

# Kanara Saraswat

A MONTHLY MAGAZINE OF KANARA SARASWAT ASSOCIATION

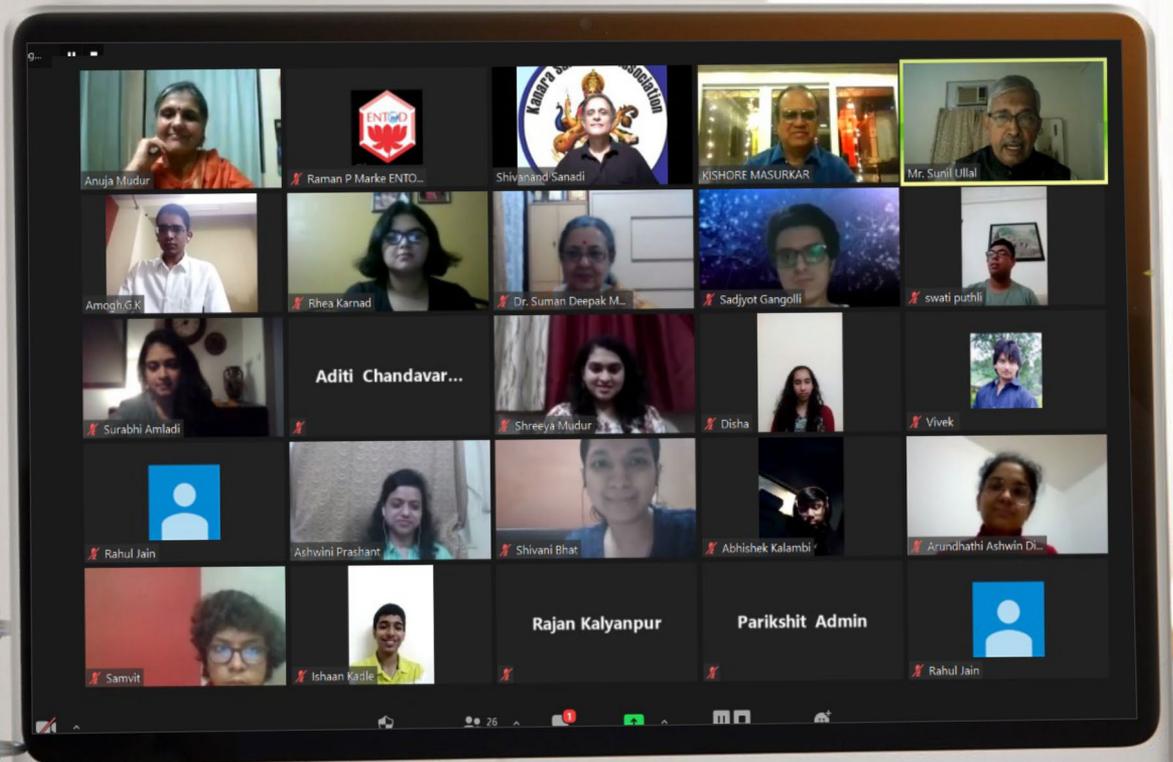
Vol: 26 Issue 2 Mumbai

February 2021

Pages 48

Price: Rs. 20/-

## Kanara Saraswat Association's Foundation Day and Saraswat Convocation Day 26<sup>th</sup> November, 2020



**KANARA SARASWAT ASSOCIATION**  
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## Summary of the Analysis of the KS Readership Survey

The Editorial Committee had arranged for the readership survey through Shri Rajesh Koppikar. We thank the members who responded to the survey. A summary of the survey analysis is given here for the benefit of the readers.

Based on the quantitative feedback, English and Konkani articles were preferred over Marathi articles. We might restrict the Marathi articles and poems to one per month. Between Marathi and Konkani articles, the feedback was marginally better for Konkani articles and hence it was decided that we will consider additional Marathi articles to be translated into Konkani, **with prior permission of authors. This was considered favourable, from the point of view of promoting Konkani.** Konkani poems might be restricted to one per month. With a view to promote Sanskrit, we will continue publishing Sanskrit articles. Articles on Archeology will be restricted to the minimum.

Based on the descriptive feedback from the survey, we invite our members to contribute articles on the following topics:

- Real life experiences and adventure trips
- Socio economic trends and developments
- Old *amchit* traditions, customs and festivals
- Achievements of women especially housewives

We might reconsider publishing the following in our forthcoming issues:

- Complete transcripts of speeches given during functions. (We plan to keep it short.)
- Annual Accounts

We might explore alternate digital formats for the magazine over a period of time.

**We would like to make the magazine attractive for young *amchis*. Hence we invite suggestions and articles from the younger generation.**



## Kanara Saraswat Association (Kala Vibhag)

*Presents*

### 19<sup>th</sup> Saraswat Sangeet Sammelan 2021 This Sangeet Sammelan will be “Online”

*on*

**26<sup>th</sup>, 27<sup>th</sup> and 28<sup>th</sup> March, 2021 in 3 Sessions:**

**I Session:** Friday 26<sup>th</sup> March, 2021 (7.30 pm IST)

**II Session:** Saturday 27<sup>th</sup> March 2021 (7.30 pm IST)

**III Session:** Sunday 28<sup>th</sup> March, 2021 (7.30 pm IST)

**This 19<sup>th</sup> Sangeet Sammelan is dedicated in the memory of  
Late Shri Gurunath Gokarn, Veteran Member of KSA and ardent Music Lover.**

Our Chief Guest on this occasion:

**Vidushi Padmini Rao**

*Names of more than 12 Talented Performing Artists*

*will be announced in KS March '21 Issue*

**Vandan Shiroor**  
(Hon. Secretary)

**Sunil Ullal**  
(Hon Secy. Sports & Cultural Events)

**Ashwini Prashant**  
(Coordinator, Sangeet Sammelan)



## *From the President's Desk....*

Dear Friends,

Does your mind ever go blank? It does happen to most of us. For some people it happens quite regularly and for some very rarely.

I get this blank mind syndrome every month, when I have to write the monthly article for the KSA magazine. To be honest, I never wrote any article until I became the President of KSA about five years ago. Before that my writing experience had ended after my last essay written in English during my college days many summers ago. It has therefore been a big struggle for me to write articles every month for this magazine. The very thought of writing the article gets me into the blank mind syndrome.

I can write profusely on political and economic issues. Sports is another subject on which I can perhaps write. But KSA magazine is not the right medium to write on political and economic issues and there are many more accomplished writers in sports. With these limitations on the subjects to be chosen for writing, many a time the random thoughts in my mind get captured in my articles. But to convert these random thoughts into written prose pushes me into the blank mind syndrome almost every month. So every month, I find myself in a situation described by this unknown poet -

My imagination always running  
Yet can never be put on paper  
Where have my ideas gone?  
Where has my inspiration disappeared?  
It feels like my mind is just a static  
Quite, awkward, eerie  
I can grab a pen  
Yet I can never write down the words that I want  
I am not an artist  
Nor am I a person to even write down this poem  
What does one look for in a work of art anyway?

Am I just putting myself down?  
Or am I just really not meant to be a writer?  
My blank mind  
My blank papers  
Scattered  
All over my bedroom

Many people go through this blank mind syndrome due to some traumatic experience in their life. Life is generally a struggle for every person and may create such empty spaces in the mind. For me, writing these articles is perhaps such a struggle. But then I tried to analyse what goes on in my mind when it becomes blank or empty. Does it mean that there are no thoughts in my mind, or does it mean that there is a lack of attention from my side?

I would wager that most of the times it is just a lack of attention on my task caused by the fear of writing the article every month. Perhaps it is this fear that makes me postpone the action of writing the article till the last minute and when it comes to the real crunch time, my mind goes blank. So, I should perhaps become more disciplined in addressing my various tasks and get myself more organised to avoid such self-imposed blank mind-spots, almost every month.

We all go through traumatic experiences or life struggles. But will we allow these events and struggles to overpower us and become captive by negative thoughts that drive us into the blank mind syndrome? Life will always be a struggle but at the end of the day, we all need to be decisive and take control of our lives with strong determination and positivity. Do not allow your indecisiveness or fear of the unknown to overpower you.

So, as I put down my thoughts in this article, I have realised that I need to become more disciplined, more attentive and more decisive in all my responsibilities to avoid getting into such a situation. We cannot paralyse ourselves by having a blank mind. We need to drive our lives with positivity. We ultimately need to drive our own destiny.

Let us make this as our 'New Year Resolution'.

**Praveen P. Kadle**



# KANARA SARASWAT ASSOCIATION

Email: [admin@kanarasaraswat.in](mailto:admin@kanarasaraswat.in) \* Whatsapp: +91 8879557536

CELEBRATING

## 14<sup>TH</sup> INTERNATIONAL WOMEN'S DAY 2020-21

by

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For the memorable contributions in their respective field, of passion benefitting the  
Community, Society & the Nation

on

**Saturday 13<sup>th</sup> March, 2021 @ 6.00 pm**

- **Ruchi Nadkarni**-for piloting NGO called "World For All" for stray animals
- **Dr. Jyotsna Kamat**-for great contribution to All India Radio, Bangalore and Kannada Literature through Electronic Media
- **Dr. Surekha Rajadhyaksha**- for specialised treatment to children with neuro-generative disorders for over 4 decades
- **Brig. Vijaya Taggarse**- for nursing our Jawans at Borders for 35 years

**Chief Guest on this occasion: Mrs. Geeta Yennemadi, former Vice-President of KSA**

We look forward to your viewership in large numbers and cheer  
the Dignitaries with your lively presence.

## Letters to the Editor

**Dear Editor,** It is so good of the entire KS Editorial team to be active during this period of restrictions and provide us with a new issue of the Kanara Saraswat every month of our solitary confinement!

Thank you and God bless you for all the effort you have put in...

**Savitri Babulkar, Mumbai**

**Dear Editor,** Thanks a lot for publishing review of my book titled "Musings On Life" in October, 2020 issue of Kanara Saraswat. I am pleased to inform you that the said book of mine is now published in India and is available online on Website Pothi.com for Rs 250/-

**Gurudas Gulwadi, Canada**

**Dear Editor,** Very pleased to see the January 2021 issue of Kanara Saraswat. The cover page itself gives a divine message for the New Year. Worship and follow in the footsteps of the Guru-mauli and one would achieve the best in the world. Besides, the inclusion of articles by Maj. Gen. B.N. Rao, Shri Gopinath Mavinkurve and interview by Smt. Shailaja Ganguly are superb. The most attractive part was drawings/paintings by kiddies of 10 years in the Kiddies Corner – so intricate and classy!

Keep it up!

**Vivek Katre, Bengaluru**

## Kanara Saraswat Association's Foundation Day and Saraswat Convocation Day, 26<sup>th</sup> November 2020

Every year we celebrate our Foundation Day on a grand scale. On this day we felicitate Chitrapur Saraswats who have been achievers in their chosen fields and those who have received accolades at the national or international level. On this day prizes are given to children whose contributions to our Kiddies' Corner have been adjudged the best as well as men and women who have contributed articles / poems in Konkani for our KS magazine. A 'Rolling Cup' given to an upcoming sportsperson in memory of late Shri Suresh Nadkarni.

On a different day our Vice President hosts a program when he is 'At Home' to congratulate students who have been successful in various University examinations.

This year the pandemic forced us to crunch these programs. So we had our Convocation Day on the 26<sup>th</sup> November and that too as a virtual program. Shri Sunil Ullal hosted the program on behalf of KSA. Smt. Anuja Kamat Mudur addressed the students and gave a very interesting and wonderful talk. We give here, a summary of her speech.

### Summary of the Convocation Day Address by Anuja Kamat Mudur

#### Absorbing minds and the Choices you make

Nowadays it is fantastic to see that youngsters are in no hurry to decide on their choice of career, until they are sure about it. Why is it easier now than before?

**1) Growing number of options** - The options to choose from are a lot more than the fixed options that we had earlier. But now, time and again, students are told.... follow your passion... Do what you think will be enjoyable... Although we too were lucky enough to be able to choose our professions, the choices were limited. Not the same now. The combinations are also manifold. We now hear of people who might be teaching management during the day and doing professional theatre after office hours!

**2) Professional dignity**- It is a happy change in our country that all professions are now getting the dignity they deserve. So whether I am a teacher, or a cricketer, or a singer, or a doctor.....I get the respect that I deserve.

**3) Money**- Today, money is everywhere. Earlier, only a few professions were lucrative. That is not the case these days. If you put your heart and soul into what you like, anyone can make it big. Being a hard worker is not enough. You also need to be a smart worker.

#### THE CHOICES WE MAKE!

Let's talk about what determines these choices. Going back to our childhood, what is it that makes us proclaim what

we want to become? I think the answer is 'our experiences' - something that we enjoy doing.

As we grow up, our interests are determined not only by many experiences among other things, but also by Curiosity! We are usually curious about what interests us. The more curious we are, the more our mind absorbs and the more we have on our platter to choose from. (e.g. You may not want to attend a talk on 'Gandhi and his contribution to India.' But an 'evening of Jazz' might make you drop everything else that you were doing.)

That slight push from within can do wonders! It has been said that the greatest minds in History had one thing in common. They were curious people with an insatiable appetite to know more.

Why is Curiosity such an important aspect of our success and our happiness?

#### BECAUSE A CURIOUS MIND CAN MAKE BETTER CHOICES

1) A curious mind always asks more questions. The more questions we ask the more answers we get. And these answers influence the decisions we make. And naturally, the more information we have, the better is the foundation our decisions are based on and therefore our choices.

2) Another reason why curiosity helps us make better decisions is because it results in fewer decision-making errors. And that's because we have many alternatives to choose from.

3) Curious people are happier and healthier. WHY ARE CURIOUS PEOPLE HAPPIER? All of you must have heard about the neuro transmitter called DOPAMINE. To make it even simpler, a neuro transmitter is a chemical in the brain which facilitates transfer of messages; like a chemical messenger. They enable communication within the nervous system and between the nervous system and the rest of the body. Research has shown that when curious people solve a problem or discover something new, the brain releases DOPAMINE...which makes us feel good. It is released during pleasurable situations. And this has so many benefits. Healthy levels of dopamine in the brain help in the following ways:

- Enhances memory
- Helps in focus and attention
- Puts us in a happy mood
- Decision-making and impulse control

4) They denote more enjoyment and participation in school and higher academic achievement. When we are

more curious about and interested in what we are doing, it is easier to get involved, put in effort and do well.

Being naturally curious is one thing. But the level of how curious we are determines how much we take in and subsequently the output too.

So then we come to the next question...

### IS IT POSSIBLE TO INCREASE OUR LEVEL OF CURIOSITY? 'HOW...?'

**1) Become interested in people, ask questions, listen and learn from them.** Make a conscious effort to explore things you are not interested in.

**2) Find something you take for granted and ask yourself 'why.'** It was because someone was curious that major discoveries and inventions were made. Nowadays children are not satisfied with just being told to do or follow something. They want to know WHY. That clearly is a sign of a curious mind.

**3) Read.** Reading often gives us a different perspective, opens our minds to new thoughts and leads to healthy discussion. And it need not be a book. It could just be an article in the newspaper or magazine which can merely interest you or open up unending opportunities.

**4) Watch movies.** Indian cinema today is doing extremely well. Movies nowadays are more realistic than before. We find stories we can relate to and roles, any common man can identify with. The purpose of a movie goes beyond mere entertainment. It could teach us a lesson or two, increase our knowledge about a particular topic, change or strengthen our views on a much discussed issue. They are not documentaries. Of course, that many of them also provide great entertainment is something we cannot deny.

So whether it is about our career or our relationships or any other significant aspect of our lives, it always helps to make the RIGHT CHOICE. The right choice for you may not be the right choice for me. Finally it depends on what we are looking for when we make that choice.

Personally I feel that there are certain factors that I find important. Generally speaking, a right choice for me is anything that makes me happy. More specifically, talking about our career, a right choice would mean the following criteria

**1) Personal happiness** – A choice which makes me happy will also make me productive. This is because it keeps me in a good mood, makes me want to do more and is an enjoyable experience.

**2) A stimulating or challenging environment** – However enjoyable my job is, if it gets monotonous and there is no growth, it may not be as interesting.

**3) Financial gain** – This is a major part of our life, our happiness and our progress. If we are curious, do our

research, we can not only earn good money but can even make it grow.

**4) Social needs/ personality/Skills/Potential** – The kind of person you are, your skills, capabilities and potential also go a long way in your choice of career. If I am someone who enjoys interacting with people, a job in sales might interest me or being an event manager. On the other hand, if I am best working alone, I would be happier and more productive as an Accounts manager, or as a librarian or a research scientist.

**5) Your priorities** – When we talk about priorities, we mean the kind of schedule we would be happy with. Some of us have a family situation which needs us to be home at a particular time. Others are fine with unpredictable hours.

We might be talking about choice when it comes to careers, but making the right choice is always essential - whether it is in our careers, or relationships or any long-term investment. Especially something which is long-term, needs stability and is something we would not want to keep changing.

However....a bad choice is not the end of the world!

More and more people do look for a change if they are unhappy. Listing out the reasons why it is a bad choice, helps us make the necessary changes and switch to something that will make us happier and therefore healthier.

### Conclusion

So as we wait for the current situation to change for the better, let us find ways to make our lives more meaningful and happy. On account of technological advancement, we are lucky today than one would have been 10 or 20 years earlier. We can connect with the world and get things moving from the comfort of our homes. Infact, so many people are finding innovative ways to live more productively. We save travelling time. We can attend online courses anywhere in the world. And honestly, if we look at it, a virtual meeting on zoom or on any online platform seems like an actual meeting until it lasts. Families and friends are connecting like they never did; businesses are flourishing from people's homes and access to almost anything is possible for so many of us.

To sum up, let us choose well in life. Your marks need not always determine your choices. You might want something other than or higher than what you have achieved... it might be... something different...something new. Go for it! Try it out! If it doesn't suit you, there's always an alternative.

A lively interaction followed between the students and Anuja. Amogh Kodange gave the vote of thanks on behalf of the students. He said he has been reciting the Gayatri Mantra regularly and said that he attributed his concentration and success to this. Smt. Ashwini Prashant gave the vote of thanks on behalf of KSA. She thanked Smt. Anuja Mudur for her insightful and interesting talk. She thanked Shri Kishore Masurkar and the technical team of Entod Pharamceuticals for supporting the virtual event.



## **KSA-CSN Website database**

So you think Bhanaps are not cut out for business? Well, you are wrong. There are hundreds of us in business already. And KSA-CSN aims to encourage and help many more to venture into setting up their own businesses.

**How can you help?** Well, to begin with, give your business to a fellow Bhanap when all else is equal. Did you ask **“How do I know whether there is a Bhanap source for what I need?”** Good question. Visit [www.kanarasaraswat.com/csn](http://www.kanarasaraswat.com/csn). This site hosts a database which already lists over a hundred Bhanap businesses and the count is growing by the day. Search the database for a Bhanap supplier of whatever you need. And be **“ONE UP FOR BHANAP”**! If you use the database and are happy about it share that with us. Send a WhatsApp message to 88795 57536. Suggestions are most welcome. If you are a Bhanap Entrepreneur, list your business on this database. It’s very easy and free. Remember that more and more Bhanap consumers will visit this site to look for a Bhanap supplier. If you know Bhanap Entrepreneurs who are not in this database, encourage them to list their business here.

### ***Together we will flourish.***

The slogan **“ONE UP FOR BHANAP”** was coined by a committed volunteer for the movement, Gopinath Mavinkurve. He was inspired by “Vocal for Local” and localized it some more! Most appropriate, don’t you think?!

## **CSN (Chitrapur Saraswat Network)**

### **CSN Events for February, 2021**

1. Budget Analysis by CA Sharath Yellore at 7 pm on 6<sup>th</sup> February.
2. Mulaqat with Shri Nitin Gokarn, IAS at 7 pm on 21<sup>st</sup> February.

Both are online events. Links will be published on website [www.kanarasaraswat.com/csn](http://www.kanarasaraswat.com/csn) a few days before each event. The links will also be posted in Social media, the KSA WhatsApp group and KSA FB page.

