

# Kanara Saraswat

A MONTHLY MAGAZINE OF KANARA SARASWAT ASSOCIATION

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July 2021

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## Kanara Saraswat

A Monthly Magazine of the  
Kanara Saraswat Association  
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### ANNOUNCEMENT

With a view to build greater connectivity between the authors of articles and the readers, we introduced the Author Details feature some time back. These details are added at the end of his/her article in the issue. We invite authors to add a few lines about themselves and their email id to their article, while mailing their articles to us. We look forward to receiving author details for our esteemed readers.

... *Editorial Committee*

The book review of "Konkani: The Mirror of Samskrit" authored by Shri Indukanth Ragade, appeared in the KS June 2021 issue.

For those interested in the book can contact the author at [isragade@yahoo.com](mailto:isragade@yahoo.com).

-Editor

# Kanara Saraswat Association

## ANNOUNCEMENT

### “BASRUR SHAMALA RAO & LATE BASRUR GURUNANDAN RAO EDUCATIONAL SCHOLARSHIPS-2021”

Scholarships shall be provided to students from the Chitrapur Saraswat community to meet expenses of educational courses. Students who fulfil the following criteria will be eligible for the scholarships.

- Applicants should have passed in the previous academic year with at least 50% marks or equivalent grades.
- Parents Income of applicants should not be more than Rs. 50,000/- p.m.
- Applicants for the School Scholarships should be in Grades 9 to Junior College level (Grades 11 and 12) and for the College Scholarships should be admitted to any Graduate, Post-Graduate or Doctoral Research academic courses.

The quantum of grants for the academic year for the School Scholarships will be Rs. 15000/- each to two students and for the College Scholarships will be Rs. 35000/- each to two students.

Applications with details of mark sheets of previous academic year and/or qualifying/latest courses/examinations; government/School/college issued photo identity; proof of admission to the course; proof of parents' income (IT Return or Salary certificate); and details of other financial assistance taken should be sent in sealed envelopes marked “Basrur Scholarships-2021” to

**The Hon. Secretary, Kanara Saraswat Association, 13/1-2, Association Building, Talmakiwadi, J.D. Marg, Mumbai -400007 or in case by e-mail, you may send the same to admin@kanarasaraswat.in**

The applications will be scrutinized by KSA and successful applicants will be notified. The decision of KSA will be final.

Preference will be given to applicants fulfilling the basic criteria with lower parental income.

Successful candidates will have to submit their final mark/grade sheets to KSA at the end of the academic year.

## Letters to the Editor

Dear Editor,

Many thanks for featuring Kedar's accomplishment in the KS June 2021 issue. Very good layout! Kedar sends his thanks. He is impressed with the journal.

Best regards,

**Jaishankar Bondal, New Delhi**

## Our Column “LettersTo The Editor” in KS Magazine

### – A Sincere Request to our Readers

Dear Readers,

If we go back to the history of KS Magazine about 15 to 20 years, the Editor used to get at least 5 to 6 “Letters to the Editor” from the Readers every month, which used to get published in the Magazine. Just to keep all Readers informed that such letters, either in the form of suggesting improvements or even some constructive criticism, has helped the Editorial Committee to improve the content of the Magazine from time to time.

It is noticed that in the recent years, the number of such letters have come down drastically and now hardly one or two such letters are received by the Editor every month. No doubt, we have already received some feedback from the Readers making suggestions in the recent Reader's Survey, which was of general nature and we have tried our best in implementing the suggestions to the best possible extent.

The Editorial Committee is keen that we revive this column, so that we get some specific feedback from all of you in the form of “Letters to The Editor”.

We are sure, that all our Readers will take cognizance of this sincere request and help us in enhancing the quality of the Magazine, as we consider that bringing about improvements is a continuous process and hence this is important.

Devyani Bijoor

(The Editor, KS Magazine – On behalf of the Editorial Committee)



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

---

Dear Friends,

Getting recognition in life is always important for any human being; but getting acknowledgement by your own people like your mother or father is more important and valuable than any public recognition or appreciation.

We all strive to work towards excellence in our lives. Aiming for excellence is something which some luminaries get obsessed with. This could be in any field such as academics, literature, music, arts, sports, public administration, social service, entrepreneurship or pathbreaking research. These stalwarts strive to excel in their fields of specialisation. For these people, reaching perfection becomes a burning desire. As the famous Greek philosopher Aristotle said - "We are what we repeatedly do. Excellence then, is not an act, but a habit".

Do all these masters of excellence try to achieve their goals to get recognition or appreciation of others? No. In the words of the Chinese philosopher Confucius - "It is the will to win, the desire to succeed, the urge to reach your full potential... these are the keys that will unlock the door to personal excellence". If you really study the innumerable cases of achievement of excellence over the last so many centuries, you will observe that the strong underlying factor was the passion to achieve something which was never achieved earlier, and this could be in any field. It could also be due to the desire to give shape to one's extraordinary talent that was never seen or witnessed before. These people are restless until they give shape to their vision, their dreams, their thoughts and their creativity. In many of these cases, when they give birth to such masterpieces of excellence, it is an outcome of their connectivity with that power of unknown divinity.

These people never strive for recognition or appreciation from the public or from the society or from their peers. But I strongly believe that the recognition or appreciation from their mother or father or from their Alma Mater is extremely important for them.

Why do I believe this? In most of these cases, it is the early influence of the parent, whether mother or father, who has brought them up and whose firm faith in their children's ability to create something unique that drives them to instil the passion for excellence in their children. At other times, it is the school or University that creates this passion for excellence in the students. Therefore, when those who have been the inspiration, recognise and appreciate one's achievements, it gives tremendous joy and satisfaction of having reached the ultimate pinnacle of success. Nothing else matters more!

Life is short. Do not waste any opportunities in your lives to recognise these moments of appreciation from your Alma Mater or your parents, however big or small may be the achievement. Cherish these moments!

**Regards  
Praveen P. Kadle**



## **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?!

### **KSA-CSN Mulaqat**

Dear Friends,

As all of you know KSA-CSN has been conducting Mulaqats with high achiever Amchis for two years to date. All the Mulaqats have been very popular, interesting and educative.

We request and invite suggestions on who should be featured in future Mulaqats. Please WhatsApp your suggestions to the KSA WhatsApp number 8879557536.

### **KSA-CSN Workshops**

Dear Friends,

As all of you know KSA-CSN has been presenting knowledge sharing Workshops conducted by domain experts for two years to date. All the workshops have been very popular, interesting and educative.

We request and invite suggestions on who should be invited to hold workshops in future and the subject. You may volunteer your own name too. Please WhatsApp your suggestions to the KSA WhatsApp number 8879557536.



**Vinay V Gangavali**

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## Sacred Pebbles

KRISHNANAND KHAMBADKONE

Artists: Tara & Shanta Khambadkone



Shiny pebbles make a perfect canvas on which to etch lifelong memories. Here, the memories are of our eternal and everlasting Guru Parampara and Math are painted. Through good and tough times the Chitrapur Math has been our anchor from which we draw inspiration and solace.

Some of the symbols that epitomize these memories are:

**The Guru Padukas** - The footwear that has adorned the feet of our selfless, erudite, inspiring and thoughtful Gurus.



**The Theru** - The Juggernaut that rolls and is set in motion once a year carrying our Jagannath, lord Bhavanishankar.



**The Orange standard** that flutters day and night from the Sthamba of our Chitrapur Math proudly signaling the greatness and power of this sacred institution.



**The Sacred Flowers** - the champe, shavanthe, mogre, abbuli, kamala and parijata not only adorn these symbols, but enhance the beauty and nature of the environs of the Math with their elegance and fragrance, adding to the aura of sanctity and holiness.



Lest I forget ...

The Bhansuri, veena and the voice of the universe AUM should round out this symbolism. Along with the palm leaf scrolls on which was inscribed the eternal wisdom of our ancestors.



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**Golden Wedding Anniversary  
(12<sup>th</sup> June 2021)**

**Happy 50th Wedding Anniversary,  
Mummy (Kanchan Upponi nee Murdeshwar) and  
Daddy (Deepak Upponi)**



*Side by side through 50 years,  
Through laughter, sorrow, joy and tears.  
You didn't know what life would bring,  
But you've loved each other through everything.  
You complete each other  
In the most beautiful way.  
And through 50 years,  
Your love held sway.*

*Wishing you both a lifetime of happiness, good health and love!*

**From:**

**Preeti and Vikram Honavar  
Prithvika and Yashikaa**

**Abhijeet and Karishma Upponi  
Ishaan and Aryan**

**Tribute to Arun dada**  
**Arun Manohar Dhareshwar**

17-6-1966 to 28-5-2021

*Penned by his sister, Sumathi Dhareshwar*

The date was 28th May 2021. It was about 11 pm in the night and I was in deep sleep. Suddenly out of the blue I got a call, which completely devastated me. At first I thought it was a bad dream. The news was unbelievable. My only brother, my loving brother, my caring brother, my Arun dada was no more.

Arun dada had wisdom par excellence. He was an allrounder and expert in every field. He was always a rankholder academically and a great sportsman. Apart from being a good spinner, he was an exceptional batsman. His volleyball team always won. Apart from outdoor games, he was good in indoor games. Nobody could defeat him in carrom and chess.

He was a very spiritual person. After bath he used to pray for everybody.

सर्वेभवन्तु सुखिनः सर्वेसन्तुनिरामयाः सर्वे भद्राणि पश्यन्तु मा कश्चित् दुःखं भाग्भवेत्

He did Mrityunjaya Japa specially for me. He believed Namasmaramam is the best thing in this kaliyug. God's name was always on his lips. He sang bhajans at every opportunity he got. He always touched my mother's feet, after which he used to have breakfast.

My Arun dada was a very talented musician. Be it bhajans, ghazals, light music, film songs, classical music (whether it was Hindustani, Western or Carnatic), he could sing easily. He sang from his heart. Apart from singing, he could play both indian and western musical instruments such as harmonium, table, flute, mouth organ, guitar, saxophone, and many others. Arundada used to perform in many programs. He made every occasion a celebration with his very presence. Apart from music, he was a food connoisseur. He knew the best food and restaurants in the city.

Arun dada was always cheerful and witty. He always brought a smile to the face with his humour. He was a perfect gentleman. Anyone who met him once would always look forward to meeting him again. He was a very cool person and never got angry. He was a humble and down to earth person. He followed the principle, "HELP EVER HURT NEVER". Once during Diwali cleaning I found an award, which was given by Citibank to Arundada. I asked him why he didn't tell us. He humbly told me, "I have done my duty. I don't deserve any awards because I am an instrument in the hands of God. It is God who gets work done through me" He worked for various organizations in India and then went abroad. He got many awards. All his colleagues loved him. People who know him call him, "A Gentle Giant". God has indeed stopped making people like him.

Arun dada was in touch with his childhood friends, classmates, collegemates, his ex-staff, his present staff, and friends from Wadi and Powai. People from all walks of life and age groups admired him. My Arun dada was a Chhupa Rustom. He was a Sanskrit scholar. Apart from English, he was well versed in Hindi, Marathi, Telugu, Kannada, Tamil and of course mother tongue Konkani. He was an expert in writing articles. He could write in many languages and expressed himself eloquently in words.

He was a silent social worker. He never told anyone about the donations or any help that he did. During winter, Arun dada used to distribute woollen blankets to poor people sleeping on the footpath.

He helped many people to get good jobs and helped poor students to get good education. He touched the lives of many, by guiding and supporting them spiritually, emotionally, and financially. He was that light who illuminated the world around him.

परोपकाराय इदं शरीरम् Arun dada used to say that this body which we got after so many births is for serving others. He followed the words, "service to mankind is service to God." He used to help in whatever best way he could and never boasted or mentioned any of his good deeds. He would make all problems appear small.

He was a Covid warrior and helped in ferring covid patients to the hospital & helping covid-stricken families in taking custody of dead bodies of covid patients. Just two days before he was tested covid positive, he held the stretcher to take our neighbour who was serious with covid and admitted her to ICU.

My Arun dada was a loving and responsible person. He had promised me that he will never leave me. Then how could he forget his promise? How could he forget all his responsibilities & leave us?

Then I remembered Arundada's favorite bhajan. तुने मुझे बुलाया शेरावर्नलये मै आया मै आया शेरावर्नलये . .

So when Durga Mata called him, he could not remember his promise or his responsibilities. He could only hear the divine call so he rushed to her. Now he is resting in her lap peacefully.

Arun Dada's life is a message for us. He lived and abided by the quote, वसुधैवकुटुम्बकम् and considered the whole world as his family. He was full of love for all.

**Deeply mourned by:**

Dhareshwar Vimala, Sumathi, Tanuja & Dhruv. Pandit Hemant & Aparna  
Divgi Jayshri, Paritosh & Devayani. Ritika, Sanat, Naman & Ruhan

And all near and dear ones.





# Kanara Saraswat Association

As per the Election Notice dated 1-4-2021 published in the April 2021 issue of Kanara Saraswat magazine, against **Seven** vacancies to the Managing Committee for the year 2021-22, the following **Nine** valid nominations have been received as under

- 1) Shri Amladi Gautam Durgadas; 2) Shri Bajekal Kiran Radhakrishna; 3) Shri Kalyanpur Mahesh Dinesh; 4) Shri Kelkar Satish Ramchandra; 5) Shri Kombrabail Hemant Raghuvir; 6) Dr. Mavinkurve Prakash Shantaram; 7) Ms. Narayanan Anisha (nee Udyawar); 8) Smt. Prashant Ashwini (nee Kulkarni); 9) Shri Shiroor Vandan Shantaram

**One of the two following options** may be adopted by eligible members to cast their votes to elect 7 Members to Managing Committee 2021-2022:

**OPTION 1:** Eligible Patron/Life Members **may cast their votes in person on 11th JULY 2021 between 9:30 a.m. and 5:30 p.m. at KSA Office in Talmakiwadi.** Voters will be required to produce a valid Govt. photo ID to one of the two Returning Officers for verification. On successful verification, the Returning Officer will hand over the ballot paper after complying with required documentation to the Voter. The Voter will immediately fill in the Ballot Paper (as per instructions therein) and drop the same in the Ballot Box.

**OPTION 2:** This option of online e-voting has been outsourced to NSDL. Only those eligible Patron/Life Members whose email addresses have already been registered with KSA and those who will register their email addresses (by sending email from their email address to [admin@kanarasaraswat.in](mailto:admin@kanarasaraswat.in)) **NOT LATER THAN 5:30 p.m. of 8<sup>th</sup> July 2021 shall be eligible to exercise this option.** NSDL will send detailed instructions to the registered email addresses a few days before the voting commences along with the user name and password to eligible voters under this option. Voters will have to log into the NSDL portal and follow the instructions for voting. Helpline numbers for assistance/clarifications, if any, will also be provided to the voters.

**E-voting will commence at 9:30 a.m. on 12th July 2021 and end at 5:30 p.m. on 17th July 2021. This means that a voter can cast his/her e-vote at any time between these two dates.**

The counting of votes shall commence on 18-7-2021 at 10:30 a.m. The counting shall be done by using NSDL utility online for which Mr Rajan Kalyanpur has been nominated to run the NSDL utility for e-counting. We are hopeful of making this e-counting activity visible on ZOOM (through share screen option) where the candidate or his/her authorised nominee could witness the e-counting.

**For any further queries, please feel free to contact The Hon. Secretary at [admin@kanarasaraswat.in](mailto:admin@kanarasaraswat.in)**

# Details About Candidates Standing for KSA Election

## Candidate No. 1 - Shri Amladi Gautam Durgadas

### Brief details about the candidate:

1) Co- Initiator of KSA-CSN (Kanara Saraswat Association-Chitrapur Saraswat Network). 2) Conducted various Business Networking Activities of CSN. 3) Initiated THE CSN Page feature in KSA Magazine. 4) Co-coordinated and participated in 2 KSA karaoke events as Singer and Anchor. 5) Served as Jt. Treasurer of KSA for 1 year. 6) Voluntary Internal Auditor Services to KSA for FY 2019-20. 7) Vice-President of Goregaon Sabha since 2012. 8) Initiated successful participation of Goregaon children / adult sadhakas in Talmakiwadi Geeta Recitation Competition. 9) Conducted "Shubham Karoti" culture class for Sabha children for 5 years. 10) Standing Committee member for 2 terms. 11) Programme Co-ordinator in 2005. Actively participated in Programme co-ordination in 2012 and 2017 during H.H visit to Goregaon. 12) Conceptualised and presented 4 programmes of "Geet Ramayan – Nivadak Moti"

### In what way the candidate is planning to contribute to KSA, if elected:

A) Facilitate CSN to EXPAND beyond national boundaries. B) Make CSN a self-supporting, financially independent initiative of KSA. C) Introduce CSN Blog for regular contributions from members/experts. D) Increase membership of KSA, Rationalise Members Database with CSN and other sources, Know Your Member initiative. E) Initiatives to increase scope and reach of KSA cultural programmes with best feasible tie-ups, where needed.

## Candidate No. 2 - Shri Bajekal Kiran Radhakrishna

### Brief details about the candidate:

A hospitality sector professional with wide experience ranging from working in a 5-star hotel; setting up and managing restaurants and catering business for various events like weddings; conferences etc and now offering consultancy in this sector. // Kiran has been on the Shri Chitrapur Math (Santacruz) Local Sabha MC for the last twenty eight years; two stints on Saraswat Suburban Co-operative Housing Society's (SSCHS) MC (2003-2007 and currently its Hon Secretary); the Saraswat Club, Santacruz MC (1978-198) and now on the Chitrapur Saraswat Education & Relief Society, Santacruz MC for the past four years. // As SSCHS Hon Secretary, to reduce pandemic hardships, Kiran organised the sale of vegetables and fruits in Saraswat Colony which still continues; is in the forefront to organise the vaccination camp in the Saraswat Colony benefitting all residents in and around the colony and bhanaps across Mumbai. Eveready to help in times of emergencies, particularly sickness (rendering medical help) and death (organizing antim kriya).

### In what way the candidate is planning to contribute to KSA, if elected:

If elected, I can bring in my strong networking skills, expertise in hospitality particularly catering and organizational abilities. Therefore, confident of mobilizing donations for various charitable schemes; better utilization of KSA's banquet facilities; organizing social and cultural events and any other activity to fulfill KSA objectives as decided and guided the Managing Committee.

## Candidate No. 3 - Shri Kalyanpur Mahesh Dinesh

### Brief details about the candidate:

Actively involved in social activities and KSA activities in particular since childhood, initially as member of Students Subcommittee and then as member of the Managing committee in various capacities. Was Chairman of KSA for over a decade when through his initiative KSA got possession of Bhandardhara plot. He created the first website of KSA and managed it for many years till he left KSA in 2005 to devote time for planning and execution of the Tercentenary commemoration events of Shri Chitrapur Math. // An Engineer with post graduation MBA from Bombay University, with a record in his name scoring 100% in Mathematical & Statistical analysis. //He is an alumni of IIM Ahmedabad of 2012 batch. //After 38 years of active service, starting career as R & D Engineer in manufacturing industry later shifted to Banking and Finance with SVC Bank in various departments. //In November 2020, he retired as a Senior Executive from Tata group. //He is actively involved in the activities of Shri Chitrapur Math as member of Standing committee & President of Grant Road Local Sabha. He is a Trustee of Shree Trust and Shri Datta Mandir, Tardeo and Chairman of Talmakiwadi Co-operative Housing Society Ltd.

### In what way the candidate is planning to contribute to KSA, if elected:

Utilising knowledge and previous experience in KSA for the benefit of KSA. Based on findings of Census 2001, he drafted Project AMCHIS to document achievements of the community, recording intangible aspects of Chitrapur Saraswat heritage, preserving tangible heritage material relating to the community, creation of Konkani Thesaurus to help the younger generation in learning Konkani, etc. UNESCO had appreciated the project and was keen on getting

associated with the project. Would like to propose to the committee to relaunch this project. // Would strive towards increasing active engagement of the members of community with activities of KSA thereby increasing membership of KSA. // Creating mechanism to bring about awareness about the financial assistance provided by KSA so that the needy in the community are reached. //Increasing coordination with fellow Saraswat institutions to organise joint programmes. // When KSA Hall was planned to be constructed, H H Shrimat Anandashram Swamiji was the first donor for the Hall and had advised KSA to make available the Hall at very reasonable rates. If elected would strive to fulfil the assurance given by KSA to Pujya Swamiji of making available the hall at reasonable rates and the community members make use of the Hall for their religious requirements.

#### **Candidate No. 4 - Shri Kelkar Satish Ramchandra**

**Brief details about the candidate:**

I am a Sound Recordist by Profession. Having 45 years of work experience. Have provided Sound Reinforcements for Indian Classical Music.

