

Kanara Saraswat

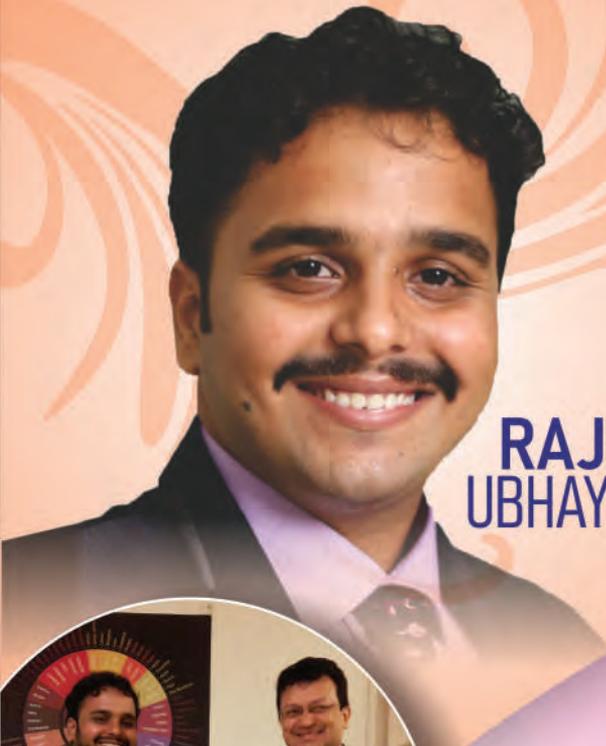
A MONTHLY MAGAZINE OF THE KANARA SARASWAT ASSOCIATION

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Emerging Bhanap Stars on the Horizon



**RAJAT
UBHAYKAR**



**POONAM
BURDE**



Kanara Saraswat wishes all its readers a very Happy Diwali



KANARA SARASWAT ASSOCIATION

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Kanara Saraswat

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STOP PRESS

The NaMo administration on 23 Oct 2021 cleared the empanelment of Shri Nitin Ramesh Gokarn IAS (1990 batch) for holding Secretary or Secretary-equivalent level posts in the Government of India. We congratulate Shri Nitin Ramesh Gokarn on this elevation and wish him continued success and growth in his career. The entire CSB community is proud of his achievements.

Editor



Diwali Messages



On this auspicious occasion of Deepavali, I wish all of you great health, success and happiness! Let this Deepavali bring a new purpose in your lives! With the pandemic of COVIC-19 still going strong, it is my sincere request to all of you to take extra care and caution. BE SAFE and BE HEALTHY!!!

Wishing all of you all the best on this festive occasion

*Praveen Kadle
President, KSA*



Wishing all of you A Very Happy, Healthy and Prosperous Diwali. With gleam of auspicious Diyas and holy Chants, may happiness and prosperity fill your life forever. Have a safe and Green Diwali.

*Kishore G Masurkar
Vice President KSA*



May the Divine Light of Diwali Diyas spread Peace, Prosperity, Happiness, Success and good health in your life. Happy Diwali

*Smt. Vidyalakshmi V Kulkarni
President - Saraswat Mahila Samaj*



On this auspicious and sparkling festival of lights may the glow of lamp illuminate your life and bring Joy, Prosperity and Happiness. Wishing you and your family Happy and Safe Diwali.

*Padmini Bhatkal
Vice President - Saraswat Mahila Samaj*



From the President's Desk....

Dear Friends,

I got elected as the President of KSA for my first term in September 2015. It has been six long years since then, that I have been addressing the members in the President's Desk of the KSA magazine every month. Last month, I got re-elected again as the President of KSA.

To be very frank, I do not have the flair for writing as some gifted people do. Over the last six years, it was therefore always a struggle to get the right topic to write about every month for the monthly KSA magazine. In the process, my articles were always delivered to the editorial team much beyond the stipulated timelines. Six years and seventy-two issues later, I now have conveyed to our new Editor, Shri Nitin Gokarn, that I would discontinue writing my monthly Presidential Address to the members. Nitin mam, I am quite sure will turn out to be a "Chip of the Old Block", being the son of Late Shri Gurunath Gokarn mam, who shouldered this responsibility for many years, as an Editor of our magazine with great success and acclaim.

This will therefore, be my last address to all of you. I take this opportunity to offer my sincere thanks for patiently accepting my writings over these last six years. I also thank the magazine editorial and composing team, as well as the Printing Press team for their patience and utmost understanding. Finally, I thank my wife Chetana and my sister-in-law Sadhana Khambatkone for helping me in giving the finishing touches to my articles over this long period.

By the time you get this issue, we will be amidst Deepawali Festival celebrations. I would like to especially wish each one of you, a very Happy Diwali and may this Diwali bring into your life - happiness, prosperity and great success!