*Do attend both events. It will be time well spent!*



## THE KANARA SARASWAT ASSOCIATION

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WhatsApp Messenger: +91 8879557536

### **PARTICIPATION & SUGGESTIONS INVITED FROM WOMEN ENTREPRENEURS & WOMEN WITH A FLAIR FOR ENTREPRENEURSHIP FOR THE PROPOSED LADIES WING OF KSA-CSN**

- One of the prime objectives of the KSA-CSN (Chitrapur Saraswat Network) is Entrepreneurial Development.
- The Women Empowerment Initiative gaining a foothold in our country has prompted us to propose a LADIES WING within the KSA-CSN framework.
- Prime objectives – promotion of entrepreneurship & encouraging self-employment among bhanap ladies.
- Other initiatives as felt necessary be conceptualised for Women Empowerment. Suggestions for other initiatives are welcome by email/WhatsApp

WE REQUEST LADIES INTERESTED IN PARTICIPATING IN THIS INITIATIVE TO CONTACT US WITH YOUR Name, Address, Mobile Number & Email to [csn@kanarasaraswat.in](mailto:csn@kanarasaraswat.in) or WhatsApp+91 8879557536

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AWS A 5.11 ENiCrMo3

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ISO: 14172 E Ni 6625

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ISO: 3580A E CrMo91

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## MRS. SUNITI GAJANAN VINEKAR (NEE MALLAPUR)

(20/09/1942-29/12/2020)



With great sadness, we regret to inform that our beloved Aai left for her heavenly abode on 29<sup>th</sup> December 2020.

You will be with us in our hearts forever. Every day with you in our lives was a blessing to us.

In Loving Remembrance:

Daughters: Sangeeta, Kavita and Madhura

Sons-in-Law: Ramchandra (Rohit) Talgeri,

Dilip Joshi, Shalabh Agarwal

Grandchildren: Rhea, Raviraj (Ravi), Krutika (Kruti),

Disha, Vasudev (Vasu) and Nitya

Siblings: Suman Keni, Suresh Mallapur, Sumitra

Koppikar and Subhash Mallapur,

Sisters-in-Law: Shobha and Vijaya

Nieces, Nephews and Family

## SAD DEMISE



### SRINATH D TALGERI

Age : 83

Passed away peacefully on 2<sup>nd</sup> January 2021 at Mumbai.

*Deeply mourned by family, relatives and friends.*

## My Ajja - Dr. Anilkumar U Masurkar

TANAYA JINDAL

Throughout my childhood, I have witnessed the selfless work done by my Ajja- Dr. Anilkumar U Masurkar and Ammachi- Dr. Sumati A Masurkar in Shirampur. For a record breaking 35 years, they worked as full time doctors in Saint Luke's Hospital, a German Mission; Ajja as Chief of Surgery and Ammachi as Medical Officer. They studied and worked in the prestigious Grant Medical College in Mumbai after which Ajja worked at the Tata Memorial Cancer Institute, among many others, and Ammachi worked predominantly in maternity hospitals. This gave them immense experience in diverse fields which enabled them to serve the people of rural Maharashtra. They gave up a comfortable life in the city for a simple reason which was to *help*. Help people in need, serve communities, provide essential medical procedures and eventually make super-specialty surgical procedures accessible to the masses in rural areas.



Dr Anil Masurkar and his granddaughter Tanaya

On our various travels to Shirampur, I saw the amount of respect and admiration our family received due to the sincere work done by my grandparents. I was left speechless one time when I heard a man fall to the ground referring to Ajja as his "God" for saving the lives of his children. This has occurred so many times since, that I've lost count but my respect and adoration for Ajju and Ammachi only increases every time. Ajja and Ammachi- the power couple worked together in various fields of surgery and medicine to bridge gaps due to the lack of personnel and technology in those areas. Ajja and Ammachi, both, worked tirelessly to provide reliable healthcare and went above and beyond to fulfill their duties. Ajja often filling in for Gynecologists, Radiologists, Anesthetists, etc, thus enabling the busy center to run...smoothly.

In 1971, Shirampur was truly rural. Without adequately trained Anesthetists or Physicians around, managing a 200 bedded hospital was a great challenge for Ajja, a General Surgeon who was ably supported by Ammachi. This experience, however, was helpful in years to come. Almost 13 years later, Ajja introduced 2 super-specialized surgical procedures viz. Trans-urethral Prostatectomy (TURP) and Pediatric Bronchoscopy (to remove accidentally inhaled Foreign Bodies from the Respiratory Tract). TURP was of a great help to the poor patients who in the past, had to travel to higher centers far away in Pune and Mumbai. Pediatric Bronchoscopy- a super-specialized *lifesaving* procedure was

unavailable to patients anywhere in a radius of 100 kms. To solve this problem, Ajja trained anesthetists and nurses, developed a method that would safely and efficiently remove foreign bodies from patients (mostly children below the age of 2 years) *and* save their lives. This procedure was so well developed by him, that by 1999, Saint Luke's Hospital became a District level referral center for Foreign Bodies in respiratory tract. By his retirement, Ajja had performed 1200 Bronchoscopies on children who were often in respiratory distress, without losing the life of a single child. This must be a record for any Medical center.

Due to his impeccable surgical work and his involvement in teaching medical interns, junior surgeons and nurses he received numerous awards. One of them being the 'Dr.Gharpure Oration' in MASICON 2002. It was such an honour for Ajja to receive such a prestigious award and

although I was barely 2 years old, I'm sure I was very proud! This is where that story begins-

After the felicitation was over, Ajja noticed that the award *he* received was accidentally interchanged with another speaker. Shocked, Ajja went to report this and found that his award was given to someone whose oration was the day before! Safe to say, *his* award was misplaced and had reached Mumbai with another doctor. Unfortunately the MASICON Management was unable to trace the award and give it back. Many years passed and this story came up in a quarantine conversation in September 2020. I was so shocked to hear that my Ajja was never united with such an important award that he so rightly deserved! I knew I had to do something. Ajja being Ajja made sure that I began by contacting the doctor who originally got his award, before 'troubling' any busy doctors at MASICON! So I began my mission to scour the internet for the phone number of the doctor who would now be in her late 80's. I called several numbers but had no luck. Disheartened, I came across one last number, "what's one more?" I thought and called it. Lo and behold, it was Dr. Deshmukh herself! We spoke for a bit after which Ajja explained to her the whole story. She told us that she *did* remember this incident but had no idea where the award was before she expressed that she wanted to be friends with me! "Of course!" I said and continued my quest for the award with an 86 year old friend and 0 award.

Soon I decided that it was time I contact the people at MASICON. I explained to them the whole story and it appeared to be a dead end. Many, many months later, in the first week of January 2021, I received a mysterious phone call. To my surprise, it was a doctor from MASICON asking for our address so he could hand deliver a replica of Ajja's award! I was absolutely elated and shared the news with our family. Ajja wanted to share this important moment with his siblings and so we asked him to meet us at SaruAjji's house. This was the first time we met since the lockdown was announced and we couldn't be happier. We made a little event out of it although it was with masks, lots of sanitizer and unbearable but necessary social distancing, it's a memory we will cherish forever.

We held our breaths as we opened the box the awards were in and there it was! 18 years later, a replica of the award, which symbolizes Ajja's same, undying passion for serving humanity, his contribution to the medical field and his sincere, selfless work for over 40 years helping and saving the lives of underprivileged people in rural Maharashtra. I was so happy to see the most beautiful look on Ajja's face and to finally conclude the story that began when I was barely 2 to now, when I'm a few weeks short of 20! I am so grateful to my family for being the best role models and inspiring me to always be creative, hardworking, compassionate and sincere while actively trying to find ways of being inclusive and accommodating of others to bridge the gaps in society and make the world a better place.

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## *Young Viewpoint*

### **Thought pollution – Root Cause of all Ills**

AMAN TALLUR

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“We are what our thoughts have made us; so, take care about what you think. Words are secondary. Thoughts live; they travel far.” - Swami Vivekanand

Thinking is the natural function of the mind. When conscious we collect a lot of information from our surroundings through our sense organs. This enormous information is often suppressed into the subconscious mind which later influence our thoughts. When we talk in a common parlance, we often say that “Oh! I lost my track of thoughts.” This is absolutely correct. Perception not only influences the kind of thoughts we have but also influences the kind of thoughts we like. These thoughts make the glands in our brain secrete the hormone Dopamine which makes us happy. If something makes us happy, our brain wants to experience it repeatedly. This is addiction to a particular kind of thoughts. When those kinds of thoughts are harmful to some people or the whole society it is known as thought pollution.

Thoughts can be great motivators but at the same time they can be cause of great evils. For example, when Henri Becquerel first discovered Radioactivity in 1896 it was considered to be very weak and for all practical purposes useless. But in 1914, writer H. G. Wells wrote a book “The World Set Free” which first mentioned an atom bomb using the destructive power of radio activity. At that time scientists like Einstein laughed at the notion that energy of atoms can cause catastrophes. However, a few years later in 1945 Atom bombs were pulled into reality from science fiction which devastated Japan. The scientists who created the bomb did not think about the result of their actions. As is evident, polluted thoughts invoke bad actions which cause widespread damage.

Another recent example of impact of thought pollution is the rising crime among young people. Nowadays with the rise of the inexpensive highspeed internet, cheap mobile phones and the subsequent take-over by video games, more and

more young generations are getting addicted to them. Video games have become monumental in shaping the mentality of the youth. A major theme in video games is violence. A recent study found that 90% of video games rated 10+ or above contain some form of violence. Games like “Fortnite” and “Pub-G” are entrenched in violence. Even though there are many studies for and against video games translating to real life violence, it is safe to say that seeing violence in video games and in the shows of streaming services like Netflix on a daily basis makes people insensitive to the real-life violence or cruelty towards animals and fellow human beings. This is another example of a situation when violence in thoughts even if they are related to a game or a fiction show, can have disastrous effects in real life.

In today's digital world thought pollution has become a global phenomenon. It poses great threat to harmony and peace of the world. To avoid thought pollution we have to actively repel harmful thoughts and take better control of our perception. We have to be under the guidance of an able Guru to steer our minds away from harmful thoughts and direct it towards noble thoughts. We should teach children Meditation and Yoga to detoxify brain. It is true that a person is the average of the four people closest to him. The people around us have a very high influence on our thoughts. So, if we are constantly surrounded by people with positive thoughts, talk good, see and read good and do good deeds, we can avoid our thoughts from getting polluted. When this happens world over, evil of polluted thoughts can be uprooted, and peace will prevail in the world.

*Aman Vijay Tallur is a bright teenager studying in 10th Standard in Mumbai. He has a great interest in science and wishes to pursue Physics in his higher studies. Aman is a voracious reader, fun loving and has a good sense of humour.*

# **Minutes of the proceedings of the 108<sup>th</sup> Annual General Meeting of the Kanara Saraswat Association (“KSA”) held at 7.30 pm on 27<sup>th</sup> November, 2020 by Video Web conferencing on the Zoom platform**

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Shri. Jairam Khambadkone, Chairman of KSA welcomed members to the 108<sup>th</sup> Annual General Meeting of KSA and first asked members to observe 2 minutes silence in memory of deceased members of KSA during the year, and especially for stalwarts of KSA namely Shri. Gurunath Gokarn and Shri. Ratnakar Gokarn who had contributed about 45 years and 25 years respectively towards the institution. Accordingly, two minutes silence was observed.

Shri. Khambadkone then requested the President of KSA, Shri. Praveen Kadle to Chair the meeting.

The Chairman, Shri. Kadle started the proceedings of the 108<sup>th</sup> Annual General Meeting by stating that the proceedings were being held in the Video/Audio format since it was decided by the Managing Committee to hold it in this format due to the prevailing Covid-19 Pandemic which had restricted the attendance at such meeting due to government guidelines. He said there was no clarification on the format of the meeting by the Charity Commissioner, Maharashtra. The Managing Committee of KSA took the decision that the meeting would be held in the virtual format and that the video/ audio recording of the meeting would be preserved as proof of holding a valid meeting.

Shri. Kadle then said that for purpose of ascertaining the quorum for the meeting he would take a roll call. Shri. Kadle commenced the roll call by mentioning his particulars.

The list of attending members is given in the annexure to the minutes.

Shri. Kadle asked Shri. Shivanand Sanadi to confirm if the quorum for the meeting has been met in accordance with the rules of KSA. Shri. Sanadi confirmed that 34 members (one member logged in after the start of the meeting) are in attendance and the quorum for the meeting as per rules is presence of 20 members and hence the quorum is satisfied, therefore the meeting can be proceeded with.

Shri. Kadle then proceeded with the agenda of the meeting.

## **Agenda Item 1 - Reading of the notice convening the meeting.**

Shri. Kadle mentioned that the notice of the meeting had been sent in advance to the members and requested members if they could take the notice as read and confirmed. Members unanimously concurred with the request.

Shri. Khambadkone informed Shri. Kadle that a resolution to the effect that the members confirm that the Annual General Meeting of KSA could be held by Video conferencing mode may be considered first. Shri. Kadle asked Shri. Khambadkone to read the resolution. Accordingly, Shri. Khambadkone read the resolution as follows.

**RESOLVED THAT** the decision taken by the Managing Committee at its Meeting held on 12<sup>th</sup> November 2020 to hold the 108<sup>th</sup> Annual General Meeting of the Kanara Saraswat

Association for 2020-21 in the video conferencing mode due to the lockdown restriction arising out of the Covid-19 pandemic be and is hereby ratified.

Shri. Gokul Manjeshwar sought a clarification whether there was a need for any statutory confirmation for holding the AGM in the virtual mode. He further mentioned that for cooperative societies there was no circular to that effect. Shri. Kadle asked Shri. Sanadi to comment on this position being the Hon. Jt. Secretary and head of the legal cell. Shri. Sanadi opined that the internal rules of KSA do not specify the method of holding the AGM and the view taken was that once the general body passes the proposed resolution the proceedings could be conducted in virtual mode as proposed. Shri. Kadle asked Shri. Manjeshwar if he was satisfied with the response. Shri. Manjeshwar responded by stating that he has no problem with the resolution, but he only wanted to ensure that no statutory problem arises due to this decision. He added that the meeting could proceed on the basis suggested as nobody could object to the holding of the meeting in the virtual form.

The aforesaid resolution was then proposed by Shri. Mahesh Kalawar and seconded by Shri. Ramesh Bijoor and passed unanimously.

Shri. Kadle further explained the urgency for holding the meeting in the virtual mode. He said that though the Charity Commissioner had not issued any clarification on the subject KSA had to comply with statutory compliances such as filing its tax returns after the audited accounts are approved by the Managing Committee and the general body of members. He said that KSA wishes to fulfil the statutory requirements of filing tax returns by 31<sup>st</sup> December 2020; the audited accounts being ready it was felt necessary to hold the AGM by end of November 2020. Shri. Kombrabail entered the discussion and stated that since the cooperative societies are bound by the model by-laws made by the Registrar of Cooperative Societies hence there may be a requirement of a clarification about holding an AGM in the virtual mode; due to the absence of similar provisions made by the Charity Commissioner the general body of KSA is not bound by such restrictions. Shri. Manjeshwar then said that he is fine as there should be no non-compliance on tax matters.

Shri. Kadle then took up the second item on the agenda for consideration.

## **Agenda Item 2 - Confirmation of the minutes of the 107th Annual General Meeting held on 22nd September 2019**

Shri. Kadle mentioned that the Minutes of that meeting were published in December 2019 issue of KS Magazine and hence he presumed that it could be taken a read with the permission of members. Shri. Khambadkone then read out the applicable resolution with the permission of the Chairman

as follows.

**RESOLVED THAT** the minutes of the 107<sup>th</sup> Annual General Meeting of the KSA held on 22<sup>nd</sup> September 2019 be and are hereby confirmed.

The resolution was proposed by Shri. Hemant Kombrabail and seconded by Shri. Mahesh Kalawar and passed unanimously.

Shri. Kadle thereafter took up the next item on the agenda for consideration.

### **Agenda Item 3 - Adoption of the Committee's Annual Report and Audited Statement of Accounts for the year ended 31st March 2020**

Shri. Kadle mentioned that the Annual Report and Audited Statement of Accounts were already circulated to members through publication in the KS Magazine and sent by email to members. He said that before putting the item to vote he would read some key highlights of the Annual Report and the Audited Annual Statement of Accounts for the benefit of members, as follows.

#### **Highlights of the Annual Report**

■ The membership of KSA as on 31<sup>st</sup> March 2020 stood at 3857 Life members; 241 Patron members; 57 Spouse members; 16 Family members and 27 Benefactor members and total membership is 4198.

■ Total reserve fund of KSA stands at ₹59.08 lakhs as on 31<sup>st</sup> March 2020 as against ₹57.23 lakhs as on 31<sup>st</sup> March 2019, an increase of ₹1.85 lakhs mainly due to membership fees received.

■ During the year, the Managing Committee had taken a decision to merge certain funds due to their multiplicity and duplications hence it decided to merge certain funds. For example, there was a Medical Relief Fund and Emergency Medical Fund which was merged into one fund called Emergency Medical Aid and Medical Relief Fund. The Distress Relief Fund and Community Chest Fund were merged into one fund called Distress Relief Fund. The Prize Fund, Kalavibhag Fund and Konkani Bhasha fund were combined into Konkani Bhasha Prasar & Cultural Fund. The Magazine Fund and NRK Memorial (Library) Fund were merged into Magazine Fund.

■ § Donations received during the year amounted to ₹11,19,050/- which comprised Scholarship Fund ₹5,36,050/-; Distress Relief Fund ₹30,000/-; Medical Relief Fund ₹ 2,31,000/-; Emergency Medical Fund ₹1,76,000/-; Prize Fund ₹ 1,25,000/- and Kalavibhag Fund ₹ 21,000/-.

■ Total aid disbursed during the year was ₹32,08,871 towards various objectives for which funds were donated. The total aid disbursed in F.Y. 2015-16 was ₹ 23,01,000/-, in F.Y. 2016-17 was ₹18,46,100/-; In F.Y. 2017-18 was ₹ 22,75,425/-; in F.Y. 2018-19 was ₹ 43,25,500/-; and in F. Y. 2019-20 it was ₹32,08,871 to 88 beneficiaries. The Scholarships, Distress relief and Medical relief are also given through the Co-ordination Committee of Aid Giving Institutions of the community that assesses the applications and recommends

deserving persons for receiving aid. The aid giving Institutions other than KSA are Chitrapur Saraswat Education & Relief Society; Saraswat Educational and Provident Co-op Society, Grant Road; Saraswat Mahila Samaj, Gamdevi; Shrimat Anandashram Ordination Golden Jubilee Fund of Shri Chitrapur Math, Shirali.

■ The status of Centenary Education Refundable Grant Fund was that the total refundable educational grants disbursed from FY 2015-16 to FY 2019-20 is ₹93,31,930/- and total refunds received up to 31.3.2020 was ₹ 20,26,375/- leaving outstanding balance of ₹73,05,555/- as on 31.3.2020 to be receivable from 54 Students as per their schedule of payment. In current FY 2019-20 the disbursed Refundable Grants was ₹16.90 lakhs to 13 Students and refunds received of ₹5,29,125/- from 14 Students. There was an overdue amount from 2 recipients amounting to ₹ 1,32,930/- which may be due to Covid reasons or family problems. The Managing Committee is continuously monitoring the status and making all efforts to recover this amount from the recipients, and it is hoped that this would be recovered in due course.

■ The statistical details of the income and expenditure account were provided. It was mentioned that in FY-2014-15 there was a deficit of ₹ 6.08 lakhs; in FY-2015-16 there was a deficit of ₹12.34 lakhs; in FY 2016-17 there was a surplus of ₹1.21 lakhs after cleaning up the balance sheet by writing off receivables of ₹14.42 lakhs; in FY-2017-18 there was a surplus of ₹ 23.87 due to cleaning up the balance sheet in the previous year; in FY-2018-19 there was a deficit of ₹10.33 lakhs; and in FY-2019-20 for which year the accounts are presented the surplus is ₹24.36 lakhs.

■ At the previous AGM post the elections held, Shri. Rajaram D. Pandit, Shri. Sunil Ullal and Shri. Kishore Surkund were confirmed as members of the Managing Committee.

