someshwar (nee Upponi), USA

(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!)

"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 savorys and sweetmeats to be prepared to tickle Ganesh'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 Shraavan, what with Shraavan 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! Ganesh well and truly overwhelms your senses there, even before the official kickoff day.

Sights:

The intricately moulded Ganesh 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, Ganesh's forms are as varied as His names, and limited only by where

one's imagination can reach. People worship even a likeness of Ganesh'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 Ganesh.

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

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 Sarvajanic 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!!!"

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Hoofbeats at Haifa

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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.

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 choolahs (handmade earthen cooking stove), "*GovindbhoAatobchaal*" (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 had 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 shmashan 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.

'Singapore' 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 doodhwala 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 your 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 ricksawallas 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.

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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 Shivar 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 Shivar 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 shivar 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 shivar 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 Haldipuram. After this, we assembled in the Dhyan Mandir for Deepa-Prajwalan done by Kailajemam, Narayanmam, Kuttymam, Niranjana 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 shivar and Niranja 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 shivar! 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 Hattangadymam and Jyoti Hattangadypachi. We learnt to choose the right kind of wood, cut it into shapes and

~~~~~ Parisevanam ~~~~~

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 Padaprakshalan to Phalamantrakshat which taught us the commonly used terms and rituals of our Math while Tejashree 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 Shiralimam 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.

Tejashree 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 Kuttymam 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 batatawadas 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

~~~~~Parisevanam~~~~~

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 !



Pray before you start the day.



Many hands make light work!



Seize the moment! Pujya Swamiji blessing
Team Kar Seva



Ready for the road....

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

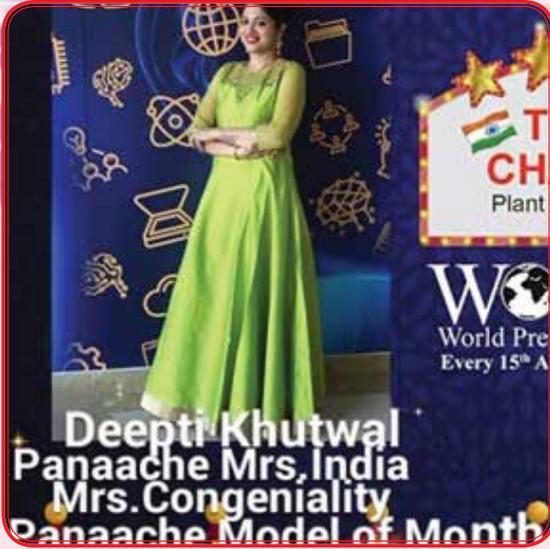
them”. Ria underwent years of speech therapy to help her understand sound, speech and effective oral communication. Ria worked hard and had a supportive group of parents, family, therapists, teachers, audiologists and school friends. The results can best be described as a dream come true. Ria was the 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.



Ria Krishnanand Balwalli



Kimaya Sawant



Vinay Padukone



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 Klagenfurt in Austria and secured the Bronze Medal in the Long Jump category.

The United World Games event was held at Klagenfurt, 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

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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 आत्म अनुभव, but does not know that what I constantly experience as "I am", "I am" is the *Brahman* that it talks about. In this regard, *Ātmabodh* gives a common example of a false notion of losing one's necklace when it is still around the neck.

आत्मा तु सततं प्राप्तो अप्यप्राप्तवदविद्यया ।

तत्राशे प्राप्तवद्भाति स्वकण्ठाभरणं यथा ॥४४॥

The true nature of my Self is veiled by ignorance. The consequence of such ignorance is the delusion as to who I really am. Lord Krishna says in the *Bhagavadgītā*-अज्ञानेनावृतम् ज्ञानं तेन मुह्यन्ति जन्तवः Once the ignorance is destroyed by knowledge, the delusion and false notions regarding my true nature also disappear, revealing the ever-present "I"- just like the necklace worn around my neck is mistakenly believed to be lost till someone tell me that it is right around my neck. It is like finding what I already have; प्राप्तस्य प्राप्तिः This ever-present *ātma* is the experienter of all experiences, all the time present as the knowing consciousness.

स्थाणौ पुरुषवद्भ्रान्त्या कृता ब्रह्मणि जीविता ।

जीवस्य तात्त्विके रूपे तस्मिन्दृष्टे निवर्तते ॥४५॥

If I am the ever- existent Brahman, why do I confuse myself to be a *jīva*? *Ātmabodh* says that it is out of delusion. In semi- darkness a stump of a tree can be mistaken for a man and the deluded person can get scared that it could be a thief. Similarly limitless, the ever- present *ātmā* is mistaken for a limited and mortal *jīva* with all its limitations. Once the delusion is gone, the stump of a tree is seen as such, all false notions about there being a thief are gone and with it, the fear is also gone. What removed the delusion in this case? It is the clear understanding of the stump as a stump. Similarly, a clear understanding that "I am the ever- present, limitless *Brahman* and not a limited *jīva*" clears the delusion born of ignorance.

तत्त्वस्वरूपानुभवात् उत्पन्नं ज्ञानामञ्जसा ।

अहं ममेति चाज्ञानं बाधते दिग्भ्रमादिवत् ॥ ४६॥

When the true nature of "I" is understood, notions such as "me" and "mine" also disappear. False identification with one's own body-mind-sense complex gives the notion of "me" and anything connected to the "me" is considered to be mine, by extension. In reality, I am not the body-mind-sense complex and nothing belongs to the "I". I am in reality not connected to any particular body-mind-sense complex, or to any object of the experienced world. I am 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 दिक् is ever there. It is out of confusion (भ्रमा) 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".