With Regards,
Praveen P. Kadle



Kanara Saraswat Association

Management for the year 2021-2022

Shri Praveen P Kadle – President
Shri Kishore Masurkar – Vice-President

Managing Committee for the year 2021-22

1. Shri Mahesh Kalyanpur	Chairman
2. Shri Vandan Shiroor	Hon Secretary
3. Shri Shivanand Sanadi	Jt. Hon. Secretary with Legal & Funds disbursement assisted by Ms. Anisha Narayanan for Legal
4. Shri Gautam Amladi	Hon. Treasurer
5. Shri Kishore Surkund	Jt. Hon. Treasurer & Building assisted by Dr. Prakash Mavinkurve for Building
6. Shri Rajendra Kalyanpur	IT, Website, Nashik Holiday Home & Bhandardara
7. Shri Kiran Bajekal	Public Relations, Membership drive & Fund raising assisted by Smt. Ashwini Prashant
8. Dr. Prakash S Mavinkurve	Health Centre assisted by Shri Sunil Ullal
9. Shri Sunil G Ullal	Sports & Cultural events assisted by Ms. Anisha Narayanan
10. Ms. Anisha Narayanan	Magazine, Marriage bureau assisted by Shri Kishore Surkund
11. Shri Rajiv Kallianpur	Chitrapur Saraswat Network (CSN) and Entrepreneurship. Assisted by Shri Gautam Amladi
12. Smt. Ashwini Prashant	Family Tree assisted by Shri Rajendra Kalyanpur
Shri Kishan Chandavarkar	Local Assistance for Nashik Holiday Home and Bhandardara

KSA FAMILY TREE PROJECT

We trust you would have gone through the article in the October 2021 magazine on this project which KSA has initiated. Many may find it difficult to create a free account on <https://www.myheritage.com>. Please therefore send us details of your families (Full name, date of birth/death (in case of deceased), gotra and relationship) for as many ancestors and descendants of your family as possible through email at familytrees@kanarasaraswat.in.

Editor's Reflections

Jai Shankar. I intend to begin my dialogue with our esteemed readers of KS by offering my prostrations at the lotus feet of our revered Swamiji and Sadguru and the illustrious Guru Parampara of our Shree Chitrapur Math.

When I was approached to take over the Editorship of the Kanara Saraswat, I immediately accepted it without giving it a deep thought which must have not just surprised but pleasantly even shocked the proposer. It hit me a trifle late which shoes I was getting into. This position has been embellished by editors of eminence in the past and that makes the whole assignment challenging to match. As I contemplated later, I felt having accepted it without demur, there will be no chickening out and no going back. Perhaps, I may have done it without batting an eye lid, probably thinking of the enormous dedication, devotion and commitment of my late father, Gurunath Gokarn, for over six decades to the KSA. He lived and breathed KSA so much so that my mother would jokingly call KSA as the "other one". I accepted this enormous responsibility without realizing the gravity of the role which accompanies the job of an Editor. I am, however, confident that with the blessings of my late father, and our Guru Parampara, and support from colleagues in the team, I would be able to discharge my responsibilities diligently and efficiently.

The recent survey conducted by KSA regarding what the reader wishes to read in the magazine will be my guiding force initially. However, since learning and innovation is a continuous process, **I urge our readers to share their ideas and opinions so that the KS magazine can stand the test of time and improve at every stage and every edition in content and presentation to provide it with a face-lift and add some more fun features.** Over the next few months we would like to encourage fresh talent to add new voices and rich content to our publication to showcase their contributions.

Our erudite community has been blessed with extremely creative minds and many have been blessed with excellent writing and presentation skills. I hope to call upon the youth and elders alike, blessed with a creative bent of mind to contribute **originally** written general articles, war time stories, poems, short stories, quiz, humour, anecdotes, and other matters liberally, to make the magazine something for the reader to eagerly look forward to. The magazine must cater to the interests of each section of our community and this would be the continued endeavour, as it has always been. On another level, while English language continues to dominate our public life, we must all ensure that our beautiful *matrubhasha* Konkani retains its flavor within our community and at homes. We would encourage Konkani idioms, *adgatis* which are long forgotten to be revived for the benefit of the younger generation. In this issue and onward, we propose to revive the language in some way by explaining famous humorous Konkani *aadgatis* so that we are all in touch with the rich language and test your word power by quizzing to guess konkani words for English words.

To commence my innings as Editor with the Diwali issue is certainly a challenging one for a debutant. I hope my stint will go down well with the readers. I hope this undertaking will turn out to be a fulfilling, creative endeavor which fills me with joy. I would like to wish each and every one, A very happy and Prosperous Diwali and a successful and Healthy New Year ahead, putting behind the dark days of the pandemic.

In this issue we would like to highlight and showcase the talent in our community. The accomplishments of young **Rajat Ubhayakar** will make anybody's heart swell with pride. So also is the joy which we all get to see a young and beautiful *aamchi* face on National Television in **Poonam Burde**. We wish to see these emerging stars make themselves and our community proud.

Please do write to us on kanara_saraswat@hotmail.com what you feel after reading this issue. Your feedback is most necessary. Letters may be published in subsequent editions.

Cheers and Best wishes, Jai Shankar.

Nitin Gurunath Gokarn

Letters to the Editor

Dear Editor,

As a part of the CSB community I was always very keen and eager to know my family roots but could not go further up than three generations. I am happy to read in KS that the KSA is embarking upon creating a web based family tree which is a happy augury. I congratulate the KSA for taking this challenging assignment. Hope all readers will contribute so that we get to know our relatives both distant and near. Best wishes to the team for successful completion of the project.

**Sheeka Talib (nee Gokarn)
Cuffe Parade Mumbai**

Dear Editor,

I have been reading articles by NALINI NADKARNI for several years and enjoy doing so. She writes interesting articles, some based on real life incidences but changing names, places or time. Some of us can make out real persons in her articles (most of them are no more). Other articles are from her imagination but made to look like real life persons. Having known her for over 60 years, I can make out which article is from real life & which are from imagination. For a person of 94-96 years her enthusiasm is remarkable. She

has to read every issue of KANARA SARASWAT magazine. Any mixup or delay in receiving is taken as a serious problem. May she live to full 100 years & more, with blessings of Lord Bhavanishankar.