■ Due to annual rotation of members to the Managing Committee, Shri. Jairam Khambadkone, Shri. Dilip Sashital and Dr. Prakash Mavinkurve were to step down and elections were to be held to these positions along with one for the casual vacancy created by the resignation of Shri. Vandan Shiroor which had been filled up by Smt. Ashwini Prashant. However, due to the prevailing Covid-19 pandemic during May and June 2020 when the nominations were to be filed for the election it was unanimously decided by the Managing Committee to postpone the elections by one year and allow these members to continue in their position for one more year.

■ The details of the attendance of Managing Committeemembers to the Managing Committee meetings were provided. He mentioned that though the President and Vice-President are only invitees to the Managing Committee meetings they have been attending most of the meetings with their attendance record being 70% to 75% of the meetings.

■ The Managing Committee had appointed Shri. Gautam Amladi of M/S. V J Kulkarni & Associates as Internal Auditors for the year 2019-2020. He had done an excellent job of bringing up points regarding GST, tax compliances and internal controls which were helpful. Hence Shri. Amladi was

thanked for the service rendered.

■ Shri. Kiron Mallapur, Partner of M/S. SCA and Associates, Chartered Accountants was appointed Statutory Auditor of KSA for F.Y. 2019-20. He provided a lot of assistance in matters of GST and income tax; financial controls, consolidation of funds, and accounting treatment of interest accrued.

■ The details of occupancy of the two halls, Shrimat Anandashram Hall (Ground Floor) and Shrimat Parijanashram Hall (Upper Floor) were provided for the year and the previous years highlighting that occupancy had improved for the year. However, due to the prevailing pandemic the occupancy for the current year so far has been nil.

■ Details of occupancy of the Nashik Holiday Home ("NHH") was provided. It was mentioned that a special committee was appointed for improving the occupancy of NHH. Shri. Kishan Chandavarkar who was in attendance of the meeting, was a member of the committee and he provided local assistance at Nashik. Due to the lockdown the occupancy in the current year was extremely low but there were some occupants in the previous week and with this it is expected that occupancy may improve.

■ The KS Magazine was most popular though the printing and circulation of the magazine had to be stopped and digital copies were being sent by email to members starting from April 2020. Smt. Smita Mavinkurve who worked as Editor of KS Magazine for more than 10 years had expressed a desire to get relieved of this responsibility; but she would continue to guide the new Editor Smt. Devyani Bijoor.

■ During the year, the KS Magazine completed 100 years of its publication. The 100<sup>th</sup> anniversary issue of the magazine was unveiled by our Swamiji on 1<sup>st</sup> March 2020 at Karla. The efforts of all the members of the Editorial committee of the KS Magazine over 100 years was recognized, including that of Late Shri. Gurunath Gokarn who was associated with the magazine for over 50 years, and Smt. Smita Mavinkurve, and Shri. Uday Mankikar. They were all thanked profusely for their services in maintaining the preeminent position of the magazine in the community and it is expected that its glory would be continued in the coming years.

■ The health center continued with its good work and its financials would be discussed in the accounts. Currently the center is at a standstill due to the pandemic.

■ Details of the FCRA account were provided with the donations received so far along with the accumulation of interest and the utilization.

■ The work of the marriage bureau of KSA was highlighted and recognized for the good work in the community.

■ The Funds Management Committee which was formed about 18 months ago was doing extremely goodwork and had recommended financial aid both for education and medical needs to several applicants during the year.

■ The Library has 408 books in different languages. Further script of 102 dramas, 98 of them in Konkani and 4 in Marathi are preserved by KSA. The Library has been accessed by academicians and Research Scholars pursuing

Ph.D. Studies. Some of the books were digitally uploaded on ChitrapureEbooks.Com.

■ KSA maintains the Family Trees of Chitrapur Saraswat Families. Anybody who wishes to get their family tree could contact Dr. Sudhir Moodbidri or Admin Manager, KSA, Smt. Shobhana Rao whose contact details are available.

■ KSA has its own You Tube channel, Facebook page and WhatsApp Groups which are highly active, especially in the last two years and more so in the last 9 months during the lockdown.

■ KSA website is uploaded with short synopsis of the functions/programs including webinars that are held by KSA.

■ The KSA CSN is a new initiative; its website was inaugurated by our Swamiji on Guru-Poornima day at Mallapur Math in July 2019. As a part of KSA-CSN and Entrepreneurship Development initiative, KSA started Mulaqat Programs since June 2019 to get successful entrepreneurs and high achievers on the KSA Platform for interviews. High achievers like Prakash Padukone who has done exceedingly well on the international sports arena participated in a Mulaqat session. All the Mulaqat sessions whether physical or virtual were successful and received recognition and applause from the community. The recent virtual session with Smt. Hema Hattangady and her husband received more than 1500 participants.

■ KSA has regularly held social, cultural, and other events. They were held almost every month.

■ The KSA centenary census held in 2011 was published in 2016.

### **Highlights of the Annual Accounts**

■ The net asset value of immovable property owned by KSA after depreciation was at ₹ 1.08 Crores. The movable property after addition of office equipment of ₹ 2.32 Lakhs and less depreciation was at ₹ 13.33 Lakhs.

■ The investments stood constant at ₹ 2540.

■ Scholarship loans which stood at ₹ 61.44 Lakhs in the previous year increased to ₹ 73.05 Lakhs, which is the figure arrived at by adding the disbursement made and deducting collections during the year.

■ Advances went down during the year from ₹ 16.41 to ₹ 14.03 Lakhs.

■ Rent outstanding went up from ₹ 32,064 to ₹ 51,052.

■ Other income outstanding has gone up from ₹ 162,644 to ₹ 2,59,851 mainly due to the lockdown situation.

■ The total of balances in the bank accounts was at ₹ 13.37 Lakhs as against the previous years' balances of ₹ 26.07 Lakhs. The reduction is due to creation of large bank fixed deposits.

■ The fixed deposits with the banks have gone up from ₹ 4.27 Crores to ₹ 4.73 Crores by addition of fixed deposits of ₹ 45 Lakhs.

■ Coming to the liabilities side the corpus funds have gone up from ₹ 2.82 Crores to ₹ 2.93 Crores. This has gone up due to the donations received and membership fees received.

■ The total of other earmarked funds that was at ₹3.58 Crores during the previous year has gone up to ₹3.73 Crores.

■ The other liabilities have not gone up much.

■ The deficit from the previous years was at ₹17.82 Lakhs. Considering the surplus during the year of ₹24.39 Lakhs the net surplus comes to ₹6.57 Lakhs.

■ Coming to the Income & Expenditure account the gross receipts during the year was ₹61.76 Lakhs.

■ The rent income increased from ₹13.73 Lakhs to ₹23.58 Lakhs which was thanks to the efforts of the Buildings Committee and NHH Committee. The NHH rent went up from ₹6.70 Lakhs to ₹7.01 Lakhs and the Hall rent went up from ₹6.32 Lakhs to ₹15.75 Lakhs. From resident tenants the rent has gone up marginally by about ₹11000/-.

■ The interest income went up since the accounting policy of KSA was changed. Earlier the interest received was credited and the expenses debited to the respective funds. Previously about 6% of the interest would get credited to the fund and balance would be debited to the Income & Expenditure account. This has now been changed this year. This year it was decided to discontinue that system. While this suggestion was made earlier by Shri Vandan Shiroor the earlier Treasurer, it could not be implemented in FY 2018-19 since it was not discussed with the statutory auditor and this year it could be done with the auditor's consent. It is due to this reason that the interest income has gone up from ₹4.84 Lakhs to ₹ 27.16 Lakhs.

■ Income from other sources has also gone up from ₹ 8.89 Lakhs to ₹ 10.89 Lakhs. The income has gone up due to donations etc.

■ The expenses have gone up inline with inflation and due to specific activities.

■ Expenditure on property has gone up from ₹ 7.89 Lakhs to ₹ 8.83 Lakhs. Establishment expenses went up from ₹ 9.56 Lakhs to ₹ 10.42 Lakhs.

■ Audit fees remained the same as previous year.

■ Depreciation went down from ₹ 4.31 Lakhs to ₹ 3.90 Lakhs due to the written down value method.

■ Expenses on medical relief went down from ₹ 2.33 Lakhs to ₹ 74639/-.

■ Expenditure on Other Charitable Objects was almost the same, from ₹ 13.20 Lakhs to ₹ 13.26 Lakhs.

■ The overall surplus is therefore ₹ 24.36 Lakhs as against the negative figure of the previous year of ₹ 10.33 Lakhs.

#### **Auditor's Report**

■ Coming to the auditor's report there are 13 or 14 items which must have been seen by members and hence they will not be dealt with individually.

■ The main point is whether the accounts are maintained regularly and in accordance with the provisions of the Act and the Rules. The answer is yes though the monthly accounts need to be presented regularly. Also, whether receipts and disbursements are properly and correctly shown in the accounts and the answer is yes.

■ To most points the answers are yes except to the point

regarding whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office. While this work has started the same needs to be completed in this financial year.

■ There are no qualifications made in the audit report.

■ The statutory auditor Shri. Kiron Mallapur who was present at meeting was asked if he had any comments to offer before questions could be taken from members. Shri. Mallapur responded by stating that he had nothing specific to mention and he was open to take any questions that may be raised by members.

Shri. Kadle then mentioned that KSA has been complying with all the statutory requirements such as FCRA, GST, Income-tax, and others. In this regard he thanked the Treasurer, Shri. Rajaram Pandit, Jt. Treasurer, Smt. Ashwini Prashant and Shri. Sandeep Shrikhande, the Chartered Accountant whose firm helps KSA in maintaining the accounts and in complying with all the statutory compliances.

Shri. Kadle then opened the session for questions from members on the annual report and the audited accounts. He also clarified that when voting for the resolutions takes place then only the negative votes will be counted and if there are no negative votes then the resolutions will be deemed to be passed unanimously.

■ Shri. Hemant Kombrabail said that he wished to comment and not raise a question. He said that the NRK Memorial (Library) Fund must have been donated by the family with the intent of creating a library and hence it would be appropriate to name the merged fund as NRK Memorial Fund. Shri. Kadle said that if everyone agrees with this then he has no problem, but he would request Shri. Pandit who knows about this could respond. Shri. Pandit said that this fund was created a long time ago and was utilized for buying magazines and newspapers for members to read in the library that was then existing. However, over the years there was no interest in this activity from members and hence it was discontinued. He said that the intention of merging this fund with the Magazine Fund was since the objective of reading was involved in the magazine and that this fund was only around ₹ 21000/-. Shri. Kombrabailsaid that his suggestion was not to keep the fund separately but only to keep alive the sentiment involved to retain the memorial part in name of the fund. Shri. Kadle then said that this matter will be discussed at the next Managing Committee meeting and Shri. Kombrabail would be informed. Shri. Kombrabail said that he need not be informed since what he mentioned was only a suggestion.

■ Shri. Gokul Manjeshwar wanted to know if the statutory auditor and the internal auditor have made any suggestions and how these were dealt with by the Managing Committee; whether every month or periodically. Shri. Kadle responded by stating that the observations of the internal auditor were received two or three times a year and these are discussed by the Managing Committee with the internal auditor and all necessary corrective actions or closures were taken and

reported back to the internal auditor.

■ Shri. Manjeshwar had another question whether the notice of changes in the Trust are promptly filed and followed up for closure with the Charity Commissioner. He asked if the internal audit covers this aspect. Shri. Kadle responded that KSA is very particular about statutory compliances such as filing of the budget, list of members, annual reports, change reports and such other compliances with the Charity Commissioner's office. These were always done promptly within the time limits prescribed. The same was also done for other compliances such as GST and Income-tax filings. Shri. Kadlesaid that these compliances were checked both by the internal auditor and the statutory auditor. He then asked Shri. Kiron Mallapur, the statutory auditor to confirm if what he said was true and if he had any concerns in this regard. Shri. Mallapur confirmed that all change reports and other reports were being filed on time.

■ Shri. Manjeshwar then wanted to know what backup systems are used in Tally accounts, etc. Shri. Kadle asked Shri. RajanKalyanpur who helps on the IT side or the Treasurer Shri. Pandit to respond to the query. Shri. Pandit responded that there were additional hard disks and pen drives that were used for taking regular back ups of the accounts and other important matters. Shri. Kadle also mentioned that the Tally accounts are maintained by Shrikhande & Associates who do the accounting for KSA, at their office and hence this was also one other form of back up.

■ Shri. GautamAmladi had a few questions cum suggestions. He said that to increase the membership of KSA someone from the Managing Committee should be put in charge of this since an increase is on the cards. He felt that the report of the marriage bureau does not include the number of successful marriages that it has achieved, and this should be done in the future. He also suggested that any unique initiatives of individual members of the Managing Committee should be given credit (like the improvement in rental of the Hall and NHH) so that they could take more initiative in the future. He suggested that NHH is a good affordable place which should be marketed well, and that the travelling business community could be targeted.

■ Shri. Kadle responded to Shri. Amladi's suggestions. He said that committee member Shri. Dilip Sashital oversees membership drive and as for the next suggestion about the marriage bureau the success rate would be reported in the future. Shri. Kadle then mentioned that while individual members of the committee do contribute but these were not necessarily highlighted and attributed to individuals. The success or failure of KSA are attributed to the collective effort of the Managing Committee. There is nothing like a school examination where individuals are rated and rewarded. The KSA committee worked as a collective unit or team and there is no "Man of the Match" or "Man of the Series Award" that is given. The Managing Committee works collectively and if the members like their work they may thank the committee and if not liked the members may condemn it. He also mentioned that wherever the teams have done good work this has been

mentioned in his speech.

Since there were no further questions Shri. Kadle asked Shri. Khambadkone to read out the connected resolution which Shri. Khambadkone read out as follows.

**RESOLVED THAT** the 108<sup>th</sup> Annual Report and Audited Statement of Accounts for the year ended 31.03.2020 be and are hereby approved and adopted.

The resolution was proposed by Shri. GautamAmladi and seconded by Shri. Hemant Kombrabail. Since there were no dissenters the resolution was passed unanimously.

Shri. Kadle then took up the next item on the agenda for discussion.

**Agenda Item 4 - Ratification of the decision taken by the Managing Committee in its Meeting held on 23<sup>rd</sup> April 2020 to defer election to the Managing Committee for 2020-21 due to the pandemic and re-elect without contest four members of the Managing Committee for a term of one more year, in terms of the Notice published in the June 2020 issue of the KS Magazine.**

Shri. Kadle requested Shri. Khambadkone to read out the resolution which he did as follows.

**RESOLVED THAT** the decision taken by the Managing Committee at its Meeting held on 23<sup>rd</sup> April 2020 to defer election to the Managing Committee for 2020-21 due to the Covid-19 pandemic be and is hereby ratified.

**FURTHER RESOLVED THAT** consequent to deferment of the election to the Managing Committee for the year 2020-21, Shri. Jairam K Khambadkone, Dr. Prakash S Mavinkurve, Shri. Dilip P Sashital, members who were due to retire by rotation and Smt. Ashwini Prashant who was inducted as a member arising out of a casual vacancy be and are hereby re-elected without contest for a limited period till the election of new members of the Managing Committee is held in 2021-22.

Shri. Gautam Amladi and Shri. Hemant Kombrabail sought clarifications whether the elections will be deferred only by one year and whether in the next round of elections of these members the next round of retirees will also be taken up at the same time and the number would be seven. Shri. Khambadkone confirmed that it would be so.

The resolution was then proposed by Shri. Ramesh Bijoor and seconded by Shri. Gautam Amladi. Since there were no dissenters the resolution was passed unanimously.

The next item on the agenda was then taken up by Shri. Kadle for discussion.

**Agenda Item 5 - Appointment of Internal Auditors for the F.Y. 2020-2021**

Shri. Kadle mentioned that while Shri. Gautam Amladi, the internal auditor for the previous year had done a great job, he was unable to continue due to other commitments and hence there was a need to look for another person to do the job. He then said that KSA had got an offer from Shri. Sudhir Burde who is experienced in this field to do the job. Shri. Burde being present at this meeting he requested Shri. Khambadkone to introduce him to the members and thereafter read the resolution for his appointment.

Shri. Khambadkone introduced Shri. Burde to members. He mentioned that Shri. Burde is a postgraduate in Commerce and has CAIIB qualification. He had worked in IDBI and then in SIDBI. While in SIDBI he held the position of DGM and GM and headed the Southern region at Bangalore. He had recently retired in 2018-19. Shri. Khambadkone asked Shri. Burde to identify himself. She Burde identified himself and Shri. Khambadkone welcomed him. Thereafter Shri. Khambadkone read out the resolution as follows.

**RESOLVED THAT** the Managing Committee be and is hereby authorized to appoint Shri. Sudhir Burde as the Internal Auditor for the Kanara Saraswat Association for the year 2020-21.

The resolution was proposed by Lt. Col. Manohar Karpe (Retd.) and seconded by Shri. Rajesh Aidoor. Since there were no dissenters the resolution was passed unanimously.

Shri. Kadle thereafter took up the next item on the agenda.

#### **Agenda Item 6 - Appointment of Statutory Auditors for the F.Y. 2020-2021**

Shri. Kadle mentioned that Shri. Kiron Mallapur, of SCA and Associates, had offered his services as Statutory Auditor, which was acceptable to KSA and accordingly he asked Shri. Khambadkone to read put the resolution along with the authorization to the Managing Committee to fix his remuneration, which he read out as follows.

**RESOLVED THAT** Shri. Kiron Mallapur of SCA Associates be and is hereby appointed as Statutory Auditor for the Kanara Saraswat Association for the year 2020-2021 and the Managing Committee of Kanara Saraswat Association be and is hereby authorized to fix his remuneration.

The resolution was proposed by Shri. Mahesh Kalawar and seconded by Shri. Gautam Amladi. Since there were no dissenters the resolution was passed unanimously.

Shri. Kadle then took up the next item on the agenda for discussion.

#### **Agenda Item 7 - Place before General Body a proposal from one of the NGOs by name "Kshitij" to hire KSA's Mezzanine Floor Hall (Shrimat Parijanashram Hall) on 33 months leave and license, the terms of which are yet to be finalized and get its in principle approval.**

Shri. Kadle informed members that the proposal for hiring the Hall on the mezzanine floor of KSA building was received from the NGO called Kshitij in September 2020 and over the last few months negotiations took place with them. As a result of the negotiations, it was felt that there was no agreement on the terms. Hence the Managing Committee had met that afternoon to discuss the matter and had decided not to put forward the proposal for consideration of members. He therefore requested Shri. Khambadkone not to put forth the resolution for consideration of the members. Shri. Khambadkone and the Members agreed with the request.

Shri. Kadle then asked Shri. Khambadkone that since the agenda items were completed if there was any other

matter that needs to be taken up. Shri. Khambadkone said that there was one more matter that needs to be taken up for consideration, which was the reappointment of Shri. Kishan Chandavarkar for managing NHH Affairs as a local representative of KSA at Nashik for FY 2020-21. He therefore read out and proposed the resolution to this effect as follows.

**RESOLVED THAT** the decision taken in the 107<sup>th</sup> Annual General Meeting held on 22 September 2019 regarding the appointment of Shri Kishan Chandavarkar of Nashik to assist in managing the affairs of Nashik Holiday Home and Bhandardara property locally be and is hereby continued during the year 2020-2021.

Shri. Rajan Kalyanpur seconded the resolution and requested that the appointment should include the Bhandardara property as well and this was added accordingly. The resolution was passed unanimously.

Shri. Kadle then asked members if there was any other matter to discuss.

Shri. Gokul Manjeshwar enquired that with the Covid-19 pandemic there was not likely to be any rental income from hiring of the halls as well as from occupation of NHH and hence how was KSA looking to balance its cash flows.

Shri. Kadle agreed that income not being there from these verticals there is likely to be a deficit in the current year and that the position would be reviewed by the Managing Committee either at the end of December 2020 or in January 2021. Any shortfall would be attempted to be made good through donations from members and from the community. He said that the bank interest and the advertisement revenue from the magazine will continue to generate some income. He said that at the same time fixed expenditure like salaries, electricity, insurance, etc. will continue and hence the committee will take stock of the situation and see how KSA could break even or have a small surplus.