सम्यक् विज्ञानवान् योगी स्वात्मन्येवाखिलं जगत् ।

एकं च सर्वमात्मानम् ईक्षते ज्ञानचक्षुषा ॥४७॥

How does a man of understanding see himself and the entire Universe? *Ātmabodh* calls a person of the right understanding as a सम्यक् 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). *Kaivalyaupanishad* says मैव सकलं जातम् मयि सर्वं प्रतिष्ठितम् मयि सर्वं लयं याति तद्ब्रह्मास्म्यहमद्वयम्. आत्मैवेदं जगत्सर्वम् आत्मनोन्यत्र विद्यते । मृदो यद्ब्रह्मदादीनि स्वात्मानं सर्वमीक्षते ॥४८॥

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*. *Chandogyaupanishad* 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-ब्रह्मन् manifests as this entire experienced Universe. This is the vision of a ज्ञानी who was mentioned in the previous verse as a "person with the right vision"(सम्यक् विज्ञानवान्).

To be continued...

सोनुबाई

शैलजा वैद्य (मासुरकर)

“नाव सोनुबाई पण हाती कथिलाचा वाळा” ही म्हण आमच्याकडे काम करणाऱ्या सोनुबाईला तंतोतंत लागू पडत होती खरी, पण ती मोठी हिंमतवान बाई होती. गळ्यात दोन पुतळ्या असलेली काळ्या मण्यांची माळ, नाकात नथ, कपाळावर गोंदलेलं अशी ताठ सडसडीत बांध्याची, खणखणीत आवाजाची आणि आत्मविश्वास असलेली ही बाई विधवा असूनही तीन मुलांना वाढवित होती.

मोठा मुलगा पांडू त्यातल्या त्यात समंजस होता. पायाने जरा अधू होता. बुद्धी आणि परिस्थिती बेताची असल्याने कंपनीतच काम मिळाले ते त्याने स्वीकारले व आईला हातभार म्हणून पैसे कमावू लागला. नंतरचा मच्छिंद्र. शाळा/अभ्यासाच्या नावाने बोंबच होती, पण जबरदस्तीने जावं लागत होतं त्याला. थोडा अभ्यास आणि जास्त उनाडक्या असे त्याचे दिवस चालले होते. त्याच्या पाठीवरची, शेंडेफळ, म्हणजे हौशी. ती साधारण माझ्या वयाची होती. जेमतेम तिसरी यत्ता शिकल्यावर घरकाम व आईला बंगल्यात येऊन कामाला मदत करणे असा तिचा वेळ जात असे. आमच्याकडे आली की मी शाळेतून आल्यावर किंवा सुट्टीच्या दिवशी आम्ही दोघी खूप खेळायचो. सागरगोटे, झोपाळा, मातीचा किल्ला/खोपा करून त्याला फुला-पानांनी सजवायला आम्हाला फार आवडायचे. आम्ही राहत होतो त्या बंगल्याभोवती मोठी बाग होती. त्याच्या एका बाजूला तरत-हेची सुंदर रंगीत फुले, दुसऱ्या बाजूला खूप प्रकारच्या भाज्या आणि तिसऱ्या बाजूला आंबा, पेरू, बोरे, जांभूळ इत्यादीची झाडे होती. त्यामुळे कधीही कुठल्याही मोसमात आमची सर्व बाबतीत चंगळ होती. अधून मधून सोनुबाई हौशीला झापत असे, माझ्याबरोबर तीसुद्धा दंगा करते म्हणून. पण मी व माझी आई ढाल बनून तिची सुटका करायचो.

काही वर्षे गेली आणि हौशीचे लग्न झाले. लवकरच ती आई झाली आणि तिचे माहेरी येणेही कमी झाले. तिच्या दोघा भावांचीही लग्न झाली. कालांतराने सोनुबाई निवृत्त झाली. मात्र स्वतःच्या जागी तिने तिच्या मोठ्या सुनेला आमच्या घरी कामाला लावले. नोकरीचे/फंडाचे जे पैसे आले ते वापरून तिने अहमदनगर जिल्ह्याजवळच्या एका गावात छोटासा जमिनीचा तुकडा घेऊन त्यात भाज्या, धान्य लावून कायम उत्पन्न येत राहिल अशी सोय केली. अर्थात थोडे कर्ज तिला काढावे लागलेच, पण ते हळूहळू ती फेडत होती. मच्छिंद्रालाही तिने हाताशी धरले. त्याची सासुरवाडी नगरला असल्याने तोही खूश होता. शेतावरच एक छोटी खोली बांधून ही मंडळी तिथेच राहून शेतीची राखण करू लागली. हौशी पण तिकडे जवळच सासरी असायची. आता ती दुसऱ्यांदा गरोदर होती. कधीमधी मोठ्या मुलीला घेऊन चार दिवस आईबरोबर राहायला येत असे.

असेच दिवस चालले होते. पावसाळा सुरू झाल्याने शेतात पेरणी करण्यासाठी सोनुबाई आणि मच्छिंद्राची धडपड चालली होती. तशात हौशीपण सोबतीला आली. जेवण बनवून त्या दोघांना वाढायचे काम ती आनंदाने करू लागली आणि एक दिवस दैवाने डाव साधला! संध्याकाळपासून तुफान वारे, विजांचा कडकडाट, ढगांचा गडगडाट आणि जोराचा पाऊस सुरू झाला. निरुपायाने ती सर्व खोलीतच कुडकुडत

बसली. ह्या तुफान परिस्थितीत हौशीला तिच्या घरी गावात जाऊन सोडणेही केवळ अशक्य होते. कसाबसा झोपायचा प्रत्यन करीत असताना मध्यरात्र झाली आणि विजेचा प्रचंड कडकडाट झाला. एक मोठा विजेचा लोळ सोनुबाईच्या त्या खोलीवर पडला आणि घरासकट त्या सर्वांना विद्युल्लतेने आपल्या कुशीत सामावून घेतले. क्षणार्धात सगळ्यांची राखरांगोळी झाली होती. सोनुबाईने शेवटपर्यंत यशस्वी झुंज दिली. अगदी मृत्यूशीदेखील!