**In what way the candidate is planning to contribute to KSA, if elected:**

Any sort of work entrusted by KSA to me.

#### **Candidate No. 5 - Shri Kombrabail Hemant Raghuvir**

**Brief details about the candidate:**

1. Postgraduate in Chemistry and Management from Mumbai University. // Held various Senior Management Positions in various corporate organizations. // Was Chairman of the SVC Bank Shareholders' and Depositors' Association for almost 2 decades and Jt. Secretary for almost a decade. // Have been associated with various Management Institutes as a visiting faculty for more than two decades. Also been a Corporate Trainer for many years. Was awarded the Asian Education Award in September 2020 for Outstanding Leadership in Education.. // Presently an associate with Tranganization, where we work on building sustainable business organizations through consulting and coaching. // Served the Managing Committee of the Grant Road Sabha for many years. // Presently on the Managing Committee of Balak Vrinda Education Society. // Chairman of The Anandashram Coop Housing Society for the last 5 years. // Have served on the Managing Committee of the Bombay Management Association - SOBO Chapter. // Was a member of the Management Week Committee of the Bombay Management Association. // Have written various Blogs on Personal Development and Growth. // Conducted a session on Brand Management for members of KSA-CSN in September 2020. // Was an active member of the KSA sub-committee which organized the SCR Bhat - Chidanand Nagarkar Centenary celebrations in 2018-19.

**In what way the candidate is planning to contribute to KSA, if elected:**

1. Enabling Amchi Entrepreneurs build sustainable businesses through the KSA-CSN initiative. 2. Bringing forth my experience of working in the corporate world and various associations for the sustainable growth of KSA. 3. Conduct educational programs for Amchi Entrepreneurs in better management of their businesses. 3. Use my experience in marketing and brand management to build the KSA Brand and increase the patronization of the Halls and Holiday Home. 4. Being of service wherever the committee feels I can add value to the association. 5. Increase the membership to the Association using the experience gained when doing this at the other associations I worked with. 6. My experience of working on various major projects during my work in the business world may enable me to work on any project the KSA undertakes. 7. Increase the programs, through which more members of our community can participate in the KSA. 8. Organize sessions on Personal Development and Growth for the benefit of the members of the community. 9. Initiate and Chanelize Membership surveys, using my experience in marketing research, so that Membership Services could be enhanced.

#### **Candidate No. 6 - Dr.Mavinkurve Prakash Shantaram**

**Brief details about the candidate:**

69 years, Consultant Anaesthesiologist and Medical practitioner, socially active in many Organisations, including our Community Institutions like the Shri Chitrapur Math, KSA, Talmakiwadi CHS, Talmaki Health & Education Society .

**In what way the candidate is planning to contribute to KSA, if elected:**

It being a privilege to serve these institutions, shall continue to serve sincerely in any capacity to the best of my ability.

## **Candidate No. 7 - Ms. Narayanan Anisha (nee Udyawar)**

### **Brief details about the candidate:**

I am the daughter of Dr. Aruna Narayanan (Aruna Sundar Udyawar) and Adv.V. Narayanan. I am a practising Advocate for the past 15 years. I am a Central Govt. Counsel representing various Central Govt. Departments. I am associated with the Bombay City Civil & Sessions Court Advocates' Bar Association as a Managing Committee Member for more than 10 years. Currently I am the Hon. Treasurer of the said Association. I have been associated with Shri Ayyappa Seva Sangham, Bangur Nagar as a Trustee & Managing Committee Member. I was brought up by my Aamama (Mrs. Shalini Maskeri Udyawar), & have lived initially at Wadi in Building No.17 with my Ajja (Mr.Sundar Narayan Udyawar) & Ammama. I have my relatives & family friends currently living in Wadi whom I regularly visit. I am a Pakka Aamchigelii at heart .

### **In what way the candidate is planning to contribute to KSA, if elected:**

When I get elected as a Managing Committee Member, I will do as much as possible in helping Team KSA and the able Team of Senior Guiding Members and our community folks, Doing good work and continue the same for our Aamchi Community and the society at large.

## **Candidate No. 8 - Smt. Prashant Ashwini (nee Kulkarni)**

### **Brief details about the candidate:**

I, Ashwini (daughter of Sharad D Kulkarni of The Orient Homoeopathic Pharmacy, Mumbai), am currently the youngest KSA Committee member, brimming with ideas for a better tomorrow. I stay in Anandashram, Grant Road, Mumbai, where I am a Committee Member. I have completed my MBA (Finance) and have studied law. I have a rich work experience of 15 years in life insurance industry. I am actively involved in various KSA activities, including but not limited to, organising/ hosting cultural events (anchor of various programs on YouTube), KSA-CSN, membership drive, community welfare, etc. I have been on KSA sub-committees. During the recent pandemic & subsequent lockdown, I took the initiative to actively reach out to various people (living in Anandashram & outside) by volunteering & organising essential supplies (including medicines) and especially taking care of senior citizens staying alone. My motivation to do more for others - the smile on their happy faces! I am an active member of Saraswat Mahila Samaj and a Chitrapur Math Grant Road Local Sabha volunteer.

### **In what way the candidate is planning to contribute to KSA, if elected:**

I will take the opportunity as a KSA Committee Member to use this platform to reach out to all Amchis and help by bringing all of us together as a Community in these trying times. // I will continue to help in fulfilling KSA's objectives, as envisioned by our forefathers when creating this beautiful Association. I will continue to increase its outreach to encompass more Amchis. // I will strive to spread KSA's help/support to our Community members by reaching out to those in need. I will work tirelessly to ensure that the vision and mission of KSA is accomplished. // Cultural activities bind us together as a Community, truly known as Saraswats. The blessings of Devi Saraswati have been abundant on our Amchi Community. I will create more opportunities for nurturing our young & upcoming artists as well as showcasing the talent of established artists through various cultural activities. // I will take up issues/causes to encourage women empowerment through the Legal Cell and KSA-CSN's WE (ladies) platform. As the youngest member of the KSA Committee, I will bring in new ideas, with the blessings of our respected seniors.

## **Candidate No. 9 - Shri Shiroor Vandana Shantaram**

### **Brief details about the candidate:**

Retired as an Executive in SVC Co-op. Bank in 2010. In banking, the most crucial function is How to give Credit to the right entity that is capable of returning the same. I was pursuing it and had single handed developed programs in Excel for Balance Sheet Analysis and Credit rating. After retirement, I trained bank officials of twelve various banks on 'Analysis and interpretation of Financial Statements for effective Credit decisions' until 2016. Thereafter was Hon. Treasurer for KSA. When GST applicability came in force, automated invoice generation with rates applicable for members and non-members for Hall hiring and NHH. **Now functioning as Hon. Secretary in KSA**

### **In what way the candidate is planning to contribute to KSA, if elected:**

My colleagues in KSA say that I am doing good work and that's why I would like to continue..

# KANARA SARASWAT ASSOCIATION (Regd.)

Founded on November 26, 1911  
Regn. No. under Societies' Registration Act XXI of 1860 : 736 of 1934 1935.  
Regn. No. under Bombay Public Trust Act, (Bom, XXIX of 1950) : F. 41(B.)

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235 K, Javji Dadaji Marg,  
(Tardeo Road),  
Mumbai - 400 007.

Ref: FCRA/2021-22

06<sup>th</sup> May 2021

## Important Notice to Donors to KSA's FCRA Account

As communicated in our advisory published in March 2021 issue of the KSA magazine, that there have been changes in the Foreign Contribution Regulations Act (FCRA), making it mandatory to channelise all foreign donations by a social organisation in India through the State Bank of India, New Delhi, Main Branch (SBI -NDMB). We have now completed all the formalities to comply with the new FCRA regulations. Hence the old FCRA account in SVC Bank Ltd, Sleater Road Branch, Mumbai cannot be used for any foreign inward remittance.

We give below the details of the new designated account where the Foreign sourced donations should to be remitted.

Name of the Bank: **State Bank of India, New Delhi, Main Branch.**

Address: **FCRA Cell, 4<sup>th</sup> Floor, New Delhi Main Branch, Sansad Marg, New Delhi - 110001. India.**

Account Number: **40090949634 - (FCRA Savings Account)**

**IFSC No: SBIN0000691**

Branch Code: **00691**

**Swift Code: SBININBB104**

All foreign Institutional and Individual Donors, will have to remit their donations only through the above SBI bank designated FCRA Account. A person of Indian origin, holding a foreign passport, will be covered by the term "foreigner" for the purpose of FCRA. Foreigner having an NRO account in India, if he chooses to use the funds from that NRO account for donation purposes, will also need to transfer to the above stated account only, as it is classified as foreign source donation under the FCRA rules. Donors are advised to use the swift code while doing the remittance for faster transfer. We also request all Donors to intimate the KSA Admin Manager of the remittance and clearly state the purpose of the donation (Education, Medical or Distress) and whether it is towards corpus (endowments) or to be disbursed in the year of receipt for the stated purpose. We also request you to give the passport copy, the tax code/identification number, if any, for our various compliance and audit purposes.

(KSA Admin Manager: admin@kanarasaraswat.in)

**Jairam Khambadkone**  
Chairman – KSA Hon.  
jk.khambadkone@yahoo.com

**Rajesh Shivanand Aidoor**  
Treasurer – KSA  
rajesh.aidoor@gmail.com



**SHRĪ CHITRĀPUR MATH, SHIRALI**  
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**THE KANARA SARASWAT ASSOCIATION**



announce

**EXTENSION OF FINANCIAL AID to CSBs in DISTRESS for 2021-2022**

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- We request CSBs in financial distress to contact us (at below-mentioned WhatsApp number / email) with their details (phone & email) to enable us get in touch with you.
- We also request you to recommend details (name, phone & email) of any CSBs in financial distress (at below-mentioned WhatsApp number / email) who may require such financial assistance
- High confidentiality will be maintained by SCM & KSA.

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## WHAT IS IN A NAME?

BY G. ANNAJI RAO

*Published in December 1939*

What is in a name? asked the Poet- and added that a rose by any other name would smell as sweet.

Innocent as names thus apparently are, yet calling one names has been declared objectionable; and also there are said to be good names and bad names – all of which sounds like a travelling in a maze of words.

Bearing any sort of proper name does not imply that the person of that name possesses any of its qualifications or limitations. This proposition will be quite clear when it is explained that Senator Borah need have no connection or sympathies with any Borah in Bombay. He may not have even beard, so characteristics of the Borahs of Bombay. Mr Taunton has never been known to taunt anyone. That excellent gentleman who bears the name of Mr Low is nevertheless very high in the estimation of the country of his adoption. Though Mr. Churchill may belong to the High Church, it is doubtful if that church is as high as a hill.

Though the Indian National Congress makes a fetish of truth, it is noticeable that it has driven Mr Khare from its camp, though everyone knows that Khare is the Marathi word for the truth. It does not follow that Khotes are false. Parsis with the surname of Jehangir never claim to have conquered the world, like their namesake, the great Moghul Emperor. Nor is Mr Chhatrapati an Emperor, though the head of the Maharatta Empire assumed that title. All that can be said of Mr Chhatrapati is that he may possess the requisite umbrella to justify his name, if any such justification were needed.

It may be a matter for controversy as to whether Mysore is my sore or thy sore. Some of its slums must surely be an eye sore. Indore cannot be all in-door. Kashmere is not mere cash nor is it the reverse of it. Nepal was never meant to be a protest before Paul and Bhutan was never an order to fetch boots in Marathi. Though a bomb always appears in Bombay, that city or periodical rioting has never yet taken to the handling of bombs. Nobody asked Goa to go away, nor does anyone expect Meawar to go to war with anybody. There has been no Abyssinian Chieftain out of his mind in Madras. The sea is never lonely in Ceylon; but who is that Ombo whom you are expected to call at Colobo? Hyderabad is not so bad as Secunderabad or Allahabad, though all there are bad enough. No one tears walls at Waltair. Lucknow had never any luck except now, when it is usurping the capital privileges of Allahabad. I never ran from Iran. Mr Dumasia clearly represents dumb Asia, though there is no 'b' in his bonnet. Do you or more readers know the man that delays in Mandalay? Far from rose is Framroze. Mr Little was fairly tall, and surely one Mr Long at least was short. Mr Younghusband cannot remain young for ever. Lord Birkenhead had never a broken head, though he may have richly deserved one

according to some of his enemies. Bedlam never took a lamp or lamb to bed, one may be sure. It is well known that when the Andhas learnt the three "R"s, they soon become the intelligent Andhras. Parel is really Non-Pareil, for there is really nothing like it, for good or ill. After Adam was driven from Eden, Mr Anthony entered in it and squatted. He is now known as Anthony Eden!

The surname of Woodhead is very inapt in the case of distinguished and intelligent knight who bears it. Mr RA Butler, Under Secretary of State for Foreign Affairs is good only for politics and "no use as a butler"! Dr Gilder may not know hot to gild refined gold but he knows how to gild his speeches. Rev. Fatton according to his recently published photographs dos not appear to be either fat or a ton in weight! Does Lord Chatfield chat while on the field, and can any one say why Miss Champs ran from Champaran? No one can apparently be sick at Nasik. Porbunder narrowly escaped being a poor bunder. If King Carol went to London during Christmas, he would be more welcome there as a Christmas Carol! Roumania has evidently a mania to rue for. But can one point to the duffer in Dufferin?

**A name that spells its Class !**

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This article was written by invitation. Dr Satishchandra Philar (formerly Professor and Head, Department of Electronics, Karnataka Regional Engineering College (now National Institute of Technology Karnataka) reflects on childhood and early adult years which are a contrast to present-day lifestyles, particularly in this time of Covid.

The first lockdown was imposed just after the Corona-19 was declared a pandemic and life changed.

Having been forced to stay at home, I started wondering if life would ever return to its style before Covid. And it was then that memories of my childhood, as well as life as an adult began to stream in.

My boyhood was in a village called Nandalike, adjacent to Belmannu, a place endowed with 'nature'. We never thought about this as we were growing up, but now I realise that life then was so in sync with the sun.

Our family was a joint family with self-sustaining agricultural activities. We had coconut and areca-nut trees. We also had a lot of fruit trees—mango, guava, sapota, cashew, jackfruit and wild jackfruit. Pineapples sprang up across the fields in front of our house. Rice fields and a riot of vegetables filled this scene of plenty. And then we had cows which provided milk. Manure (which is called organic today) was the only kind of manure and came from cow-dung. We were fond of many wild berries that grew in the backyard and in the forest around.

My parents were children of this magnificent gift of nature. My mother, especially, knew how to use herbs for medicines, and she used the herbs that sprang up in and around our home. We almost never seemed to need to go out of our garden to cure our ailments. Indeed, my siblings and I can hardly recall times of being unwell, for not only were there cures, my mother's kitchen so beautifully incorporated beneficial herbs, leaves, roots and flowers into what we ate. These things came to my parents naturally. Crops and vegetables were grown without pesticides and the taste of the food they cooked on firewood in clay pots still lingers in my mind. Life was probably not easy, there were no machines, and because most food did not last beyond the day, everything had to be made fresh. The sounds of grinding, pounding and winnowing were always heard.

All this wisdom was passed on silently across generations. My mother, like other women in her time, just *knew* what was good for our health as well as tasty. We have many, many resources to refer to now. Thanks to the pandemic, we found ourselves falling back on what we had learnt as children and young adults.

Belmannu was my 'nursery' but after eight years of school, I had to move to Mangalore for high school. Our family had hired a house in Mangalore near Ganapathy High school and we had our aunt as our caretaker.

After Pre-university in the Government College, I wasn't sure what educational line I should pursue. Just then the Karnataka Regional Engineering College (KREC) was started in Surathkal in 1960. My high school teacher advised me to take up engineering and I joined this college which is today the well-known National Institute of Technology Karnataka (NITK).

NITK is a campus of 300 acres. In 1960, we had temporary sheds with asbestos roofing. The classrooms and hostels were, I remember, in such sheds. There was only one borewell which provided water. The land had no trees. No playgrounds.

We had a small faculty and the laboratories were very minimally equipped. The library had a thin stock of books. In the initial years, we did not have a good canteen or mess. The buildings for classrooms and hostels along with staff quarters came up gradually.

Life was not easy, but we enjoyed our adventurous stay—with many snakes around! Even when it started, there were students from all the States of our country.

The Arabian Sea is very close to the campus and I remember we used to walk down to the beach almost every day. Playgrounds soon came up and we started cricket, volleyball, badminton and kabaddi. Gradually, the campus grew with all the top games—tennis, basketball, football, hockey and swimming.

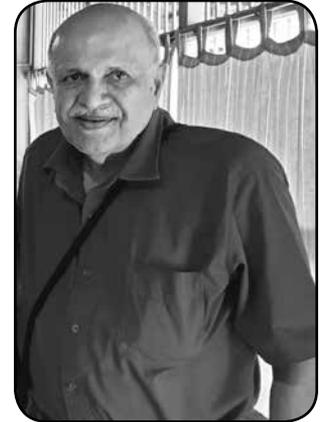
After graduating in electrical engineering in 1965, I briefly joined the faculty on the advice of my Professor. But I was at that time keen on working in industry, and I joined ACC Ltd in Shahabad. But the cement dust forced me leave that job and I returned to academics at the KREC in 1966.

Life as an academician is very enjoyable. The academic freedom to learn and assimilate knowledge is what I enjoyed the most. In this stimulating atmosphere, I pursued higher studies for M.Tech with a UNESCO scholarship, in KREC and then research leading to a PhD at the IISc, on deputation (1977–80). I was appointed Professor in 1984.

As a leading institution, we had the freedom to design the curriculum in pace with new advances in technology. Some funding from abroad along with increasing funding from the Govt of India helped in developing laboratories and the vast library we now have. In time, we had an open-air theatre. There were many clubs that students and our children could join, notably a film club.

Life in the campus was serene and full of small pleasures. Our children had a lot of friends and space to enjoy playing together. Students would come home and we celebrated festivals together. I remember during Holi, my children would hide under the beds when the students came home with throw-colours!

Campus recruitment was a major feature which provided placements to students early in the seventh semester. Many companies are in competition to come early and pick the best students. Students chose the companies after the presentation followed by interviews. Some of our alumni would come as recruiters from the companies. They always



provided inputs for designing new courses, something we welcomed.

Some incidents remain in my memory. Mr Basavaraj Pavate as senior executive from Texas Instruments used to come often for recruitments. Once he called me from the placement office to help him select the six best among the ten who attended the interview. His HR department had limited the numbers to 6, but he found all ten were excellent. I told him to do the obvious—take all the 10 and he did. He has a patent (one among many) in a new area of architecture in FPGAs (Field Programmable Gate Arrays) which he named 'Basava Architecture'. He was called by the name 'Raj' in his company and he wanted them to learn to pronounce 'Basava', the first part of his name.

We had a colleague, Mr B.R. Hegde, who was Workshop Superintendent. He was better known as 'Social Service Hegde', a kind and very helpful person. He used to move round the campus and see if any help was needed. Once he found a baby goat stranded and trying to find its mother. This was around ten at night. I remember he came home and asked for my help in taking this baby goat to its owner who lived outside the border of the vast campus. We did that and enjoyed the scene when the baby goat saw its mother.

I loved problem-solving in hardware. The experience gained in my providing consultancy to small industries in and around Mangalore helped in inspiring students design laboratory courses, using problem-solving applications of engineering knowledge. When students get to solve real problems in industries, their confidence improves. Industrial

training, a new concept then, was implemented with the help of funds provided by some of the projects funded by World Bank, the Govt of UK and the Swiss Govt. The value addition that happened in this helped the students become employable from the first day of their jobs.

The network of alumni is keeping me active. As I look ahead from this Covid time, I can see that education will experience a big transformation because of this pandemic. Applications of Artificial Intelligence in the fields of health care, IOTs in agriculture and other industries needing automation, will bring in irreversible transformations, eliminating some employment areas. Re-skilling of the people who have lost jobs will be a big task. Agriculture-based industries and food industries with a lot of automation will be the new normal. Working from home will be the preferred work life. How things have changed!

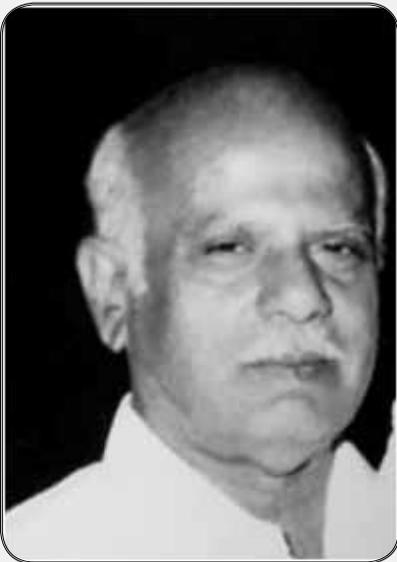
Yet as I look back, I want to feel grateful that we started out in the cradle of nature, almost literally. One's childhood and later, all that was good, never leaves one. Instinctively, I reach for things which are health-giving. Obscure herbs and plants, when I see them, give me joy. I often choose simplicity in place of great comforts, and am still equally at home in austere surroundings as well as luxury. Those sheds we started our work in in the KREC—we never thought of them as sheds. They were places in which we nurtured our students and ourselves. It's a time and era that seems bygone, but will never really go.