With permission of the Chairman, Shri. Khambadkone took one more item for discussion. He said that there was a query received from Shri. Sanjay Puthli about how much electricity charges were paid in the last 5 years and how much is recovered from the hall hirers. After responding with the necessary information there was a further request from Shri. Puthli to give the breakup of Hall rentals, parking charges, electricity recovered and Talmaki wadi compensation for every meeting. The necessary information was provided to Shri. Puthli. Shri. Khambadkone asked Shri. Puthli if there were any other questions on this. Shri. Puthli said that he had no further questions.

Shri. Khambadkone with the permission of the Chairman took up some more matters for mention. He thanked Shri. Gautam Amladi for his services as the internal auditor. He also thanked Shri. Rajendra Koppikar for carrying out a detailed readership survey for the KS Magazine. He further acknowledged and thanked the Entod Pharmaceuticals team that provided the Zoom video services to KSA from April 2020 onwards to conduct the webinars and video conferences. He especially acknowledged the services of Shri. Raman Marke, Shri. Vivek Shetye from the Entod team and Shri. Rahul Jain

and others from Entod's Out-sourced Technical Team. He further thanked Shri. Kishore Masurkar for arranging and enabling this initiative.

Since there was no other matter for discussion the Chairman, Shri. Kadle then concluded the meeting with thanks to all the members for their active participation and hoped that meetings could be held in person in the future when the situation improves.

Shri. Hemant Kombrabail proposed a vote of thanks to the Chairman. The meeting then ended with members logging out of the meeting.

**Praveen Kadle**  
**President - KSA**  
**Chairman of the meeting**

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You will be missed and remembered forever, not just by your family & friends, but by all the people you left a positive imprint upon.

We deeply appreciate all the support from family and friends.

– Udiyavar family

## श्रद्धांजली



Our dear father, **Raghunandan Sadashivrao Savor**, departed this earthly plain in the early hours of January 6th 2021, to join his beloved wife, Sunanda Savor, in the house of eternal peace.

Born in Bangalore, 1931, to Dr. Sadashiv Rao Savor and Girija Bai Savor, he studied civil engineering in Dharwad, and later moved to Mumbai to begin what would be a full and happy family life.

Our father taught us how to live life with resilience, a smile, and a sense of adventure. In 1966, he moved his wife, mother-in-law, and two young sons to London, England to pursue a lifelong career with NNC, which later became BAE Systems. After a brief and happy decade in Leicester, he moved north to Cheshire where he lived until his death.

Kind and patient, empathetic and sensitive, he had a razor-sharp engineer's mind, and was always curious about the world and its workings. He delighted in culture, food, music, science and nature. He was brilliant at cryptic crossword puzzles, talked passionately about politics, and was a whizz with new technologies. He adored thrillers, mysteries, and had a penchant for James Bond movies. He was a charismatic storyteller, and kept us enthralled and entertained with the funniest stories. He was a noble lion among men, and we are proud to be his children.

Survived by his eldest son Sujai, daughter-in-law, Anita, granddaughter, Narita, middle-son Sriram, daughter Gowri and son-in-law, Angelo, he has left an indelible mark in many hearts across the globe.

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## Vikram Nayalkar

Proprietor, **Organic Culture**

“Win a NO WIN situation by REWRITING THE RULES” – a hardcore Harvey Specter fan that he is – an amchi has certainly written some new rules!

When the world was adjusting to the “New Normal” in the midst of a pandemic which nobody saw coming and couldn’t tell just how long the lockdown is here to last; somewhere in Suburban Mumbai – there was a dream that was brewing, waiting to be painted in the blue sky...he just knew that it was now or never!

Meet **Vikram Nayalkar**, a seasoned corporate professional who quit a solid 20-year FMCG career to embark on an entrepreneurial journey, to make a difference in the Organic Foods Industry space. Let’s hear it from the budding entrepreneur himself –

I would like to talk about ‘Organic Culture’ – which is currently a retail & distribution company with a longterm goal of launching an unique differentiated products in the Organic Foods space under my own brand.

I always had an inclination to start something on my own, and I wanted to put all the experience in Sales & Distribution, Marketing and Brand Management that I had gained through my associations with the Fortune 500 companies and some of the best corporate brands that I launched in the market under my leadership. The pandemic presented a unique opportunity to turn my passion & skills into an unique business model. Many senior citizens, and immunocompromised individuals were on high alert to keep themselves safe which often means staying at home and consuming healthy food.

As an entrepreneur it gave me flexibility and the freedom to personally meet my target customer segment to understand new and evolving consumption needs of families. I also did a robust research in terms of market potential, customer behavior and consumption preferences, and the new found awareness and inclination towards living a healthy lifestyle. These valuable insights led to designing a differentiated strategy for my business. Also, I could clearly position my business in best way possible to bridge the gap in this Organic Foods Industry.

The Vision of Organic Culture is to Create market linkages between Farm land to Urban land thereby providing sustainable livelihoods to Organic Farmers and provide easy access to Certified Organic Foods and Premium Quality Health and Wellness Products at doorstep.

With this Vision in mind, we intend to bring more awareness to all Indian families about replacing their daily grocery needs with only 100% certified good quality Organic foods and wellness products. We want the families to understand the need to make a conscious choice and shift towards a healthier lifestyle.

As we move forward, we intend to increase the footprint across multi-cities PAN India, through distribution and marketing of our brands in B2B and B2C space. We will also focus on expanding through the digital medium and eventually create a scalable and sustainable business model.

I feel the endless need to learn, to improve, to evolve and for that I seek your best wishes and urge you to become a part of this exciting and fulfilling journey!

Some facts about the Organic Foods Industry in India: It is expected to grow from 40,000 crores in 2021 to approx.75,000 crores in 2025 and due to following top 4 reasons:

**1. Digital Literacy & E-Commerce platforms** generating awareness about Organic Farming and certified organic foods and also enabling easy access to certified organic foods to Tier 1, Tier 2 and even Tier 3 cities in India

**2. Insignificant Price Difference** – While the organic products are priced a few rupees higher – it prevents the body from the needless intake of pesticides and chemical fertilizers, which further cuts down the risk of health hazards and unnecessary medical expenses in the longer run.

**3. Indian Government supporting organic food industry** – various schemes extending financial help to the farmers to adopt Organic farming methods and get the produce certified from various bodies and meet quality standards of organic foods

**4. Increase in Export** – there is a steady demand for organic food and appreciation on a global platform. The quality of Organic Food in India is very high due to favorable Indian Agro climatic conditions coupled with inherited tradition organic farming.

Here’s wishing everyone a very Happy, Healthy and a Prosperous New Year 2021.

## The Sheet-Anchor of the Saraswats “A Votary of the Pen”

Published in 1928

An unholy, ungrateful and inglorious campaign is carried on by some Saraswats against the innocent Pen which have fed them through centuries, and which still forms the sheet-anchor of their existence. The tragic irony of the situation is that – just as Christ was compelled to carry his own Cross to Calvary- the Pen is used as the instrument of its own self-destruction. Few realise that a Bhanap is born, if not always with a silver spoon in his mouth , at least with a reed –Pen in his hand.

Our attachment for the ancestral Pen is supposed to be the mother of all our ills. If we are poor, the Pen has made us so. If we are dependent, it is the Pen that is responsible . If we are miserable the Pen is the cause. In short, just as the Greek legend attributes every kind of mischief and evil to the Box of Pandora, the Bhanap ascribes his poor lot to the innocent Pen.

It is the practice in these days to boycott the things that are detrimental to our progress. Not long ago the country witnessed a succession of bon-fires of foreign and Mill-made apparel, to the extent of denying its second-hand use even to the naked and shivering children of the soil – “the poorest and lowliest and lost”. Shall we make another Holi or holocaust of all the Pens we could gather?

We had Khaddar to replace Mill-cloth; but who is to usurp the place of dethroned Pen? The weighing machine with its gluttonous half-penny slot tempts us. But the dial reminds me that the Pen is indestructible. No business could be run without account books and advertisements. To economise in the latter is to diminish the former. Even otherwise, the officious income tax officer- being probably in league with the Pen- will demand a written statement prepared with the most punctilious blandishments of the Pen.

Again, I cannot think of business without the mechanism of credit- the Bank with its dogged insistence of faith in the written word. “You might be as great and as honest as Yudhishtira ,” the merest menial of the Bank will say,” but I want your signature exactly as it is in the specimen.” The triumphant Pen will mediate, with the humility and forbearance of Christ, and the written word shall pass.

So, you see, you cannot move an inch without the Pen. Take all the honoured professions of the world, and you will take realise how mighty and indispensable the Pen is. The soldier might fight and die for the honour of his country but the treaty of peace can be signed only with the assistance of the Pen. Statesmen and Politicians may wrangle in wordy warfare, but of his country but the treaty of peace can be signed only with the assistance of the Pen. Statesmen and Politicians may wrangle in wordy warfare , but a settlement to be abiding must flow through the humble Pen. The Lawyer cannot do without documents, the Judge cannot go beyond the strict letter of the law and all have to wait upon

the evidence of the Pen. The ink-pot is the very fountain of Justice!

In all civilised countries the minimum of political franchise hangs on literacy; if nothing more, one must be at least able to sign one’s own name to be a civilised man. Remember that India is denied Justice by the British because she has not a passable percentage of literacy. The moment Indian acquire that , they will cease to be “hewers of wood and drawers of water.” Remember also that education and culture begin with the alphabet in visible shape. Remember that your employers- even if they be Bhanap businessmen- insist on the beauty of your hand-writing. And above all , do not forget that , whereas the loudest tongue can reach but a limited audience- radio apparatus and amplifiers notwithstanding, the Pen with its handmaid, the Press, can encompass the entire globe. Therefore , as the General would say to his army, “Stick to your guns,” I say to all Bhanaps, “Stick to your Pens.”

For says the Pen:-

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## A LETTER TO A SOLDIER

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

Major General Sudhir Vombatkere wrote this letter to a young man who was soon to be commissioned as an officer into the Australian Army. The names of the soon-to-be-commissioned Cadet and of his mentors have been changed by the author. It was published in *The Citizen* on 27 Nov 2020.

The letter succinctly conveys the ethos of the Indian Army Officer. A veritable masterpiece; worthy of being read again and again by officers, young and old.

Dear Thomas,

I know your mentors John and Jill Philips from their times in India. They informed me that you would be passing out of the Australian Military Academy, Duntroon, on 03 Dec, that guests and invitees are not permitted at your Passing Out Parade because of Covid, and suggested that I write to you even though you do not know me.

I recall how proud and excited I was when I passed out of the Indian Military Academy (IMA) at Dehra Dun (how similar it sounds to Duntroon!!) on 10 Dec 1962, to be commissioned as a Second Lieutenant in the Indian Army. So I can understand how proud you would be feeling on having successfully completed the tough training at RMC, Duntroon, and also how proud your parents and your mentors would be feeling on this momentous occasion.

I congratulate you as you transform from being a Cadet to becoming a tough and strong professional soldier who will command troops.

When passing out of IMA, we take an oath to protect and defend the Constitution of India, and I am sure that you will do likewise on your Constitution. I mention this because you must never forget that your country comes first, even before your government, your national leaders or your military leaders, and the values in your Constitution must ever be upheld come what may, even to the peril of your life. Because that is the vow of a soldier. I would quote the dictum that officers of the Indian Army follow, in the decisions which they take especially in situations of mortal danger to their men or themselves:

“The Safety, Honour and Welfare of your Country come First, Always and Everytime:

The Honour, Welfare and Comfort of the Men you Command come Next;

Your own Ease, Comfort and Safety come Last, Always and Everytime.”

The sequence of country first, command next and self last is every bit as important as the sequence of the imperatives of safety, honour, welfare, comfort and ease, which are different for your country, for your men and for yourself as their leader. There is also the prayer of a soldier, which I value the most, before going into battle: Oh God, give me the strength that I ask nothing of you!

You are entering an honourable profession, the profession of the soldier. A soldier is not a mercenary, purchasable by the highest bidder – he is a proud upholder of moral and ethical values. In battlefield situations, the young officer leads from the front, setting an example to his troops. He will know and feel fear, but he will never show it. Physical courage is nothing but overcoming fear. Fear is overcome by a combination of confidence in your own training, in your training with your troops, in the team spirit and mutual trust and respect that a leader builds with his men, and knowing that you are fighting for a just and good cause.

Battlefield situations calling for physical courage are not frequent, thankfully! But you will be in situations frequently calling for a much more important kind of courage – moral courage. I know of soldiers who have displayed amazing physical courage under enemy fire in their younger days (some even awarded for gallantry), failing in moral courage later in life. I understand moral courage as “speaking truth to power”. However, one needs to note that when one speaks truth to power, that truth must always be spoken respectfully and with due deference to rank, age and position. In this connection, I would strongly recommend that you read a book which I have recommended to many young officers and even to senior officers. It is a Taylor & Francis publication titled “On the Psychology of Military Incompetence” by Norman Dixon – it could well be the first book which you purchase with your first pay!

I believe that earning the respect of the men under your command is far more valuable than the respect of your peers or your seniors. Rising in respect is far better and more valuable than rising in rank. The men under command see through any airs which a young officer fresh from the Academy may display, far more quickly and accurately than one’s peers. So above all, be truthful to yourself and all will go well with you.

Finally, the most important advice which I can offer you is that it is your own responsibility to maintain yourself physical fit, mentally alert, professionally sound, emotionally stable and spiritually sensitive. If you can do that, in the words of Rudyard Kipling in his poem ‘IF’, you’ll be a Man, my son!

I hope you will not take amiss my giving you so much unasked for advice! As an old soldier, a senior Veteran, I send you my blessings and good wishes for a happy and successful career of honourable soldiering. May there be peace and harmony in this world!

Aum, shanti, shanti, shantih!

*Maj Gen S.G. Vombatkere, VSM, of the Indian Army*

# The Art of Goal Setting from Sixteen to Sixty and Beyond – Volume 4

BY SANDEEP BIJOOR

*(Author's Note: The Series proposes to provide knowledge in a "tell all", layman's language; about finance, accounting and the Art of Investing to build confidence amongst readers to implement and discuss the topic in an erudite manner. Take Care and Stay Safe. This volume was penned on 30-12-2020).*

Wishing You all a Very Happy New Year; May the change of the Calendar bring in happy events and ensure that the past year is forgotten as a bad dream. In Volume 3, I had used the word "DESTEP" for selection of companies to invest. The equity markets do not like UNCERTAINTY. Nov' and Dec' had the "P" factor; results of the US and the Bihar Election, both have reduced uncertainty. One additional thing that has spurred Equities across the world (in the longer run, unfortunately not in the short term though) - the arrival of the Vaccine. In the short term, US and Europe are still struggling to contain the Covid-19 cases, but to soften the damage; increased stimulus packages have meant liquidity gushing into the Emerging equity markets like India compensating for outflow of funds from the Debt markets. This rush of liquidity has seen "Increased Demand or Buyers" – for equities outnumbering sellers. Therefore, the increase in prices of stocks.

Volume 2, showed how your profit and loss and balance sheet looks like, to carry out your own financial planning. A company's plan also called annual or long term "Budgets" is prepared with the aim of maximizing profitability to increase shareholder's worth and returns. Volume 3, covered the mechanism to choose companies and one of the factors was "Fundamental Analysis". When you invest in shares of a company you benefit in two ways; one you receive dividend on shares annually and you also gain **by investing in a good company at the right time**. The underlined emphasis is important, else you might end up making **losses by investing in a bad company**/ invested in a company past its prime (by not analyzing other factors mentioned for choosing the right companies) **or you have invested at the wrong time** (at the peak of a cycle). While the other factors as provided in volume 3 can be obtained through news articles, the financial aspects are analyzed using Fundamental Analysis through key ratios.

Let's first look at some important ratios starting with what are called profitability ratios. In the current scenario where the operations of a company might not be at full capacity, these ratios will help you evaluate whether a company is profitable and how much dividend payout is it ready to share with its investors. (-) below denotes minus; (/) denotes divided by;

**Net Profit Margin (NPM) %** is  $(\text{Revenues} - \text{Cost of Goods Sold} - \text{Operating \& Other Expenses} - \text{Interest} - \text{Tax}) / \text{Revenue}$

The net profit margin (also known as "return on sales") is

the percentage of net income to net sales. Net income is the bottom-line amount in the income statement. It represents the income left after all expenses and losses are deducted.

**Net Interest Margin (NIM) %** is  $(\text{Investment Return (for example interest earned for Banks)} - \text{Interest Expenses}) / \text{Average Earning Assets}$ . This ratio is generally used in the banking sector or NBFC company to evaluate the gap between the Interest earned on lending versus the Interest paid by way of savings or fixed deposit accounts.

**Operating Margin (OPM) %** is  $\text{Operating Income that is Earnings Before Income and Tax (EBIT)} / \text{Revenue}$ . This again is nothing else but Gross profit less Operating expenses of a company. The OPM is generally used for manufacturing businesses.

**Gross Profit Margin(GPM) %** is  $\text{Sales} - \text{Cost of Goods Sold}$ . Generally, the higher the gross profit margin the better. A high gross profit margin means that the company did well in managing its cost of sales. It also shows that the company has more to cover for operating, financing, and other costs. The Gross Profit Margin effectively tells you whether it is worthwhile manufacturing a product. If this margin is negative, it means that sales are not enough to cover costs and its best to avoid investing in companies. This happens when the production capacities are low [the best example is during Covid-19 time]

When valuations are done, both the NPM and the OPM are considered, higher these margins linked to their **Compounded Annual Growth Rate(CAGR)** the greater the chances of higher share prices. However, there are several other ratios for evaluating the true worth of a company which we will see in subsequent volumes.

**Conclusion:** The stock markets are indicating euphoria. In the last few days, the markets have gone up on low volumes due to the holidays overseas and people who felt left out; now investing, with very little selling. Technical indicators have now reached an extremely overbought zone. It would be better to avoid investing at these levels as the markets could be heading for a trap for retail investors. The next month will be crucial for the markets as mentioned in Volume 3.

## Errata

The report under the Saraswat Mahila Samaj that appeared in the January 2021 KS issue was reported by Geeta Suresh Balse, Sonawala, Mumbai.

# The Third Way - Representing India

RAJENDRA KOPPIKAR

"IWOTY-2020", the article by Shri Gopinath Mavinkrve in Jan 2021 issue of the KS magazine, intending to represent Indians through 'Indian words' has appeared well in time.

India is already emerging as a leader in various aspects; culture being one of them. Hence, it will be apt to introduce Indian words to the world which fit more as 'Concepts'. These concepts will help the world succeed in enjoying a blissful way to live.

Some of the concepts to focus upon would be: Aajeevika, Aachaarya, Krishi, Adhikar, Adhyaatma, Akhand Mandalaakar, Antyodaya, Aashram, Aatmaa, Bandhuta, Charitryaa (Vyakti, Samaj, Rashtriya), Chiti, Desh, Dharm (sanatan, Swadharm, Yugdharm), Ekamataa, Ektaa-Anektaa, Gantavyasthaan, Jeevan drishti, Jeevan moolya, Kalyaan, Karmashakti, Maanavataa, Neeti, Nyaay, Parivaar, Parmeshthi, Pragati, Prakruti (Swabhaav, Srushti), Preranaa, Purusharth (Dharm, Arth, Kaam, Moksh), Raashtra, Raashtriyataa, Sahayog, Samaaj, Samaajdharanaa, Samanvay, Samarasataa, Saamarthya, Samashti, Samataa, Sampatti, Samskruti, Sanyamit-Upabhoga, Samskaar, Sansthaajeevan, Santulan, Shaashvat Siddhaant, Shikshaa (Education), Shraddhaa, Shrama-Nidhi, Shreni (Guild), Sukh, Swa, Swadeshi, Swaraajy, Swaatanrataa, Swatva, Swayambhu, Swayatta, Tatvadynaana, Trupti, Tyaag, Upasanaa, Varn, Vichaarpravaah, Vikaas, Vishv-Ektaa, Vishw-Shaanti, Vyakti-Swaatantrya, Vyashti, Vyavasthaa, Yugaanukul.