पावसाळी सकाळ

चालता चालता मी थबकले
मंद सुवासाने धुंद झाले
पारिजात बहरत होता निशीगंध बोलवित होता
पानापानावरून टप टप पावसाचे पाणी
ओघळत होते ते मोतीबिंदू बघून मी सुखावत होते
हिरवीगार वनराई नुकतीच न्हाऊन आनंदाने झुलत होती
पक्ष्यांची मधुर किलबिल साथ देत होती
निसर्गाचे विलोभनीय दृश्य मी डोळ्यात साठवित होते
चालता चालता आनंदाने नाचत होते.

- रेखा राव

मी आणि माझेपण...

मी आणि हे माझेपण...
मिळून बनले जीवन...
तू आणि तुम्ही आहात सारे...
वाटते म्हणून मी वेगळी कारे...
मजकडेच मी पाहते जेव्हा...
दिसतो लपलेला 'स्व' तेव्हा...
निरखता जवळुनी स्वतःला...
प्रश्न अवचित उलगडला...
गवसता स्वराज्य 'स्वतः'चे...
सहज उमजे रहस्य जगण्याचे..

- विद्या कागल

सोसायटी गुड्डो

शरद कोप्पीकर

मे २०१९ महिन्याच्या कॅनरा सारस्वतचा अंक मिळाला. त्यात रेखा रावने लिहिलेला “सानपण दी देवा” हा लेख वाचला. तसा तिचा प्रत्येक लेख न चुकता मी वाचतोच. ती फार सुंदर लिहिते तिच्या आईसारखी. तिचा हा लेख वाचल्यावर मला पण माझ्या लहानपणच्या गोड आठवणी आठवल्या.

“सोसायटी गुड्डो” हे धारवाडच्या सारस्वतपुरला का म्हणतात हे बऱ्याच लोकांना माहीत नसेल. १९३० साली ५० चित्रापुर सारस्वत लोकांनी एकत्र येऊन सोसायटी बनवली. म्हणून त्याला “सोसायटी गुड्डो” असे लोक म्हणायला लागले. धारवाडला कलघटगी येल्हापूरच्या रस्त्यावर गावाबाहेर तीन डोंगर विकत घेऊन तिथे ५० मोठे बंगले बांधले. त्यात त्यांनी तीन टाइपचे बनवले. ए टाइपचा एकच बंगला होता आणि तो म्हणजे उभयकरांचा. हा सर्वात मोठा होता.

१९५२ साली आनंदाश्रम स्वामीजींचा ह्याच बंगल्यात मुक्काम होता. वरच्या दोन डोंगरावर बी टाइपचे बंगले बांधले. हे थोडे लहान होते. खालच्या डोंगरावर आणखी थोडे लहान बांधले. हे बंगले बांधायला पाणी लागायचे. त्यानंतर तिथे राहणाऱ्या लोकांना पाणी पुरवठा करायला पाहिजे. म्हणून एक विहीर खाली खोदली आणि दुसरी वरच्या डोंगरावर आमच्या बंगल्याच्या शेजारी. डोंगर असल्याने दोन्ही विहिरींना पाणी खूप खोल होते. वरच्या डोंगरावर एक भली मोठी टाकी बांधली. दोन्ही विहिरींना मोटर बसवले. देवा नावाच्या एका माणसाला दोन्ही मोटर चालू करून वरच्या टाकीत पाणी भरणे मोटर खराब झाली तर खाली उतरून रिपेअर करणे हे काम सोपविले होते. विहिरीला लोखंडाच्या पायऱ्या होत्या.

ह्या पन्नास जणांना त्या काळात किती दूरदर्शीपणा होता त्याचे कौतुक करावे तेवढे थोडेच. त्यांनी बंगले बांधून उरलेल्या जागेत एक कन्नड प्राथमिक शाळा बांधली. माझा चुलत भाऊ, मी आणि सारस्वतपुरातील इतर मुले ह्याच शाळेतून चौथी पास झाली. ह्या शाळेत म्हणजे मॉडर्न स्कूलमध्ये दोन मास्तर होते. एकेक मास्तर दोन क्लास घ्यायचे काही तक्रार न करता. इथे आम्ही सांस्कृतिक कार्यक्रम करायचो. मुख्य अतिथी म्हणून श्रीमती हिमा केसरकोडी, त्यावेळची मशहूर नृत्यांगना आणि डॉ. शिवराम कारंत प्रसिद्ध लेखक ह्यांना बोलाविले होते. इथे कीर्तनकार संजीवराव कल्याणपूर, संजीवराव गुलवाडी ह्यांची कीर्तनं व्हायची. आम्ही मुलेसुद्धा इतरांसारखे गडबड न करता एकायचो. त्यात गोष्ट असायची, भजन असायचे विनोद असायचे. त्याशिवाय श्री. उमेश हेरेंजल ह्यांचा डान्स क्लास होता. त्यांच्याकडे शिकून पारंगत झालेल्या मुली म्हणजे लीना कार्नाड भरतनाट्यम्, शीला कोप्पीकर तिल्लणा आणि ज्योत्सना गुलवाडी मणीपुरी. आम्ही तिथे टेबल टेनिस खेळायचो.