**Dr. Ashok Dayanand Nadkarni
Kandivli East, Mumbai 400101.**

Dear Editor,

I was disappointed to know about the Editor (Devyani Bijoor) stepping down as Editor of KS Magazine. Despite her short tenure, she handled the portfolio diligently. The introduction of New Tidings like Samaparka Section, Health and Wellness and Author Details, was well received and very much appreciated by KSA Members.

Besides, as Editor - Devyani Pacchi - you ensured that during the pandemic the soft copy of KSA was always received in time every month for KSA Members.

My best wishes to you and your family members and wish you good luck in your personal endeavours in the near future.

**Mahesh Kalavar
Goregaon East Mumbai**

KSA Diwali

and

Foundation Day Celebration 2021

The programme details for this year's Diwali and Foundation day celebrations are given on our website www.kanarasaraswat.in

The programme details are also sent by email to all those members who are on our mailing list. Please arrange to send your email address to admin@kanarasaraswat.in in case if you have not received the same in your email.

You may also get details on our
WhatsApp group mobile number 8879557536.

Regards,

Vandan Shiroor

Hon. Secretary - KSA

9833217925

Poonam Burde- Soon to be a Household Name

SMITA CHANDAVER

Today's television experience is a far cry from that of our parents and grandparents, when television decided what we watched. The rapidly expanding field of media and mass communication and the sharp increase in the number of 24x7 news channels in recent times, has opened up creative and attractive careers. One such career is that of a News Anchor on television. TV anchors and news presenters are becoming stars and role models in their own right. In fact they are household names and even today we recall News readers from bygone era like Minu Talwar, Tejeshwar Singh, Gitanjali Aiyar, Sarita Sethi, Bhakti Barve, Rini Simon, Komal GB Singh and of late we have Rajdeep Sardesai, Navika Kumar, Arnab Goswami, Palki Upadhyaya and our own *amchigele* anchor Shiv Aroor, and a host of other TV anchors who are so much a part of our lives that they actually pervade our bedrooms and living rooms.

Today, an anchor and a newsreader are different. Unlike in the past, the style of presentation has changed over the years; they are now opinion makers and their scope for awareness of different subjects is limitless. Besides giving out unbiased news in an appealing manner that stands out, they also have to conduct live interviews and debates. Meeting this enormous challenge with dignity, grace and confidence on national television is our very own *amchi* dynamo, **POONAM BURDE**.

She is currently the Deputy News Editor at TIMES NOW, India's leading news channel. She started her career as a trainee journalist on the Output Desk of the channel. For one so young, Poonam has been in the media industry for over 9 years now and a news anchor for four years out of those.

The only child of Manisha and Chaitanya Burde, Poonam calls herself a true blue Mumbaikar. Her impressive career graph and the confidence she exudes speaks volumes for the support and strength of her family. It was in College that Poonam realized what really interested her and she started preparing for entrance exams in journalism schools even before she graduated. How is that for sheer determination! Later, she went to Bangalore to pursue a PG Diploma in Journalism from IJNM. It was the beginning of her foray into media and also where she was to meet the now 'enfant terrible' of television media, Arnab Goswami. Poonam says it was a great experience working with him. Though he was a tough taskmaster, she believes her ability to thrive, not just survive in a challenging environment and her comfort level in the newsroom, were a part of his training.

Challenge is something Poonam has always enjoyed. Back then in College, a friend introduced her to the Campus Page that ran a weekly in Indian Express' Marathi daily Loksatta. Having studied in English, she used to think in English and never imagined herself writing in Marathi. But her adventurous side wouldn't pass up an interesting opportunity.

From reporting campus events to interviewing achievers to following the trends of the time, she remained associated with the newspaper all the five years, with able guidance and help from her mother. This stint made Poonam confident that she had made the right career choice. So far, Poonam has also worked on special shows for **Times Now** which include special election coverage and investigative reporting. She anchors/presents news bulletins and hosts debate shows. Poonam's profile mainly involves working on main stories of the day that set the news agenda of the Channel.

For Poonam, her biggest fan club is her family who never questioned her choice of career and supported her whole heartedly. She credits Mr. Vinayak Parab, a senior journalist with the Loksatta for her being where she is today. He recognized her strength, helped her hone her skills and directed her towards the right path. Poonam doesn't consider herself famous as yet though the comments on her social media speak otherwise. In Poonam's opinion, a career in the news business requires a great deal of passion and sacrifice. It takes a lot out of you with odd, crazy working hours in a stressful environment, no offs on public holidays, zero social life, sometimes at the cost of relationships. Once she was at TimesNow, she knew this was what she wanted to do always and worked for it accordingly. Her brush with celebrities until now is restricted to interviewing Ayushmaan Khurana and Nargis Bharucha ahead of their film release, some Paralympic champs after the recent games and some health field experts during the pandemic. Her best is yet to come and she is ready to wait. The most memorable leg of her career was her transition from an off-camera journalist to an on-camera journalist. Her bosses ensured she did not give up and there is no looking back since. For Poonam, the biggest takeaway from her journey so far is the fulfilment experienced when she sees her stories and her hard work having real impact on ground.

Poonam is happily single at present and concentrating on her career. Though her work gives her very little time to relax, she is ready for a mystery novel or a crime thriller series at any given time. She also would love to travel. Poonam aspires to work with a global news organization and hopes to be there (and deservedly so) in 10 years.

Poonam Burde's inspiring story has surely opened up new options for our youngsters with inclination towards media & communications. We wish Poonam more success and greater recognition for her work.