Such concepts can further be elaborated one by one. Such concepts will prove to be worth giving serious thought to promote use of the same and practice for a better social set-up in years to come.

The third way, a book by Anthony Giddens, enjoyed a dramatic success when it first appeared in the late 1990s. The book helped to provide inspiration to different countries around the world. Its influence was particularly strong in the formulation of social and economic policies. However, as usual, societies had their own priorities based on respective culture and philosophy they followed. They interpreted and adapted the ideas of *The Third Way* to suit to their own purposes resulting in endorsement of a market-driven approach and consumerism.

'The third way' was always a label for the renewal of social democracy in the face of far-reaching social and economic change, especially transformations by the intensifying globalization. Giddens argued that the world needed to go beyond the two main traditions which dominated post-war thinking in the industrial countries - the 'Old Left', on the one hand, and market fundamentalism, on the other.<sup>1</sup>

Since communism has failed and capitalism is on the way out, the search for a 'Third Way' is already 'ON' in the western countries including the United States. Peter Drucker<sup>2</sup>, Samuelson<sup>3</sup> and others have foreseen the inevitability of the

collapse of capitalism, though their public expressions are sufficiently guarded.

Practical thinkers like Manabendra Nath Roy, Pt. Deendayaal Upadhyaya, Swaatantryaveer Savarkar, Marx or Lenin refused to present any social regulation, because according to them, it was an exercise in futility.

Shri. Dattopant Thengadi, propagated the 'Third way' in light of Indian ideology and philosophy. What he sought to bring about is a national debate on this issue with a view to building up some sort of national and social consensus.

A blueprint may be evolved in course of actual implementation in the light of the broad guiding principles of the basic Indian ideologies and that too by a trial-and-error method, before reaching the stage of implementation, in the form of a general guideline of the new socio-economic order. Such guidelines have already been furnished by Indian ideology through the concepts mentioned above.

## Acknowledgements:

- 1) [https://books.google.co.in/books/about/The\\_Third\\_way.html?id=ZmMvRwAACAAJ&source=kp\\_book\\_description&redir\\_esc=y](https://books.google.co.in/books/about/The_Third_way.html?id=ZmMvRwAACAAJ&source=kp_book_description&redir_esc=y)
- 2) <https://hbr.org/1993/05/the-post-capitalist-executive-an-interview-with-peter-f-drucker>
- 3) <https://www.econstor.eu/bitstream/10419/206649/1/1681430401.pdf>
- 4) [https://cdn.dbthengadi.in/scan/third\\_way.pdf](https://cdn.dbthengadi.in/scan/third_way.pdf)

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## ANNOUNCEMENT

In an effort to know more about the authors and to build greater connectivity between the contributors of articles and the readers, the Editorial Committee has decided to add a new feature to our articles, from this issue onwards; in that, we have printed a brief and the email id of the author at the end of his/her article.

Since we plan to make it a regular feature, we request the authors to add 2 to 3 lines about themselves and their email id to their article, when they mail their articles to us.

We are looking forward to further strengthening our bond with this new feature.

..... **Editorial Committee**

# SAPTAPADI

NALINI NADKARNI, KANDIVLI (E), MUMBAI

*Saptapadi* quite literally translates from Sanskrit to 'seven steps'.

The couple hold each other's hands, or their garments are knotted together, as they circumambulate the sacred fire Agni. Agni is the Vedic God of Fire, who is the witness to all the promises made by the couple. It is believed that the presence of fire represents the all-powerful energy source, the Sun, as well as the life source, the digestive fire within us.

The Hindu belief is that you are not only uniting each other's names, addresses, families and minds but also your souls. Why this practice is so sacred is because on this day, you are considered to be Lord Shiva and his consort, Goddess Parvati. So your union is as unique as the divine! In fact, that is why you invoke gods and goddesses, and invite family and friends – to witness the sacred and blessed union between you and your soulmate.

## Did you know?

While Saptapadi is a time honoured ritual in South India, saathphas or seven circumambulations around the agni are common in other parts, especially in North India. Here, couples circumambulate the sacred fire seven times; it symbolises your union with your partner over seven life times.

The couple takes seven full circles, walking clockwise around the agni; representing the seven principles and promises they make to each other; each circle is referred to as a 'phera'. They are tied together with the dupattas, or chunis, from the Granthi Bandhanam ritual, which is used to keep the couple united as they make their rounds.

In Gujarati weddings, couple only go around the fire four times. The aim is to follow dharma (righteous path), earn artha (wealth), experience Kama (love) and attain moksha (liberation).

## THE SEVEN STEPS

The following is the list of the promises the couple makes as they complete each full circle. While the couple is making their rounds, the priest dictates the mantras pertaining to each specific phera. The Groom takes the hand of his Bride and leads her for the first four pheras, and then they switch places and the Bride finishes the last three by leading him to the culminating step. Each of these pheras signifies a specific meaning for both the Bride and Groom – complementary meanings that ensure that they will work as a unit to make this marriage successful, healthy and prosperous.

1. Let us provide for our household, stay in good health and carry out our duties and responsibilities to each other, our families and our tradition.
2. Let us develop our mental and spiritual powers
3. Let us increase our wealth and comfort by righteous and proper means
4. Let us acquire knowledge, happiness and harmony by mutual love, respect and trust

5. Let us be blessed with a contented family of strong, virtuous and heroic children

6. Let us be blessed with long lives

7. Let us remain true companions, committed only to each other

After the Bride and the Groom have made the seven rounds, they seek blessing from Lord Vishnu, the preserver, and Lakshmi, the goddess of wealth. It is said that the couple has tied themselves together for seven lifetimes to come once this part of the ceremony is finished. Some regions of India finish the ceremony off by having bride touch seven betel-nuts in turn with her toe, while her groom helps her keep her balance.

## The Legend of Saptapadi

There is a beautiful story behind the Saptapadi tradition and how it began. The story of Savithri and Sathyavan.

When Savitri's beloved husband dies at an early age, his devoted wife, Savitri follows Yama, the God of Death, as he carries away his soul. When Yama realizes that she is following him, he asks her to turn back. She replies that she has already walked more than seven steps with him, and hence, has become his friend. As his friend, she begins a conversation with him. With her wit, and intelligence, she wins over the Lord of Death himself, who grants her husband his life again. Such is the importance of the seven steps in the beginning of friendship or any relationship.

## Mangalashakta

The Ceremony always starts with the Ashtavinayaka Vandana. There can be many other verses in between based on the number of enthusiastic singers present in the wedding ceremony.

During the Mangalashakt, priests chant mantras that spell out different blessings for the couple. Sometimes, these mantras are composed by the family (similar to wedding vows) and at other times, they are other, traditional mantras that have been used for ages.

While the Antarpad is still between them, the relatives of the bride and groom start singing Mangalashakt, along with the priest and bless the young couple. At the right time, the Antarpad between the bride and the groom is finally removed and they see each other for the first time at the wedding. The Jai Mala ceremony then takes place and the bride and groom exchange heavy floral garlands as a sign of their acceptance of each other.

The guests shower the couple with rice as a sign of showering God's blessings on them. The bride presents the groom with a bouquet and touches his feet to seek his blessings. As the Mangalashakt ends, musical notes of the drums and shehnai fill the air.

After the Mangalashakt, the Kanyadan ceremony takes place, during which the father of bride gives away his daughter to the groom and blesses both of them. He asks them to start a life of Dharma, Artha and Kama. While the

groom accepts his blessings he says that he is receiving love in exchange of love and that the bride is the Divine love that is showered from the sky and received on earth. The bride asks him to promise that he will always love and respect her. The groom ties the Mangalsutra around the bride's neck and applies sindoor on her forehead.

The marriage ceremony culminates with the Saptapadi or the 7 rounds around the holy fire. These rounds are 7 vows of Hindu marriage that teach them to be kind and loving towards each other.

स्वस्ति श्री गणनायकं मोरेश्वर सिद्धितं  
बल्लाळो मुरुडं विनायकमहं चिंतामणि थेऊरं  
लेण्याद्रिं गिरिजात्मकं सुरवरं विघ्नेहरं ओझरं  
ग्रामो रंजणसंस्थितं गणपतीं कुर्यात् सदा मंगलम्

गंगा सिंधु सरस्वतीच यमुना गोदावरी नर्मदा  
कावेरी शरयु महेन्द्रतनया चर्मण्वती वेदिका  
क्षिप्रा वेदवती महामुरनदी ख्यातातया गंडकी  
पूर्णा पूर्ण जले समुद्र सरिता कुर्यात् सदा मंगलम्

### Saptapadi

॥ ॐ इष एकपदी भव ॥

With the promise to nourish each other,  
I take this first step with you.

॥ ॐ उर्जे द्विपदी भव ॥

With determination to grow together in strength physical  
Mental and spiritual I take this second step with you.

॥ ॐ रायस्पोषाय त्रिपदी भव ॥

With the promise to preserve our wealth  
& prosperity, I take this third step with you.

॥ ॐ मधोभव्या चतुष्पदी भव ॥

With the vow to serve you with happiness and harmony  
I take this fourth step with you

॥ ॐ प्राजाम्यः पंचपदी भव ॥

With the promise to care for our healthy long lived children  
I take this fifth step with you

॥ ॐ ऋतुभ्याः षट्पदी भव ॥

With the vow to be together forever in all responsibilities  
I take this sixth step with you

॥ ॐ सखे सप्तपदी भव ॥

With the promise of everlasting and true companionship  
I take this seventh step with you

*Nalini Nadkarni, 94 years, is passionate about writing stories, articles, poems in English and Konkani. Her work has been aired on AIR. She has contributed articles to the Women's Era Magazine and has been honoured by the Mahila Samaj for her literary work.*

## Process of Acceptance

UDAY KERWAR

The very mention of the Big-C in the diagnosis sends minds into a panic mode and the frenzy of unwanted thoughts can be extremely overwhelming. The impact of the cancer can never be overstated no matter what.

While the patient may take a while to accept, the reaction of family members can wildly oscillate. This reaction could have a direct impact on the patient's state-of-mind.

"My life changed so much after my husband had urostomy surgery. Looking back I can now decipher the subtle phases I went through before accepting reality" reminisces Mrs. Tilak who lost her husband after a nearly five year battle with Cancer.

The first Phase was undeniably a **denial**. No sooner was the diagnosis given and surgery suggested both started living in denial. Anger and denial made for a strong case of postponing the inevitable surgery. Both wanted to wake up from this bad dream. This prevented them from looking out for urostomates to get to know it better. The emotional support provided by ostomates was overlooked and thereby valuable time was lost.

Then there was the **outburst** phase. They felt the whole community was against them, it traumatised them that they did not get any emotional support from the community, however, as she now acknowledges, their behaviour & mood swings prevented them from approaching anyone for help in the first place!

As she candidly admitted, the **stress** was unbearable and very soon she was blaming him for something he could not help. "I was expecting him to somehow make up for "what he was putting me through. I was expecting him to consider me"

She continued "It became so stressful that I was having difficulty to do even ordinary housework. My guilt pangs at not being supportive enough almost got me into **depression**.

By the time she reconciled to the fact and was into **acceptance** mode, valuable time had lapsed. However she realised that the surgery itself was life-saving and enabled him live for a few more extra years.

"I am finally at peace secure in the knowledge that we had a memorable last few years where he was truly happy" She concludes.

Adjustment – this is the crux of it all.

Families need to adjust just as the patient and this can be highly encouraging for the patient. Spousal acceptance can become the single most redeemable factor in helping the patient overcome mental hurdles and accept reality.

*The author is a cancer survivor and the Chairman (Hon) of Ostomy Association of India.*

# TRIBUTES TO MOHAN SAJIP- A MAN FOR ALL SEASONS

VINAY, VIVEK AND ARJUN SAJIP

## **Dearest Pappa,**

As we prepare to say goodbye to you for the very last time, I'd like to reflect on just a few of the many facets of you and your life.

**Confidence** - As a small boy growing up in Kundapur, in a family of modest means and a sometimes hard-scrabble existence, your ambition to escape the confines of small-town life were matched by a confidence and self-belief that you were more than capable of doing it. After leaving school – where all lessons were in Kannada – there was no college nearby, so you had to get a job – after which, you were eventually able to go to Bombay and enter university. Despite your rudimentary command of English, the language in which all classes were taught, you persevered and flourished, acquitting yourself well academically and working in the university as a teacher and demonstrator. Your confidence stood you in good stead throughout your work in telecommunications and when the opportunity for foreign travel and settlement came, you grasped it with both hands. At home, at work, and in the community, I can hardly think of any situation which fazed you – you were always equal to the task of analysing it and coming up with a way to proceed. You have travelled all over the world and participated in international forums at very high levels, and garnered many plaudits for your professional contributions.

**Practicality** You were always a very practical person. You were a keen proponent of doing-it-yourself – I remember, along with Vivek, being roped in to reluctantly help when you wanted to paper the walls or paint the fence with creosote. You would make and repair things around the house all the time. Your example was an encouragement to us, though I certainly haven't inherited your practicality! You were a great lover of gadgets and tools. Amazon was a good friend to you! But well before home video cameras, or camcorders, were a thing, you got hold of a £5 wind-up 8mm film camera (with no microphone) from a local paper classified ad. This you merrily wielded at all manner of family gatherings, and managed to collect a lot of footage of family far and wide – which have given so much joy to so many of the family over the years.

Part of your practical nature manifests in your love of cooking – you have been adept in the kitchen since God knows when, and you were cooking right up until your very last day! Whether it was an elaborate dish like biryani or simple *khaan* like *roolaam*, or your signature dishes of chicken tikka or fisha ghashi, you were the man who was to be envied, and we were the people to ask if there's more! You were happy and proud that your love of cooking has passed down the generations – one style of your *roolaam* is now called "Aju *Roolaam*" in our family.

**Generosity** - That footage you took with the film camera you lovingly converted to VHS and later, DVD – and you set it to Hindustani classical music, and gave it during trips to India to the people featured in that footage – to their delight and many happy reminiscences. This is but a small example of your generosity – you always vocally remembered the many kindnesses bestowed on you by people as you were growing up and finding your feet, and you felt it only natural to bestow that same generosity on others. For you, it was like breathing. Soon after we came to the UK, when the Amchi community here was fairly small, our house would host a constant stream of visitors from India – apart from people coming for lunch or dinner, there were often those who would stay with us for a time. They came to know about us from family, friends or people who had come before and experienced your and Amma's hospitality. In recent years, we've had to work hard to rein you in when you invariably offered "let me get that for you" whenever talk turned to replacing an old TV, washing machine, computer ... and our children have certainly basked in the glow of your munificence when it comes to celebrating birthdays, new schools, university entrance, driving lessons, jobs ...

**Family, Friends and Community** - You and your siblings have been very close-knit, and Vivek and I grew up in India with a strong sense of familial relationships where uncles, aunts and cousins have always been very close to our hearts. Although you weren't the eldest son, your love and a strong sense of responsibility for looking after your own parents meant that you brought them to live with us. You provided for them, as you provided for Amma, Vivek, Suji and myself with all the love and support we could expect. You have always been a sociable person – never more at home than in a gathering of family, friends, community – regaling us with stories from your childhood (and later), with a level of detail that boggles the mind as to how you could remember things so well. And when we came to the UK, you helped in the coalescing of a group of friends into what is now the Saraswat Samaj. Your sense of community meant that you played a big part in its running, in the early days, as both Secretary and President. You may have seen it as a duty but it was never a chore – you enjoyed the closeness of the community and the friendships you had within it. You were very active in practising our cultural and religious traditions – Ganesh Chaturthi has always been a big thing in our house, and was celebrated with vim and vigour in your younger days! You were close to our current Swamiji and also played a big part in Parijnanashram Swamiji's visit to the UK, many years ago. With the advent of smartphones and WhatsApp, you have found it ever easier to keep in touch with people you've come to know across the years and across the world – the size

of your contact list is dizzying, but even more amazing is the fact that you've chatted with so many of those contacts so recently! Your love of emojis has melted our hearts on many an occasion. You were quick to remember birthdays and anniversaries, and as quick with a comforting message where condolence was required. You have touched so many hearts and so many lives, and will live on in so many memories – what a legacy to leave behind.

**A Sense of Wonder, a Sense of Humour** - You have always had a sense of wonder about the universe, and communicated that to us from a very young age. One of the first books I remember you buying in my childhood was a 12-volume encyclopaedia called "The Book of Knowledge", and you encouraged us to read from it and learn from it. That set is still with us today. You were also a long-time subscriber to the National Geographic Magazine, and its beautiful photography has left us with a deep-seated love of the natural world. Your interest in physics, astronomy and science in general has found echoes in your children and grandchildren. Your story-telling has been enriched by your sense of humour and the timing in your delivery of them. You were a great fan of the humorous writing of P.G. Wodehouse and Henry Cecil, authors whom you taught me about and whose writings I came to love. In a less humorous vein, you were a fan of crosswords and other puzzles, a lover of whodunits in general and Agatha Christie in particular. I still can't get my head around those Kakuro puzzles you ate for breakfast!

You have had a very philosophical approach to life – in recent years, you have made it clear that you feel you have lived a full life, with many reasons to rejoice. You have looked at mortality with equanimity and your wish to leave this world without suffering and being a burden to anyone has been granted. You even took steps to ensure that your affairs were organised and settled in such a way as to make things easier for us on your departure –treating it as but another step in the journey.

Pappa, we love you, we think of you every day, we salute you, we will never forget you.

## VINAY

### Dearest Pappa,

You were special. You had infinite love for your family and friends. You were always there to help anyone in need; you were ever ready to raise a toast on special occasions, the first to congratulate on birthdays or anniversaries, and the first to console in times of sorrow. Efforts, achievements and performances you enthusiastically complimented, and your superlative praises lifted and inspired, accompanied by your kind words, hugs or streams of radiant emojis. Pappa, you regularly touched countless lives with your warmth and affection. When they learned of your passing, so many people said: "It can't be – I was only talking to him recently."

In your younger days, you were uplifted by the support and kindness of a closely knit extended family, putting you on the right path to achieving your potential; you always remembered this, and it shaped your hospitable and generous nature. When we were growing up, our weekends were filled with social get-togethers, good food, fun and laughter at each other's houses. You and Amma welcomed everyone with open arms, and the yearly Ganesh Chaturthi poojas in Kingsbury were joyful times, bringing many families together for the festivities. Every other year we went to India during the summer holidays to visit our uncles, aunts and cousins. I didn't fully realise or appreciate it at the time, but your actions reinforced the life-long bonds we have with all our family and friends.

Over the years, your and Amma's generosity and acts of kindness have been a part of daily life. *Idlis*, *chaklis*, banana chips, pickles and "*jaavan*" lovingly made, packaged and regularly shared with all; grandchildren supported and rapturously applauded at speech and drama festivals, and sports and dance performances; contributions towards driving lessons and university fees, and frequent gifts - the list is endless. These are expressions of your love, which has been a vital and sustaining part of our lives.

Pappa, you were an enthusiastic and exacting cook. *Idlis* were one of your specialities, and you made their preparation into an art form: the pain you took with ingredients and their proportions, how long to soak and grind and ferment - in your endeavour to produce the softest *idlis*. And when you were in India with your brothers – our dears Bhaskar bappa and Ganesh bappa – your eyes would light up with the added dimension of making delicious "*khotta*" and you brothers would get into a huddle to pluck, artfully fold, pin the jackfruit leaves into pockets, to fill with the *idli* batter and steam them to perfection. You relished the making as well as the eating and the sharing.

Pappa, you were an entertaining and imaginative storyteller – of course you loved to talk, and that certainly helped with your tall tales! As children, your bed-time stories were always a treat. I remember during the national power cuts during the 1970s, we would go early to bed, snuggling with you and Amma in the darkness, and you would mesmerise us with your tales of the ghosts and ghouls of your home town. In later years you would tell these tales to your grandchildren, often dozing off before finishing the story, being gently and impatiently nudged awake by them, and laughing before coming to a convenient conclusion.