माझ्या आजोबांनी, म्हणजे श्री. त्रिंबकराव नारायण कोप्पीकर यांनी १९३० साली वरच्या विहीरजवळ एक बंगला बांधला. माझा जन्म १९३७ मध्ये ह्याच बंगल्यात झाला. माझ्या आजोबांचे कुटुंब जरा मोठेच होते. त्यामुळे नेहमी १६-१७ माणसे घरात असायची. आजोबांना संगीताची फार आवड असल्यामुळे त्यांनी माझ्या वडिलांना संगीत शिकवले. त्यांचे गुरू म्हणजे आग्रा घराण्याचे उस्ताद विलायत हुसेन खांसाहेब, बडोद्याचे राज गायक उस्ताद फय्याज खांसाहेब होते. त्यामुळे बडे बडे गायक म्हणजे उस्ताद फय्याज खांसाहेब, स्वामी वल्लभदास, ज्यांनी सायनला १९४८ साली वल्लभ संगीतालय सुरू केले आणि जलंधरचे पंडित दिलीपचंद्र वेदी आमच्या आउटहाऊसमध्ये येऊन राहायचे आणि जवळपासच्या गायनाच्या मैफीली उरकून घ्यायचे.

माझ्या वडिलांना म्हणजे श्री गणेशरावांना फक्त संगीताचीच आवड नव्हती तर बाग फुलवायची पण आवड होती. त्यांनी बंगल्याच्या डाव्या बाजूला फणसाची (वेगळ्या चवीची) दोन झाडे लावली होती. त्याशिवाय चिक्की, करंबलाची, बेलपत्रीची, वेगवेगळ्या रंगाच्या जास्वंदीची झाडे, कडीपत्ता, लेमन ग्रास लावली होती. उजव्या बाजूला हापूस, पायरी, मल्लगोवा, तोतापुरी आंब्याची झाडे, साकरलिंबू, पन्नीरल चिक्की, आवळा, पेरू, पपयाची दोन वेगवेगळ्या प्रकारची झाडे, कॉफीचे झाड, लिंबूची झाडे लावली होती. त्याशिवाय उजव्या बाजूला आंब्याच्या झाडाखाली त्यांनी वांगी, भेंडी, मिर्ची, टोमॅटो, तोंडली लावली होती. इतकेच नव्हे तर बंगल्याच्या डाव्या खिडकीजवळ वेगवेगळ्या रंगाच्या डेलिया आणि उजव्या खिडकीजवळ वेगवेगळ्या रंगाच्या गुलाबाची झाडे आणि सूर्यफुलाची झाडे लावली होती. समोर विटांनी दोन बाजूला गोलाकार करून त्यात वेगवेगळ्या रंगाच्या लहान फुलांची झाडे लावली होती. ते असेपर्यंत नित्य नियमाने सर्व झाडांना खत पाणी घालायचे. १६ ऑक्टोबर १९५१ मध्ये अचानक हृदय विकाराने माझे वडील गेले. २१ वर्षे त्यांनी जोपासलेली एवढी मोठी बाग आमच्यासारखी अनाथ झाली. मोठ्या घरात राहणाऱ्यांनी पूजा अर्चा बंद केल्यामुळे जास्वंदीच्या फुलांना आणि बेलपत्रीच्या झाडाला कोणी विचारेनासे झाले. दर नागपंचमीला माझे वडील गेटजवळ असलेल्या फणसाच्या झाडाला झोपाळा बांधून द्यायचे मला.

डिसेंबर १९९५ साली मी कुटुंबीयांसोबत बैलूरहून परत येताना सोसायटी गुड्ड्यावर आमच्या बंगल्यात राहणाऱ्या काकांना-काकूंना भेट द्यायला गेलो होतो. त्यांनी माझ्या पत्नीला आणि मुलांना घर आणि बाग दाखवली. तेव्हाच लहानपणी आम्ही जिथे खेळायचो ते मैदान इमारतींनी भरून गेले होते. काका काकी म्हातारपणी मुलाकडे राहायला जाताना बंगला विकून गेले. आणि तिथे तीन मजली तीन इमारती आल्या असे कळले.

वृद्धापकाळाची पूर्वतयारी

सौ. श्यामला अशोक कुलकर्णी

प्रत्येक माणूस जन्माला आला की त्याचा मृत्यू हा अटळ असतो. जीव जन्माला येतानाच परमेश्वराने त्याच्या गतआयुष्यातील सत्कर्म-दुष्कर्मांच्या हिशेबानुसार व निसर्गनियमानुसार त्याच्या आयुष्याची मोजमापणी करून त्यानुसार कुठल्या कुळात व घरात जन्माला यावे याची योजना आखूनच त्या जीवाला भूलोकावर अनमोल असा नरदेह देऊन पाठवलेले असते. ज्याने गत-जन्मी परमार्थ साधना करून सद्गुरूंना प्रार्थना केलेली असते की, “ज्याचे वंशी कुळधर्मरामसेवा। त्याचे वंशी मज जन्म देगा देवा।।” अशा शिष्यांना तो पुढील परमार्थ साधना तशीच चालू राहून त्याची प्रगती होण्यासाठी त्याची ती प्रार्थना सफल करण्यासाठी ज्या कुळात व घरात पारमार्थिक संस्कार असून रामनामाची स्पंदने जागृत आहेत अशाच घरात सद्गुरू त्या आपल्या शिष्याला जन्म देतो. जेणेकरून त्याने आपली उर्वरित साधना पूर्णत्वाला नेऊन ह्या नश्वर व अमूल्य अशा नरदेहाचे सार्थक करून घ्यावे.