One thing is certain – the TRP of Times Now is bound to soar with the entire *amchi* community eager to have a "dekko" at Poonam on Times Now and we hope and pray that Poonam will soon appear on Prime Time National TV !

The nation wants to know – will you watch !!



THE KANARA SARASWAT ASSOCIATION (REGD)
NOTICE OF THE SPECIAL GENERAL MEETING

Notice is hereby given that a Special General Body Meeting (SGM) of the Kanara Saraswat Association will be held on **Sunday 5th December 2021 at 10.00 a.m.** on virtual Zoom Platform to transact the business given under item number 1 below: The link for attending the SGM is given here. Join Zoom Meeting

<https://us02web.zoom.us/j/81414616761?pwd=R1hoVXA3Z2puV2pySkVuOXZkZElsQT09>

Meeting ID: 814 1461 6761

Passcode: KSA-SGM

The same link is available on KSA website and also will be sent on email to the members whose email are registered with KSA

1. To confirm and carry into effect revised Rules and Regulations 2021 of the Kanara Saraswat Association placed before and approved by the General Body at the Annual General Body Meeting held on 26th September 2021.

Note:

- i. *Printed copies of the revised Rules and Regulations of KSA have already been sent to members and the same are available on the website of KSA at www.kanarasaraswat.in*
- ii. *A chart comparing the major changes proposed versus the existing rules with the reasons for the changes is given in this issue for the benefit of members.*

By order of the Managing Committee

Vandan Shiroor

Honorary Secretary

Date: September 14, 2021

Rajat Ubhaykar- Accomplishments Galore (Based on an Online Interview with Nitin G Gokarn)

Rajat Ubhaykar, son of Ravindra Ubhayakar and Rashmi Ubhayakar (nee Shanta Bhavanishankar Pandit), has recently cleared the UPSC Civil Services Exam 2020 with **All India Rank 49 and is soon going to join the prestigious Indian Foreign Service as a diplomat. He is the first Amchi in nearly five decades** to do so. He is also a critically acclaimed travel writer and the author of '**Truck De India: A Hitchhiker's Guide to Hindustan**' published by the American publishing house Simon & Schuster in 2019.

Rajat got enormous popularity and acclaim for doing a project out of the blue. In his first book, **Truck De India**, Rajat actually lived the life of an Indian truck driver undertaking arduous journeys by hitching rides, travelling the length and breadth of India. He explored the lives of Indian truckers embarking upon a 10,000 km-long, fully unplanned trip, hitch-hiking with truckers all across India, traveling from Mumbai to Srinagar, from Dimapur to Imphal and from Mumbai to Kanyakumari. Along the journey he made unexpected friendships; listened to highway ghost stories; tried to get inside the skin of the truck drivers and discovered the perilous consequences of overloading trucks. He travelled alongside nomadic shepherds in Kashmir; and not to be surprised- experienced high order corruption along the routes. He even travelled the insurgency-ridden highways through Nagaland and Manipur. This travelogue has been hailed as a best seller and has drawn accolades from many readers.

There is little doubt about the genes Rajat has inherited, as he comes from a family hailing from Mallapur. His mother Rashmi had started the popular restaurant named 'Simply Saraswat' at Borivli and Ravindra is a successful Chartered Accountant having his own firm. benign grace of His Holiness Swami Shankarashrama II seems evident.

Rajat was born in 1991 in Bhatkal but was brought up in Malad, Mumbai. Even as a four-year-old, he showed early signs of promise when he was invited for his memory prowess to the popular *Surabhi* program hosted by Renuka Shahane and Siddharth Kak on Doordarshan. He was an avid reader as a child, and displayed curiosity about the world from a young age. His mother Rashmi recalls him reading the Economic Times with keen interest as a nine-year-old.

His love for reading and the Harry Potter series in particular led him to enrol in the Sainik School Satara, a military boarding school run by the Ministry of Defence, from where he completed his matriculation. After returning to Mumbai, he wrote hundred pages of his first novel based on his experiences at the Sainik School. Unfortunately, the draft was lost forever when his computer hard disk crashed.

He then prepared for the IIT-JEE for two years, and went on to study electrical engineering at IIT Kanpur after securing AIR 276 in the exam. At IIT Kanpur, he was actively engaged

in quizzing, hostel administration, singing, and literary activities. After graduation, he worked at a management consulting firm for a year before enrolling for a course in journalism at the Asian College of Journalism in Chennai. The switch was driven by his desire to read, write and explore India in his early twenties, and not be confined to a desk job and crunching numbers.

Rajat worked as a business journalist at Outlook Business magazine in Mumbai for nearly three years, where he won the Polestar Award for Excellence in Business Journalism and was also invited to Kathmandu on an 'Uncovering Asia Fellowship' for a conference on investigative journalism. During this period, he took the initiative to travel across India, covering twenty states, to write about the lives of truck drivers, whose crucial role in the conduct of our economy had not been adequately documented or appreciated. Based on his ground reportage, he wrote a six-part series on the highway economy for Outlook Business. This series was noticed by Dharini Bhaskar, then editorial director of Simon & Schuster India, who approached Rajat to write a full-length book.

However, civil services had always been on his mind, and he soon quit his job to prepare for the gruelling UPSC exam, while devoting 2-3 hours everyday to working on his book. His travelogue *Truck De India* was released in October 2019 to rave reviews in newspapers and magazines like *The Hindu*, *India Today*, *Open*, *Mint*, *Forbes*, and to lots of love from general readers. He continues to receive messages of appreciation from readers every week. His journey has also been featured in international media outlets like BBC, National Geographic, Conde Nast Traveller, Vice, Grazia, and he has been invited to over a dozen podcasts and a few literary festivals to speak about his experience and his insights into life on Indian highways.