Your love for reading and thirst for knowledge was infectious: you loved science fiction and we read from your library of Arthur C Clarke and Isaac Asimov books, your fascination for physics and astronomy sparked my interest in the subjects after reading your battered copy of "A Star called the Sun" by George Gamow. You were a master of the Daily Telegraph cryptic crossword, and we couldn't keep up with your ingenuity and how quickly you solved it. When we tut-tutted, asking why you bought the Tory Rag, you innocently said: "Just for the crossword and the sports pages!" In more recent times, you were a fan of nature programmes like the Blue Planet, buying all the DVDs as they came out, and inspiring us to take more of an interest in the environment and life on our planet.

You had a great sense of fun: whether it was enjoying P.G. Wodehouse's Jeeves & Wooster, or being in stitches when watching Blackadder, or watching every type of crime drama. You entertained us with your anecdotes, which were always annotated with a myriad of details, with frequent deviations and sub-plots included for good measure. You would have been funny on "Just A Minute".

But you were also a worrier! I remember search parties being sent out to scour the streets of Kingsbury on the few occasions I came home late from a night out. And a half dozen phone calls to see if Amma had reached, asking: "Sharde pauvlee weh?", having left Kingsbury only five minutes before.

Every year around this time, you and Amma would go to India to be with your siblings, their families and your vast circle of friends, to share and remember the good times. Before you left, you would give Vinay and me each a thick folder, with detailed instructions, saying: "in case I don't come back". We used to say: "don't be silly!"

Well, you couldn't go to India in the last year, and now, dear pappa, we've lost you, and this has left a gaping hole in our lives. There are tears each time we enter the house and you're not there, or when we gaze at your empty favourite seat and imagine you doing your sudoku, or when we're eating and you're not sitting at the table with us. But we are blessed to be part of a loving family and to have friends who are there for us all, and for Amma in particular, to give us the strength to get through this, and in time I have hope that the tears will turn into smiles as we remember all the happy memories that you have given us.

## VIVEK

### Anecdotes :

- When he went to America in 1967, he went all the way to Washington state, on the west coast, where he was a curiosity – many of the locals had never seen an *Indian* Indian before. "Where did you come from?" they asked him. Having come from India, Ajju would reply, "I've come from the east." To which the locals would say, in hushed tones of awe, "Oh, you've come all the way from New York?!"
- As a man of reading and self-education, Ajju could not believe the limits of their geography. When he first told me this story, I thought he was exaggerating, that there was no way these people could be so ignorant. But this was before our friend The Donald came on the scene...
- Anyway, Ajju soon became a minor celebrity there. Everyone wanted a piece of the "Indian Indian", so he was taken to lunch by local businesspeople and celebrated as a living legend.
- Fast-forward to London, 1972. By this point, Ajju has been making a name for himself on the international telecoms scene. Colleagues from abroad want to wine and dine him. So, one workday in the middle of the afternoon, a business associate from elsewhere offers to take Ajju to the cinema.
- Now as some of you may know, 1972 was the year of *The Godfather* – it was the movie on everyone's lips. And indeed, Ajju would go on to love that film and many others in the crime genre.
- But on this particular day, when he found out that the film was nearly three hours long, he said, "This is my lunch break. Could we perhaps see something shorter?"
- The associate thinks for a minute and says, "Sure, I can think of something a lot quicker." So he steers Ajju to Soho, buys two tickets at one of the local fleapit cinemas, and they take their seats.
- As the credits roll, it becomes rather apparent that this is no ordinary cinema – and that the film is not the kind of film that Ajju had bargained for. As soon as he realised what kind of film he'd been brought to see, he left the auditorium as fast as his legs could carry him.
- The idea of my Ajju running out of a blue movie clutching his briefcase in outrage has made me chuckle several times over the years.
- My final anecdote comes from when Ajju was in Thailand, where he'd gone for a brief holiday after some business in the region. Well, this was years after the Soho episode, but it picks up where that story left off: immediately upon

arriving at the hotel, he was offered the kind of “room service” that would make most of us blush.

- Refusing this – once again in an outraged tone – he decided to take a taxi around the area. Already, on the way to the hotel, he had befriended the taxi driver, who had given him his number and told Aju to call him if he wanted or needed anything.
- So Aju took him up on his offer, and soon he and the taxi driver became good friends – something that won’t surprise anyone who knew Aju and how easily he befriended people.
- It wasn’t long before the taxi driver began baring his soul and confessing his most intimate secrets – namely that he was engaged to be married and was getting very cold feet.
- Aju told him, in no uncertain terms, to snap out of it and pull himself together. This man had committed to her, she was expecting him to marry her, so he should fulfil his promise and be the best husband he could be. Together, my Aju and the taxi driver went through a list of pros and cons until the man realised that he must go ahead with the marriage after all.
- So grateful to Aju – a man he’d only met a few hours before – for setting him on the straight and narrow, he invited Aju to the house he shared with his younger sister, and offered to cook Aju a meal.
- Now, I can’t remember if this happened before or after the meal, but at some point, the taxi driver and his sister – who had been looking at Aju intently all evening – went into a room and had a hushed, hasty discussion.
- Eventually, the taxi driver emerged, and said to Aju: “I wonder if you would do my sister the honour of taking her hand in marriage? It would be an honour for me.”
- Aju – outraged once again – stood up and said, “Of course not! I have a wife and children in the UK and have no intention of starting up a new life in Bangkok. Sorry, but goodbye.” And with that, Aju stormed out of the building.
- The idea of Aju being propositioned twice in two days – once for marriage – is an indelible one.
- I might have got some minor details wrong, and I wish Aju could be here to correct them and tell the stories a thousand times better than I could ever do. He’d started a memoir, but didn’t get past covering his university years. I wish he’d got further: there were so many phenomenal tales he could have covered. But we have all been blessed with the memory of him telling those stories.

His was a voice we could never, and will never, forget.

ARJUN

## A Little Light Hearted Banter

VANITA KUMTA

My eyes are seeking to be the centre of attraction. I have been crying 🥹🥹 without meaning to cry. Tears just kept flowing without any emotional motives. My eyes get so hazy that it affects my vision badly.

Having had a Cataract extraction (Phacoemulsification) with Aspheric Foldable lens implantation for both eyes, then a few years later DCotomy with Membranectomy for both eyes with a speedy and perfect recovery, I was wondering what these tears were about.

A visit to my friendly, caring, ever so supportive ophthalmologist, also a friend and well-wisher, who first treated me for dry eyes (fancy watering eyes being dry eyes 🥹) and then as it was aggravating she decided to check for a blockage. She checked, just a prick in the punctum and found no blockage, then she checked for how dry were my eyes, the Schirmers test, that too was not pronounced. So ultimately she said it was not due to any anatomical reason, plain physiological, a general age related weakness of

musculature due to which the lacrimal pump was revolting with a go slow tactic... learning from the labour unions... 🥹 Hahaha!!!

The best solution to the problem was the simple exercise of opening and the closing ones eyes tight, around 20 times a day. Wow! Such a simple, cost-free, DIY exercise. I jumped to try it, do it and adopt it. The other not advisable option was the major surgery of DCR - Dacryocystorhinostomy. At once not a friendly sounding word either I cried to myself.

I came back home laughing all the way saying to myself, Atta girl let all the screws loosen not to worry as long as the mighty screws of the brain are well oiled and functioning to perfection. Rest a while, cry a little, but keep laughing, the going is good as good can be.

*Vanita Kumta is a graduate in Microbiology and has worked as a Medical Microbiologist. She also set up her own Pathological Laboratory. After calling it a day, she now spends her leisure time writing. Email: vanitakumta@hotmail.com*

# Mohan Sajip



Raised in a town named Kundapur,  
To parents down-to-earth and quiet:  
A bus driver and a housewife. Poor,  
With mouths to feed on meagre diet.

Our ajju was the second son,  
And fourth child – one of six in all.  
Determinedly to school he'd run  
And sit there in the teacher's thrall.

For schooling would be Ajju's key  
To leave the town and see the world,  
And one day gain prosperity  
That to us all he has unfurled.

He learned that his country was newly free  
Via radio waves, on his way to class.  
Did he know then those waves would be  
The keystone of his work to pass?

In any case, he pledged to learn,  
And master the engineering art.  
Excelling himself at every turn,  
Ambition rising in his heart.

But he always had his priorities straight:  
The most important thing is love.  
At twenty-six he found his mate,  
His wife-to-be, his earthbound dove.

Ever the devoted family man,  
He asked his parents to share his home  
Where he and his wife raised hand in hand  
Two kids with the XY chromosome.

But soon Ajju was in full flight.  
And though his colleagues did entreat him,  
In London he would soon alight,  
With a handful of Amchis there to greet him.

Having found a house to buy, he went  
And called for his two sons and wife  
To settle in a town in Brent

Where they would build a storied life.

To celebrate this new-made nest,  
The young couple wished to create anew.  
So they were soon with a daughter blessed:  
The girl we now call Susie Su.

Around the globe our ajju trotted,  
Garnering many a comic tale.  
And family and friends sat rapt, besotted  
By all the stories he'd regale.

Over the years, his family grew;  
His sons had sons and lovely daughters,  
His daughters-in-law were his children too.  
We can't capture in words the joy he brought us.

His eyes a-twinkle, his yarn a-spinning,  
His wit and wisdom shone throughout.  
And through it all, you'd end up grinning,  
Even when his tales grew roundabout.

The diplomacy he honed at work  
Reflected his problem-solving charm:  
Whenever our personal troubles lurked  
His advice was cool and clear and calm.

And at the cuisine of India's south  
He was adept, and enjoyed much fame  
For the idlis whose softness melted your mouth,  
The roolaam that still bears his name.

His love of science and of fiction  
He happily passed down to us all.  
Indeed, his sci-fi book addiction  
Makes all our libraries look small.

For though he was a worldly man,  
He'd often to the heavens hark,  
Thrilled by the tales told with élan  
By Asimov and Arthur Clarke.

He's up there now, we'd like to think,  
Livening up the astral plane;  
The gods themselves would gladly drink  
From the fountain of stories he couldn't contain.

But though we're left behind in grief,  
Still stunned that he'd from us depart,  
We'll try turning over this new leaf  
While carrying him in all our heart.

For a man like that, who loomed so large,  
Is never really, fully gone,  
And we, the Saraswat Samaj,  
Will keep his memory shining on.

**ARJUN**

## **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 and donors receive the maximum charitable deduction allowed by law. 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 United States of America. Over the past decade, amchis in the US have supported students' education and promoted sustainable development of the village of Shirali.

#### **The activities of CHF includes:**

- Facilitate the collection of annual "Vantiga" payment from every earning Saraswat in the US - "Vantiga" is used to support and maintain the upkeep of our spiritual centers in Bengaluru, Gokarn, Mallapur, Mangaluru, and Shirali
- Support education institutions administered by Math-sponsored trusts: Srivali High School, Kotekar Campus of Saraswat Education Society, and Parijnan Vidyalaya.
- Finance the post-primary education of 100 students at the Srivali High School through the "Sponsor-A-Student" Scheme
- Contribute towards the preservation of the rich cultural heritage of the Chitrapur Saraswat community in the US, by celebrating festivals like Yugadi, Ram Navami, Gokulashtami, Navratri, Diwali, monthly satsang, and Prarthana Varga for children

CHF is a philanthropic organization that provides an avenue for US-based "amchis" to support the operation and maintenance of Shri Chitrapur Math as well as support the post-primary education of students in Chitrapur, Karla, Mangalore, and Shirali, and women empowerment programs administered by Parijnan Foundation.

CHF is set up with many Corporations/Organizations such as Bristol Myers Squib, Johnson & Johnson etc. to receive Matching Gifts. CHF has also registered with Benevity in order to make it easier to participate in workplace giving programs such as those at Apple, Google, and Microsoft.

**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.**

***Kiddies' Corner***

**Ganesha**



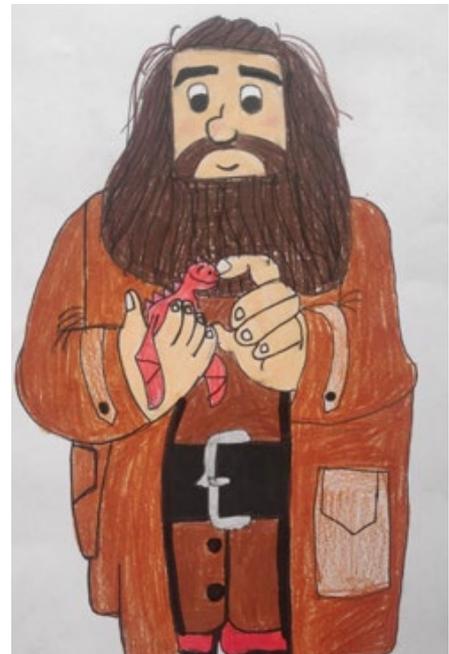
**Shivaansh Bijoor - 7 years**

**Beautiful Day and Night**



**Umika Hattangadi - 7 years**

**Hagrid Harry Potter**



**Arya Katre - 11 years**

**Rural House**



**Arjun Haldipur - 11 years**

# Parisevanam

Here is how the *Gurushakti* gently guides and brings out the best in you when you feel totally lost and overwhelmed by a personal loss...

## The Call Of My Âtman

by Shilpa Mudur

The year 1997 heralded a new beginning in my personal life. Marriage brought me into a new family and there were new roles and responsibilities. 1997 was also a significant year for the Chitrapur Saraswat Samaj when Parama Pujya Shrimat Sadyojat Shankarashram Swamiji became our 11<sup>th</sup> Mathadhipati.

In the same year in December, my husband and I participated as volunteers in Swamiji's camp at Goregaon, where we lived. Though my paternal family was originally from Shirali and I had visited Shri Chitrapur Math many times in childhood, this was the first time I had involved myself as a volunteer in any Math programme. It was also the first time I saw Swamiji and was deeply influenced by His Holy *Sannidhi*. Little did I know then that this was the start of a new journey in my life.

I took *Mantradeeksha* soon after that, but my connect with the Math was limited to visiting Swamiji's annual camps in Mumbai- I was a *sadhika*, yes, but family obligations and work as a computer professional kept me busy. Another turning point came when motherhood led me to give up the computer field. At that time, I was encouraged by my mother to learn Sanskrit to keep my mind gainfully occupied. The *Girvanapratishtha* courses of our Math were a Blessing and after completing the first course in one of the first

batches, I offered to become a *Girvanapratishtha* teacher. Learning and teaching Sanskrit gave me an opportunity to make friends with other like-minded *sadhika*-s. More *seva* opportunities followed, both for teaching and creating course-content. I also got a very fulfilling opportunity for *seva* as a *Prarthana* teacher. At the same time, I was also running my personal Sanskrit classes for school children, while handling other family duties.

It was only when tragedy struck that I realised how much this connection with the Math meant to me. In my darkest hour, the only beacon of light was my Guru, my *Trâta*. It was only Him that I reached out to. I do not recollect even calling up my family members, or friends for help.

When life took a sudden turn and there seemed no hope,  
When all I could see was darkness and knew I couldn't cope,

I told myself -

Don't despair, stay calm, know that He is with you,  
He is your Guide, your Master, your Guru

When uncertainties of life, before me stood,  
When my questions had no answers, when nothing seemed good,  
I told myself -

## A New Journey



## Parisevanam

Faith can move mountains, know that He is with you,  
He is your Guide, your Master, your Guru

Shattered by life's blow, when I fell at His Feet,  
When my tearful eyes and His tender glance did meet,  
He said to me -

I can feel your pain, I know what you seek,  
All happens for a reason, but tears are for the meek,  
Get up, smile, stay strong in the Now,  
You know how to give, so give more and receive Love.  
I told myself –  
Just surrender with devotion and He will see you through,  
He is your Guide, your Master, your Guru

Both my husband Tanmay and me, could come to terms with our personal loss only because of our implicit faith in Swamiji. I chose to make peace with my situation by offering more *seva* at His Lotus Feet. My only goal in life now was to strive to grow from a *sādhikā* to a devoted *shishyā*—this was the call of my *Ātman* now.

Thereafter, I committed my full time to *seva* and got full support from my husband Tanmay for this. One of the first tasks given to me was to design an online Sanskrit course for *sadhaka*-s overseas. My knowledge of both computers and Sanskrit proved to be of immense help and *Girvana vaikhari* started taking shape. Simultaneously, I was thrown into a whirlpool of Math activities – Sanskrit sessions at Yuvadhara Shivirs, NRI Shivirs, Shivirs for other Saraswats and Samvit *sadhaka*-s, *Ninad* and *Pranayam* sessions for Math visitors, and much more. Shivirs were occasions to bond with other *sanchalaka*-s and *shivirarthi*-s and a great place to learn. All those who were closely connected with the Math, now became my extended family. I will be forever grateful for all the love they gave me and are still giving me. I also travelled to many places where Swamiji's camps were held and met so many people. Soon, as Swamiji's volunteer, I had acquaintances, friends and well-wishers in a number of cities in India, as well as abroad. Life was once again filled with Light and Love.

I gradually learnt what it meant to be one of Swamiji's core volunteers – accepting course corrections humbly, understanding subtle hints given by the Guru, listening carefully to understand His *Aadesh* and *Upadesha*, giving up all the fears and inhibitions which bind and preparing to come out of one's comfort zone to take up any given task and then, striving to do your best.

Many a time, I would be told to conduct Sanskrit sessions at different camps. Often, these were extempore, or with minimum preparation and few resources. Though I was able to pull them off with games and stories, I was personally happy teaching Sanskrit using my knowledge of computers to make sessions more engaging. Often, we are unaware of our strengths, but our Guru knows how to gently goad us in the right direction. It was only with the making of the Sanskrit videos on our various Math projects that I

discovered how more than 15 years as a Sanskrit teacher had prepared me to speak Sanskrit fluently. Once the script was planned, I was able to narrate with just a little bit of homework. Learning about film-making, planning, shooting, *et al* were just additional take-aways from that project.

Therefore, during the pandemic, when I was directed by Swamiji, who knew my affinity for teaching children, to do short videos to introduce Sanskrit to children, it did not seem difficult. Thus started the making of the video series - *Kallolah*. While Tanmay stepped in as videographer, I became busy with the visualising and planning of the script, composing of both songs and poems. Travel was not possible due to lockdown restrictions and all the team members, located in different cities, had to work from their respective homes.

Smita Naimpally pachi and Kavita Karnad pachi joined in enthusiastically to do illustrations for the series. Gautam Mavinkurve mam and Shamala Mavinkurve pachi and later, their son Chinmay composed music for the songs and poems with great zeal. With the help of Shantish Nayelmam, who offered technical guidance and Nitin Shingare mam of Anushravas, who did the editing and gave the final touches, every episode was put together successfully. The CPC team patiently reviewed each episode to ensure that it was ready to be uploaded to the website. After the release of every episode, we would wait with our fingers crossed to see how it was received.

Over the last 10 months, *Kallolah* has notched up a fairly good number of dedicated viewership and we have continued the series till date. Every step in the video-making process brings great joy and fulfillment. The final outcome never fails to remind how the *Gurushakti* manifests in each task and I am filled with both gratitude and awe for the Grace of the Divine Mother. When little children tell me that they enjoy watching *Kallolah* and enquire about the release of the next episode, I bow in reverence to HH Swamiji for His Love which I receive through these children.

So much has happened in just four years. Committing oneself to *seva* means being prepared to accept the pain of your Guru's *Nigraha* in order to value His abundant *Anugraha*. All of us make plenty of mistakes on this challenging journey and the only way forward is to humbly acknowledge them and keep doing what is expected from you, devoutly. The ever-compassionate *Gurumauli* is very forgiving and one Smile is enough to wash away the yesterdays and prepare you for the next task, which will always be- yet another challenge.

With sincere effort one can always experience both the Divine Presence and constant Guidance. In short, if you have a higher spiritual goal then, remember, your Guru is your Only Refuge.

॥ शरणंममनाच्यदस्ति ॥

# Parisevanam

## Bhagavad Gita

Here is a chapter-by-chapter analysis of an immortal text by our erudite contributor Dr. Sudha Tinaiker. The highlighted portions will enable you to realize that the gems of wisdom contained in this ancient treasury are an infallible guideline to living right

### CHAPTER 4

## Jnana-Karma-Sanyasa Yoga (Part 3)

After having described *Brahman* as the very अधिष्ठानम् of all the components of a *yajna*, Lord Krishna wants to say now that any action done by a *jnani* can be likened to a *yajna*; the action could be a routine transaction in the world, or even one's own bodily functions. A *mumukshu* can convert every action of his to a *yajna* by mere change in attitude. A *yogi* can see all his disciplines as *yajna*.