जन्म-मरण हे माणसाच्या हाती नाही. परंतु दुर्व्यसनाद्वारे आपले जीवन उद्ध्वस्त करायचे की मनाला गुरुमंत्राचे व्यसन जडवून आपले जीवन उज्वल करायचे हे माणसाच्या हाती आहे. काम-क्रोध-लोभ-मोह-मत्सर, द्वेष, दंभ यांसारखे विकारमय जीवन जगून स्वतःच्याच दुष्कर्मांद्वारे आपल्या जीवनात दुःख-संकटांना आमंत्रित करून केविलवाणे जीवन जगायचे की गुरुमंत्राद्वारे निर्विकार बनून आलेल्या दुःख-संकटांना हसत-मुखाने सामोरी जायचे हे माणसाच्या हाती आहे. समोर आलेल्या दुःख परिस्थितीतही “मोडेन पण वाकणार नाही” असे म्हणून अहंकाराने वागून आपले प्रारब्धभोग अधिक वाढवायचे की त्या दुःखद परिस्थितीत आपली मनःस्थिती बदलण्यासाठी म्हणजेच आंतरिक शांती-समाधान जागृत करण्यासाठी गुरुमंत्र व गुरुबोधाचा आधार घेऊन त्या परिस्थितीवर मात करायचे हे माणसाच्या हाती आहे.

माणूस आपल्या म्हातारपणी येणाऱ्या रोगराईसाठी लागणाऱ्या खर्चासाठी पैशाची सोय करून ठेवतो. ज्यावेळी भरपूर पैसा खर्च करूनही व्याधी निवारण होत नाही तेव्हा तो परमेश्वराला दोषी ठरवतो. आलेल्या रोगांना आपण स्वतःच जबाबदार असल्याचे त्याला अज्ञात असते. माणसाला जेव्हा एखाद्या रोगाची उत्पत्ती होते त्यावेळी ती त्याच्या मानसिक ताण-तणावांतून व त्याच्या गत जन्मीच्या वा गतआयुष्यातील दुष्कर्मांद्वारे प्रारब्धभोगाच्या रूपाने प्राप्त झालेली असते. त्याने जीवनभर कष्टाने केलेली कमाई आपल्याला कामाला येईल, हा त्यावेळी त्याचा भ्रम ठरतो. जसे एका वृक्षाला समूळ निपटायचे असेल तर त्या वृक्षाची पाने तोडून अथवा खोड मोडून तो वृक्ष निपटत नसून उलट त्याला नवीन पालवी फुटते. तसेच त्या रोगाच्या नाशार्थ शरीराच्या व्याधी निवारणार्थ कितीही मोठ्या डॉक्टरांनी कितीही महाग औषधे दिली तरी जोपर्यंत त्या रोगाचे मूळ उपटण्याचा माणूस प्रयत्न करित नाही तोपर्यंत त्या दुःखाने तो शेवटच्या श्वासापर्यंत जरी बहिरंगाने आपण ह्याही प्रसंगी समाधानाने जीवन व्यतीत करित असल्याचा भास जगाला दर्शवित असला तरी त्याच्या अंतर्मनात निराशा घर करून राहिल हे खास!

सामान्य माणूस, आपण केलेले लहान-सहान सत्कर्म असले, तरी न विसरता आयुष्यभर त्याचा गाजावाजा करतो, पण स्वतः केलेली दुष्कर्मे मात्र क्षणार्धात विसरतो. परंतु पारमार्थिक साधकमात्र प्रारब्धानुसार आलेली कर्तव्ये प्रेमपूर्वक करूनही त्याचा अहंकार उराशी बाळगत नाही. ज्याची सत्कर्मात गणना होते. परंतु कर्तव्य प्रेमाने करताना जर तो त्या प्रेमात व मोहात गुंतला तर मात्र त्या सत्कर्माद्वारे मिळणारे फळ त्याचे मानसिक संतुलन बिघडवण्यास कारणीभूत ठरते. परंतु ज्यावेळी

आपण सर्वांशी प्रेमाने वागूनही सहवासातील माणसे जर प्रेमापासून दुरावू लागली तर परमार्थमार्ग आचरण करून जो गुरुमंत्राचे व गुरुबोधाचे आचरण करतो तो प्रत्येक परिस्थिती ही आपल्या परमार्थ साधनेत प्रगती करण्यासाठी आली असल्याचे गुरुकृपेने जाणतो व आपले उर्वरित आयुष्य सद्गुरुप्रेमात झोकून देतो.

प्रत्येक माणूस हा तरुणपणी बहिरंगाने प्रलोभनाच्या लोभास्तव घर-धन-दौलत प्राप्त करून प्रापंचिक सुख प्राप्त करून घेण्यात इतका रममाण होतो की त्यामुळे तरुणपण व यौवन कसे भरकन निघून गेले याचे भानही त्याला राहत नाही. त्याच्या आयुष्याचा अमूल्य काळ (समय) परमार्थ न आचरता निरर्थक निघून जातो. त्यावेळी त्याच्या मनाचा कल बाह्यसुखाकडेच धाव घेत असतो. त्यातील काही लोक आपल्याला वृद्धत्व आल्याचे मनाने स्वीकारू शकत नसल्याने व आपला देह आता जीर्ण होत असल्याने आपण गतआयुष्यात जगल्याप्रमाणे जीवन जगू शकत नाही हे समजू शकत नाहीत. त्यामुळे प्रत्येक गोष्ट पूर्वीप्रमाणे करण्याच्या अट्टहासाने आपल्या सहवासातील लोकांनाही त्याचे दुष्परिणाम भोगणे प्राप्त होते.