In August 2020, Rajat cleared the UPSC exam with AIR 378 and joined the Indian Railway Accounts Service. However, Rajat had his mind set on joining the Indian Foreign Service and took leave to appear for the exam again. His efforts bore fruit this year when he secured a top 50 rank in the hyper-competitive UPSC exam for which over a million aspirants register.

Rajat preferred IFS over the Indian Administrative Service because of his interest in international relations, aptitude for learning new languages (he has already learnt Spanish), and his desire to travel and explore different cultures. As part of his training as an Officer Trainee, he will be joining the three-month Foundation Course in the premier Lal Bahadur Shastri National Academy of Administration in Mussoorie in early December, followed by a six-month training program at the Sushma Swaraj Institute of Foreign Service (SSIFS) where he will be taught economic diplomacy, negotiation, protocol, communication & interpersonal skills, among other subjects relevant to life as a diplomat.

Indian Foreign Service officers are also required to learn a Compulsory Foreign Language as part of the training process. Rajat believes that China poses the biggest foreign policy challenge to India on many fronts in the decades to come. Hence he has his mind set on learning Mandarin, for which he hopes to be sent to China or Taiwan for two years after completion of the course at SSIFS.

He got engaged to Ms. Anushree Rastogi, a Senior HR manager in Amazon, in September 2021 and plans to get married in the near future. He credits his parents, his brother Roopak, and Anushree for his success, without whose unwavering support this achievement would not have been possible. Rajat is soon going to be felicitated for his achievement by the Chief Minister of Maharashtra and also by Hon'ble Minister of Railways, Communications and Electronics & Information Technology in Delhi. He looks forward to a career in diplomacy and projecting India's national interest in the wider world to the best of his abilities. He hopes that in the coming years, more *amchi* youngsters take up civil services as a fulfilling career option that offers a diverse range of opportunities, and would be happy to guide aspirants for the same.

The Kanara Saraswat Association is very proud of Rajat's accomplishments and we are certain that in the coming years, Rajat will shine like a glowing star in the Foreign Service firmament and do our community and the country proud.

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announce

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SAMPARKA

Dhanya Bhâga Sevâkâ avasara pâyâ....

By JAYASHREE V CHANDÂVARKAR

|| Shrî Gurubhyo Namah || Shrî Bhavânîshankarâya Namah || Shrî Mâtre Namah ||

Mere words can never wholly encompass the magnanimity and illustriousness of a Guru. I consider myself fortunate to have offered Sevâ at the hallowed feet of three preeminent Guru-s of our sacred Shrî Chitrâpur Guruparamparâ.

I was born into a family in Belgâum whose home was frequently graced by the visits of Parama Pûjya Shrîmad Ânandâshram Swâmîjî. These much awaited visits happened at least a couple of times each year during when They were either on the way to, or while returning from their camps and tours to various cities and towns in the North.

After the Shishya swîkâra on March 1st 1959, our home was for the first time graced by both Guru Swâmî and the young Shishya Swâmîjî on their way back from Mumbaî when they stayed for a day. I had the good fortune of serving both Guru-s even after I got married and went to Bombay (now Mumbaî). Parama Pûjya Shrîmad Ânandâshram Swâmîjî and Parama Pûjya Shrîmat Parijnânâshram Swâmîjî visited our home in Bombay on the 13th of March 1965.

In 1977, on the joyous festival of lights, our home was illuminated by the âgamanam of His Holiness Shrîmat Parijnânâshram Swâmîjî. It was on the day of Lakshmî Pûjâ that Swâmîjî arrived at our house, making it a day I will never forget. Our Guru, the very beacon of light and inspiration were welcomed with a Pûrna Kumbha Swâgata. It was a moment of realization when we learnt that Swâmîjî had brought along with them the pâduka-s of their Guru Swâmî Ânandâshram.

Later, in 1980, our newly built home in Mumbaî was graced by the sacrosanct presence of Parama Pûjya Shrîmat Parijnânâshram Swâmîjî. The eagerly awaited arrival happened in the holy month of Kârtika on Krishna Paksha Dwitîyâ. The atmosphere was vibrant with positivism and joy. Fragrant torana-s and fresh mango leaves adorned the doorways and colourful rangolî-s carpeted the floors; During this period many sâdhaka-s had the opportunity to perform Pâdukâ Pûjana. The mornings were consumed in question-answer sessions and the evenings were celebrated with performances by an exquisite assortment of artists: Vidushî Aarî Anlikar, Pt. Sharad Sâthe and Pt. Devendra Mureshwar to name a few. On Thursday evenings, Shankar Shiroormaam's discourses were held. We felt blessed to have hosted Swâmîjî for ten days at our home on this occasion.

Thereafter, our humble dwelling was frequently visited by Swâmîjî. Apart from our family, our house used to be

filled with many devout sâdhaka-s and also the Gurumâtâ and the Guru-pitâ. People used to flock in the evenings for the Dîpanamaskâra to have a glimpse of the Guru and wait for a chance to interact with Him.

Every visit of Swâmîjî is etched in my memory, as fresh as ever, even today. Swâmîjî was at our home during the festival of Yugâdi in 1989. It is an unforgettable occasion since we got the opportunity to begin the New Year with Their blessings. The festivities commenced with panchânga vâchana followed by a music program. The sâdhaka-s who had arrived to participate and seek Swâmîjî's blessings were treated to the traditional pânak panwâr.