*(First published in the Canara Union Newsletter, February 2021)*

## CENTENARY BIRTHDAY

### Rajaram Shivrao Irde

17<sup>TH</sup> JULY 1921



Pray your Celestial Centenary Birthday is as Bright and Joyful as you made Life for us.

Wish Heaven had visiting hours.

Your guiding hand will be on our Shoulder forever.

**Wife :** Late Meera Rajaram Irde

**Children :** Arun Anuradha, Vijaya Subhash Anjali Shyam

**Grandchildren :** Alok Jyothsna, Nivedita Ajay, Rohan Saili, Shantanu Pragati, Kedar

**Great-grandchildren :** Neal, Anirudh, Avik

Irdes, Mallapurs, Basrurs, Chikremanes, Koppikars  
Relatives and Friends

## Puberty: Normal, Early or Late - Does it Matter?

DR. SMITA KOPPIKAR

6-year-old Shambhavi's mother was stunned to see blood in Shambhavi's underclothes. The first time it happened, she thought Shambhavi had hurt herself at school. When the bleeding occurred again a few weeks later, the penny dropped. It turned out that Shambhavi had started periods, all at the tender age of 6 years. This is at half the age as opposed to the expected average age of 13-16 years, at which most girls get their first period.

17-year-old Gaurav had the final blow in disappointment. He got rejected in the college football team. He was always good at football and he just lived for it. And this recent rejection was all because he did not fit the height criteria. As it is, it was bad enough that in the past few years, his peers had been growing taller and looking increasingly grown-up. But Gaurav continued to remain the same height and still looked boyish. Due to this, Gaurav had a lot of jokes and taunts coming his way, which, he sincerely tried to ignore. And all this was because Gaurav had late puberty.

Dear readers,

Shambhavi had early puberty, and Gaurav, late puberty. Puberty is a complex bodily process of growing from a boy to man and from girl to woman. Mother Nature has so brilliantly designed puberty to start at the correct time, and for good reasons, mind you. In line with this, most children start puberty between the normal ages of 8-13 years in girls and 9-14 years in boys. However, in a small number it either starts too early to too late. Early and appropriate action taken in such children enables early diagnosis and treatment. And this in turn leads to much better results. Got it? So kindly let me elaborate on this.

### Early Puberty:

In Shambhavi's case, one need not have waited till the periods started, to consult a doctor. Contrary to popular opinion, puberty does not happen overnight, but pans out over 2-3 years. Periods are the last to appear during puberty. There are many more ways in which parents could pick up early puberty, even months to years **BEFORE** any girl starts periods. Early puberty is increasingly being seen, especially in girls, all over the globe.

Early puberty causes some problems. These are:

- 1) The children could end up being very short adults.
- 2) Because their tiny bodies are not really ready for puberty, they may not be able to handle the high hormones properly.

3) A small minority (thankfully), could have a small tumour or other internal causes that push them into early puberty.

### Late Puberty:

Gaurav needed treatment to get him to start puberty. He also needed counselling for his mental health matters that had arisen due to late puberty.

Late puberty can cause unwanted effects such as:

1) Height problems: Puberty brings a height spurt with it. When puberty is delayed, the height spurt is delayed too. In the meantime, the child's peers have a growth spurt. This difference in heights between the child and his/her peers can cause a lot of social anxiety and distress.

2) Puberty hormones cause a change in looks and behaviour from child-like through to adolescent-like and finally adult-like. Therefore, a child with late puberty becomes prone to teasing and bullying for being 'different' from the others. Gaurav's is a typical example.

3) Correctly-timed puberty is very necessary in building healthy bones for a lifetime. Unfortunately, children with late puberty are brought in several years later for treatment. The delayed start to treatment means that the optimal time-window for developing healthy bones is lost. This is something that the child will have to live with all his/her adult life.

Now, having primed you all about early and late puberty, here's my prescription to deal with it:

1) Parents would do well to familiarise themselves on how to spot early and late puberty (*more about this on my website <https://pediatricendocrinologistindia.com>*)

2) If your child meets the criteria, kindly seek **early advice** from the **correct professional**. A children's hormone specialist doctor (Paediatric Endocrinologist) is the one who has genuine and appropriate expertise on this topic.

As scary and esoteric as this article may appear, let me reassure you that fortunately, very good and safe treatment is available for puberty cases. And, even at the cost of sounding like a broken tape, let me reiterate that early treatment shows very good results.

And lastly, for those of you who are still awake *despite my drone*, much more information on puberty can be found on my website <https://pediatricendocrinologistindia.com>. If you have any queries or wish to give me feedback, please send an email to me at [shishuantahsraava@gmail.com](mailto:shishuantahsraava@gmail.com).

Dr. Smita Koppikar, MBBS, DNB (Pediatrics), MRCPCH (UK), CCT (UK) Pediatric Endocrinologist  
<https://pediatricendocrinologistindia.com>  
[shishuantahsraava@gmail.com](mailto:shishuantahsraava@gmail.com)

## THE ARUN KHETARPAL STORY

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

17 Poona Horse is one of India's most famous armoured regiments. It has participated in the Afghan wars, fought in Persia, in China and in the two World Wars. Post independence, it proved its mettle once again and covered itself in glory in both major wars against Pakistan; in 1965 and in 1971. Amongst several decorations, the regiment claims two Param Vir Chakras; a proud and rare distinction indeed.

In 1965, its Commanding Officer, Lt Col Ardeshir Burzorji Tarapore distinguished himself in the battle of Chawinda in the Sialkot Sector which is considered the second largest tank battle in military history, since the battle of Kursk during World War II.

Lt Col Tarapore was awarded India's highest gallantry award posthumously since he was killed in his blazing tank on 16 Sep 1965. The citation reads "For outstanding courage, leadership, indomitable spirit and supreme sacrifice". Though wounded several times, Lt Col Tarapore continued to lead his regiment and fought on to the end. A major road in Pune Cantonment perpetuates his memory.

17 Poona Horse won laurels afresh and covered itself with glory in 1971 during the Indo-Pak war when it was commanded by another brave and indomitable CO, Lt Col Hanut Singh (later Lt Gen). The regiment was ordered to construct a bridge along with 47 Infantry Brigade, across Basantar River in the Shakargarh region near the international border. After building it, engineers were to tackle the enemy mine-field. Half way through, the enemy attacked. Even though the mine-fields were only partially cleared, the regiment advanced in the darkness of the night, not knowing what lay ahead. By first light on 16th December 1971, the tanks were able to pass through and the army was able to successfully establish a bridgehead on the enemy side of the obstacle. Col Hanut Singh personally led all his tanks through the minefield, without lights, in the dark of the night. At 8 am a Pakistani combat force confronted the Indian troops. Our troops being out numbered, Khetarpal's Squadron Commander requested assistance from 2/Lt Khetarpal who was close by in the battle field.

As soon as he got the message, Khetarpal drove his tank into the enemy's midst to clear up the opposition. On the way, he overran some strong points and captured enemy soldiers. During the process, his troop's second tank was knocked out and the tank commander was killed, leaving Khetarpal alone facing the Pakistanis.

But Khetarpal, undaunted, went in single handedly to ambush the area with his tank. A tank to tank battle ensued and 2/Lt Khetarpal destroyed four enemy tanks in the first go. The Pakistanis then wrecked the two Indian tanks at the rear and also bombed Khetarpal's tank, setting it aflame. Khetarpal refused to give up and went on fighting.

When his tank flamed up, his Squadron Commander

ordered him to abandon the burning tank and get out. But he proclaimed "No Sir. I am not going to abandon my tank. My gun is still working and I'll get these bas—ds." He destroyed three more Paki tanks by direct line of sight firing before his own tank blew up. The fearless officer met his death: successfully denying the enemy access to the Indian bridgehead.

For this gallant action and sacrifice he was awarded the Param Vir Chakra posthumously. But Poona Horse led by Lt. Col Hanut Singh coming through the bridgehead in the manner that it did in the dark of the night, completely surprised, demoralised and decimated the Pakistani opposition. Lt Col Hanut's bravery and leadership earned him the Maha Vir Chakra. The battle of the Basantar river is one of the fiercest tank to tank battles in the history of independent India.

Arun Khetarpal was born in Poona in on 14 Oct 1950. He was the son of Lt Col (later Brigadier) Khetarpal of the Corps of Engineers. He was the school prefect of Lawrence School, Sanawar, where he studied. Joining NDA in June 1967, he was Squadron Cadet Captain of Foxtrot Squadron at the time of his passing out. He was commissioned into the Poona Horse from IMA Dehra Dun, in June 1971; the very year he went to war and made the supreme sacrifice for the country.

Khetarpal's bravery has been immortalised by naming the parade ground in the National Defence Academy after him. The Indian Military Academy at Dehra Dun has also named the auditorium and one of the academy's main gates in his memory.

Arun Khetarpal's brave actions will continue to inspire generations of cadets.

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# Soul-food

SHAILAJA GANGULY

Arrayed artistically in attractive stone-bowls circling a multi-colored fountain spouting from a glass cherub's pout- a rainbow assortment of crunchy salads....Emitting sensuous flavours from brass cauldrons snuggling on baby-flames, a widespread main course....An epicure's fantasy of hot'n cold desserts waiting patiently for their turn to get noticed...A banquet-hall brim-ful of gastronomes ready to surrender to a sinful Sunday afternoon...

A famished traveler waiting on a steaming South Indian platform for a train delayed for the third time...A lungi-clad, bare-chested vendor holding forth a cane basket carrying neat packets fashioned from plantain leaves...Ravenous eyes and hasty hands discovering a huge globule of snow-white curd-rice within, embellished by a fiery scoop of lime pickle...belly begging for gobble-time...

A sedate queue of seekers with international identities waiting for the prasad-lunch...four volunteering sevaks doling out rice, plain- boiled dal, salt-free cucumber chunks and unsweetened yoghurt onto recyclable plates...

Vignettes of three worlds inhabiting the same planet, visited by the same individual at different times, but centred around one of the most important and impacting of human preoccupations...food!So what set apart each experience, when all three had catered to my basic need- to fill an empty tummy demanding nourishment?

At the first venue, where abundance reigned, need was swiftly displaced by greed and decision by confusion. Seeing choices abound, judgement wilted, discipline disappeared, while the wild mind did a monkey-dance between pasta and *panipuri*, *biryani* and *bature*, hot *gulab-jamuns* and icy *rasmalai*. While the *pan-supari* counter tried painfully to make peace with the tumult raging within, the Buddha arose from the upheaval of my tortured mind to remind – Had I not told you that excess is the worst form of poison?

On that blazing May day on Mettupalayam's platform, when the *idlis* I had devoured before dawn had dissolved and the body and mind were in banshee-mode, the curd rice instantaneously conjured an igloo within, while the pickle tickled taste-buds made it much easier for my satiated brain to accept why that teaser-train was delayed, yet again...

The spotless marble floor, the hint of burning camphor, the serene-eyed idol, the awesome *aarti* in tune with harmonious chants had ironed out every furrow of sorrow and added a mysterious sparkle to every sense. Eyes danced, smiles came easy, every word glowed with unabashed *ananda*, hugging a fellow devotee felt like coming home. Squatting in that vast *bhojanaalay* with an instantly manufactured family, the untempered *dal* and saltless cucumber turned into glorious tid-bits prolonging the peace of a blissed out afternoon...

That party plethora of endless choices had made my bewildered tummy mutiny, the welcome curd-rice had assuaged the blazing heat in body and mind, while the no-fanfare *prasad* after a spirit-fuelling *satsang* had been like the soothing touch of a mother's hand.

What do these three dissimilar experiences tell me about this basic need called food – first, we must eat regularly to keep all the 'apparatus' – our qualifications, designation, wisdom, what-have-you that we identify ourselves by, well-lubricated and at premium efficiency. They also tell me that enjoying what is placed on our plates to its fullest depends entirely on the ambience, the acuteness of hunger, or an elevated state of consciousness which automatically minimizes our normal nit-pickiness about what we want to put into our mouths.

There is a very beautiful prayer in Marathi which says, remember the Divine (Shri Hari)when you begin a meal. Just taking this Name is as meritorious as performing a '*havan*'. This food which nourishes and nurtures is equivalent to Brahman. Realize that this act is not just about filling your stomach. It is akin to making a sacred offering to appease that fire within. When you 'uplift' the acting of eating with this intensity of intent, you will naturally welcome discrimination about what you eat, discretion about how much and common sense about how often. Eating thereby becomes a holy and totally positive action done with mindfulness and awareness and not while playing a video game, watching a soap or even worse, cutting to size people who, you are sure, are "no good" or should "know better".

Eating with total awareness also heightens pleasure immensely. Try handing a skinned mango to a baby whose chubby palms have just learned to hold it and whose toothless mouth has just learnt to love it... and you will quickly master the art of eating 'in the moment', of being 'here' and 'now'.

In a country where hundreds go hungry, it is not just unmindful it is sinful to disregard, or worse still, waste food. Let us learn to give this wholly positive life-giver lifelong respect instead. Give it the time, attention and regard that you like others to give You. Drink that tea, or lick that candy nice and slow when you are cheating and say a grateful prayer as a precursor to sensible eating.

The *Tattiriya Upanishad* says – plants, which feed humans, draw sustenance from the five cosmic elements – earth, air, fire, water and ether. The human body, which is sustained by food, merges back into those very elements after death... Thus, the cycle continues and hence it advises "*Annam na nindyaat*"... Never criticize food. Give and get from it the love that nurtures you...positively!

SHAILAJA GANGULY is a writer, journalist, voiceover artiste and anchor. Last year, she was one of the Women Achievers felicitated by KSA.

सर्वकर्माण्यपि सदा कुर्वाणो मद्गुणपाश्रयः |  
मत्प्रसादाद्वाप्नोति शाश्वतं पदमव्ययम् ||

The Karmayogi who considers me as his refuge  
attains by My grace the eternal, imperishable state



**Our Mother, Smt. Rama Kadle merged with the Lord on the  
22nd of March, 2021.**

She led a life dedicated to selfless seva and prayer and inspired many with her grace, optimism and extraordinary kindness. She was a beloved Bal-Vikas Guru, imparting value-based education to many young minds, and led innumerable Narayan sevas, medical camps and village camps in the Sathya Sai Organization. She was a cherished part of the community, and all were welcome into her home with a warm smile and words of encouragement. She was the strength of our father, Shri Mangesh Kadle, supporting him in his business and philanthropic activities. Together, they dedicated their years with samarpana bhava to the Chitrapur Math and the Guruparampara.

**Mummy for us and Amanu for your grandchildren, you will be missed immensely!**

**A ray of sunshine, a reservoir of calm, with ever a kind word to spare, you truly have been the strength of our family. You taught us resilience, courage and love.**

**You celebrated life with a brilliant smile, gifting love, laughter and joy to all.**

**Our sincere gratitude to Lord Bhavanishankara, our Guruparampara and Param Pujya Swamiji for showering infinite grace on our Mother and our family.**

**The Kadle family**



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## Raghuvir Vishweshar Nadkarni (25<sup>th</sup> March, 1927 – 8<sup>th</sup> May, 2021)



*“Lives of great men all remind us  
We can make our lives sublime,  
And, departing, leave behind us  
Footprints on the sands of time...”*

(A PSALM OF LIFE, Henry Wadsworth Longfellow)

**A loving husband, father, grand father and great grand father, affectionately remembered. We all got together to make a list of words to describe his qualities...**

- Loving
- Kind
- Great sense of humour
- Excellent story teller
- Patient
- Sportsman
- Wise
- Well read
- Soft spoken
- Enthusiastic
- Uncomplaining
- Brave
- Meticulous
- Adventurous
- Witty
- Fun loving
- Humble
- A role model
- Always practical
- Smiling
- Appreciating
- Encouraging
- Tenacious
- Good man

**A dedicated and devoted husband to Amma, and a wonderful Pappa and Ajoba. We miss you. You shall forever remain in our hearts. Fondly remembered by:**

Sita Nadkarni (Wife), Rashmi Savur, Dr. Swati Lajmi, Dr. Prakash Lajmi, Pragnya Bellare, Narendra Bellare, Shantala Savur/Kumble, Lt.Col. Pradeep Kumble, Sachin Savur, Dr. Aditya Lajmi, Dr. Madhura Mangalvedhekar/Lajmi, Dr. Aparna Lajmi/Torsekar, Dr. Viraj Torsekar, Dr. Yamini Bellare/Shende, Dr. Nirmal Shende, Nainika Kumble and Arjun Lajmi.

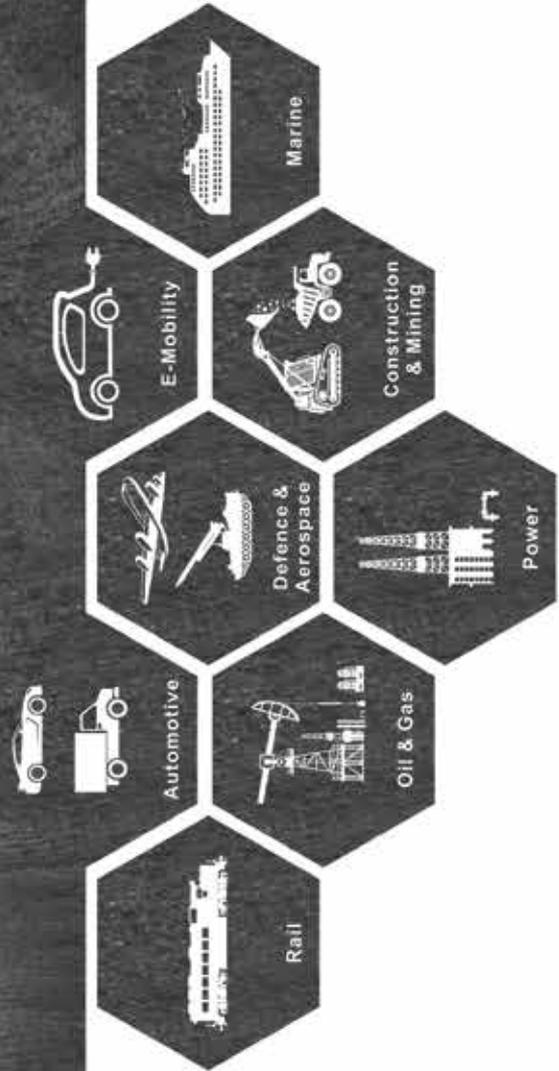
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# Learnings from COVID and beyond...

DINESH TALLUR

The ongoing pandemic situation, despite creating the precariousness that it did, has made us very erudite and enlightened. Everyone has a suggestion to offer and an opinion to share (yours truly included!) and almost everyone has an advisory to talk about Covid (the current article included!)

Numerous “expert” comments on - how to govern, how to handle such health crises and how it should have been averted, when & how to impose lockdown, how to wear a mask, how to wash our hands etc- keep coming off from every one, right from our maid to the neighbour’s driver to our community’s security staff to the super specialist in a famous corporate hospital. People take a lot of pride in their untested knowledge and bask in the free advices that we give. Added to these are the “forwarded” pieces of information which are so overwhelming that make us think whether we are really going forward with this urge to “forward”.

Thanks to the innumerable sources, we have an overload of information on Covid. But there are myriad of questions that may continue to haunt us. What are the long-term learnings & hard lessons that we can pick from this pandemic? Once we are done with this crisis somehow, will we, as a society, revert and start living the old lives again? As a society and as a race, what are the key takeaways for us from this pandemic long after all this is over? Do we need any course corrections in the trajectory of where we are heading as a human race and what are the short and long term implications of applying these corrections?

**Human anatomy & how much it can take** - The world and the human anatomy have evolved over several million years. Along with the other organs, the lungs must have also continuously morphed and adapted, to suit the living conditions that stabilized, after going through several thousands of years of evolution. The lungs are designed (by God or similar such power) or have evolved (according to theory of natural selection and Darwinism) over thousands of years to breathe in air with a certain composition (Oxygen 78%, Nitrogen 21%, Argon 0.93% and Carbon dioxide 0.04% and dust particles in traces). With the industrialized world, the air quality would have changed substantially in the last 100+ years. Probably the populace living in the regions, where the air quality is unfavorable, had their lungs impaired and so could become easy targets for any virus/germ/bacteria. Another spin-off from the growing industrialized economy is also the concentration of IC engine based vehicles in certain geographies which further affect the air quality. Closer home, is this the reason why Pune, Bangalore and Delhi have become the worst affected by Covid 19? It’s a no-brainer to link these two data points.