काही वृद्ध आपल्याला हे जग सोडून कधी जावे लागेल याची शाश्वती नसताना व आपल्या डोळ्यासमोर आपल्या जवळच्या नातेवाईकांनी देहत्याग केल्याचे बघूनसुद्धा आपण अमर नसून आपल्यालाही एक ना एक दिवस असेच घरदार धन-दौलत, नात्यांतील व सहवासांतील प्रेम करणारी असो वा राग-द्वेष करणारी माणसे असो सर्वांना सोडून जाणे भाग पडणार आहे हा विचारसुद्धा करित नाहीत. एवढेच नव्हे तर जीवनभर ज्या देहाला ‘मी’ मानून त्याची मनमानी करून, त्याला सुखात ठेवण्यासाठी, देहाला स्वास्थ मिळण्यासाठी धडपड करून, परमेश्वराची उपासना म्हणजे पारमार्थिक साधना न करता सर्व आयुष्य व्यर्थ दवडले तो देह सुद्धा इथेच सोडून जावे लागत असल्याचे विचारसुद्धा करण्याची त्यांची मानसिक क्षमता नसते. त्यामुळे इतक्या अनमोल आयुष्याचे मोल न कळल्याने परमेश्वराने दिलेल्या जीवनाचे सार्थक घडविण्याचे भाग्य तो अनुभवू शकत नाही.

काही वृद्ध तर वृद्धापकालात आलेल्या दुःख-संकटांनी इतके निराश व हतबल होतात की इतर लहान-थोरांच्या मृत्यूची बातमी ऐकून आपल्यालाही एक दिवस मृत्यू येणार या विचाराने भयग्रस्त होण्याऐवजी व परमेश्वराचे स्मरण करण्याऐवजी परमेश्वराला आपली आठवण का येत नाही? असे म्हणून परमेश्वरालाच दोषी ठरवतात. इतकेच नव्हे तर पारमार्थिक साधनेद्वारा विकारांवर विजय मिळवून आंतरिक शक्ती जागृत करून परमेश्वराच्या दर्शनाची प्रतिक्षा करण्याऐवजी जीवनाला कंटाळून आपल्याला मृत्यू कधी येईल? याची प्रतिक्षा करित श्वास आहे म्हणून जगत असतात.

सामान्य माणसाला जर मरणाच्या भयाने ग्रासून त्रस्त केले तर तो भवभय हरणाऱ्या सद्गुरूकडे धाव घेतो. अशा भक्तालाच सद्गुरुबोधांमृत पाजून त्याचे भवभय हरण करून त्याला आपला प्रिय शिष्य बनवतात. आपल्या प्रेमांमृताने त्याचा एकाकीपणा काढून त्याला सनाथ बनवतात. त्यामुळे त्याचे भवभय संपूर्ण नाश होऊन त्याला भवसागरात निश्चितपणे पोहण्याची कला प्राप्त होते.

संतसद्गुरूंना कधीच मरणाचे भय वाटत नाही. कारण ते स्वतःच्या देहाला आपला देह मानत नसून ते आत्मस्वरूपात लीन झाल्याने “देह जावो अथवा राहो। पांडुरंगी दृढ भावो।।” अशा परमोच्च अवस्थेला

पोचलेले असतात. त्यामुळे ते आत्मसुखांतच रममाण झालेले असतात. त्यांना आपल्या देहत्यागाची सूचना आधीच मिळाल्याने संतसद्गुरू हे त्यांच्या देहत्यागाच्यावेळी “काळ देहासी आला खाऊ. आम्ही आनंदे नाचू गाऊ।” असे गाऊन आनंदाने नाचत जगाचा निरोप घेऊन काळावर विजय प्राप्त करून घेतात.

असा सद्गुरू जेव्हा शिष्याला त्याच्या भाग्याने प्राप्त होतो. त्यावेळी तो शिष्यालाही आपल्या नामरंगात व प्रेमरंगात रंगवून निर्भय बनवतो. जर शिष्याने जीवनभर सद्गुरू नामाच्या आधारेच जीवन व्यतीत केलेले असते व “भिऊ नकोस, मी तुझ्या पाठीशी आहे” ह्या स्वामी समर्थांचे ब्रीद वाक्याचा अनुभव सत्यत्वात त्याला पदोपदी जाणवल्याने जीवनात सद्गुरू आपल्या फक्त पाठीशीच नव्हे तर शक्तिरूपाने पुढे-मागे राहून आपल्याला साथ देत असल्याची अलौकिक अनुभूती त्याला येत असते. त्यामुळे त्याला एकटेपणाची जाणीव कधीच जाणवत नाही. अनाथांचा नाथ जो सद्गुरूनाथ त्याच्यावर निःस्सीम प्रेम करून व त्याला आपलासा करून सनाथ बनतो. सद्गुरू बोधांचे व सद्गुरू मंत्राद्वारे आंतरिक शक्तींना जागृत करून मानसिक सुख-शांति-समाधानाचा शाश्वत ठेवा प्राप्त करून घेतल्याने त्याचे उर्वरित जीवन आनंदाने बहरून जाते.