In the year 1989, we had the good fortune of having Swâmîjî reside at our home during the sacred night of the Kojâgarî Pûrnimâ. It is said that on this night, the moon looks ever so radiant and Goddess Lakshmî herself goes around blessing those who beseech the Divine Mother. Bhakta-s present sang bhajana-s late into the night. Momentarily we escaped from the clamorous cacophony of Mumbaî, the serenity of the night consumed us all, and the presence of the resplendent Guru ensured that the memory of this day would be forever etched in the hearts of all those present.

We had the fortuity to travel with Swâmîjî on Their various tours. In the year 1983, 16 sâdhaka-s including the Guru-mâtâ and Guru-pitâ, journeyed across various pilgrimage sites in Mahârâshtra. A 6-day long road trip covered six holy towns: Dehu, Âlandî, Mahâ, Pâlî, Gângâpur and Pandharpur. It was in the venerated Vithobâ Temple in Pandharpur that we witnessed our Swâmîjî performing the Shoashopachâra Pûjâ of the deity.

We also accompanied His Holiness on their International Gîtâ Yajna Tour in the north. Swâmî Chinmayânanda had invited Parama Pûjya Swâmîjî to their âshrama in Siddhabâri. We embarked on a long train journey to reach the picturesque Himâlayan valley nestled cozily between the mighty mountains.

Our omnipresent and omniscient Guru was once invited by a gentleman named Mr LâwaGe to inaugurate his chemicals factory. Those of us who had accompanied Swâmîjî were fascinated at the wondrous workings of the gigantic machines and the mystifying nature of the various chemicals that the factory dealt with Mr.LâwaGe, being a good host initiated an explanation regarding the working of the chemicals and the machines. Midway through his explanation, our Swâmîjî took over and explained the

very complicated process and abstruse workings of the massive and sophisticated machines. Everybody was stunned, and Mr.LâwaGe was stupefied and speechless at the fact that Swâmîjî knew explicit details of the machines and chemicals. Astounded by the depth of Their knowledge which was far-reaching and detailed, covering various diverse topics, the sâdhaka-s present there bowed down in deep reverence and respect at the Lotus Feet of Parama Pûjya Swâmîjî.

Swâmîjî's love and affection toward animals is well known. Swâmîjî had a Doberman called Julie. Swâmîjî had foretold in the year 1991 that Julie would bear 7 puppies in the future. Out of the seven there would be 2 females and 5 males. Swâmîjî had even predicted the intrinsic details of the puppies; They had mentioned that at the time of their birth, one would be born considerably weaker and thinner and also that among the seven puppies, a single one would be brown in colour, the rest being Black. In 1992, a year after Pûjya Swâmîjî's Mahâsamâdhi, Julie delivered her seven beautiful, lustrous puppies exactly as predicted by the Guru.

We were fortunate indeed to be granted the priceless opportunity of performing Kanakâbhisheka of Parama Pûjya Swâmîjî on 28th of November 1990. It was a long awaited wish that was finally fulfilled. Amidst the recitation of the Shrî Sûkta by the vaidika-s present, this venerated ceremony was conducted.

On the 28th of August 1991 just before Swâmîjî left for Bengalûru, my late husband Shrî. Vîvek S Chandâvarkar was called to Kârlâ. On going there, he was blessed with the good fortune of performing the very last Pâdukâ Pûjya of Parama Pûjya Shrîmat Parijnânâshram Swâmîjî.

Even after His Holiness Mahâsamâdhi on 29th August 1991, thanks to the proximity between Mumbaï and Kârlâ my husband and I would frequently visit the hallowed shrine of the Kârlâ Durgâ Parameshwarî Temple and the Jâgrat Samâdhi of our Swâmîjî. We consider our life to be fruitful as we got the benefit of performing Sevâ at the sacred feet of our Guru-s. The firm affirmation of belonging, being guided by, and being constantly blessed by such a dynamic entity as Swâmîjî gave us the required inspiration and motivation to go through the ups and the downs of life smoothly.

To conclude, I want to reiterate that a Guru is such, that no words can circumscribe or describe Him. Swâmîjî were so much more than what even finest words can describe, irrespective of the language used. I offer my humble pranâm-s at the feet of Lord Bhavânîshankar and all the Gurus of our sacred Guru Paramparâ for having given me the priceless opportunity of Sevâ and exalted my life with their guidance and blessings.

Om NAMAĦ PÂRVATÎ-PATAYE HARA HARA MAĦÂDEVA!!



Belgaum, at Jayashreepachi's father's home



Swamiji at the Chandavarkar Residence

Four Generations in One Frame!



**Prema Mavinkurve (Great grandmother)
Gayatri Mavinkurve-Gokarn (Grandmother)
Maithili Gokarn-Sajip (Mother)
Nurvi Sajip (all of 2 months)**

Chitrapur Heritage Foundation

711 Daylily Court, Langhorne, Pennsylvania, USA

Connecting US Amchis to Chitrapur Math

Founded in 2005, Chitrapur Heritage Foundation (CHF) is a Section 501 (c)(3) not-for-profit charitable organization and donors receive the maximum charitable deduction allowed by law. The mission of CHF is to provide a vital link for amchis in the US to stay actively connected with our Chitrapur Math and our Guruparampara. Currently, CHF Chapters are located in four main regions across the United States of America. Over the past decade, amchis in the US have supported students' education and promoted sustainable development of the village of Shirali.

The activities of CHF includes:

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

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

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

For more information, please contact Arun Heble (arheble@yahoo.com) Tel: +1-215-666-3200 or Pramod Mavinkurve (pmkurve@gmail.com). Tel: 908-616-1497.