**Covid Conundrum** - The urban topographies are at more risk than the lesser populated zones. This is a little paradoxical because there is a better quality of living in

cities, there is a better health care, far more cleaner habitats, organized waste management practices, ultra-modern medical facilities, specialist doctors, qualified/ trained nurses, diagnostic equipments and superior health care infrastructure. In spite of being substantially better on all these parameters, it’s the cities that have become the worst hit. What does this convey? Is there some parameter which defines the quality of living other than the above-mentioned list of urban characteristics? Probably all the urban luxuries and facilities come with a hidden cost - which we don’t realize on a daily basis but will show up when times like this hit. We don’t know we are paying a price for all that seemingly comfortable eco-system in cities. What could that parameter be?

**Emotional vacuum** - What is it that driving people to rush back to their smaller hometowns and flock to live with their relatives and extended families who were earlier thinly connected or who used to meet in weddings and family functions? When the frills and all the lifestyle comforts in cities do not help, people flocked back to their smaller hometowns to escape from the paranoia and the panic. They didn’t really bother about the lack of urban comforts in these smaller hometowns. They apparently were so emotionally drained that they needed their extended families and relatives in hometowns to prop them with emotional and moral support. Does this imply an average urban dweller is emotionally fragile and desperately seeks to find the support in the company of distant relatives and friends even if the latter are living in less endowed smaller towns/villages?

**Immunity vs age groups**- One can draw an interesting inference from the statistics connected with Covid. While the statistics obviously state - maximum affected age group is between 30-59 years (47% of those affected are in this group) and 30-74 years (86% of those affected are in this group), a small percentage of affected are in the 74+ age group. The individuals, who are born and raised after 1960s seem to be most vulnerable populace while older ones are immune to the virus. This age group grew up in an environment which is synthetic & plastic based, breathed more toxic air, drank more contaminated water and lived a more stressful life. Their immune system is prone to be weaker than their older counterparts who lived in a much cleaner environment and less stressful working conditions. The answer is very obvious.

We have subtle inferences from the above perspectives and statistics. The Covid exposed us all- it showed us how much unhealthy lives we have been living, how fragile we have made our bodies and how shallow our emotional strength has become. The age group which is supposed to be the strongest and most resistant got exposed badly as they had their immune system badly affected by the changing eco-system as they were going through their formative phase anatomically. Further, this age group lives as nuclear family

with an emotional quotient so fragile and insecure. Are these issues connected in some fuzzy way? There could be heuristics beyond what the statistics & mathematical models can explain.

Let us resolve to keep this world clean, healthy and green. Let's reduce waste, reuse/recycle as much as we can, adopt responsible consumerism, grow trees, stop indiscriminate use of plastic, stop eating junk, use mobile discreetly, avoid binge watching, walk or cycle to work, conserve water and adopt every possible practice to keep your environment and the planet green and pristine. The more natural environs you have around you, the more immune you will be and consequently healthier you will be.

We have been blessed with this body which is an awesome machine which is managed by an equally amazing entity called soul.

The machine which houses –

- An air-conditioner which can keep the body temp at 98.40 F irrespective of whether the ambient temp is – 20 C or + 500 C,
- A pumping system which works nonstop for the life span,
- A gas separator/ extractor which can breathe in ambient air of varying quality but will extract pure oxygen,
- A bio-mechanics system which controls and guides such fine movements of fingers & limbs,
- An Operating System that keeps the body and the mind coherent,
- A complex piping system to handle the blood flow across our arteries, veins and blood vessels,
- A cabling system to handle signals back and forth at a lightning speed,
- A processor fast enough to have a computational speed of 1 EXAFLOP which is 5 times faster than the best supercomputer of today.

There are innumerable such amazing subsystems working in our body. Beyond all this physically configured constituent sub-systems: there is an element called "soul" that gives a complete mix of emotional, spiritual, natural and artificial intelligence to drive the amazing assembly called the Body. Let's keep this body healthy and this soul beautiful. We need these to win over another virus another day...

*Dinesh Tallur*

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## HOW BARRISTERS ARE TRAINED (BAR-AT-LAW)

**Arun R Upponi**

India feels proud of having renowned Barristers, like Mahatma Gandhi, Pandit Nehru, Gopalkrishna Gokhale, Karl Khandwala (eminent criminal law expert). Today we do not have any Barristers. They are known as Advocates and Lawyers.

Now, further, let me illustrate the Bar Course, given in England. There are four INNS, of the Court, in England as such as the honourable society of, "Middle Temple", "Inner Temple", "Lincoln's Inn" and "Grey's Inn".

**Qualifications of the candidate:** A person wishing to join any of these "INNS" of court must either be a graduate of a recognized university OR must have passed the London Matriculation. Thereafter, to join one of the INNS of court, he must pay his fees in advance, to the under treasurer and then produce a certificate of good conduct, from two gentlemen, one of whom must be a noted educationist, as prescribed in the rules.

**Duration of the course:** There are four terms, during the year and a candidate must complete 12 terms and eat 72 dinners, in the dining hall of his INN of court and attend common lectures, during the dinner term. Then, after, dining as well as, signing six times, on the back of the dinner ticker, wearing a black gown, he gets a dinner term. The Masters of the Bench, attend dining in rotation to lead the dinners.

**Formalities:** The budding Barristers, after satisfying all the rules and requirements of the society, are called to the BAR, to attend, lectures of Judges, on Professional etiquettes, etc.

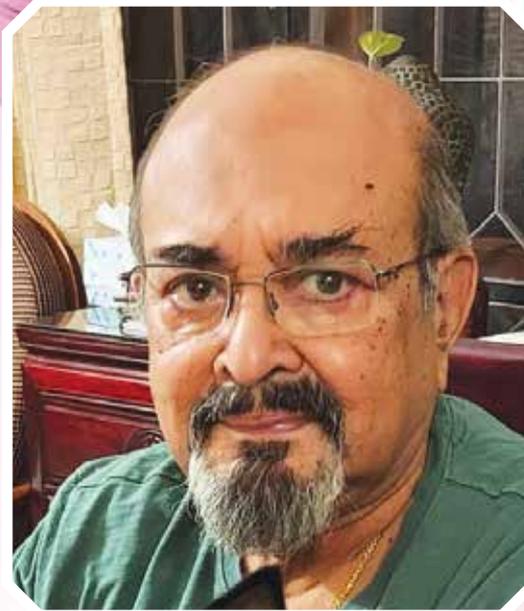
**Final Stage of the Course:** Lastly, to become a full fledge Barrister, those candidates, must pass in nine papers and then serve pupillage, in the chambers of experienced Barristers, for six months. Thereafter they are called to the **BAR** and their names are put on the **Roll of Barristers**, to practice in **HIS Majesty's Court's** in the United Kingdom and in all parts of **British Empire**.

Now, so far as their fees are concerned, Barristers receive their professional fees not from their clients, but from their firms of solicitors, to which they are attached.

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GREEN WARRIORS!



**We are deeply saddened to say goodbye to: VIVEK KELKAR RAO**

***Sept 9<sup>th</sup>, 1940 – Jun 8<sup>th</sup>, 2021***

***“Loving husband, Doting father, & Coolest granddad”***

On Jun 8<sup>th</sup>, 2021, Vivek Kelkar Rao, unfortunately succumbed to a particularly aggressive and galloping form of cancer. His sudden passing has left us grief-stricken but honoring his life and celebrating cherished memories is most important to us now.

He was a tech savvy enthusiast, with multi-generational interests making him the “coolest granddad!” He was soft spoken, warm, loving, and generous with his time & energy. An astute, supportive and practical husband, father and grandfather, who would take time to listen, and always had the answers we needed on almost any subject

In his 80 years, he lived life to the fullest, and expanded all our horizons as he shared his passions with us: traveling the world, sports, music, world cuisine, bird watching, photography and nature.

A role model to us all, he brought out the best in us and offered the best of himself in whatever he did. He kept himself astonishingly well informed, remaining alert, sensitive and meticulously organized till the end.

To all who knew him and those he had just met, he was a thorough gentleman, well respected and admired.

We will all miss him greatly but our memories with him and his strength of presence will always be in our hearts.

Lovingly remembered by:

Beloved wife and companion of 59 years: Sona

Children: Nic, Sam, Ayesha, (Sons-in-law: Sunil, Neelesh)

Grandchildren: Sahil, Vishal (granddaughter-in-law Vandita), Alisha,  Mia, Mowgly and Leia

Extended Family and Friends

## **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](mailto:arheble@yahoo.com)) Tel: +1-215-666-3200 or Pramod Mavinkurve ([pmkurve@gmail.com](mailto:pmkurve@gmail.com)). Tel: 908-616-1497.

## Prof. Ganapati D Padukone



“God looked around his garden and found an empty space  
Then he looked down upon this earth and saw your tired face  
He put his arms around you and lifted you to rest  
God’s garden must be beautiful, He only takes the best”.

Rest In Peace Dear Bappa/ Bappa Ajja/ Panju Ajju  
We pray to Lord Bhavanishankar, Our Guru Paramapara and  
Pujya Swamiji to grant his soul eternal peace.

22.02.1942 – 27.04.2021

### In Loving Memory

Kumudini Padukone (Sister-in-law), Anuradha & Manohar Karpe (Sister & Brother-in-law)  
Geeta & Surendra Khanolkar, Smita & Anant Nalkoor, Ashwini & Arun Kaikini,  
Shubhangi & Satish Kabad (Nieces & Spouses)  
Mallika & Avishkar Deshmukh, Srikala & Shashank Sthalekar (Grandnieces & Spouses)  
Aakruti & Anushree Kaikini, Shreya & Sujal Kabad (Grandnieces)  
Anish Deshmukh & Sachin Sthalekar (Great-grandnephews)

## Smt. Geeta V. Hemmad Rao



1<sup>st</sup> January 1941 – 26<sup>th</sup> May 2021

On 26th May morning, our ‘Aai’, Smt Geeta V Hemmad Rao, left for her heavenly abode. Fondly remembered as ‘Sudha’ (nee Haldipur) by her friends & family. It is hard to accept that she is no more and we all feel the void. A lady with strong will-power, born & brought up in Talmakiwadi, worked in Western Railways for 30 yrs. She was the backbone of our family. She saw to it that, her children were well-educated and settled with their families. Her bond with our spouses, in-laws and grandchildren was something very special. She always wanted to live and enjoy life and wanted a celebration on her birthday. Few of her delicacies we always relished were *Idli chutney, Surnoli & Dhodak, Puran poli, Soyee Khadee, Kaju Kathli, Wangi Bhatt, Mango ice cream*, and many more.

*‘Aai’, your place in our hearts is irreplaceable and we will miss you a lot.*

*Love from*

**Kelkar Family: Purnima, Vinay, Tanushri, Monisha,  
Hemmad Family: Prashant, Trupti, Ashwin, Shruti, Siya, Smyan,  
Manasi Chinchankar, Shet Family, Kelkar Family  
Relatives & Friends**



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## 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 6 Part 3**

After having described the basic preparations for *nididhyāsanam* for a योगआरूढः in the form of *Bahiranga* and *Antaranga sādhanā*-s, now *Bhagavān* wants to stress on moderation in lifestyle. Here *Bhagavān* takes up eating, sleeping and activities of the *indriya*-s which need to be in moderation for successful *nididhyāsanam*.

Gluttony and starvation are both not conducive to *yoga* (*nididhyāsanam*). Gluttony not only causes drowsiness, it can also give physical discomfort. On the other hand, starvation or too much restriction of intake can also cause disturbance during *nididhyāsanam*. Similarly, too much of sleep or going without sleep will both make the *nididhyāsaka* fall asleep during the process.

**What this means is that there should be a sense of proportion and moderation only up to one's natural limits, regarding both eating and sleeping habits.**

**The same is true for movements of the body विहारः and also the activities of the sense organs इन्द्रियचेष्टा . Such moderation in lifestyle makes *nididhyāsanam* a peaceful pursuit. It actually destroys the sorrow of the *nididhyāsaka* (दुःखः). Such a *nididhyāsaka* is called a युक्तः (v16,17).**

**When and how does he/she become a *yuktah*?**

When the mind is effortlessly connected with the object of *nididhyāsanam* (विनियतमिच्छत्), sans all longing for external objects (स्पृहा), such a *nididhyāsaka* is called a *yuktah*.

*Bhagavān* compares the state of mind of a *yuktah* to a flame. A lamp with a flame when kept protected from a blowing wind, makes the flame appear as a solid and non-moving column (निवातस्तः दीपः नइड्म्). Actually, it is not so. The flame is in constant movement; but the movement is so orderly that it looks as if it is a solid column. Similarly, the mind of a *nididhyāsaka* is not really thoughtless. There is only one steady, single thought of the *dhyeyah* (ध्येयः) which keeps occurring in swift succession (सजातीयवृत्तिप्रवाहः). Also, the mind is an active mind like the light emitted by the flame.

**Thus, in *nididhyāsanam*, thought is very necessary; but the thought is directed and streamlined in such a way that every successive thought is the same, like a flame which does not flicker.** This is very unlike *Patanjali's* system of *dhyānam* where the mind is totally cleared of all thought (चित्तवृत्तिनिरोधः).

When the mind is totally withdrawn from distraction, it is in one-pointed focus upon the *Atmā* (*dhyeyam*). At such a time, the *dhyānayogī* revels in the *Atmasvarūpa-sukham* (सुखमात्यन्तिकम्) - the joy of experiencing his Real Self!

**What kind of *sukham* is this? How does the *nididhyāsaka* perceive it?**

*Bhagavān* says that the peace experienced by the *nididhyāsaka* is the very nature of the *Atmā*. It is not the temporary *sukham* experienced by the *indriya*-s when in contact with their respective objects. It is the *svarūpasukham* which is grasped by the *buddhih* alone and *indriya*-s have no role in it.

The *dhyānayogī* realizes that there is no other peace and *sukham* like *svarūpasukham*. Even the most colossal tragedy (गुरुणापिदुःखेन) does not disturb the equanimity of the *nididhyāsaka* who has come face to face with *svarūpasukham*.

It completely dissociates him/her from association with *dukkha* (दुःखसंयोगवियोगः). The association with *dukkha*, or sorrow in others is because of the association with the body-mind-sense complex. Here the *yogī* dissociates from such an entanglement with the *Anātmā* body-mind-sense complex. Therefore, *Bhagavān* calls it "Dissociation from Association with *Dukkha*." (V 18-23).

All the binding desires are propelled by a strong *sankalpa* to beget certain wanted results. *Nididhyāsanam* is possible only when the mind and the *indriya*-s are withdrawn from such strong and binding desires. It is only the *Atmā* which is not swayed by any *sankalpa* (being the limitless Self itself).

Is it possible to withdraw the mind so easily during *nididhyāsanam*? No, says *Bhagavān*. One has to always do it patiently and with commitment. Violence and hurry to control the mind never works. Bringing the mind back again and again to the *dhyeyam* (*Atmā*) as and when it gets distracted, is what the *yogī* should master. (v25,26).

The next two verses describe how *nididhyāsanam* is meant for the right vision of oneself and the *jagat* (सम्यग्दर्शनम्). This vision is the very *phalam* of *nididhyāsanam*.

The *nididhyāsaka* whose mind is tranquil, diluted of all binding desires is gripped forcefully by the *svarūpa-shāntih*.

The *yogī* whose *antahkaranam* is cleared of all impurities like *rāga-dvesha*-s and is constantly connected to the *dhyeyam*, is able to abide in the peace born out of

(Cont'd on page 34)

# Lightening the Lockdown

SARAS RAO AND GAYATRI MADAN DUTT

In loving memory of Sonali Savkur who used to be the first to call and say that she enjoyed our articles. Hope you'll smile from heaven for this article too, dear Sonali.

Another lockdown starts tonight. What a bore! *Thammaa* groaned. Well, there are lots of ways to keep ourselves occupied after school-work, *Gontyaa* pointed out, philosophically. Yes, let's right away play the evergreen game which we haven't played for a long time – *Pagdol*! *Bucchi* said, quite excited.

Out came the board, the *gools*, the six "dice"-shells in their little wickerwork basket. But they were only three. So their ever-cooperative *Pom*, *Cherie*, was roped in to be the fourth player. She sat rock steady, patient like Buddha, at her designated place, ears twitching only now and then, while *Bucchi* cast the dice and made the moves for her.

It's your turn - throw! ... Now *Cherie's* turn ... This *gool* of yours hasn't moved in ages. Pick it up and smell it. You'll get a bad odour, because it has spoiled. *Kuslyaan*, from sitting there for so long... Oh, no... I've landed in the *boggi*. *Haanv boggeentu pallo*. I'll never get a one to escape from it... I've got a six. A six! I've hit your *gool*. Aha, I'm racing ahead. *Cherie* suddenly remembered another appointment. She got up. *Cherie*, no, no... Ooops! She stretched herself – right on the board and the *gools* went tumbling helter-skelter. *Cherie*, what have you done...?... Well, that's *swaahaa* – The End – to our game.

It was dinner time. The kids were keen to play something else. The game 'Word Ending', which could be played between mouthfuls, was chosen by popular vote. Their eldest brother, *Kuttu*, had returned after buying last-minute notebooks and stationery that he needed. After great persuasion (read begging), he grandly agreed to be part of what he called their 'kiddy-game' – *cheldvaangel khelu*. Let's start. Australia. Assam. Mongolia. Antarctica. Armenia. 'A' again? Too many 'A's', yaar, bro. OK, how's *Asansol*? Not bad - I'll say *Lucknow*. *Washington* (*Sundar* – whoo, what a super player he is!). Hey, we're playing places, not cricketers. C'mon, I just made a comment on the side. OK – *Nebraska*. Why do you keep giving A's, silly? There are hundreds of places with A, dummy. Too lazy to think or what? Are you calling me lazy?

Order, order - No fighting, *Kuttu* jumped in, ruling somberly like a court judge. I'll start the game again. My place name is *Tung Ting*. What?! What?! *Tung Ting*? There's no such place. Of course there is. It's in China. It's by a lake also named *Tung Ting*. *Kutt-Anna*, you are kidding us. You're cheating. I am not! That's a false allegation. OK, *Ting Tong*. That's the dinner bell saying dinner is over. And I'm opting out. Game over! *Khelu banda!* Not fair, not fair. *Pappa*, *Amma*, see how *Kutt-Anna* cheated. Their parents intervened -kids, enough. Dinner is over, by the way. Now be good children and listen to your *Amma* — go and revise your school work.

The next morning, none of the kids spoke to *Kuttu*, directing cold vibes at him. *Kuttu* looked as if that didn't bother him a bit and actually hid a couple of grins cheekily 'inside his whiskers' – *meeshyaan bittari haasta baslo*.

Let's three of us play 'English Management'. We don't need *Cherie* for that, and we needn't include, ahem, you-know-who... When they gave huffy side-glances at *Kuttu*, there he stood, his arms wide open. They ran to him and were enclosed in a three-in-one hug which made them friends again. May I play too? Of course, you can. Ahh, 'English Management' is a great game. We Indians love English, don't we? Some of us are the best speakers of it in the world, *Kuttu* said, laughing. Even those who don't know it much, do 'English Management' and speak it – right or wrong. And when they speak wrong, it's the most charming thing they've ever said!

Begin, *Gontyaa*. OK, here goes. Once, a cook dictated a recipe. He said, in one tablespoon oil, put half teaspoon mustard seeds, one red chilly and one HANDSOME curry leaves... Haha, lovely. Your turn, *Bucchi*. OK, a man's wife was pregnant, carrying their first baby. So he informed his boss. My wife is a CARRIER, Sir, he said. Hoho, so nicely put. You now, *Kutt-Anna*. Yup, two girls were talking about a third girl who had eloped. One girl said, she has run away to have a love MANAGER with her boyfriend. Hahaha, good management. Now you, *Thammaa*. Yah, we used to love a fried sandwich dish named Temptation. Our *Naagamma* breezily called it TEMPERATURE and said she was an EXPORT at making it. Hohoho, superb...

The kids could see that *Pappa* and *Amma* too were enjoying their game. But it was nearing the time for their online lessons. So *Amma* said, before you start raising my temperature by delaying, I'm going to export you four straight to your desks. Up and away you go!

But first, they all joined their hands and prayed for those who had been snatched away by the pandemic, for the Covid Warriors who were working so selflessly to save as many lives as they could, and for the cremation ground workers who dedicatedly continued to do their duty, despite being left criminally unpaid for months.

Then quietly, the four siblings went to their study table...

## *Bhagavad Gita (From page 23)*

abidance in the *Atmasvarûpam* (ब्रह्मसम्पर्शजंसुखम्). (v27,28).