“भट्टागेली गम्मती”

एकू आशिलो भट्ट, तागेली एकी गम्मती
गोडशें खाण ताक्का भो प्रीती
गोडशें हेंचि आशिले तागेले कुलदैवत
साखरेचणे केदनाई मेळताले, तागेल्या उशामुळांतु
घरांतु पूजेक आस्ताले एकवीस मोदक
वीस मोदक तो खातालो, बायलेक एक
खंची पूजा भट्ट मन लावुन करतालो
निविद्याचे गोडशें बांदुनू घेवुन वत्तालो
एक फांता ताक्का बाराव्याचे काम मेळता
लॉटरी लागिल्याचे समाधान ताक्का जात्ता
गेळ्ळ्यागेल्या पुत्ताक, तो गोडशाची लिस्ट दिता
लिस्ट वाचुनू पुतू भिवनू वत्ता
पुतू म्हणता, “भट्टो, मगेल्या आन्नाक डायबिटीस् आशिले”
“हें सगळे गोडशें कसल्याक कोरचें?”
भट्ट म्हणालो, “पुत्ता, काली रात्ती तुगेलो आनु सोपनांतु
आयिलो”
“वर्षिकाक उंडे, पुर्नपोळे, जिलेबी आनि केशरभात आसकाज
म्हणालो”
“जिवंत आस्तना पूताने डासबिटीसामितीं खांवच्याक दिने”
“उगडासाने खांवच्याक येत्ता, कायळोजावुनू फायि सकाळीं”
वायसापान दव्वोरचे भित्तरी कायळे उब्बुनू येत्ताति
तांतुलो खंचो कायळो सोपनांतु आयिलो? सगळीं निमगिताति
तांतुलो एकू कायळो जिलेबी घेवुन उबता
तोचि कायळो आयिलो, खावडो भट्ट म्हणता
आनि दक्षिणे सांगाति सगळीं गोडशीं बांदुनू घेवुन वत्ता.

(मुरलीधर बेट्राबेट हांगेल्या “गुलदस्ता”
ह्या कवितासंग्रहांथावुनू साभार)

कार्ला मठः

रेखा बलवली

लोणावळा - ग्रामस्य समीपं कार्लाग्रामे अस्माकं चित्रापुर - सारस्वतजनानां मठः अस्ति - कार्लामठः ।

मठस्य परिसरः अतीव रमणीयः । अत्र अस्माकं पूर्व - गुरुवर्याणां परम पूज्य परिज्ञानाश्रम तृतीय गुरुवर्याणां सञ्जीवन - समाधिः अस्ति । दुर्गापरमेश्वरी - देव्याः सुन्दरं मन्दिरम् अपि अस्ति । नागस्थानं, गणपतीमूर्तिः च स्तः । नैके सारस्वतजनाः अत्र आगम्य पूजाः कुर्वन्ति । देवीं समाधिं च प्रणम्य कुटुम्बियानां स्वास्थस्य आनन्दस्य च कृते प्रार्थयन्ति । अन्य -ग्राम्य तथा अन्यप्रान्तीयजनाः अपि देवीं नन्तुम् आगच्छन्ति । यदा परमपूज्याः गुरुवर्याः सद्योजात् शमराश्रम स्वामिवर्याः आगच्छन्ति तदा परमगुरुवर्याणांपादुकापूजनं जनाः कुर्वन्ति । प्रतिसप्ताहं भिन्न-सभातः सेवासप्ताहार्थं जनाः आगच्छन्ति । मन्दिरम् उभयतः उद्याने स्तः । पृष्ठतः गोशाला अस्ति । मन्दिरस्य वामतः भोजनशाला अस्ति । तत्र जनाः रुचिकरं प्रसादभोजनं खादन्ति । अत्र आगम्य वयम् अलौकिकम् आनन्दम् अनुभवामः । मह्यं कार्लामठः अतीव रोचते ।

भारतभूचा स्वर्ग करु

स्वातंत्र्य मिळाले आम्हा धडधडती चौघडे
नवराष्ट्र जन्मले हे, कुंकुम केशरी सडे
सवगत्र दीप तेवले आनंदाची उठे लाट
वीरांनी आहुती दिली दिसली रम्य पहाट
तो आनंद हवा नित; बिकट पुढती वाट
दैन्याचा अन् अज्ञानाचा प्रगतीस लागे नाट
अपुला-परका, जाती, नको विफल ते वाद
जाणीव माणुसकीची भरतभूमिची साद
होती स्वप्ने साधीसुधी कपडा रोटी मकान
औषधपाणी शिक्षण अन् प्रति हाताला काम
यंत्रे - जमीन - व्यापारीं करु निरंतर कष्ट
घाम गाळुनी नेकीने गरिबी करण्या नष्ट
शेतकरी - कष्टकरी युवकाना सुखी करु
माती जोडुन भाळाचे भारतभूला शृंगार
फुटीरता अन् आतंका देऊ निके मूठमाती
नेकीने राष्ट्रबांधणी, विसरून जाती पाती
स्वप्ने आणू प्रत्यक्षात देशासाठी कार्य करु
आम्ही सारे एक होऊ भारतभूचा स्वर्ग करु

नारायण शिराली

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, Shirlal / 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



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Here and There

Bengaluru : Chaturmasa programmes: On the occasion of Guru Purnima on 16th July Bhashya Pathan was rendered followed by Vyasa Pujan and Ashtavadhana Seva. As a part of the Chaturmasa 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, Anandashram Satsang Group, Gautam Ubhaykar, Vijayanagar Bhajan Mandali, Bhakti Bhajan Mandali, Bengaluru Yuvadhara, Nagesh Heble and Narayan Balse, Chitrapur Bhajan Mandali, Badukulli Radhakrishna Bhatmam, Shri Jayant Savkoor, Shri Sunder Shiroor and Shri Vasant Betrebet, Hindustani classical by Kum Nishtha Naimpally and Hindutani Shastriya 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.