A *karmayogi*'s worship of a *devata* can be a *deva yajna*.

A *jnânayogi* offers his very जीवत्वम् into the fire of *âtmajnânam*.

A *mumukshu* who wants to discipline his sense organs, offers all the actions of his sense organs into the fire of the discipline of *shama-dama*. All actions of the *karmendriya-s* are offered into the vital force or *prâna*. *Prâna* is, in turn, offered into the fire of self-discipline kindled by the oil of discrimination विवेकः. (v 25-27).

*Karmi-s* and *karmayogi-s* offer their worship to their *ishta devata-s* in the form of *deva yajna* देवयज्ञः. *Jnânayogi-s* pursue the study of scriptures, with meaning, in the form of स्वाध्यायः with a dedicated discipline.

*Yogi-s* who are committed to *prânâyâma* offer the in-breath into the out-breath and the out-breath into the in-breath पूरकरेचक. This is followed by offering them both into the holding of the breath कुम्भक. There are others who limit the exposure of the sense organs to their respective objects and offer the five *prâna-s* into the main *prâna* मुख्यप्रणवायुः.

Ultimately, all of them partake of the remnants of the *yajna* in the form of *prasad*, or रक्षा, in the manner that scriptures enjoin. The Lord says that such a '*yajna-way*' of life definitely frees a *mumukshu* from *samsara*. This is so because all the *yajna-s* and the '*yajna-way*' of life came out of the *Veda-s* themselves and all of them are either bodily, verbal or mental actions which are to be done by an *ajnani mumukshu*.

Out of these various *yajna-s*, the *yajna* of self-knowledge where the very sense of individual identity अहंकारः is offered into the fire of knowledge is superior, as compared to all the other material or disciplinary *yajna-s* because ultimately, all actions कर्माव्रलम् completely resolve into अकर्ता-अभोक्ता *âtmâ/Brahman*. This means that the spiritual journey of a *mumukshu* culminates with abidance in this knowledge (v 28-33).

How is a *mumukshu* to know how to attain this transforming knowledge and be free from *samsara* मोक्षः? For this the *mumukshu* who has made the पुरुषार्थनिश्चय of *moksha* has to surrender to a Guru, serve the Guru with humility and express the desire to listen to the teaching, with appropriate and relevant questions परिप्रश्नः. Once the Guru is convinced of the commitment of the *mumukshu*, He gives out this knowledge as per the traditional teachings of the *Guru-shishyaparamparâ*. "Once you have understood the teaching Arjuna, all your confusion will be gone and you will see 'Me' in every *jîva*; you will see only 'Me' as the very content of the entire *jagat*".

"Not only this Arjuna, all your *pâpâ-s* (and *punya-s* too) will be completely burnt ज्ञानाग्निदग्धकर्मणि by the fire of this knowledge, just as a well-lit fire burns into ashes all the dry twigs that are fed into it. This knowledge is the only boat to cross over the never-ending cycle of *samsara*. Your *ahankara* can no longer create any binding *karma-karmaphala* cycle. There is no purifier other than the fire of *âtmajnâna*" (v 34-38).

Now Lord wants to talk about that quality which is absolutely necessary for a *mumukshu* to attain this knowledge from the गुरुशास्त्रउपदेश. This quality is श्रद्धा or Trust in the teachings of the *Veda-s* and the Guru. *Shraddha* is non-negotiable and it has to be steadfast, doubtless. Constant doubt and uncertainty about the teaching and the Guru completely destroys the *mumukshu*'s attempt. A *mumukshu* with doubts neither benefits in his material pursuits, nor in the spiritual pursuit. Mere surrender to the Guru and asking relevant questions is not enough. It has to be strongly supported by doubtless trust in the teaching and the teacher (v 39-40).

Lord Krishna concludes the topic by saying that renunciation of all actions can happen only by *âtmajñânam*. Merely taking to a lifestyle of renunciation is only running away from one set of actions to another. The ultimate freedom from all actions, where actions or their results do not bind, happens only by abiding in अकर्ता-अभोक्ता *âtma*.

"Therefore Arjuna, may you get rid of the Self-ignorance in you by the axe of this highest knowledge. May you be free from all confusion regarding your nature. For this knowledge, may you prepare your intellect by taking to *Karmayoga*". (v 41-42).

( ....To be continued)

# Where do I come from? – Part I

BY SAMAR MANJESHWAR

(Editor's Note: This is a 4 part series by Samar Manjeshwar and makes for an interesting read.)

Where do you come from, I'm asked? Seems like quite a simple question. I am Konkani speaking, so my ancestors probably came from somewhere on the Konkan coast of India. If asked where my 'native' place was, I would just say somewhere close to Mangalore. I also happen to be a Saraswat Brahmin and frankly, I never understood what that meant. I remember my parents telling me that our ancestors lived on the banks of the mythical river *Saraswati*. Our culture was built on so many narratives, that I considered them nothing but fiction. I assumed that the river *Saraswati* was just another part of it.

A few years ago, I started reading 'The Immortals of *Meluha*' by Amish. A story on the life of Lord Shiva and how he became the '*Neelkanth*'. Somewhere in the book, he is invited to a kingdom comprising of *Suryavanshis*, called *Meluha*. That kingdom has its capital as *Devagiri* on the banks of the river *Saraswati*! I knew that there had to be some connection between the *Meluhans* and my ancestors, hence started researching about the *Saraswati*, and where it is mentioned in our *itihasas*. To my surprise, I found that not only did the river exist, but scientists have been able to trace its path! Though I knew this book to be fiction, I also knew that Amish based a lot of his stories on facts. My curiosity was tickled and I decided to research further into this.

Scanning through papers and articles on the study of the *Saraswati* basin, I came across a lot of references of the Indus Valley Civilization or the Harappan civilization as it was called in most of the articles. Why was it called the Harappan civilization? Maps depicting the settlements of this civilization made it clear. More than 60% of them were not on the banks of the Indus but on the banks of the paleochannel of a river that had long since dried up. After reading 'The Lost River' by Michel Danino, it became quite clear that this river was indeed the *Saraswati*! It was not a myth after all! Why do our history books still refer to it as the 'Indus Valley Civilization'? Wouldn't the *Sindhu-Saraswati* Civilization be a more appropriate name? (*Sindhu* being the *Vedic* name for the river Indus) Why do we still follow the nomenclature that the British left behind?

If 7000 years ago, my ancestors were part of this civilization, I thought I should find out more about it. How did they live? What was their culture like? What religion did they follow? This is when things started getting controversial. There is a large group of people out there that believe the Harappan civilization was wiped out by a race of barbaric people who rode through the Khyber Pass on horseback. They called them the '*Aryans*' who brought with them Sanskrit

and the Vedic texts which formed the very foundation upon which our culture was built. So, they are trying to tell me that even my earliest ancestors were not from this land which I call home? It is said that these Aryans rode in from a central Asian Steppe region. Luckily for us, Niraj Rai and his team were able to map the complete genome of a skeleton found in *Rakhigarhi* (in present day Haryana). This skeleton was found in a Harappan site that can be dated back to a year between 2800 and 2300 BCE. He found that it contained only 'Indian' DNA. He found only minor traces of Steppe DNA. If the Aryans came in and established 'their' *Vedic* civilization by wiping out the Harappans, wouldn't they have some DNA belonging to that region? In addition to this, researchers have found certain outliers in Iran that belong to the same period. They match the DNA samples found in *Rakhigarhi*. It is a possibility that rather than being invaded, we migrated outwards and spread our language and culture! This is what forms the bases of the Out of India Theory. Genetics aside, if they in fact did bring the Vedas with them, how do they have more than 72 references of the river *Saraswati*? It is obvious that Vedas were written and compiled here. David Frawley, in one of the literary summits said: 'Take the Vedic literature and its vastness and sophistication and the urban civilization and its background. It is obvious that they come from the same place! The continuity still remains!' *Vedic* literature has no mention of an outside homeland. It has no mention of '*Aryans*' as a race. Swami Vivekananda, in 1897 said: 'There is not one word in our scriptures, not one, to prove that the '*Aryans*' ever came from anywhere outside India.' In 1901, he said: 'And what your European pundits say about the Aryans swooping down from some foreign land snatching away the land of aborigines and settling in India by exterminating them, is all pure nonsense, foolish talk... And all these monstrous lies are being taught to our boys!' He expressed his anger towards it being taught in 1901. Fast forward almost 119 years later. It is still being taught!

*Samar is working with a Biotech company in Maryland, USA as a part of the software team. Right through school he pursued swimming alongside academics and went on to represent Karnataka at the National level. His love for the water continues even today, he is an avid surfer and scuba diver and wants to do his bit for coral restoration and hopefully make a difference.*

## पुस्तक परिचय-उदय मंकिकर

वाचकाला अंतर्मुख करणारा दीर्घकथा संग्रह

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प्रकाशक :मधुश्री प्रकाशन, पुणे.  
पृष्ठसंख्या: 196  
मूल्य : रु. 310/-

लेखिका सौ. नीला बलसेकर यांनी मुंबईतील 'सेंट झेवियर्स' या महाविद्यालयातून बी.एससी (मायक्रोबायोलॉजी) ची पदवी घेतली. तिथूनच 'डॉक्युमेंटरी कॉमेंट्री' चा अभ्यास केला व नंतर कॉस्मेटोलॉजी चे प्रशिक्षण घेतले. मुंबईतील 'हॅपी होम' या शाळेत दिव्यांगांसाठी तसेच 'टॉकिंग बुक' या संस्थेसाठी त्यांनी अनेक वर्षे वाचन केले आहे. संतांचे जीवन आणि संत वाङ्मयावर त्यांचा गाढा अभ्यास आहे. अनेक संतांच्या जीवनावर आधारित निवेदने व आख्याने, भजनांच्या कार्यक्रमाबरोबर त्यांनी सादर केली आहेत. आकाशवाणी (मुंबई) वर त्यांनी कथा वाचन व अनेक ठिकाणी कथा-कथनाचे कार्यक्रम त्यांनी सादर केले आहेत. अमेरिकेत शिकागो येथे त्यांच्या कथाकथनाचे कार्यक्रम झाले आहेत.

"गृहलक्ष्मी" या सुप्रसिद्ध मासिकासाठी लेखिकेने सातत्याने लेखन केले आहे. "जंगली चित्ता" आणि "प्रसिद्धीपासून दूर राहिलेले महान संत" हे त्यांचे दोन कथासंग्रह प्रसिद्ध झाले आहेत. "मयूरा" हा त्यांचा 4 उत्तम दीर्घकथा असलेला दीर्घकथा संग्रह. कथेला विलक्षण कलाटणी देऊन वाचकांमध्ये उत्कंठा निर्माण करणे हे नीलाताईचे वैशिष्ट्य. प्रस्तुत कथा संग्रह वाचताना याचा अनुभव येतो. यात चार कथा आहेत - "मयूरा", "सखी शेजारणी", "परिमार्जन" आणि "झांशीची राणी". प्रत्येक कथा वाचकाला खिळवून ठेवते, उत्कंठा वाढवते आणि अंतर्मुख सुद्धा करते.

मुन्नीबाई नावाच्या एका देखण्या वेश्येने हॉटेलच्या गॅलरीतून ढकलून एका कॉलेजमध्ये शिकणाऱ्या मुलाचा खून केला ह्या आरोपाखाली न्यायालयात न्यायाधीश जगदीश जहागिरदार यांच्यासमोर खटला दाखल होतो. मुन्नीबाई हा आरोप नाकारते आणि बाईला वकील देण्याची सोय करावी असं सांगून कोर्ट बरखास्त केले जाते.

घरी आल्यावर जज साहेबांना सतत जाणवते, की त्यांनी या मुन्नीबाई ला कुठेतरी पाहिलंय. खूप विचार केल्यानंतर त्यांच्या लक्षात येते की, ही मुन्नीबाई म्हणजेच 'मयूरा'. मध्य प्रदेशातील रंगपूर गावी न्यायाधीश जगदीशांची आत्या सावित्रीबाई आणि त्यांचे पती रावबहादूर शंकरराव पंडित राहत असत. त्यांना मुलबाळ नसल्यामुळे, दर सुट्टीत, सावित्री आत्या, जगदीशना घेऊन रंगपूरला जात असत. आत्याकडे, कमळाकाकी कामाला होत्या. मयूरा ही त्या कमळाकाकींची मुलगी. अत्यंत देखणी, खेळकर, सुस्वभावी. या मयूराची आणि जगदीशची ओळख होते, चांगली मैत्री होते. पुढे, सावित्री आत्याच्या आजारपणात, इंग्लंडला जाण्याच्या

गडबडीत, आपल्या अभ्यासात जगदीश मयूरा ला विसरून जातात. त्यानंतर मयूरा भेटते ती मुन्नी बाई म्हणून. देवयानी ही एक प्रथितयश वकील, जगदीशची चांगली मैत्रीण, त्याच्या घरी नियमित येणारी. त्याच्या मुलीचा लळा लागलेली. जगदीश देवयानीला मयूराचे वकीलपत्र घेण्याची विनंती करतात, आणि मयूरा मुन्नी बाई कशी झाली? तिने खरच खून केला का? इत्यादींची उकल होते.

"दुरून डोंगर साजरे" म्हणतात. जवळ गेल्याशिवाय सत्य परिस्थिती लक्षात येत नाही. काहीशी अशीच परिस्थिती "सखी शेजारणी" या कथेत जाणवते. सुशीला आणि विश्वासराव हे एक साठीतलं जोडप. सुशीलाबाई पदवीधर गृहकृत्यदक्ष गृहिणी. आयुष्यभर संपूर्ण कुटुंबाला सांभाळून घेतलेली एक आदर्श महिला. सकाळ-संध्याकाळ बागेतील झाडांना पाणी घालणे, स्वयंपाक पाणी करणे, नातवंडांची काळजी घेणे असा दिनक्रम पाळणारी गृहिणी. घरच्यांना पारंपारिक पदार्थ करून खाऊ घालणारी एक कुटुंब वत्सल स्त्री. त्यांच्या शेजारच्या बंगल्यात राहणारं मानसी आणि विकी हे तरुण दाम्पत्य. मानसी अत्यंत नीटनेटकी राहणारी स्मार्ट तरुणी. विकीला चीज टोस्ट, पिझ्झा बर्गर सारखे पदार्थ करून खाऊ घालणारी. विश्वासरावांना तिचं भारी कौतुक. आपल्या पत्नीने देखील तसंच व्हावं ही त्यांची इच्छा. एक दिवस यावरूनच त्यांची चिडचिड होते आणि ते एकटेच चित्रपट पाहायला तावातावाने निघून जातात. या संधीचा फायदा घेऊन सुशीलाबाई मानसीची भेट घ्यायला जातात. त्यांच्या भेटीतून काय निष्पन्न होतं हे वाचण्यातच गंमत आहे.

नानासाहेब हे पिळदार शरीरयष्टीचे, रुबाबदार व्यक्तिमत्व लाभलेले, एक विधुर जमीनदार. ते आपल्या बहिणी सोबत (राधाक्का) यांच्या टुमदार वाड्यात राहतात. गावातील लोकांच्या जमिनी गहाण ठेवून त्यांना पैसे देणारे एक खडूस सावकार अशी त्यांची ख्याती. देसाई गुरुजी हे त्या गावातील शाळेचे हेडमास्तर. त्यांनीही त्यांच्या मुलाच्या डॉक्टरकीच्या शिक्षणासाठी कर्ज घेतलेले असते. अधिक कर्जासाठी म्हणून ते आपल्या मुलीला सुमित्राला घेऊन नाना साहेबांकडे येतात. सुमित्रा अत्यंत देखणी, गृहकृत्यदक्ष मुलगी. तिला पाहताच नानासाहेब प्रभावित होतात. राधाक्का आणि नानासाहेबांचे कारभारी, नानासाहेबांना भरीस पाडून, त्यांना सुमित्रा बरोबर दुसरे लग्न करण्यास भाग पाडतात. लग्नाच्या पहिल्या रात्रीच, नानासाहेबांची पहिली पत्नी, त्यांच्या स्वप्रात येऊन त्यांना काही गोष्टी सांगतात. आणि नानांचा सुमित्राकडे पाहण्याचा दृष्टिकोनच बदलतो. ते तिला आपल्या मुलीप्रमाणे वागवायला लागतात. त्या दोघांमध्ये एक वेगळ्याच प्रेमाचं नातं निर्माण होतं. त्याच वेळी, हेमंतचा मित्र डॉक्टर विक्रम, गावातील लोकांना वैद्यकीय सेवा उपलब्ध करून द्यावी, या उद्देशाने गावात येतो आणि देसाई गुरुजींकडे राहायला सुरुवात करतो. आता नानासाहेबांच्या पहिल्या पत्नीने (सावित्रीबाई) स्वप्रात येऊन त्यांना काय सांगितले? ते डॉक्टर विक्रमला दवाखान्यासाठी जागा देतात का? हे जाणण्यासाठी "परिमार्जन" ही कथा वाचायलाच हवी.

पिंकी ही प्रमिलाची मुलगी. तिचे वडील पोलिस अधिकारी आणि आजोबा

लष्करातील अधिकारी असतात. आपल्या कर्तव्याचे पालन करत असताना, दोघेही वीरगतीला प्राप्त झालेले असतात. पतीच्या मृत्यूनंतर सतत आजारी असणारी प्रमिला, पिंकीला घेऊन आपल्या आईकडे येते. पुढे आईच्या निधनानंतर, ती पिंकीला तिच्या काकांकडे गावी सोडून निघून जाते. पिंकी आपल्या वडिलांसारखी कर्तव्यदक्ष, सत्याने वागणारी, अन्याय सहन न करणारी, स्पष्टवक्ती, कोणालाही विनाकारण न घाबरणारी, पण सतत काकीच्या जाचात आणि धाकात राहणारी. काकांच्या शेजारच्याच बंगल्यात, एक सेवानिवृत्त कर्नल, त्यांच्या पत्नी सरलाबाईसह राहत असतात. कर्नल साहेब म्हणजे एक करारी व्यक्तिमत्त्व. त्यांच्या नजरेला नजर देण्याची कोणाची टाप नाही. एक दिवस त्यांची आणि पिंकीची गाठ पडते. पिंकी ज्या पद्धतीने त्यांच्या नजरेला नजर देऊन थिटोईने बोलते, त्याचे कर्नल साहेबांना कौतुक वाटते. पिंकीचा लळाच लागतो त्यांना. ते पिंकीला “झांशीची राणी” हा किताब दोऊन टाकतात. एक दिवस पिंकी घाईघाईने जाताना कर्नल साहेबांच्या दृष्टीस पडते. विचारपूस केल्यानंतर त्यांना समजते की, पिंकी तिच्या आजारी आईला भेटण्यासाठी हॉस्पिटलमध्ये जात आहे. ते तिला आपल्या गाडीत बसवून हॉस्पिटलमध्ये नेतात. तिथे ते पिंकी च्या आईला 'पमा' ला ओळखतात. प्रमिला ही त्यांची जगतापकाका म्हणून ओळख काढते. प्रमिलाची आणि कर्नल साहेबांची कुठली ओळख, प्रमिलाचे आणि पिंकीचे पुढे काय होते? हे लेखिकेने “झांशीची राणी” या कथेत अप्रतिम रित्या चितारले आहे.

तर असा हा नीलाताई यांच्या सिद्धहस्त लेखणीतून उतरलेल्या चार उत्कृष्ट कथांचा दीर्घकथा संग्रह. लेखिकेने प्रत्येक कथेला विलक्षण कलाटणी देऊन, ती अत्यंत वाचनीय केली आहे, उत्कंठावर्धक केली आहे. प्रत्येक कथा वाचकाला विचार करायला लावते, अंतर्मुख करते आणि चांगले साहित्य वाचल्याची अनुभूती देते. साधी, सरळ, सोपी, ओघवती मराठी भाषा, उत्कृष्ट निर्दोष मुद्रण, आणि समर्पक आकर्षक मुखपृष्ठ, हे या कथासंग्रहाचे वैशिष्ट्य. नीलाताईंचे असेच कथासंग्रह प्रकाशित होवोत आणि वाचकांना उत्तम वाचनाचा निखळ आनंद मिळो, हीच सदिच्छा!