### **What is the vision of a *dhyânayogî*?**

This is called *सम्यग्दर्शनम्*. Here the *yogî* perceives the same consciousness in all beings and perceives all beings existing in it. Such a person who sees Me as the all-pervading consciousness is never away from Me and I am never away from this *yogî* (जीव-ईश्वरअभेदः). The *yogî* who perceives me in this way, is always in Me, irrespective of whatever and whoever he may be. (v29-31).

(To be continued)



## **DINESH ANAND KAILAJE**

**03.09.1950 to 04.06.2021**

**Your life and deeds continue to inspire and guide us**

*Fondly remembered by*

Wife - Sujata Kailaje

Daughter - Prajnya Bijur Son-in-law - Alok Bijur

Grandson - Saahil Bijur

Kailaje family

## **SAD DEMISE**



*You have been our greatest source of inspiration and courage...  
Deep in our hearts, we will always keep your image...*

*We regret to inform that Mr Gurudutt (Mohan) Balwalli, Retired Indian Air Force, left for heavenly abode on 4th of June 2021 at Hubli.*

*Deeply mourned by Jayashree Balwalli (Wife), Bharat Balwalli (Son), Pradnya Balwalli (Daughter-in-law) and Anika Balwalli (Granddaughter), friends and relatives*

**Gurudutt (Mohan) Raghuvveer Balwalli**

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## “Our Story”

In our occasional series- ‘Couples in seva’ we present the joyful journey of Shailesh and Sandhya Chandavarkar

We are a happy and blessed couple today because we have been given the golden opportunity of offering *seva* to our Beloved Swamiji. Let me tell you how it all began -

On the 13<sup>th</sup> of February, 2008 we participated in a memorable journey on foot – the *Guru Jyoti Pada Yatra* from Shri Bhandikeri Math, Gokarna to Shri Chitrapur Math, Shirali in the divine company of Swamiji. That *Sannidhya* brought us closer to our Mathadhipati than ever before..

To begin, at the beginning : My life began at Gokarna and Sandhya’s at Bankikodla, which is near Gokarna. During my childhood I served as a *baalya* ‘Swayamsevak’ in the RSS [Rashtriya Swayamsevak Sangh]. Later, I was given the chance to lead as *Mukhya Shikshak*-Taluka *Karyavah* and now I am a Swayamsevak in the true sense...

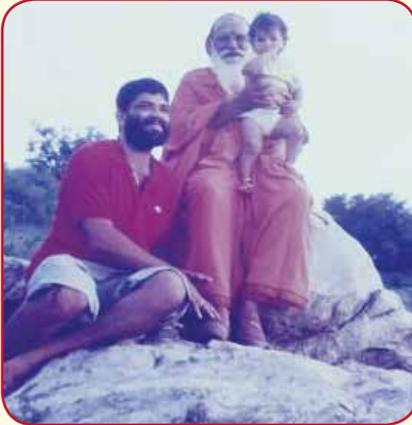
well, with Sandhya in the Kittur Camp.

I used to take care of patients in the Eye Camps run by Lions Club of Gokarn. After my graduation, I served people as a Rotarian of Bhatkal Club. After this, I took up various professional assignments, mainly at Pune. It was two years after the historic *Pada Yatra* that I joined the workforce of the Shri Chitrapur Math. Sandhya joined me soon after and this is where we are to date!

Going down memory lane, it was in 1997 that we were blessed with our first interview and from then itself we felt a divine bonding with our Guru.

In late 2001, when P.P. Iswaranand Giri ji Maharaj stayed in my uncle’s house at Murdeshwar Beach, for about fifteen days, we experienced the joy of being in the proximity of a

### Down Memory Lane



Both Sandhya and I were NCC cadets. I took training in the Navy during my High School tenure and at the time of graduation as an Army cadet. I was a Group Commandant, taking part in four yearly Camps at various places. I underwent training for the Pre- Republic Day show as

Mahatma like “Bade Swamiji”. We offered our *seva* to the best of our ability and I had the privilege of being addressed as ‘Anjaneya’ by Bade Swamiji for reasons best known to Him.

## Parisevanam

With the Blessings of Bade Swamiji, our only son Omkar was born in Honnavar on October 14, 2003. In the following year, the three of us went to Bangalore, where Bade Swamiji was camping at my uncle's place and celebrated Omkar's first birthday in His Holy Presence. Omkar is now in PUC II (12<sup>th</sup> Standard). On December 1<sup>st</sup> 2010 I travelled to Bangalore to join our Pujya Swamiji as a member of His retinue.

Initially, from 24-2-2011 to 29-6-2016, I served as a warden in "Anandashraya". Later, I worked for the Hand Made Paper Project (HMPP) after taking appropriate training from Pune University. Thereafter, I was put in charge of the Alvekodi and Bengre Farms, wherein my roles varied from being Assistant Manager overseeing Materials Management and Labour Management, to being a hands-on in the agricultural activity as well.

In the agricultural arena my attempts to introduce new methods of sowing, transplanting, de-weeding, harvesting appealed to our beloved Swamiji. His Holiness has now entrusted me with more and more such plans, besides the setting up of an *Astra-ole*, greenhouse (net house), a firewood storage yard, cow lifting hoist and other projects. These innovative methods should definitely yield us more produce for the Math in the year to come.

Sandhya joined Samvit Sudha in the last week of August, 2011. She manages all the three sections, namely - the Samvit Sudha Cloth Division, the Paper Conversion Unit

and the Hand Made Paper Project factory (HMPP) under the guidance of senior members and in particular, with Blessings of Pujya Swamiji.

Together, we have been practicing our *dharmacharan* and our son Omkar too follows us ardently for, thanks to Swamiji he has acquired the ideals of simple living and high thinking. We take part in every activity of the Math, offer religious *seva*-s and feel truly blessed by our Guru's *Prerana* and *Anugraha*.

With the swift changes in the social and cultural fabric of this technological age our younger generation of Bhanaps need to be educated in spiritual matters so that the Chitrapur Saraswat *samaja* prospers materially and evolves spiritually. Every couple can find opportunities to offer *seva* to the Math based on their skills and capacity and be blessed with peace and joy.

With pranaams and gratitude to Bade Swamiji and all our elders who moulded our *samskaras* and a big "Thank you" to all colleagues and co-devotees at our respective workplaces, I pray to Lord Bhavanishankar, Devi Bhuvaneshwari and our Guruvarya Parama Pujya Shrimat Sadyojat Shankarashram Swamiji to bless Sandhya and me for a lifelong journey in *seva* .

सेवा है यज्ञकुंड समिधा सम हम जले,  
ध्येय महा सागर मे सरिता रूप हम मिले।

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# The Art of Goal Setting from Sixteen to Sixty and Beyond – Volume 8

SANDEEP BIJOOR BHAT

In Volume 6 & 7 we had discussed future likely movement of the Nifty indices if they were to move above 15240 on the upside and below 14300 on the down side depending on the increase/ decrease in the Yields and status of the Pandemic. With Yields being artificially managed by governments through downward bias and the second phase of the Pandemic's impact showing distinct signs of reducing the Nifty has already made a high of 15800. The upward movement though is showing distinct signs of tiring and its upside might be restricted to between the 16000 – 16200 levels with the VIX again moving to around the 14 levels. It remains to be seen whether the fall from those level is sharp and deep or just a correction.

In Volume 4, we had provided a glimpse of how to evaluate a company's profitability through various ratios. While these will come in handy to analyze a company's performance, briefly we had indicated some balance sheet ratios in terms of valuation in Volume 3. With the markets now reaching some crucial targets, it will be important to understand these ratios.

## (a) Book Value per share is derived by the formula below:

$$\frac{\text{Total Shareholder's Equity} - \text{Preferred Equity}}{\text{Total Outstanding shares}}$$

This is nothing but the sum of Equity holding (not considering preference shares) plus the Reserves including the accumulated Profit and Loss account during the years and reduced by the Miscellaneous Assets not written off.

Another method is to reduce Long Term Debt, Current Liabilities and Preference Shares from the Total Assets (excluding intangible assets). The Book Value indicates what the Equity shareholder can receive if a company were to be dissolved after paying off all the liabilities. However, this methodology may not be proper for Information Technology (IT) companies since they generally have larger intangible assets rather than fixed assets.

The higher the Book Value the better is the Company.

## (b) Price to Book or P/B:

Market Price of the share / Book Value per share

As an extension to the Book Value calculation, when you divide it by the Price per Share it reflects the perception of a particular stock in the market. This ratio is generally used for Banking and Finance companies. If the P/B of a particular Bank is low compared to its peer, it implies the perception of the market is that that bank is not doing well or is undergoing stress or problems. Higher the P/B better it is. Generally, IT companies tend to have a higher P/B since the perception is that breakthrough technology could increase profitability of these companies in future.

However, the ratio for each company should be compared with the ratio for the industry AND also the high and lows ratios over a period of time. If the P/B ratios are near highs in the past years, you will need to be cautious as Prices

could correct.

The Price to Book for Private Banks is currently 3.28 against a high of 3.53 in Feb 2021 whereas for PSU Banks it currently stands at a paltry 0.92 against 0.96 in Feb 2021. For information the P/B in 2008 was a staggering 4.5 (a bubble which burst thereafter). As against this the P/B for the IT companies was at a high of 9.4 in January but has fallen to 4.68 at present [Data Source: nseindia.com and Trendlyne.com]

## (c) Market Capitalization or Company's Market Capitalization:

Total number of Equity Shares multiplied by Price per share

Market Capitalization provides the size of the Equity Market for a particular exchange or the country. On May 25, 2021; the Market Capitalization of the **BSE touched a phenomenal \$ 3 Trillion** or Rs. 218.97 lakh Crore. However currently it stands at Rs. 212.64 lakh Crore given the change in capitalization for each company.

### What is the Market Cap to GDP Ratio?

Also known as the Buffet Indicator it is a measure of total value of all publicly-traded stock in a country, divided by that country's Gross Domestic Product (GDP). It is used as a broad way of assessing whether the country's stock market is overvalued or undervalued, compared to its historical average.

**India's Current GDP is also approximately Rs. 3.05 lakh Crore** currently and according to Warren Buffet such an event is a virtual signal for investors to be cautious.

### In Summary:

Experts are now of a view that the stock prices are fully priced and as mentioned in the first and the last para above, it looks likely that a correction is in the offing. You may be advised to stay away from in Equities at these levels as the risk to reward ratio is adverse.

Disclaimer: The Article is for knowledge purposes only and does not aim to provide investment advice or research recommendation on buying or selling. All are requested to consult their investment advisors / stock brokers before investing or trading in markets.

*The author Sandeep (Bijoor) Bhat is a Practicing CA and C.P.A (Aus) and Partner – Adan Corporate London*

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# To All My Gurus, with Reverence

NALINI NADKARNI, MUMBAI

Our very first Guru is our mother, for it is she who holds us by the hand, and teaches us to take the very first step. In due course of time, she is the one, who teaches us the 'samskaars'. It is from her that we imbibe our sense of values. However, as we grow older, we need two other kinds of Gurus – a teacher who imparts academic knowledge, and the third, a Guru who feeds our spiritual needs. It is thus that each one of us learns to become an independent individual, and trains oneself to be an asset to the society one lives in. Let me tell you one of my experiences. Upto the age of five, I used to live in Bombay (now Mumbai) with my parents. My mother had taught me 'shlokas' of various Gods and Goddesses which I used to recite every morning and evening. My father had taught me never to tell a lie to save my skin, but, if an innocent person was accused of something if he/she had not done, I could do so, to help that person. Thank you Amma and Annu. My mother had undergone some hip joint surgery, and found it difficult to undertake any heavy work, and also to look after me. So I was sent to Gokarnour ancestral home. My father's two aunts Savitrakka and Seetakka looked after me there. Savitrakka taught me many lengthy Sanskrit 'stotras', which I had to recite morning and evening. I used to attend the Kannad School, as that was the only language there.

When Amma had improved in health, I was brought back to Bombay. As there were only Marathi schools (and no Kannad school) I was sent to a 'Convent' school; however I picked up English quite soon; but sad to say, I became over confident, I started pulling off studying till the last moment. I started studying for the afternoon periods, only during the lunch break. Once the first period after lunch break was French, and I had not even opened the French book as I had to run an errand for my class teacher. I was good in French, but as I did not know what the lesson was about, I could not answer either of the questions the teacher asked me; So, the French teacher Miss D'Costa said, "Go and stand on the verandah with your French book, and study the lesson". As I was going out of the class-room, I heard, many girls saying, "Miss, she always studies her lessons"; to which Miss said, "Nalini has many pleaders; but if I excuse her today, she will not do her lessons tomorrow". From then on, I learnt my lessons on time. (Thank your Miss D'Costa).

In 1942, when Bombay was almost evacuated, my mother and I went to Gokarn; but there was no High School there then, So I went to a convent school in Karwar, and a benevolent family allowed me to stay with them. When we were in Matric class, we were only four students in our class. A nun named Sister Manuella – the headmistress – taught us the important subjects. She was strict, but just. During examination time, no one supervised us, because 'Sister' was sure that we would neither discuss, nor copy from one another.

In all schools, the forms for appearing for the Matric exam are sent to the Bombay University after the preliminary exams are over, to gauge whether the performance of any student is too poor for appearing for the University exams. But in our school, as Sister Manuella was sick, the prelims could be held; as per schedule. As sister knew, that all four of us would pass, she sent our forms to the university, so that they should reach on time. (The preliminary exams were held later) as usually nobody supervised us. To our bad luck, the algebra paper was too tough. All of us looked at one another, and shook our heads. Then Lena came with the order that there must be some mistake in the question paper itself! Instead of going to Sister to ask whether there was any mistake in the question paper, we all gave a blank answer paper! When Sister came to know about our feat, she was shocked: she said that the question paper was correct, that she had solved it before giving it to us, but that we had betrayed her trust in us by discussing. We dared to give a blank answer paper, as she had already sent our forms to the University. She announced that the school would boycott the matric class for a week. And that we would not enter the assembly hall until she asked us to. All four of us knelt down and begged her pardon. But to no avail. So from then on, for a whole week we punished ourselves and knelt in front of our classroom. The students from the lower classes used to come and tease, 'shame, shame' I wish I had not troubled our teacher.

When I was staying at Gokarn as a child, Param Pujya Anandashram Swamiji was staying there, at the Bhandikeri Math. Every night, during Arati time Umesh Ajja used to take us to the Math. I used to say to myself, "How serene Swamiji's countenance is!"

The next time I was able to get P.P. Swamiji's darshan, was when He visited Bombay, - years later- when my daughter Nina was five years old. Some bhajan singer was singing a bhajan, "*Hariche goad gun gaavuyaa*" when that ended, Swamiji was to give Aashirvachan; probably Swamiji was praying silently, there was pin drop silence... Suddenly Nina said, "*Hya lagnantu icecreamachi deenati baa.*" Everyone must have been shocked. I told her softly that this was not a wedding- that we had come for Swamiji's darshan. She said, "*To maamu tavvali dhornu godagoda mhantachi ashilo.*" So I got up, offered namaskars to Swamiji, and left the '*mantavi*' with Nina!

I was working in an office then; but whenever Nina (my daughter has migrated to the U.S. with her family) needed my help, I used to take leave (without pay, if necessary) to go and help her. When Neil (Nina's son) was seven years old; I taught him all the shlokas that my mother had taught me. Whenever I used to say "*Neelakantha Namostutey*" Neil used to say, "Aji, God's name and mine is the same"

I had written a skit about Anandashram Swamiji (using a cassette of songs sung by Vijay Bhat, of Vittal temple. Nina

had said that she had performed it on the stage and Neil had acted as *Shantamoorti* (Swamiji's name before he took Sanyas). Neil's upanayanam was performed at the Shirali Math, when P.P. Swamiji personally gave "Aashirwads" to all the 'munjyaas'. I had sent Nina, skits I had written about Sant Dnyaneshwar and Bahinabai Choudhari. Nina's family performed it during some *bhanap*'s visit to her house. Nina's whole family enacted it!

Some years back Pia (Nina's daughter) had visited

Mumbai. She had sought an interview with P. P. Sadyojat Shankarashram Swamiji and Swamiji had kindly obliged her!

So on the Gurupurnima day, my pranams to all my Gurus-my parents, teachers and P.P. Swamijis.

*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.*

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## BHATKAL - THE HOMELAND OF NAWAYAT KONKANI MUSLIMS

*From the collection of P Ramesh Rao's writings, Mangaluru*

CONTRIBUTED BY SANJAY MUDBIDRI

Bhatkal was a major port in the historical days, having close contacts with the Arabs of Gulf countries at a time when Jain kings (or overseers) ruled the Kanara coast from Mudabidri to Barkur and Honnavar. Bhatkal is the southernmost taluka in the Kanara (North) district after Udupi. Here live thousands of Konkani-speaking Muslim Nawayats with literary talents, business acumen, and wealth to set up colleges and mosques.

The coastal Muslims from southern Kasargod to the northern natural port of Karwar are divided into several communities, such as Moplals (Malayalam), Bearies (Tulu), Turkis (Urdu with origins in Turkey) and Nawayats (Konkani). Only Turks are born to Turkish fathers, but the other three are nearer to Arab males in origin, due to trade contacts with Gulf areas in the distant past. Parsis are born to Iranians of Faros, a southern city in Iran, who settled in Surat and later moved to Bombay. In the case of Nawayats (meaning newly arrived people), they speak a mixture of Konkani with Arabic words and have literature and song recitals but no dances and distinct music. The women are originally Jains who converted to Islam over the years when Jains ruled over the Kanara coast.

Bhatkal is not the capital of the undivided Kanara (Kannada) coast, where Kannada is spoken written, and understood. It was Honnavar on the banks of the Sharavathi river, which had the distinction historically, as coastal capital. But while Honnavar has a port and fishing harbour as befitting its importance, Bhatkal also had a port and a boatyard for fishermen living in a neat colony. Boats were built at the shipyard. The small port near Heble, was a round waterhole that had boats lined up in it that took to the boisterous and rocky seas at nights, when moonlight fell on it. Bhatkal also has a beautiful lighthouse that works wonderfully at night, guiding boats away from the rocks in the Arabian Sea which could hamper their mission of fishing in troubled waters all night. The Bhatkal lighthouse is unique in its dazzling presence and quite active unlike those at Mangalore on the

hill, Kaup near Udupi, and perhaps Murudeshwar on a rocky hill which is developed into a tourist attraction now.

Thus, Bhatkal has a port however small, a Konkan railways junction near Mudbhatkal ruins of the fort on NH 17 extension, built by Ikkeri Nayaks, an engineering college on the hill, an English school (also PUC college), a boat building yard, a fishermen's colony are seen in the background. Long-distance route bus services from Mangalore and Bangalore terminate here, at the KSRTC bus station. Buses go to Karwar and Goa from here (private, state and inter-state). Bhatkal town extends south and west in rows of shops, houses, historic monuments and markets belonging to Hindus and Muslims.

The Christian population is small but they do have a church, an education institution, and perhaps a hospital. Bhatkal Nawayati Muslim doctors are few and there is a small hospital run by the Muslims in Bhatkal.

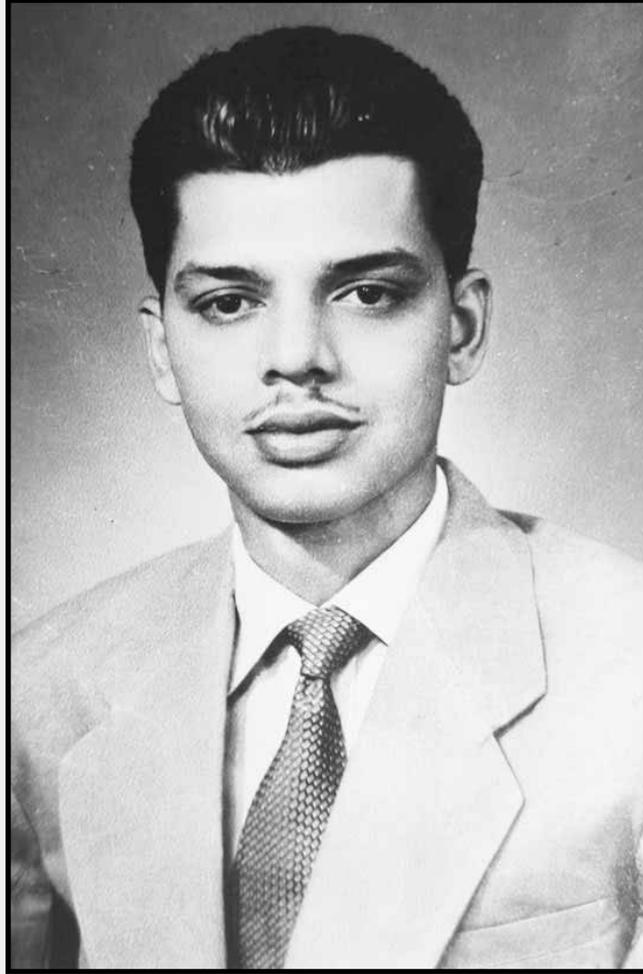
Modern business complexes have come up in the town, close to the main transport centre of buses and tempos. The Bunder road has Muslim colonies in rows of houses on the way to the beach. The Nawayats dress elegantly and speak courteously when you enter their business showroom selling textiles and household goods.