A Loving Tribute



On 11th October 2021, a highly respected and legendary personality, Dr. Sitaratna Adur, who retired as the Dean of the prestigious Kasturba Gandhi Hospital, Chennai, passed away peacefully at the age of 101, in Bengaluru. She was a mother figure to all of us and was held in awe. She has left a void in our lives, which will be very hard to fill.. We pray her Atma attains Sadgati and may her dear ones and admirers receive the strength to bear the colossal loss.

From, Adurs, Savkars, Molahallis, Hosangadis, Yederys, Kundajes, Savkars, Karnads, Kelkars, Naimpallys, Kubers

Mr. Anoop Annajirao Surkund

24th October 1942 to 21st September 2021 (78 years), Mumbai.



Mr. Anoop Surkund was the eldest born of Mrs. Mira and Mr. Annajirao Surkund's five children. After a long 42-year career with Life Insurance Corporation, he retired as the Divisional Manager and Principal of the Sales Training Centre, Mumbai. Passionate about Astrology, he had deeply researched the field and was a renowned Astrologer especially for *prashnajaatak* predictions. He was a passionate linguist and had learnt several languages. Trained in Acupressure, he was always ready to help people get relief from their ailments. Post retirement he took up aerobics to stay fit and encouraged all his friends and family to join his aerobics sessions taking special classes for Senior Citizens.

Anoop left us all for his heavenly abode on 21 Sept 2021 surrounded by his loved ones. His boundless energy, love of life in his favourite city Mumbai, and his abiding affection for his community, friends and extended family will be deeply missed.

May his soul rest in eternal peace.

In loving remembrance,

Chhaya Surkund (Wife)

Prasad (Son) and Mansi Surkund (Daughter-In-Law)

Dr. Deepali (Daughter) and Dr. Hari Gopalakrishnan (Son-In-Law)

Neha Surkund (Granddaughter) and Arjun Hari (Grandson)

Kishore and Usha Surkund, Dr. Nayantara & Arvind Kalbag, Dr. Anila & Dr. Rammohan Ragade,

Sunila & Dr. Vasant Padbidri

Surkunds, Kalbags, Ragades, Padbidris, Gulwadis, Joshis, Mujumdars and Gopalakrishnans

नैनं छिन्दन्ति शस्त्राणि नैनं दहति पावकः ।

न चैनं क्लेदयन्त्यापो न शोषयति मारुतः ॥

Saraswat Sandow - Film Star Sunder Nayampally

BY CHAITANYA PADUKONE

Variety is the spice of (acting) life! That's what seemed to be the motto-mantra of veteran 'late' retro actor Sunder B Nayampally (of the '30s and '40s 'silent-era' years followed by the 'talkies' phase) who acted in contrasting roles in a spectrum of landmark retro Hindi movies. Having started his career with **Wedding Night** in 1929, Nayampally had to his credit a variety of films from diverse genres like **Noor Jehan, Zarina, Sair-e-Paristan, Kal Koot, Raj Nartaki, Zambo, Zingaro, Jhansi Ki Rani**. Then during the '60s and '70s came his phase of striking character-roles in mainstream feature-films like **Saraswati Chandra, Umang, Amber, Priya, Prince** and of course 'showman' Raj Kapoor's **Jis Desh Mein Ganga Behti Hai** in which **Nayampally played the imposing 'Sardar' (boss-leader) of the dacoits-gang.**

Sunder Bhavanishankar Nayampally had never even dreamt of making movie-acting his career. The actor's son Ashok reveals- "My father ('Annu') was initially also a good cricketer, a terrific batsman who played informal cricket-matches with eminent players of his era. As a growing youngster he was drawn towards sports and games, but then he had a slender, slim body-frame. Often his Bhanap buddies would mock at him

with jibes that he was a 'fragile weakling'. That seemed to motivate him to diligently take up a physical-gym-culture for toning up his body and muscles. With his toned physique he won numerous body-building contests and championships and he was even tagged as the '**Saraswat Sandow**'."

Ashok says "Otherwise employed with Killick Nixon Co. my father was spotted working out at the gym by film-director P.Y. Altekar who observed that my dad resembled the French boxer Georges Carpenter. Altekar earnestly felt that my charismatic-looker dad with a well-toned physique would be perfect for films. Although he was not at all glamour-struck, family financial responsibilities compelled him to face the movie-camera. That's how my dad was inducted into the lead cast of 'The Wedding Night' directed by Altekar. Interestingly, **Nayampally is the maternal uncle (mama) of the veteran actress Shubha Khote.** "My dad and Shubha even co-starred in this Marathi movie 'Chimukla Paahuna' (1967).

Hell's Paradise (1930) is remembered for three reasons. One, it was based on a real-life episode involving an Indian prince and a foreign girl, described as an adventuress. Two, *Mama Warekar*, the noted writer, did the story. Three, the film had a kissing scene, probably among the first ever in an Indian film."



The tall, rugged Bhanap actor was cast in Imperial's *Noorjehan* (1931). Nayampally then played Karna in the mythological *Draupadi* (1931), but the actor considered his best mythological role to be that of the wily Shakuni in *Mahatma Vidur* (1943).

A bohemian break came in the role of a 'hunchback' in love with the heroine in Ezra Mir's *Zarina* was based on the Victor Hugo novel *The Hunchback of Notre Dame*. The dentures he wore for the role were created specially by a

foreign dentist who had made similar dentures for iconic foreign actor Lon Chaney. Nayampally had picked-up early on, how to apply make-up for his different roles. Soon he became so good at it he eventually came to specialize in 'horror' make-up, which earned him the nickname "The Indian Lon Chaney."