## आमचिगेर्ली आममी

आमचिगेर्ल्यांनि आमचिपण केदनायि सोडूक नज्ज,  
आमगेलि भास, रितीरिवाज सोण्णु दिंवच्याक नज्ज.

आमगेले म्हालगडे कष्ट पावले हॉ समाज बांदुक,  
समाजाक मस्त सुविधा कोर्नु दिंवच्याक.

आयतो मेळ्ळेलो हॉ समाज आमकां, राक्कुनु घेंवकाज,  
आमगेलि भास रितीरिवाज हाज्जे संवर्धन कोर्काज.

मट्टु, देवु, कुलाचो देवु, सांभाळ्नु घेंवकाज,  
म्हालगड्यांनि दिल्लेली परंपरा चोलोव्जु व्होरकाज.

घरांतु आमगेलि भास उलोवंची रुढि कोर्काज,  
आमगेल्या समाजांतु आमगेल्या भाषेक महत्व दिंवकाज.

आमगेले म्हळिले अभिमानु, आमिमि दवोरनु घेंवकाज,  
आमगेल्या मुख्वावैल्या पिढीक, आमिमि आदर्श जांवकाज.

चैतन्य नाडकर्णी  
गोरेगांव (प)

## नववर्ष

सौ. श्यामला अशोक कुलकर्णी

नवीन वर्षाच्या पहाटेच्या दिनकराचे (सूर्याचे) आगमन झाले आहे. सर्वांना नवीन वर्षाच्या हार्दिक शुभेच्छा.

नवीन वर्षाची पहाट रात्रीच्या अंधकाराचा नाश करून सर्व प्रकाशमय करण्यासाठी उजाडली आहे. अंबरातील पहाटेचे रंगीबेरंगी किरण ते जणू नवीन वर्ष सर्वांचे जीवन सुख शांती ने समृद्ध होण्यासाठी मनाला दिलासा देत आहेत.

जे सर्वांशी आपुलकीने व प्रेमाने कायम वर्तन करतील, त्यांच्या जीवनात परिवर्तन घडून, फक्त हे एकच वर्ष नव्हे तर त्यांच्या सत्कर्मा द्वारे त्यांचे पुढील सर्व उर्वरित आयुष्य, सुख-शांती, समाधानाने व्यतीत करतील हे खास.

हे नवीन वर्ष आनंदी व सुखाने व्यतीत होण्यासाठी परमेश्वराजवळ वेगळेपणाने मागणं मागण्यापेक्षा, आपल्या नात्यातील व सहवासातील माणसांवर कायम प्रेमाचा वर्षाव करून व त्यांच्या संकटप्रसंगी त्यांना मदत करून त्यांना सुख दिल्यास जसे आपल्या समोरील भिंतीवर आपण चेंडू फेकल्यास तो पुन्हा

प्रतिक्रिया होऊन आपल्यापाशीच परत येतो, तसेच आपल्या सत्कर्माचे असो वा दुष्कर्माचे असो, त्याचे सतफळ वा दुष्फळ आपल्याला भोगणे अनिवार्य असते.

त्यासाठी नवीन वर्षाच्या दिनी आपण सर्वांशी प्रेमाने वागण्याची प्रतिज्ञा केल्यास, फक्त हे एकच वर्ष नव्हे तर जीवनभर आपण सर्वजण सुख-शांती, समाधानाने व आनंदाने जगू शकू यात शंकाच नाही व दुसऱ्यांनाही आनंदाने जगण्याची प्रेरणा देऊ शकू.

इतकी वर्षे चैन करणारे लोक नवीन वर्षाचा आनंद मॉलमध्ये जाऊन किंवा एकत्र येऊन, पार्टीमध्ये दारू पिऊन, धुंद होऊन, त्या नशेत साजरा करीत असत. त्या नशेत कितीतरी नीच कृत्ये त्यांच्या हातून घडत असत. त्यापेक्षा घरीच बसून सद्गुरूंनी दिलेल्या बोधामृत व नामामृताची गोडी काही औरच असते, हे ज्या सदशिष्याने अनुभवले आहे, त्याने ते अमृत एक घोट जरी प्राशन केले, तरी त्यायोगे त्याच्या वर्तनात परिवर्तन घडून त्याच्या हातून सदैव सत्कर्मे घडल्याने एकच वर्ष काय तर तो जीवनभर शांती समाधानाने व आनंदाने जगू शकेल.

## दक्षिणा, उडगेरें, बक्षिस हें रु.११/-, रु.५१/-, रु.१०१/- : ह्या रकमेचेंचि इत्याक दिताति ?

मूळ मराठी लेखक - मकरंद करंदीकर अनुवाद - उदय मंकिकर

आमगेल्यांतु अशी मस्त रितीरिवाज आस्सति ताज्जें आम्मी अनादि कालधोर्नु, समर्पित भावनेने पालन कर्त आयल्यांति. जाल्यारि ताज्जें पालन, आम्मी कस्ले खातिर कर्ताति ? हें सुमार जानांक गोत्तु ना. तांतुलो एकु रिवाजु म्हळ्यारि, दक्षिणा, उडगेरें, पुरस्कार हें वट्ट रु.११/-, रु.५१/-, रु.१०१/- अशी दिंवचें. भटमाम्माक दक्षिणा, विविध परिक्षांतु उत्तीर्ण जाल्लेल्या चेडवांक कौतुकाचें बक्षिस (पुरस्कार), धार्मिक कार्यांतु उडगेरें दिन्ना “सम” रक्कम दिनास्तना तांतु चडावत १ रु. घालनु ती रक्कम “विषम” कोर्नुचि दिताति.

हें कस्लें खातिर ? हें समजुनु घेंवयां.

आम्मी खंचेयि कार्य कर्तना, ताज्जो खर्चु कित्तलो येत्लो, कोणाक कित्ले पैसे दिंवकाती हें ठरेयिताति. ठरेयिल्यापशी चड पैसे दिल्यारि, घेतल्याकयि खुशी जाता. कोकणांतु, फुडेधोर्नु, आंबे, काज्जु इत्यादि जिन्नस शंभरीच्या लॅककांतु घेताति. तांनि शंभरी मेज्जनाफुडे ५ फळ पुणी चडावत दित्तालिं. धान्य मुड्यालॅककाने दित्तालीं. तें मेजताना, एकळाक देवाखातिर एक मुष्टी आनि आखेरिक पांच मुष्टयो चडावत दित्ताली. युरोपांतु, एक फांता, एक्का बेकरीच्याने, एक डझन म्होणु, १२ बदलाक चुक्कुनु १३ वस्तु दिल्ल्यो. त्यामितीं थंयि १३ वस्तुंक बेकर्स डझन म्हणताति.

“विषम” रकमेचें उडगेरें कर्ताति तांतु एकी अशी भावना आस्स की “सम” आंकड्याचो भागाकारु जाता, मात्र, विषम आंकड्याचे दोनी भाग जायनाति. दोनी आंकड्याने भागु वच्चना. तशीची, उडगेच्याचो स्वीकारु कर्तल्यागेल्या सुखाचो, आनंदाचो, खुशीचो केदनायि भागाकारु जाव्यें, म्होणु १ चडावत. ही चडावतेचि १ रुपय्यि म्हळ्यारि, वर्तमानांतुल्या भाषेंतु....and counting...अधिकस्य अधिकम फलम ! म्हळ्यारि, भविष्यांतुयि सुरुचि आस्तली ही सद्भाभवना ! खरें पोळोंवच्याक गेल्यारि आजि एक रुपयेक कांयि मॉल ना. जाल्यारि “सम” आंकड्याच्या मुखारिलो एकु म्हळ्यारि वर्धिष्णु आशिल्याचें द्योतक, तशीचि ५०, १००, ५०० म्हळ्यारि आखेरिक पुज्य, आनि पुज्य म्हळ्यारि खेळु खलास, म्होणु हो चडावतेचो १ ! .. एक रुपयेचें नॉट छापुक, सरकाराक १ रुपय्यंपशी चड खर्चु येत्ता. अशी आस्सुनुयि, सरकार आजिकयि १ रुपयेचें नॉट छापता.

जानांगेल्या ह्या भावनेक दिल्लेले हें महत्व न्हंयि मं ?

पैले कालांतु, धार्मिक कार्याखातिर, भटमाम्माक सवाय रुपय्यि दक्षिणा दित्तालीं ताज्जाकयि अॅकळाक चांदीची रुपय्यि दित्तालीं. ही दक्षिणा, फळं, शिधा, नारलु हे वट्ट दिन्नु ताज्जेवैरि एकी मर्याद म्होणु दित्तालीं आनि शुध्द धातूचें दान दिंवकाज म्होणु दित्तालीं. खंचेयि कारणांमितीं, जरी यजमानाक पुजा सामग्री वट्ट कोरुक साध्य जायने जाल्यारि, भटमाम्माक पुजासाहित्याखातिर सवाय रुपय्यि आनि सवाय रुपय्यि दक्षिणा, अशी मेळनु अड्डेच रुपय्यो दिंवची प्रथा सुरु जाल्ली. हांगा एक्की गम्मति सांगाकाज अशि दिसता. इंग्रज सरकाराने १९१८ सालांतु, हिंदुस्थानांतु, अड्डेच रुपयांचे (२ रुपय्यि ८ आणे) एक अजब नॉट चलनांतु हाळ्ळें. ह्या कागदाच्या नॉटांमिती एकी नवीन मात्यादुकी सुरु जाल्ली. दक्षिणा दिन्ना ताज्जेरी तुळशीपान दवोरुन उदाक सोणु ती दित्तालीं. तुळशीपान दवोरुन उदाक सोडचें म्हळ्यारि सर्व समर्पण केल्लें हाज्जें तें प्रतीक. आत्तं कागदाच्या नॉटांचेरी उदाक कशी सोडचें ? म्होणु ताज्जेरी एक नाण्य दवोरुन दिंवची पद्धति रुढ जाल्ली.

हाज्जोचि एकु महत्वाचो भागु म्हळ्यारि, अनेक धार्मिक स्थळांचेरी अत्यंत विद्वान, जाणते भट्ट आसताति. तुमचेलाम्गी थावु घेतिल्या दक्षिणेंतुली १ रुपय्यि तुमकां वापस दिताति. ती एकी रुपय्यि म्हळ्यारि, शुभ शकुनाची, देवागेल्या प्रसादाचि म्होणु मानताति. त्यानंता, दिल्लेल्याने तागेलें सर्वस्व तुमगेल्या झोळियेंतु घाल्लें, तरिकेयि ताज्जो सर्वाचो स्वीकारु कोर्नु ताक्का निर्धन, निष्कांचन कोर्चें आस्सना. त्यामितीं, तांतुलें थोडे पुणि धन ताक्का प्रसादु म्होणु वापस दिंवचे आसता. हो रिवाजु थोडे जाणते मात्र आचरणांतु हाडताति.

थोडेकडे अशी मानताति की, दानांतुली चडावतेची १ रुपय्यि ही भट्टागेली आनि वरलेली देवळाची ! घरांतुलो कोणेयि गेल्लो, तरी १२ व्या एकेयि १३ व्या दिसु, सर्व धार्मिक कार्य जायनाफुडे, नवीन प्रारंभु म्होणु देवळांतु वत्तालिं त्या प्रसंगाचेरि भट्टालाम्गी थावु कस्लेंयि धार्मिक कार्य कोर्चें नात्तिले मितीं, भट्टाक “सम ” रक्कम दिंवची हें अशुभ अशीयि मानताति. आतं हाज्जेमुखारि, तुम्मी कोणाकेयि १०१ एकेयि ५०१ रुपय्यि दित्लीं, त्यावेळारि ह्या सर्व खबऱ्यांचो तुमका खंडित उगडासु जाल्लो.

## Personalia

Eminent senior film-journalist-columnist and Phalke Academy recipient **Chaitanya (Devidas) Padukone** has been winning laurels and accolades for his brilliant newsy acumen and creative writing caliber. The latest gem to his career crown is this Honour from the on-line annual 'Mumbai Achievers Award-2020' bearing the citation 'Certificate of Excellence' for 'outstanding contribution to film journalism backed by absolute dedication and professionalism'. This on-line 'M A Awards' event has the official best wishes of the Hon'ble Maharashtra State Governor Shri B S Koshiyari.



Reacts Chaitanya, "This award has extra significance for me because the awardees also include social Samaritan star-actor Sonu Sood who has also been awarded by the same 'MAA' Jury-panel, for his selfless efforts in helping distressed migrants, during the pandemic." With a large number of filmy 'breaking-news' (scoops) to his credit in the past, Chaitanya is the recipient of the prestigious K. A. Abbas Memorial Gold Medal and Trophy, which was conferred on him for excellence in film journalism by mega-star Amitabh Bachchan. Some years later, he was honored with the prestigious Dadasaheb Phalke Academy Award (2012) for his outstanding contribution to showbiz journalism. Altruistic-by-nature, Chaitanya has this commendable (perhaps unique) distinction of being honored with coveted Film Journalism Awards by both Bollywood superstars Rajesh Khanna and as well as Amitabh Bachchan. Listed in the Limca Book of National Records for maximum number of Awards for film journalism, during a given span-period, from different reputed organizations, rhythm-savvy Chaitanya opted to make his literary debut in 2016 as an Author by penning his popular memoirs best-seller book titled '*R D BurMania*' (2016) on legendary Bollywood composer-singer R D Burman (Pancham-da), with whom he shared a personal rapport for ten years. Since past three years, multi-faceted Chaitanya has been appointed by the I & B Ministry-Delhi, as an active Member on the Advisory Panel of the Film Censor Board (CBFC-Mumbai).

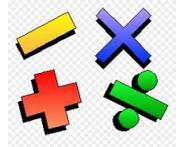
**Sameer Ashwin Masurkar**, eldest son of Dr Ashwin and Dr Seema Masurkar, graduated with psychology honours and went to the United Kingdom to pursue an MSc in Human Factors and Ergonomics from University of Nottingham. He graduated this year with flying colours and a distinction in his MSc dissertation. During this course he was also the Course Representative. Further more, he was awarded the Nottingham Advantage Award an extracurricular project on consultancy challenge.



To allay covid-caused anxiety and depression amongst many students in the UK, he became Covid 19 student volunteer and offered online therapy that proved extremely beneficial to them. He has now become a consultant at his parents' hospital and is also enroute to start his own business.

### Kiddies' Corner

### Math Poem



Division is easy, Addition is too

I feel math is easy, how about you?

Division and multiplication are two different calculations,

Both are easy and so is Addition!

I like addition, it's simple and easy

I also like subtraction though it's quite breezy!

If I have to choose and make calculation as a subject

I would prefer multiplication and division of an Object!

Math Poems are hard to write

But this poet can do it because she's simple and bright!!

**By Ira Manoj Baidur**

*Ira Baidur is 8 years old and lives in Dubai. Apart from writing poems, she also likes to draw and paint.*

## Here and There

### Bengaluru:

#### Special programmes:

On 9<sup>th</sup> December, the Samaradhana of Parama Pujya Shrimat Vamanashrama Swamiji was observed with Bhashya Pathana rendered from home by sadhaka-s and Ashavadhana Seva at the Math. To commemorate the occasion of Gita Jayanthi, on 20<sup>th</sup> December, sadhaka-s across all age groups participated in the online Bhagavadgita recitation. On 25<sup>th</sup> December, Gita Jayanti was observed with online *sampoorna* Bhagavadgita chanting, Bhagavadgita Bhashya Pathan and Gita Pujan.

**Varga activities:** Ten yuvas participated in the Vishesh Sadhana on the occasion of Shri Datta Jayanti Utsava from 24<sup>th</sup> to 30<sup>th</sup> December.

**Regular activities:** Daily morning puja-s and evening puja-s on Monday-s, Thursday-s and Friday-s were performed by *Grihastha-s* and a yuva. Durga Namaskar was performed every Friday by Ved Shri Vijay Karnad Bhatmam with assistance of Shri Satyendra Sorab mam. Sadhaka-s participated in stotra pathana and the regular activities. The series of talks "The Bhagavadgita Talks - by Smt Dr Sudha Tinaikar" commenced online on Shri Chitrapur Math website from 3<sup>rd</sup> June and is held every Wednesday. Girvanapratishtha as well as Prarthana classes are being conducted online.

*Reported by Saikrupa Nalkur*

**Thane:** Samaradhana of Parama Pujya Shrimat Vamanashram Swamiji was observed by Thane Sabha on Wednesday, 9th December. The online event, hosted through Google Meet, was attended by around 33 families and saw the wholehearted participation of sadhaka-s across all age groups. Sadhaka-s, including children of Prarthana Varga and Yuva-s recited stotra-s and performed the Guru Pujan. Yuvaspeak, a unique platform created for our Yuva-s gave them a wonderful opportunity to share what they have learnt from our revered Guru and express what belonging to the Chitrapur Saraswat community means to them. The sadhaka-s listened to excerpts from the English transcreation of the Shri Chitrapur Guruparampara Charitra. The event concluded with the Deepa Namaskar and Jaijaikar-s.

## Our Institutions

**The Gamdevi Saraswat Mahila Samaj** conducted a Convocation and Fancy dress Competition on the 19th of December, 2020 at 4 p.m. via zoom conference with a live telecast on YouTube (for viewers); which enabled the participation of the children not only from Mumbai, but also from Pune, Bangalore, Dubai and Singapore. The programme commenced with a welcome speech by Padmini Bhatkal followed by hand-demonstrations of Shivmanas Pooja shlokas by Prarthana varga children, composed by Parampoojya Sadyojat Shankarashram Swamiji. This was followed by a fancy dress competition by children which was conducted by Ashwini Prashant and Priya Bijoor. The children

participated in two age groups, 4 to 8 years and 8 to 12 years which was judged by Mrs Sharayu Koushik and Mrs Usha Kagal. The first and second positions were announced along with the consolation prizes, for both the age groups. Later on, Smita Mavinkurve held the convocation, revealing that the girl students, most of them belonging from Bangalore, had bagged the highest percentage of marks in the SSC, ICSC, CBSC, and the HSC examinations in the Science stream; followed by an interaction organized with those respective rank holders. The programme ended with a vote of thanks by Usha Surkund.

*Reported by Vijayalaxmi Kapnadak*

### Popular Ambulance Association:

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Anyone in need may contact Mrs Nirmala Mavinkurve: Mobile No 7021103747 or KSA Office Tel No 23802263/23805655

Charges will be a nominal rent of Rs 3000/- per month and a refundable deposit of Rs 5000/-

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## DOMESTIC TIDINGS

### OBITUARIES

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

- Nov 21 : (Vittal ) Ramchandra Bhat (87) at Vile-Parle, Mumbai  
Dec 29 : Vinod Dinkar Kagal (80) at Anandashram CHS, Grant Road, Mumbai  
Dec 29 : Suniti Gajanan Vinekar (nee Mallapur) (78) at Mumbai

### 2021

- Jan 1 : Ajit Mallapur (65) at Vile-Parle, Mumbai  
Jan 2 : Srinath D Talgeri (83) at Model House Mumbai  
Jan 5 : Shivshankar Narayan Surkund (84) at Talmakiwadi, Mumbai  
Jan 15 : Bhaskarshyam (Shyam) G Ugrankar (74) at Model House, Mumbai  
Jan 15 : Vidyadhar Mukund Kilpady (75) at Khar, Mumbai

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Printer & Publisher – Devyani Bijoor on behalf of Kanara Saraswat Association

Printed at SAP PRINT SOLUTIONS PVT. LTD., Shankarrao Naram Path, Lower Parel (W), Mumbai - 400013, Maharashtra. www.sapprints.com

Published at Kanara Saraswat Association, Association Building, 13/1-2, Talmakiwadi, Near Talmaki Chowk, J.D. Marg, Mumbai 400007

Editor – Devyani Bijoor

TITLE CODE : MAHMUL01042 : RNI 61765/95