There have been Muslim journalists among Bhatkali Nawayats. A young mechanical engineer ran a weekly for 4 years with a small circulation of 2,000 copies and was disheartened at the conservative attitudes in his society and went away to Dubai to earn more money as an engineer. I read some of his editions, especially one on the Bhatkal history and nomenclature, in an annual issue which was delightful to go through a decade ago. The issue was gifted to the high school library, where I had worked in Bhatkal.

Bhatkal has Mogera, Nayaka Gowda Saraswat and Chitrapur Saraswat localities, apart from a few Christians. They live in harmony. One wishes them well.

*(Pictures on Page 51)*

## In Fond Remembrance



### **Gopal Shankar Murdeshwar**

(5<sup>th</sup> October, 1929-17<sup>th</sup> May, 2021)

*Your life was a blessing, your memory a treasure.  
You are loved beyond words and missed beyond measure.*

Shalini Murdeshwar

Geeta and Gautam Hosangadi. Priyanka, Vinayak, Aditya and Garima  
Shanta and Anand Hoskote. Neha, Hem, Esha and Dinesh  
Hemant and Deepa Murdeshwar. Siddhant and Mrudula

## **Forever in Our Hearts .....**

‘Dad, remembering you is easy, I do it every day. Missing you is the heartache that never goes away.’

My Aan, Dr. Gopal Shankar Murdeshwar, left us on 17<sup>th</sup> May this year. He was 92, bedridden and totally dependent on his family for almost everything, these past few months.

There was a call from Deepa, my brother Hemant’s wife, a week before Aan left us and that triggered this write up. She told me that the previous day, my father had called out to me as ‘Geetam’(that’s what he called me) and was groping for my hand and missing me. After the call ended, I had a good many tears to shed. Since I couldn’t visit him during these months of the pandemic and for personal reasons, I thought of reaching out to him by writing about him. Despite being disheartened over his feeble condition, I kept my chin up and decided to mail this to Hemant so he could read it out to my Aan to cheer him up.

This decision of writing about my father was prompted by my maternal aunt, Sulochana Mirjankar, who would often tell me, “Geeta, everyone writes about individuals after they leave us and go. But I feel it makes more sense to write about a person while they are with us.” She is not with us now but I agree with her words wholeheartedly. To continue, I couldn’t complete this article because my father’s health started deteriorating after Deepa’s call and my anxiety took precedence over my urge to write. And now, this write up goes as a tribute to my Aan.

Several decades ago, Aan was a very independent, robust and active person, a far cry from what he was before he left us. We were in Solapur then, in the early sixties. I am told that it was a matter of concern amongst our relatives. Sholapur, as it was known then, was notorious for anti-social and nefarious activities. But my parents dug their heels in and established their home in the town for fifty odd years.

My father was the youngest of six children, four sons and two daughters, born to Chandrabai and Shankar Murdeshwar. Though he had a tremendous resource of affection and concern, my grandfather was an authoritarian to the core who believed in, followed and demanded discipline from everyone around. Not a soul had the nerve to even suggest anything other than what he wished and expected.

Aan grew up in an environment of strict discipline and rigid standards of day-to-day routine. My grandparents lived in Masur, a tiny hamlet in the back of beyond during those days. They were considered as landlords by the few fisherfolk, who lived in the mud-and-thatch huts in the coconut grove in front of the ‘Dodda Mane’(big house). It was a paradisiacal abode with picturesque surroundings. Behind the house was a semi-forested hillock and the house faced the Agnashini river.

My father’s siblings, with their families, would descend on this paradise every summer and nothing gave my grandparents more joy than to welcome us with open arms, pamper us with their love and hospitality and we would thoroughly enjoy ourselves to our hearts’ content.

But my father wasn’t fortunate enough when it came to spending his life, beyond a few years of his early childhood, with his parents. As was the custom those days, he was sent to live with relatives, away from home, for the purpose of education. He would come home only during vacations. Nevertheless, despite challenges, he not only completed his schooling but went on to graduate from Bombay University with a B.Sc.(Botany). He was the only one amongst his siblings to procure a graduation degree.

My Aan was a disciplinarian; he looked up to his father, who possessed similar traits, as a role model. He had also inherited my grandfather’s limitless love for his kith and kin. My father tried to inculcate the same kind of discipline in his family. As children, we followed rules (no questions asked) albeit reluctantly at times. But today, we siblings thank him for everything in our lives-the organized way with which we handle everything with ease taking things in our stride, the multi tasking despite challenges and adversities. As also the resilience within us that helps us take on any hurdle in our way.

My handsome and dashing father and my mother, a rare beauty, tied the knot in 1954. Aan worked for a government cooperative and they lived with limited resources. I must say, hats off to my Amma, for budgeting and managing their home, making a resounding success of everything during those days. Later on, Aan joined Sarabhai Chemicals as a medical representative and continued in the same position, declining all offers of promotions that

had possibilities of transfers to other places, to be with his family. Ajit Nagarmat, who had his first posting in Solapur as a medical representative in Bayers, visited us one fine day in the early seventies. He had come to our place to be mentored by Aan and became a member of our family instantly. He had lost his parents pretty early in life and looked up to my parents as his. He called my Aan, 'Maam' and has maintained that he was like a father to him from the day they met each other. Ajit says he gained a lot from my father professionally. He recalls how disciplined, knowledgeable and thorough Aan was in his work and claims that these traits were imbibed in him too. Reputed doctors respected my father and he earned an admirable reputation in his profession.

Homeopathy has been a part and parcel of our family for several generations. My father possessed a passion for it and pursued its knowledge relentlessly by reading a lot of literature. He would recommend Homeopathy medicines to family and friends over the years, which gave them relief. One day, he took a bold decision of quitting his job and taking up Homeopathy practice. Needless to say, patients flocked to him and his long awaited dream was realized and it took off. He never looked back after that. He continued his practice till he was 88! He cured seemingly incurable ailments and people who had lost hopes of recovering, were given a new lease on life. His confidence, added to the healing touch he possessed, invited infinite blessings from his patients and their families. All this is coming to light now, when messages of condolences started streaming in. His patients' faith in him was childlike, they trusted him completely.

Hemant has, apart from Aan's good looks, physique and personality, inherited his healing traits. Apart from being M.D.(Pathology), he is a successful Homeopathy practitioner. After my father discontinued his practice due to advanced age, most of his patients turned to Hemant.

One very rare and humane quality that my parents possessed was empathy. Which couple would give away a part of themselves, their own offspring, to brighten a childless couple's life? My parents selflessly handed over their daughter, Shanta, to my paternal aunt and her husband to be legally adopted as their own. I call this gesture a supreme sacrifice. Though very young, I have vivid memories of what my parents went through. For them, the fact that they had illuminated their sister's home, with a light of their own, was momentous.

My parents' home had a constant stream of relatives, who were made to feel at home. This love for hospitality has percolated down to their children and their spouses possess these traits too. Though we three are biologically related, we are an extended brood of siblings! The reason being, our parents treated them as their own. I have already mentioned Ajit, who stayed with us when he was new in Solapur. Another is my maternal uncle's daughter, Anuradha, who stayed with us for a number of years. Being the youngest, she was showered with ample love and indulgence and was allowed to take liberties and throw tantrums, which were a strict no-no for us. Anuradha keeps in touch with me regularly and we are as close as sisters can be.

When Aan would become aware of financial constraints where his siblings were concerned, a bank draft or cheque would immediately make its way to them. He was driven by an altruistic force to relieve them from their anxiety.

Another quality my Aan possessed was that he was multi skilled without any formal training. A whiz at carpentry, he would fashion anything from a small table, kitchen cabinets, writing bureaus, divans to beds. He was good at painting in water colours and oils. Where woodcraft was concerned, he carved the most intricate designs in wood like the Wheel of the Konark Sun Temple and 'Mukhs' of Devis. Another passion he spent a lot of time on and I am proud to say that I have inherited it from him along with my siblings, is the love for music. Listening with him, to a variety of Hindi songs on Vividh Bharati, Marathi songs, natya sangeet and Hindustani Classical music on Bombay B and other radio stations, built up my love for all kinds of music. Amma is a gifted singer and we grew up listening to her singing the most complicated melodious songs. The reason behind Aan's passion for a varied form of art forms and craft were his tremendous patience and an eye for aesthetic beauty.

The confluence of worship of music and its systematic maintenance by Aan was an example to behold. His spectacular collection of audio cassettes, each and everyone recorded by him, speaks volumes of that love and passion. He would record natyasangeet, bhajans, songs, Hindustani classical music (vocal and instrumental) and place the cassettes systematically in boxes. Each cassette would be numbered, respectively, under a certain category and Aan would maintain a diary that was an index to them. All we had to do was, go to a particular title, Natyasangeet for example, look for the artist's name and the number of the cassette and it would be

available in a jiffy! Likewise, it was with all other cassettes, numbering at least a hundred, if not more. All we had to say was, “Shall we listen to Kumar Gandharva’s Nirguni bhajans?” Aan would refer to the index, delve into the respective box and hey presto! The cassette would be taken out, inserted into the player and the ‘Play’ button pressed, ready for the pleasure of listening!

Shanta and Hemant are trained in vocal music and a ‘Master’ trained Hemant to play the tabla. Today, all three of us are very fond of singing, thanks to our enthusiastic and motivating parents. I fondly remember our ‘family mehfil’, where we siblings and cousins would sing to Amma’s accompaniment on the harmonium and Hemant’s tabla. Aan would promptly record all our performances and listen to them repeatedly and proudly.

My parents would visit us and spend at least a month, every year, till about four years back. They visited us in Nigeria, Delhi, Calcutta and Goa. They were enjoyable moments and my children, Priyanka and Aditya, would wait impatiently and eagerly for their arrival. After we settled in Goa, they were accompanied by Hemant, Deepa and Siddhant and the enjoyment of togetherness would be multiplied many fold.

I have an interesting episode to share here. It has something to do with Aan’s handwriting, which was extraordinarily beautiful. While my parents were in Goa, my friend had come to my father for treatment. Aan wrote out a prescription and gave it to her. After she returned home, she handed it to her husband so that he could buy the medicines for her. He looked long at it and showed it to his mother. Both exclaimed, in Marathi, at the same time, “This is Murdeshwar’s handwriting!” My friend called me up immediately and asked me, “Is your father’s surname Murdeshwar?” When I answered in the affirmative, she narrated the above incident. Turned out that her late father in law was Aan’s senior n Sarabhai Chemicals and my father’s hand written weekly reports were much admired by the family.

My entire ‘kulaar’ has relocated from Solapur to Pune, a couple of years back. During the past few months, it was difficult for me to visualize my Aan as being almost bed ridden, a contrast to my memory of him being active and independent and where at one time, he would scoff at any offer of help and manage everything himself. Hemant, Deepa, Siddhant and his wife Mrudula, took excellent and tender care of him in every aspect and it was heartening to hear Amma describing it to me. They saw to his diet, comfort and everything in such detail that I, as a daughter, was at peace. No one could have done more than what they have done. I do realize that with failing memory, vision and hearing, aged individuals can try their family’s endurance and patience to the extreme. But my parents are blessed to have these angels around them. They have addressed each and every issue of health, discomfort, insecurity and all other aspects and kept my parents comfortable throughout. Hemant would personally tend to Aan in his last few weeks, cradling him in his arms, feed him, clean him, lift him by carrying him from one place to another, sponge/bathe him and spend time talking to him or singing his favourite songs.

‘To care for those who once cared for us is the highest honour.’ Isn’t this statement true? God bless my brother for making this a reality.

My father recognized the value of hard work, good judgement, courage and integrity. He was a large hearted person, a reservoir of love and generosity, each of which he gave freely but very discreetly. He believed in simplicity and in being unpretentious. According to him, celebrations in a big way were unnecessary and he would love to be with his family during each one of them and we respected his sentiments. We, siblings, are grateful that we were brought up the way we were, inculcated with a treasure of values by witnessing a plethora of acts by our role models, our parents, during our formative years. The benefits of such an upbringing were of great help when we grew up, stood on our sturdy feet and started to fend for ourselves.

My cousin, Ramoodada’s condolence message summed up my father’s personality in a nutshell. He wrote, “My Amma recalls Gopalbhayya as being quiet since his childhood. He was dignified and reserved, yet he endeared himself to everyone, including our entire family with his subtle affection, cheerful disposition, equanimity and hospitality, which seemed to be his innate nature.”

I know, Aan will be missed by many because missing someone is your heart’s way of reminding you that you love them.

‘Father, a son’s first hero. A daughter’s first love.’

**Geeta Hosangadi**

# COVID-19: Authorization vs. Approval

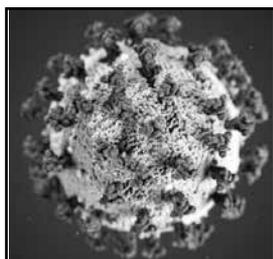
## A rundown of the process of issuing an emergency use authorization for vaccines

AJIT BASRUR

The COVID-19 pandemic has negatively affected the entire world, causing historic social and economic disruption. The metrics of confirmed cases and confirmed deaths, especially in the United States, is certainly depressing and makes us all wonder when this will end and what the new normal will look like.

In this fight against COVID-19, measures such as social distancing and wearing masks reduce the chances of being exposed to the virus, but they are not enough. More robust solutions, such as vaccines, are necessary. The below article describes the Emergency Use Authorization (EUA) process in the United States. Many other countries, including India, have a similar process.

Among the responsibilities of the U.S. Food and Drug Administration (FDA), the federal regulatory body in the United States charged with protecting the public health, is reviewing lab data and clinical trials to ensure vaccines, such as the ones developed to combat COVID-19, meet the requirements of safety, efficacy and quality—in terms of purity and potency.



**Figure 1: Coronavirus**  
(Photo credit: Alissa Eckert, MSMI, Dan Higgins, MAMS)

The extreme urgency that surrounds developing a vaccine to fight COVID-19 and bringing the

world back to some type of normalcy has brought to light the differences between a formal FDA approval of a vaccine and the FDA's emergency use authorization (EUA). This column walks through the different stages of EUA taken by the FDA, helps differentiate between authorization and approval, and describes the controls the FDA has established to ensure the vaccine's safety, effectiveness and quality. The Centers for Disease Control and Prevention (CDC) and the FDA say the processes in place make the vaccine safe and effective.

### What does EUA mean?

The EUA is part of the Project BioShield Act of 2004 that was designed in the wake of the Sept. 11, 2001 terror attacks. The measure provides additional and more flexible authorities and funding to financially support the development and procurements of medical countermeasures (MCM) against chemical, biological, radiological and nuclear (CBRN) threats. The act also gives the FDA Commissioner the authority to issue EUAs to allow the use of unapproved medical products or unapproved uses of approved medical products (including vaccines) during the CBRN emergencies.

The EUA process is an expedited one and is different than an FDA approval. Under an EUA—given the urgency due to the pandemic situation—the FDA makes a product

available to the public based on the best available evidence without waiting for all the evidence that would be needed for a regular FDA approval. In the case of vaccine approval, the manufacturers must submit a biologics license application (BLA). For its COVID-19 vaccine, for example, Pfizer submitted its EUA with only couple of months of data. Usually, a BLA would require several months of data to ensure continued safety, purity and potency.

To issue an EUA, the FDA evaluates the chemistry, manufacturing and controls information for the vaccine, using all its available tools and information—including records review, site visits and previous compliance history—to assess compliance with current good manufacturing practices. In short, the FDA ensures the vaccine's safety, effectiveness and quality, and works with the vaccine developers and undertakes a rigorous evaluation of the scientific information through all phases of clinical trials, which continues after a vaccine has been approved by FDA or authorized for emergency use.

### Summary of EUA issuance process

The process of issuing an EUA involves four steps.<sup>(1)</sup>

**1. Determination of an emergency:** This is issued either by the Department of Defense (DoD) Secretary for military emergency or significant potential for military emergency; the Department of Homeland Security (DHS) Secretary for domestic emergency or significant potential for domestic emergency; the Department of Health and Human Services (HHS) Secretary for public health emergency or significant potential for public health emergency; or the DHS Secretary for a material threat.

In the case of COVID-19, the Secretary of Health and Human Services (HHS) on, on Feb. 4, 2020, determined—pursuant to his authority under section 564 of the Federal Food, Drug and Cosmetics (FD&C) Act—that there was a public health emergency that had a significant potential to affect national security or the health and security of U.S. citizens living abroad. This threat, of course, involved a novel (new) coronavirus (nCoV) first detected in Wuhan City, Hubei Province, China in 2019 (2019-nCoV).<sup>(2)</sup>

**2. Declaration of an emergency:** Based on the determination of the public health emergency on Feb. 4, 2020, the HHS Secretary also declared that circumstances existed to justify the authorization of emergency use pursuant to section 564 of the FD&C Act, on the same day.<sup>(3)</sup> This declaration is specific to EUAs and is not linked to other types of emergency declarations.

**3. Issuance of EUA:** The FDA Commissioner, in consultation with the HHS Assistant Secretary for Preparedness and Response (ASPR), the Centers for

Disease Control and Prevention (CDC), and the National Institutes of Health (NIH), issued the EUA. The FDA publishes public notice of each issued EUA in the Federal Register.

Currently, there are three COVID-19 vaccines authorized by FDA. On Dec. 11, 2020, the FDA issued the first EUA that allows the Pfizer-BioNTech COVID-19 vaccine to be distributed in the United States.<sup>(4)</sup> On Dec. 18, 2020, the FDA issued an EUA that allows the Moderna COVID-19 vaccine to be distributed in the U.S. for use in individuals 18 years of age and older.<sup>(5)</sup> On Feb. 27, a third EUA was issued to Johnson & Johnson.<sup>(6)</sup>

"We recognize the urgent need to develop a safe and effective vaccine to prevent COVID-19 and continue to work collaboratively with industry, researchers, as well as federal, domestic, and international partners to accelerate these efforts. While the FDA is committed to expediting this work, we will not cut corners in our decisions and are making clear through this guidance what data should be submitted to meet our regulatory standards. This is particularly important, as we know that some people are sceptical of vaccine development efforts," said FDA Commissioner Stephen M. Hahn, M.D. "We have not lost sight of our responsibility to the American people to maintain our regulatory independence and ensure our decisions related to all medical products, including COVID-19 vaccines, are based on science and the available data. This is a commitment that the American public can have confidence in and one that I will continue to uphold."<sup>(7)</sup>

**4. Termination of declaration of EUA:** In most cases, an EUA will remain in effect until it is revised or revoked by a subsequent FDA order. The FDA may specify a duration (for example, one year) for an emergency dispensing order, but it also may extend the order as appropriate.

As a result of the continued consequences of the COVID-19 pandemic, and after consultation with public health officials as necessary, the HHS Secretary on Jan. 7 renewed the determination that a public health emergency exists.<sup>(8)</sup> This was the fourth determination with previous ones issued on April 21, 2020, July 23, 2020, and Oct. 2, 2020.<sup>(9)</sup>

#### Future EUAs

The FDA published a guidance document to provide sponsors of requests for EUAs for COVID-19 vaccines with recommendations regarding the data and information needed to support the issuance of an EUA under section 564 of the FD&C Act (21 U.S.C. 360bbb-3) for an investigational vaccine to prevent COVID-19 for the duration of the COVID-19 public health emergency.<sup>(10)</sup>

#### Robust oversight process

A lot has changed since the pandemic hit us in early 2020. Being a well-knit globalized community, the COVID-19 virus spread rapidly and affected several countries and citizens around the world. This prompted the World Health Organization, regulators and several agencies from different countries to authorize support the development and procurement of MCMs to contain the growing pandemic.

The FDA, in particular, could not have responded so quickly without its robust oversight process that ensures these unapproved but authorized MCMs comply with the

requirements of safety, efficacy and quality. Through these efforts, let's hope we can put the pandemic behind us as soon as possible.

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## Immortality

KRISHNA BASRUR

They are not dead,  
The ones we loved;  
In earth, on air and sea  
And every living tree  
They find their immortality.  
The soul may skip from birth to birth,  
The body loves to stay on earth  
Where it found love and ecstasy.  
So, it's content to be  
Sheltered by earth's lasting grace  
In this so-perfect, self-contained place,  
Wheeling through limitless time and space  
Eternally.  
Sweet is life to some,  
To some death is sweet.  
Yet in the end it's all the same,  
Whether you play or leave the game;  
Through the last door we all must pass  
Into that wondrous place of peace  
Where we shall be  
Earth, air, water and living tree  
Immortally.