Varga-s: On July 16th, yuvas participated in the Guru Purnima celebrations at Shri Chitrapur Math. Bengaluru and Chennai Yuvas offered Chaturmas Bhajan seva on 28th July. On 31st July, Bengaluru Yuvas performed Sangeet Seva. Activities which yuvas regularly conduct and participate are : Pujan, Gayatri Japa Anushthana, Devi Anushthana.

Regular programmes: Pujan was performed by Gruhastha-s at Bengaluru Math, in garbha-gudi every day and in Anandashram Sabhagriha every Monday, Thursday and Friday. Sadhaka-s performed Samoohika Gayatri Japa Anushthaan every Sunday. The series of talks by Smt. Dr. Sudha Tinaikar on Aparokshanubhuti continued on every Tuesday. Bhashya Pathana (Bhagvadgita, 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 Saikrupa Nalkur

Chennai : SMS 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.

Monthly Sadhana Panchakam was conducted. For Shayani Ekadashi we had pujan and bhajans. Guru Purnima pujas commenced early due to Chandra Grahan and our Bhatmaam Ved Goutham Bhat officiated the same.

Reported by Kavita Savoor

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 Navratni Nityapath, Devi Anushthanam, 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 Chaturmasa, 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 Bhagvad 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. Suneela 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. Zsuzzana 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 samohik 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 newcomer 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 contributions regularly, and exhorted community members to increase contributions which financed not only the viniyogas and customary Pujas at all Math establishments, but also were now 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 Rege 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 transcriptions 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 RakeshKumar on June 4th. The proceedings began with recitation of Guru PadukaStotram, followed by *Sri Parijnana Trayodashi. Devi Anushthan* was then done. Some participants also talked about the unique contributions of HH Swamiji. Mangalapachi 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 Umabai Aroor's work "*the Chitrapur Guruparampara*" 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 *Janmadvivas* 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 Parijnana 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.



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Balwallis, Kagals, Betrabet, Tijoriwalas, Trasis,
Deshpandes, Telangs

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 Savoor

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

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DOMESTIC TIDINGS

BIRTHS

We welcome the following new arrivals :

June 15: A son (Shivansh) to Shrikala (nee Patkar) and Pankaj Shivshankar Murdeshwar

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 Suneela Mavinkurve. 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 vighraha 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 "डॉ. आनंदीबाई जोशी काळ आणि कर्तव्य" 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 Sunnyvale, 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: Jyotsna Hemant Kadle (61) at Dadar (W), Mumbai

Aug 2 : Ajay Manohar Ragade (59) at Pune

Aug 2 : Chitra Anand Biyar (nee Yellore) (83) of Goregaon, at Dahisar.

Aug 4 : Shanta Shantaram Bailur (89) at Warje, Pune

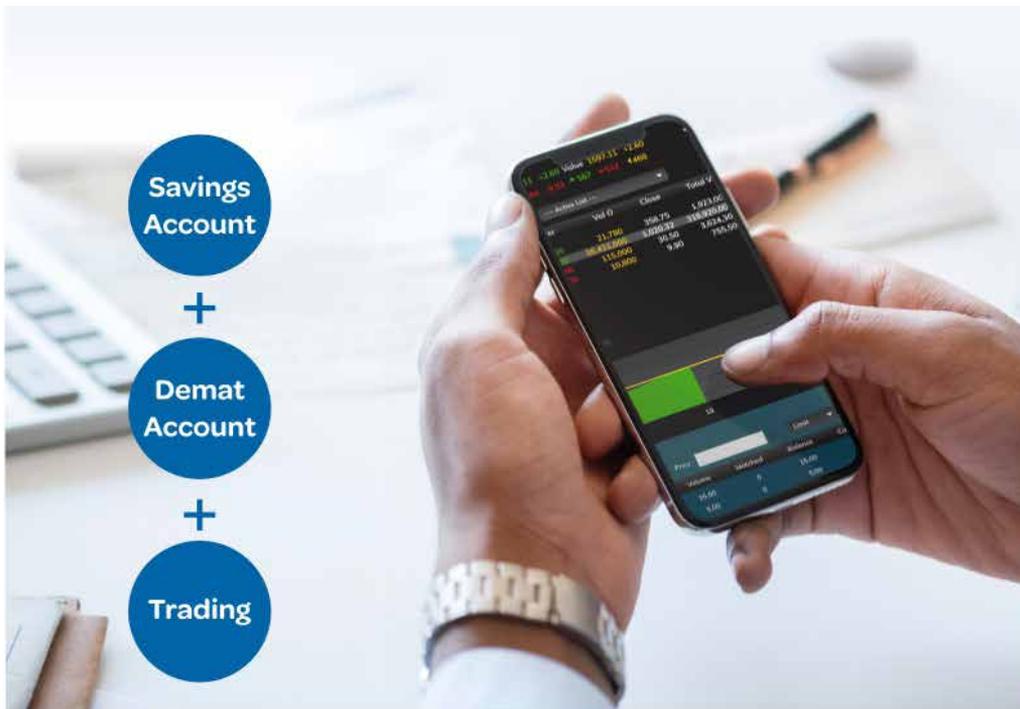
Aug 8 : Dr (Mrs) Sumitra Manohar Ragade (95) at Pune

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.

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