*Krishna Basrur, 95, is a former English lecturer and a consumerist who occasionally writes poems. Email: kbasrur@gmail.com*

## Blood in need is Blood indeed: Shri Dattatray KalbagSwapnil Shirali Swapnil Shirali

Action movies have their group of fans in the world in which protagonists have to shed blood to connect to the emotions of the audiences. However, this red liquid that entertains us on screens becomes a lifesaver for any struggling patient in the hospital. The pandemic has somehow made us realise the importance of this liquid flowing inside of us and is perhaps the best gift that human beings can give each other. Blood donation camps were earlier organised in India during Second World War for the treatment of injured soldiers. Subsequently, people have been donating blood for the well-being of others.

One such man that I knew for his selfless service was my grandfather, Shri Dattatray Kalbag who donated blood 15 times between 1962 to 1965 and was honoured by Shri Vijayalakshmi Pandit, sister of Pandit Jawaharlal Nehru. He was born in 1914 in Honnavar, Karnataka and was the seventh of the eight children to Laxman and Kalyani Kalbag. The early days were filled with hardships due to the untimely demise of his parents and was cared for by his elder siblings and maternal uncle amidst financial responsibilities. These difficult years ultimately eclipsed his college education and he took a labour job. Nevertheless, he overcame this adversity positively and later got a job in Citibank. He married

Sumitra Kalbag (Pandit) in 1944 and was blessed with five children (one son and 4 daughters).

Ajja's accommodating and supportive nature defined his charitable deed of blood donations that saved countless lives. He would not hesitate regardless of the circumstances or tasks of the day and hurried to the hospital for donation. He lived at Forgett Hill in Tardeo and was attached to Talmakiwadi being the residence of his elder brother Narayan Kalbag and younger sister Kamala Mavinkurve. It was here in Wadi that he showed his skills of accuracy by winning several carrom competitions. He was a devout follower of Ganapati and Guruparampara of Chitrapur Saraswat community. He frequently visited and interacted with HH Anandashram Swamiji and HH Parijanashram Swamiji for guidance.

I was 10 when he passed away in 1994 and have a rough visual of Ajja sitting on a sofa and looking through the window. He was perhaps recalling those hard knocks of the past and the path that he took to cross those stormy days of his life. We looked up to him as a disciplinarian, humanitarian, affectionate, positive elderly person in our family. Today in the covid era, when inboxes and statuses are brimming with messages of blood requirements, my Ajja left a legacy of 'Blood in need is Blood indeed.'



**Shri Kishore Saletore**  
6/1/1947 - 24/7/2020

### First Death Anniversary A Tribute to dear Dada Remembering my brother, Kishore...

#### Fondly remembered by

Wife-Shakuntala, Daughters-Arti and Dipti,  
Sons-in-law - Prashant Balse and Swapnil Deshpande and  
Grandchildren Ankur, Tanmay, Sarah

"To live in the hearts of those we love is never to die".....*Hazel Gaynor*

Death leaves behind a pain that no one can heal. Dear Dada, it is one year since you have left us broken-hearted and gone!! You left us... orphaned far too early.

You suffered a lot but fought bravely till the end. Why is it that a human remembers all his childhood memories better but tends to forget recent happenings? Memories of my childhood, spent with you always around, in Allahabad, are still fresh in my mind. Festival celebrations, memories of our pet dog Tiny, me learning cycling, your teasing and so many other memories ... Everytime I think of you now and become aware that you are not there anymore, brings a lump to my throat.

As the days passed, you were always the caring elder brother, loving and affectionate. A jolly and sincere person by nature, always concerned more about other people's well-being, you would always try to help them. Your guidance during my school and college days will always be treasured by me. On various occasions like *Raksha Bandhan*, *Bhaiya Dooj*, festivals and our birthdays, I miss the phone calls we would make. And now, only memories are left...

Mumbai visits will never be the same without you....I miss you a lot!!  
But I feel happy when I see you in your children...they remind me so much of you!!

**Adieu dear Dada!! Rest in peace...**  
**Sushma Philar (Sister)**

# Mindful Leadership

HEMANT KOMBRABAIL

Mindful leadership can be said to be the practice of being aware of yourself and your environment, which will enable you to be more effective as a manager and in management. Today managers are caught up in what Business News Daily calls the 'hurry sickness' of the modern day world, where busy executives are engrossed in prioritizing multitasking and accomplishing goals above everything else. We need to understand that cultivating mindful leadership is important for workplace executives.

## Why is mindful leadership important?

Employee micro-management, where a leader excessively hovers over their staff, can be considered to be counter-intuitive or counter-productive, since it results in organizational inefficiencies. By promoting the culture of multitasking and the 'hurry sickness' a leader divides the attention of employees and puts unnecessary pressure on them. This often restricts the employees from doing their work properly and effectively.

Nowadays, coaching employees is just as important as leading them. However, most managers lack the expertise to coach their employees. This has led to a demand for training specialists who can bring about management and organizational change. Organizations are looking for specialists who can provide solutions to the inadequacies of current leadership styles. Managers are looking for more efficient ways of leading as they are stressed up with complicating the workplace and burnout rates.

The best way to move out of this stressful trap is to become a more mindful leader. Mindful leadership provides one of the best solutions to creating an efficient and effective workplace.

Having said this the question that comes to mind is "How does one become a Mindful Leader?". We shall look at the important elements one can follow in order to become a mindful leader.

## Step 1: Focus on What Is Important

The first step in being a mindful leader is by focusing on what is important. As leaders of organizations, one has a lot of things on her/his mind and a lot of people craving for her/his attention. There is no denying this. Despite all of this, it's necessary that we learn how to prioritize.

Take a deep breath, introspect and determine which of the activities / people needing your attention is / are most vital. Once you are clear on this, turn your full attention towards that. Learning how to prioritize and understanding what's critical at a certain time allows one to accomplish more things in the long run.

Mindfulness brings us back to the present moment and present activity by drowning out all the noise /clutter and focusing on one task at a time.

## Step 2: Ongoing Reflection and Self-Improvement

Ongoing and continuous self-reflection will help improve the way we lead. We can do this by taking the time out of our busy schedule to stop and reflect. At the end of a workday, one must reflect on the decisions she/he made and her/

his motivations behind them. In addition, having a regular meditation practice for just about 15 minutes a day can often make a huge difference in making one more self-aware. This not only helps one understand her/his leadership style more, but it also helps in knowing how one can improve as a leader.

## Step 3: Appreciation and Recognition

Appreciation and recognition are the most powerful yet underestimated tools amongst human beings.

Affirmations or positive statements one says to oneself, re-programs one's mind and helps create a better mind-set. The better mind-set further supports the accomplishment of one's goals. One must also do the same with one's staff by appreciating their work and recognizing their accomplishments / achievements. This allows the staff to improve their mind-set and helps in empower them to work better through making them confident about their abilities.

## Step 4: Expressing Compassion

Being mindful also means being sensitive to one's own concerns and the concerns of others. Compassion in the workplace can be approached in many different ways. One of the most effective ways of being compassionate is by giving your full attention to the other person during each of your interactions with them.

One needs to be fully present when you listen to them when they share their concerns. It is not enough to listen to their concerns, but having listened to their concerns making an effort to act on them. This not only makes people feel recognized, it also allows for a more open and supportive work environment.

## Step 5: Being a Role Model

As a leader, one should be present to and mindful of how her / his behaviour and attitude influences the organization. Being aware of one's function as a role model allows her / him to understand the consequences of all their actions.

Being a Role Model or Leading by Example means promoting solidarity and empowerment through each and every action that one does. Moreover, understanding that our employees' work ethic is a reflection of us, stresses just how important our role is in creating a mindful workplace.

*The author am presently an Educator and Coach; having his own enterprise "CHAAARM ENHANCERS" where he enables people to enhance their charm and live a life they love. He has also been a faculty with over a dozen management institutes across Mumbai for more than 2 decades almost 29 years. Before embarking on a full-time career in academics Hemant was associated with corporate organizations for a little less than 3 decades; where he held senior management portfolios in areas like chemical research, marketing, advertising, project management and strategic management. He has been awarded the Asian Education Award for Innovative Leadership in Education on September 05, 2020.*

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Ganesha's Blessings



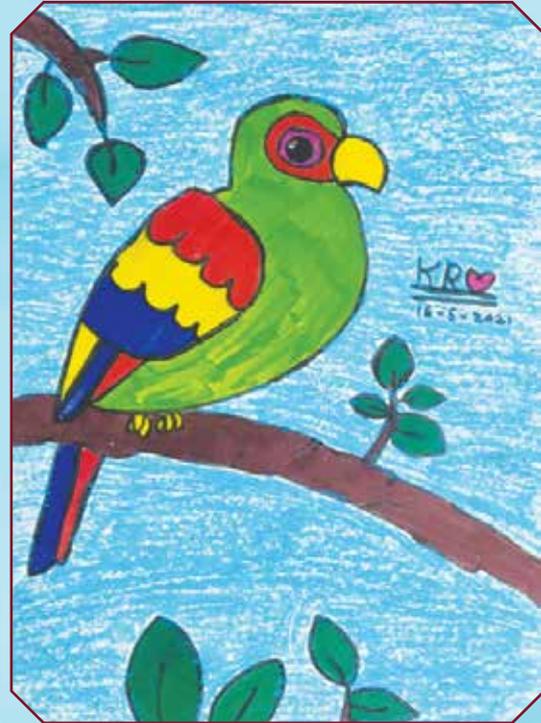
Shiven Gangoli - 5 years

Harry Potter and his pet Hedwig



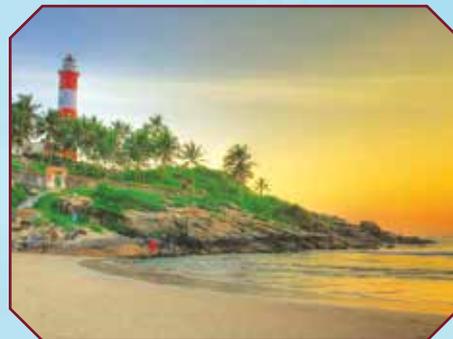
Sarah Deshpande - 8 years  
(Daughter of Dipti Deshpande (nee Saletore))

Parrot in the wild



Khushi Subodh Rao - 10 years

Bhatkal - The Homeland Of Nawayat Konkani Muslims (Article on page 42)

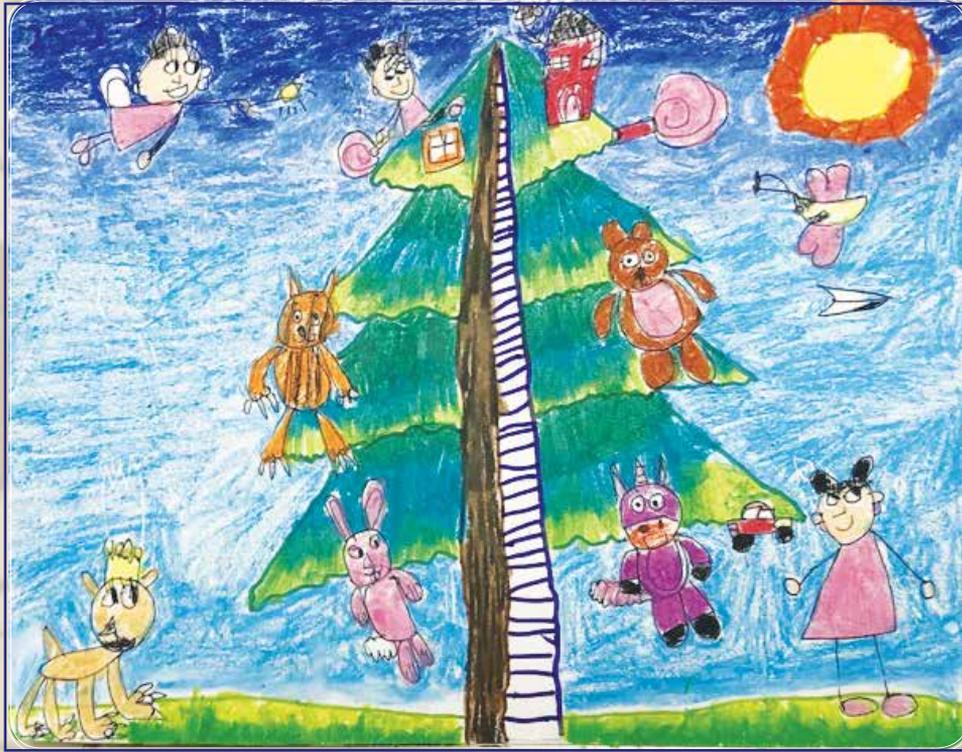


Lighthouse at Bhatkal overlooking the Arabian Sea  
(Image source: Native Planet)



Lord Shiva's statue at Murdeshwar  
(Image source: Travel Triangle)

A tree from my imagination



Tanika Mugwe - 5 years

Andheri Ugadi Programme ... Prarthana Varga children and Yuvadhara (Report on Page 53)



## Personalia

### Neha Mundkur Adur, Brisbane, Australia

Neha Mundkur Adur, daughter of Shri Sunil Murlidhar Mundkur and Smt. Chetana Mundkur, was recently featured in the online eBook, "The Dance Stars Project – Edition 3" of Brisbane Dancer Exhibition, which was shared amongst all online platforms in Australia.



Brisbane Dancer Exhibition is an event which encourages and spreads the art of dance to all people, young and old. It is conducted by the famed Gap Studios in Australia. It gives a great opportunity for any dancer to expand their portfolio through

this forum. They organised "The Dancer Stars Project" for this exhibition of which Neha was selected for encouraging the Bharatanatyam dance form.

Neha has been practicing Bharatanatyam since the tender age of 5 years old. She has learnt this fine art of dance form under the sheer tutelage of Guru Uma Tilak from Kalaniketan Dance Institute, Pune, Maharashtra. She has completed her Aarangetram at the age of 12 years old and continued to pursue Madhyama Purna (fundamentals of classical dancing) from Akhil Bharatiya Gandharva Mahavidyalaya, Navi Mumbai. She still nurtures her passion for dancing and performing at social events and competitions in Brisbane to glorify & showcase the rich heritage of Indian Classical art form.

Her parents and her in-laws, Shri Prakash Adur & Smt. Deepa Adur have always been her pillar of support and strength. They have always encouraged her to continue her love for dance. Neha would like to thank one of her close friends Avanti Gulvady (Kalawar) from Brisbane who informed her about this event.

Neha works with Returned & Services League of Australia, Queensland branch in IT sector as a Quality Assurance Lead. She has performed and showcased her love for Bharatanatyam on various occasions while working here, like Australia's Harmony Day celebration. She has also performed at various cultural events across England and India while working with Accenture, India.

Her husband, Ashwin Adur works in a reputed global MNC, based in Brisbane. He has always taken interest in Neha's dance and continues by accompanying her to her performances as a crew and encourages her to receive accolades for her passion. He not only supports her but at times joins her in dancing as a team. Kudos to his spirit!

Neha continues to mesmerize everyone with her outstanding performances depicting the *bhava*, *raga*, and *taal* of this beautiful art. She always looks forward to creating a beautiful dance piece every time and learning new techniques in dance.

Her mantra – "There is always rhythm in life and where there is rhythm there is dance."

**Rashmee Karnad-Jani**, daughter of Veena Hattangadi and Bhaskar Karnad recently earned her PhD in Educational Leadership and Policy from the University of Toronto. Her research study titled "Invisible work and hidden labour in Ontario's public education" examines the work of mothers done for the schooling of their children and how it is regulated by education policy as well as the ways in which it intersects



with teachers' work done in classrooms. She is the mother of Disha Karnad-Jani, who is completing her PhD in History from Princeton University and Ashray Jani who recently graduated with an Honours B.A in Health Sciences and Public Policy from the University of Toronto. Rashmee is a kindergarten to Grade 12

Special Education Consultant with the York Region District School Board in Ontario.

## Here & There

### Mumbai, Andheri Sabha:

#### Report - Ugadi Program 2021 Andheri Sabha

Derived from the Sanskrit words *yuga* or "age" and *adi* or "beginning", *Ugadi* means "the beginning of a new age." It is said to be the day that Lord Brahma began creating the universe. It is, therefore, also the start of a new year according to the Hindu lunar calendar.

A new beginning is always precious, and one as auspicious as this must always be celebrated with your near and dear ones, by doing something good together. Andheri Sabha is proud to report that this is exactly how we all began our new year - with a spiritual and cultural programme conducted online.

While Bhajan seva was offered by members of the Yuvadhara such as Aditi Gokarn, Divya Hattangadi, Siddharth Adur and Abhishek Gokarn, many religious stories were narrated by the tiny tots of Prarthana Varga such as Aarav and Arnav Hoskote, and Atharva Banglorekar. The puppet show performed by little Sitara left us all wonderstruck. It was an enriching experience, and we were pleasantly surprised to find out about the many talents that the Yuvas and kids of Andheri Sabha possess. On the day of Yugadi, 13th April, Dharmapracharak Shri Rajagopal Bhat maam gave an enlightening talk on the importance of the new Plava naam Samvatsar and the significance of Brahmakalashotsav.

Sadly, earlier this year we lost one of our most precious souls, Vasant Hosangdi Maam. A heartfelt Shraddhanjali was offered to him by Divya Hattangadi and Abhishek Gokarn at the end of the programme. The number of people present and participating in the event, despite the lull that has been brought about in all our lives by the pandemic, was truly moving. It reaffirmed our faith in the community, or rather

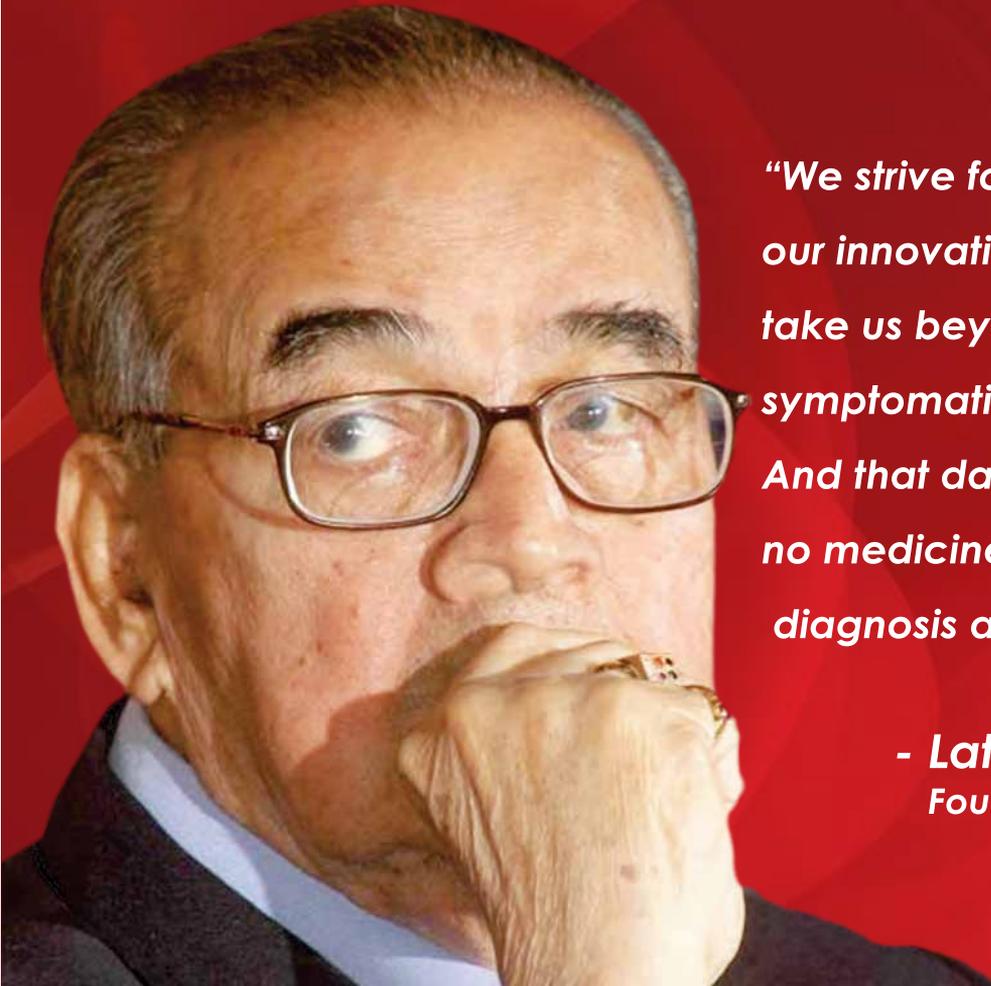
(Cont'd on page 57)



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## Fond Remembrance on the Birth Centenary year

### Sushila Ratnakar Kodical



**My Amma, Sushila Ratnakar Kodical nee Sushila Dattatreya Amladi, whose birth centenary falls on July 2nd this year, is remembered fondly by her children and grandchildren.**

She was married at the tender age of 15. She settled down in Bijapur, where my Annu was a lawyer. Fortunately, he encouraged her to advance her education and also supported her in all of her endeavors.

In spite of her delicate health due to asthma, and the hard work of bringing up four children in those times, she believed in contributing to the community through social work.

She was the chairperson of the Social Welfare Committee and a dedicated worker on the Family Planning Committee. She would go to small villages to educate the people there about the significance of family planning. She had to travel by bullock carts, sometimes even getting stranded due to rain. But that did not faze her.

She eventually became the president of the Bijapur Municipality in 1957-58. This was a huge achievement for a woman in the patriarchal society of those times, especially in a town like Bijapur. But she was never one to expect accolades.

She mastered Kannada and Hindi even though her education was in Marathi and English, and she gave lectures in her many spoken languages. She was talented in cooking, embroidery, knitting, crocheting, tating, stitching, and more-- she would not waste a minute. Her sweet voice singing bhajans was a welcome one when they eventually moved to Pune.

She was a loving daughter, wife, mother, sister, grandma and aunt. I still miss her dearly and wanted to take this opportunity to pay a little tribute to my wonderful Amma.

**Lovingly remembered by: Kodicals, Kasargods, and Amladis**

*... Vidya Kasargod*

# खो-खो dessert गेम

स्मिता बळवल्ली

मी जर्मनीतील डुसेलडोर्फ ह्या शहरातून माझा अनुभव मांडत आहे. २०२० मध्ये कोरोनाने मांडलेल्या उच्छादामुळे न कोणी कोणाला भेटू शकलं, न सण समारंभात सहभागी होऊ शकलं. २०२१ उजाडल्यावर नववर्षाचं स्वागत करताना, ही उणीव भरून काढण्याची इच्छा प्रत्येक मनात जागृत झालीच असणार, मग ती व्यक्ति जगाच्या पाठीवर कुठेही का असेना! संक्रांतीच्या निमित्ताने इथे जर्मनीत, क्रेफेल्ड येथील “मराठी मित्र मंडळ” ह्या संस्थेने आयोजित केलेल्या ‘अप्सरा नव्या युगाची’ ह्या ऑनलाइन स्पर्धेचा पुरेपूर आनंद येथील मराठी भगिनींनी लुटला. त्यावेळी काही जणींनी, लवकरच पुढच्या सणाला ऑनलाइन नाही तर, प्रत्यक्षात भेटण्याची उत्सुकता व्यक्त केली होती. पण ह्या जीवाणूचा जीवघेणा खेळ थांबण्याऐवजी जास्तच जोम पकडू लागला.

‘गुढी पाडवा’ म्हणजेच आपल्या नूतन वर्षाचं आगमन झालं. गृहीणींनी गोड-धोड बनवलेच असणार घरात. पण मनां मात्र निराशेच्या खाईत जात होती. पण “मराठी मित्र मंडळ” नेहमीप्रमाणेच सज्ज होतंच ना, आमच्या मनाला उभारी द्यायला. तेही त्यांच्या स्टार्ईलमध्ये, ‘मजा’ चाखायची, अहो म्हणजे ‘गोड’ चाखायची नाविन्यपूर्ण कल्पना घेऊन. ह्या खेळाचं शीर्षक होतं – “खो-खो dessert गेम”. एका कुटुंबाने, एक कुटुंबापुरती कोणतीही स्वीट डिश बनवायची आणि दुसऱ्या कुटुंबापर्यंत ती नेऊन पोहोचवायची, असा हा खेळ. सद्य परिस्थितीत एकमेकांकडे पदार्थ पोहोचवणं शक्य होईल का, सुरक्षित असेल का... अशा शंकांची पाल मनात चुकचुकली असण्याची शक्यता आहे. पण ऑनलाइन सामान ऑर्डर करतो की आपण! शिवाय “मराठी मित्र मंडळतर्फे” कार्यक्रम शिस्तीत पार पडणार ह्याची खात्री होतीच ना! मग झाला खेळ सुरू.

एक पदार्थ दुसऱ्या कुटुंबाकडे पोहोचावला गेला म्हणजेच खो दिला गेला. अशा ह्या खो-खो मध्ये, १० ते १२ कुटुंबियांनी भाग घेतला. बैठी खो-खो खेळात जसं कोणाला खो मिळणार हे शेवटच्या क्षणाला कळतं, तसंच आपल्याला कोणता डेजर्ट खायला मिळणार हे गुपित ठेवलं गेल्याने खेळातील excitement आणखीनच वाढली. त्यामुळे गृहीणींनी गोड पदार्थ बनावण्यापासून ते, घरात दुसऱ्या कुटुंबाकडून स्वीट डिश येईपर्यंत घरातील सगळ्यांचीच उत्सुकता अक्षरशः ताणून धरली गेली. काहींना तर भारतातून इथे परदेशात आल्यावर दीड ते दोन वर्षे खायला न मिळालेला पदार्थ अचानक समोर आला म्हणे. मग तुम्हीच कल्पना करा की! कसा ताव मारला गेला असेल. रसमलाई, गुलाबजाम, ओल्या नारळाच्या करंज्या, आंब्याची खीर, बासुंदी, काजू बर्फी, बेसनाचे लाडू आणि असे इतर बरेच पदार्थ बनवले येथील सुगरण गृहीणींनी. अगदी आपली घरातील

कामं तर झालीच, शिवाय काहींनी ऑफिसची टेंशन आणि काहींनी तर घरातील मस्तीखोर छोटुकल्यांना सांभाळून, बरं का! खूप काळानंतर एकमेकांच्या भेटीने, भले अंतर ठेवून का होईना आणि त्यांच्याशी आजच्या परिस्थितीत वेळेचं बंधन सांभाळून पोटभर गप्पा मारून मनां ताजीतवानी झाली. शिवाय स्वतःच्याच हातचं खाऊन कंटाळा आलेल्या महिलांनी वेगळ्या हातचा पदार्थ खाऊन, जीभेवरची चव आणि मनातील आनंद बरेच दिवस टिकून राहिल, असं मत व्यक्त केलं. बरीच कुटुंबं तर एकमेकांना ओळखतही नव्हती. ह्या भेटीमुळे, सुंदर नवीन नाती तयार झाली, मन अगदी प्रसन्न झालं, असा बहुतेकांचा अनुभव होता. स्वीट डिश चा ‘खो-खो’ ह्या नावामुळे आणि खेळल्या जाणार्या. अनोख्या पद्धतीमुळे बर्बाकच जणी ह्या खेळाकडे आकर्षित झाल्या. असा आगळा वेगळा खेळ आजपर्यंत पाहिला नव्हता आणि आजच्या ह्या कठीण परिस्थितीत इतक्या शिस्तबद्ध पद्धतीने, मास्क घालून व सर्व प्रकारच्या नियमांचं पालन करून तो पार पाडला गेला ह्याचं कौतुक बहुतांश कुटुंबियांनी केलं.

भारतात विविध सण तेही वेगवेगळ्या पद्धतीने साजरे होतात. आपल्या संस्कृतीत आलिंगन द्यायची अशी पद्धत नाही खरं तर! केवळ पाहुण्यांच्या भेटीच्या नेत्रसुखानेच मनाला बरं वाटतं. आणि हो, सण कोणताही असो, गोड-धोड हवंच ना! पण गंमत म्हणजे आपल्या भारतीयांना हे गोडाचे पदार्थ फक्त बनवून नव्हे तर ते इतरांना खाऊ घालून खरं समाधान मिळतं. ही अगदी साधी गोष्ट. पण ह्याची महती कळली ती भारतापासून इतक्या लांब दूरदेशी आल्यावरच. कोरोना काळात तर, हा आनंद लुटता न आल्याची खंत जास्तच वाटू लागली होती. पण ही खंत ह्या खेळाने भरून काढली.

एक विचार आला की, आपण लहानपणापासून अशा प्रकारे सण साजरे करायचो. त्यामुळे हे संस्कार आपल्या मनावर नकळत आणि सहज होत गेले. पण आत्ताच्या पिढीला, खास करून जी भारतापासून दूर आहे, त्यांच्यातही हे संस्कार रुजावेत ह्या दृष्टीने ह्या खेळाचं महत्त्व खरंच वाखाणण्याजोगं आहे. त्याबद्दल “मराठी मित्र मंडळाचे” खूप खूप आभार!

आपल्याला इथे होम-सिक वाटू नये, परदेशांतील सर्व सुखसोयींचा उपभोग घेत असता, आपल्या संस्कृतीचा वारसा जपला जावा, ह्यासाठी “मराठी मित्र मंडळाचे” सदस्य, आपल्या कामातून वेळात वेळ काढून, मेहनतीने अशा कार्यक्रमांचं आयोजन करतात. आम्ही ह्या कार्यक्रमांमध्ये जास्तीत जास्त संख्येने सहभागी होत असतो. आता पुढच्या कार्यक्रमाची उत्सुकता आहेच आम्हाला. पण तोपर्यंत पुरून उरणार आहे तो ह्या खेळातून मिळालेला आनंद!

# कृष्णा आधार तू जगताचा

विद्या दुर्गादास बैदुर (विद्या सीताराम भट)

सतयुग द्वापार युग मागे पडले  
कलियुग पुढे उभे ठाकले  
भगवद्गीता मानवा हाती देऊन  
कृष्णा कुठे अदृश्य झालास तू ? ॥  
उद्धार कराया जगताचा, अवतार घे भगवंता तत्पर ॥

पंचमहाभूतांनी निर्मिले मानवास  
परि त्यानेच कोंडला निसर्गाचा श्वास  
निसर्ग हा पंचमहाभूतांचा अपत्य  
परि मानव विसरला हे महासत्य ॥  
उद्धार कराया जगताचा, अवतार घे भगवंता तत्पर ॥

विविध मणी जसे ओवतात अखंड धाग्यात  
तसे सारे धर्म गुंफले निती नियमाच्या चौकटीत  
परि मानव कर्माच्या जंजाळात अडकला  
नि माणुसकीचा पाया विसरला ॥  
उद्धार कराया जगताचा, अवतार घे भगवंता तत्पर ॥

दुर्योधन बनूनी करती त्या वरी राज्य  
म्हणूनी लोकांस जगणे झाले त्याज्य  
सारीकडे चालली अरेरावी नि लूटमार  
संपला आमुच्या मनाचा धीर ॥  
उद्धार कराया जगताचा, अवतार घे भगवंता तत्पर ॥

सत्तेसाठी लंपट होऊन नेते होतात  
बनूनी धृतराष्ट्र अन्याय करतात  
दोन्ही डोळ्यावरी पट्टी बांधूनी  
गांधारी सारखे जीवन जगतात ॥  
उद्धार कराया जगताचा, अवतार घे भगवंता तत्पर ॥

पुत्र इच्छेने होतेय भ्रुणहत्या सर्रास  
जणू बनले दुष्ट मामा कंस  
बलात्कार अनेक स्त्रियांचे होती  
दुःशासन बनूनी राक्षस ताठ माने फिरती ॥  
उद्धार कराया जगताचा, अवतार घे भगवंता तत्पर ॥

कोरोनाचा विळखा साऱ्या विश्वाला  
गिळकृत करतोय तुझ्या भक्ताला  
तुझाच आधार निराधार जगताला  
सामर्थ्य दे रे भोग भोगायला ॥  
उद्धार कराया जगताचा, अवतार घे भगवंता तत्पर ॥

न उमगला आम्हा नियतीचा खेळ  
नाही माहीत कुणा जन्म मरणाची वेळ  
जीवनाच्या कुरुक्षेत्री नाश कराया दुष्कृतांचा  
हो तू सारथी आमुचा जसा झालास पार्था चा ॥  
उद्धार कराया जगताचा, अवतार घे भगवंता तत्पर ॥

(From page 53)

family to which we all belong. This has been an invigorating start to a year that we hope will bring us all prosperous growth in our work, relationships and spiritual practices.

**Reported by Puja Gokarn**

## Report on the activities of Bengaluru Local Sabha for the month of May 2021

Special programmes: On 10th May, the Samaradhana of Parama Pujya Shrimat Parijnanashram Swamiji I was observed with Shivapujana and Ashtavadhana Seva at the Math with sadhaka-s rendering the Bhashya Pathana from their respective homes.

Shri Shankara Jayanti activities: On the occasion of 21st year of Shri Shankara jayanti celebrations, the following activities depicting the life and teachings of Shri Adi Shankaracharya were held (online) from 8th May to 16th May in which more than 200 sadhaka-s including 21 yuva-s participated in this activity.

(a) Online stotra recitation (Guru Bhakti stotram): Each Sadhaka was asked to recite two verses of the stotra.

(b) Abhivyakti on the bhajan Vishwamoolase spandhita ho gana : Sadhaka-s elucidated the various phases of the life of Sri Adi Shankaracharya and his contribution towards revival of Sanatana Dharma.

(c) A drawing and painting activity on the life of Adi Shankaracharya was conducted for the Prarthana varga children.

(d) A fancy dress activity was also conducted for Prarthana varga children. Each child was asked to dress up on a theme

related to the life and times of Shri Shankaracharya.

(e) An essay writing activity was held for the Sadhakas on the topic "The relevance of Adi Shankaracharya's Sadhana Panchakam in modern society"

All the above activities were subsequently uploaded onto Google Drive so that all Sadhakas were able to watch / read them. On 16th May, the mangal of the online chanting of Shri Shankaracharya Ashtottara Shatanamavalli Parayana was performed with mangal-aarti by Shri Satyendra Sorab at our Math. This chanting was started on 7th Feb 2021 and was done weekly on every Sunday morning. Shri Shankara jayanti was observed on 17th May, with Shri Shankaracharya Pujana by Grihastha-s and Bhashya pathana rendered by Sadhakas from home. On 30th May, Samuhika Gurupujana was conducted online as a part of the Sayujam Seva. 101 Sadhaka-s including 15 yuva-s participated with some doing only the chanting and some performing the Gurupujana. Daily programmes: Daily morning puja-s and evening puja-s on Monday-s, Thursday-s and Friday-s were performed by Grihastha-s and yuva-s. Durga Namaskar was performed every Friday by Ved Shri Vijay Karnad Bhatmam with the assistance of Shri Satyendra Sorab.

The series of talks on the Bhagavadgita by Smt. Dr. Sudha Tinaikar commenced online on Shri Chitrapur Math website from 3rd June and is held every Wednesday.

Girvana Pratishtha, Sambhashana Varga classes are being conducted online. Gayathri Japa Anushthan is also being performed online every Sunday morning from 0700 hrs upto 0830 hrs.

*Reported by Saikrupa Nalkur*

**Mumbai, Dadar Sabha:** Report from March – May 2021

From 1<sup>st</sup> to 3<sup>rd</sup> March, our sadhakas offered Shri Guru Pujan at the Lotus feet of Parama Pujya Shrimath Parijnanashram Swamiji and HH Shrimath Sadyojat Shankarashram Swamiji, to mark the occasions of Shisya Sweekar Jayanti and Pattabhisheka Vardhanti, respectively.

4<sup>th</sup> March signalled the beginning of Sayujyam, a 15-month long celebration of two upcoming milestones of great significance – Firstly the The 75th Janmadviva of Karu Gâmûrti Guruswâmî Parijñânashram Swâmîjî (15th June 2022) and the 25th Pattabhishek Diwas (21st February 2022) of H.H. Shrímat Sadyojât Shankarâshram Swâmîjî. In keeping with this, a Vaiyaktika Sadhana, covering the entirety of the 15 months, from 4<sup>th</sup> March 2021 to 15<sup>th</sup> June 2022 was proposed. Sadhaka-s whole heartedly pledged their participation towards making Sayujyam a grand success.

Led by Shri Mohit Karkal and Smt. Sangita Pawar, the team of Guru Pujan trainers including Smt. Shobha Puthli, Shri Girish Honnavar, Smt. Sona Chandavarkar, Smt. Rekha Karkal, Smt. Smita Mallapur began conducting sessions for our sadhaka-s, which included 6 yuva-s and 13 laity members.

Ram Navami was celebrated at the residence of Shri Dilip and Smt Shobha Puthli on 21<sup>st</sup> April. From 22<sup>nd</sup> to 24<sup>th</sup> April, our sadhaka-s attended discourses by Dharmapracharak Shri V Rajagopal Bhatmaam on Deepanamaskar via MS Teams. All three days saw a tremendous response. Our sadhaka-s along with those from other Sabhas listened intently, as he lucidly explained the significance of Deepanamaskar.

Activities like Manthan via Whatsapp, and bhajan sevas by the Sadguru Bhajan Mandal, organised by Smt. Revati Gulvady and Smt. Shobha Puthli via Google Meet continued as per the prescribed schedule. Many of our sadhaka-s are participating regularly in all these activities.

Samaradhana of HH Shrimath Parijnanashram Swamiji I was observed on 10<sup>th</sup> May. Shri Arun and Smt. Sona Chandavarkar performed Shri Guru Pujan at their residence in the morning and a bhajan seva was organized in the evening by Sadguru Bhajan Mandal, during which Smt. Sona Chandavarkar spoke a few words about Parama Pujya Shrimath Parijnanashram Swamiji I.

On the occasion of Shankar Jayanti on 17<sup>th</sup> May, the online programme planned by the co-ordinators, Smt. Sangita Pawar, Smt. Anupama Hattangadi and Nikhil Kadle and Sadguru Bhajan Mandal, comprised the recitation of Stotras composed by Shri Adi Shankaracharya. The programme also included a narration by Shri Ravi Shirali.

As part of the “Atmabala” series on mental and physical well-being, the first session on Yoga was conducted by Smt. Meenakshi Baljekar on 30<sup>th</sup> May. Aditya and Ankita Chandavarkar, Urvi Mankekar and Mohit Karkal participated in it via MS Teams.

*Reported by Mohit Karkal*

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## DOMESTIC TIDINGS

### OBITUARIES

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

2020

Dec 19 : Ashalata Arunkumar Hemmad at Chennai

Dec 20 : Dr. Aruna Yeshwant Ullal at Chennai

2021

Jan 22 : Dr Murlidhar S Padbidri (85) at Borivali (West), Mumbai

Jan 25 : Suresh Ramchandra Amladi (81) at Borivali, Mumbai

Mar 22 : Smt Rama Mangesh Kadle (87) in Mumbai

Apr 2 : Durganand Karnad (64) at Bangalore

Apr 17 : Ashok Shirale (71) at Bangalore

Apr 19 : Meera Hosangady (85) at Bengaluru

Apr 21 : Ramdas Mundkur (94) at Bengaluru

Apr 21 : Prakash Hiremath (49) at Bengaluru

Apr 21 : Suresh D Sashital (84) at Wadala, Mumbai

Apr 24 : Manohar Gulvady (90) at Bengaluru

Apr 24 : Anjani Kaushik (86) at Bengaluru

Apr 25 : Vimala Narsing Balsekar (94) at Mumbai

Apr 27 : Renuka Mundkur (86) at Bengaluru

Apr 27 : Prof Ganapati D Padukone (79) at Borivali, Mumbai

May 2 : Anand Narsing Balsekar (67) at Mumbai

May 8 : Shailaja Shivanand Gokarn (her native place Murdeshwar) (87) at Powai Mumbai

May 11 : Dilip Karnad (68 years) at Chennai

May 15 : Manohar Ramrao Shirur (91) at Muscat (Oman)

May 16 : Shyamala Krishnanand Pombathmajal (78) at Andheri, Mumbai

May 22 : Suresh Mangesh Dhareshwar (90) at Goregaon, Mumbai

May 22 : Jyoti Talgery (76) at Bengaluru

May 27 : Vivek Nadkarni (61) of Shirali at Mangalore

May 27 : Ajay Shrikar Khambadkone (44) at Boston, USA

May 28 : Arun Manohar Dhareshwar (54) at Andheri, Mumbai

May 28 : Pratibha Shirali (nee Khambadkone), (82) at Bengaluru

May 30 : Bhavanishankar Kailaje (80) of Shirali at Mangalore

Jun 2 : Brinda Paramananda Karnad (79) of Mangalore at Bengaluru

Jun 3 : Geeta (Krishni) Vasant Nadkarni (86) at Saraswat Colony, Santacruz, Mumbai

Jun 4 : Dinesh Anand Kailaje(70) at Nashik

Jun 6 : Niranjana Gollikere (84) at Kota, Rajasthan

Jun 19 : Arun Dattatrey Hattangadi (74) of Talmakiwadi at Mumbai

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