Sunder Nayampally put his 'make-up' expertise to good use for *Sair-e-Paristan* (1934), where he was cast as a

vampire-like devil, and in *Zingaro* (1935), in which he played a monster created by a mad scientist, and then as a the hairy "missing link" in *Zambo* (1937) and its sequel *Zambo Ka Beta* (1938). For *Kalkoot* (1935) he created a make-up to resemble the wrinkled effect that Karloff had used in *The Mummy* (1932). As years passed, he also produced and directed award-winning children's films of which *Naag Aur Kauwa* (1968) won the National Award.

Recalls his daughter-in-law Reshma, "Despite his celeb-status-aura, Annu never let fame and stardom affect him. Humility, austerity and modesty were his personality traits.. All through his career he never used his own car, preferring to travel by public transport vehicles. Unlike many other star-actors of his era, by nature he was media-shy, low-key and hated grabbing media limelight. A foodie who



Sixteenth National Award for Films: S.B. Nayampally receiving award from President Hon Shri V V Giri

(Continued on page 21)

The Art of Bhanap Cooking

By V. ANASUYA BAL

(Published in August 1932)

Nowadays almost everybody is crazy about degrees and diplomas and so there are very few people who have the time- or interest – to experiment in the very important science of cooking. Those who have tried getting recipes from friends will know that experimenting is necessary. They usually say, “Put so much coconut scraping, that much tamarind, some chillies, a little coriander, etc, etc and the “as much” and “that much” and the “some” and “little” being left for us to find out. Heaven pity those who have to eat the stuff we manufacture till we get the right proportion! And that is why I think that every one would welcome getting one or two recipes (with exact proportions), in every issue of this monthly.

Many non-bhanaps here admire our cooking and – without any intension of boasting – I think they have reason for it. For economy our cooking takes the lead. Almost every vegetable is used and almost every part of the vegetable too; e.g. cucumber, the seeds are very tasty eater raw, devilled as you do almonds or cashewnuts – or used in “Supari” , the skin can be used with the flesh in curries or pancakes; the flesh is ofcourse used in curries as also the fleshy part near the seed. We eat more the greens then most of the others do and we have many preparations made out of raw vegetable ; both of which are said to be good for health.

The other day I read in some paper that of four girls who

had taken a degree or diploma in housekeeping , only one was as yet unmarried. I think our young men – and old ones too for that matter – would like to be as certain of their comfort as the husbands of those “housekeeper” ladies.

Some time ago, we were talking about cooking and the conversation turned on delicacies. It was surprising how many things there were which we had not even heard of , let alone tasted. There are delicacies which were made on special occasions but which have died out now. Surely we ought to revive the art of our cooking and get it in black and white so that we cannot forget it altogether. There are books on almost every type of cooking, but I know none of ours. I am sure that if ladies are approached they would not mind giving a recipe or two and if they were published in the monthly, it would be two-fold purpose of swelling our knowledge of our cooking and swelling, also, the sale of monthly.

I hope we will get recipes from now onwards in every issue (we have taken this suggestion and implemented from this issue) with exact proportions of each ingredient and the method explained in detail. Have you heard of anecdote of a lady who put a whole coconut in the curry and waited in vain for the shell to boil? I am sure none of us will be so silly as to do that but still it is wiser to give all instructions.

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Forgotten Saraswat Recipes

ANJALI BURDE

Our Chitrapur Saraswat community forms a miniscule number when compared to the vast population of India, yet the contribution of Chitrapur Saraswats in almost all spheres of life, be it art, cinema, literature, sports, media, music, banking and finance, the corporate sector, the co-operative housing movement, the freedom movement, the armed forces and civil services, has been noteworthy. Another unique aspect of our community has been its culinary tradition or cuisine. The innumerable recipes prepared in our homes as part of our daily diet or during festivals, has largely remained confined to our homes, unlike cuisine from other parts of India like Punjab, Gujarat, Kerala, Tamil Nadu and West Bengal.

Raschandrika, our culinary treasure-house if we may call it, has countless such recipes. This great cookbook has been in circulation since ages but only within our community, probably as a hand-me-down from a mother to her daughter or mother-in-law to her daughter-in-law. In recent times, it has travelled overseas as a gift to our *amchi* girls who have settled abroad and who sometimes long for the home style traditional recipes.

Since we belong to the coastal belt, rice and coconut based dishes are our staple food. There is an amazing variety of breakfast dishes other than poha and upma such as a variety of dosas (*poley*), *doddak*, *shevai* etc.

Besides the signature dish *dalitoy* there is an array of curries like *ambat*, *amti*, *ghassi*, *tambli* and *saar*. To provide accompaniment to the rice and curries we have *upkari*, *sukke*, *kairas*, *bendi* and *saung*. Besides this we also have relishes like chutneys, *gojju*, *bajji*, *kocholi* and *lonche*. To provide accompaniment to the rainy days when there could be a shortage of vegetables we have our pappads and vadis.

Why shouldn't we try and popularize our own cuisine amongst our own younger generation so that they take pride in their rich culinary heritage.

We begin this column with the above intention and would be featuring many such forgotten recipes that will make our young *amchis* aware of the vast treasure of recipes used by our community. **Readers are invited to share traditional dishes prepared in their homes, which will enable us to popularize them amongst our present generation.**

Some recipes which we propose to cover in our Culinary section are :

Ambyarasaayan	Bubbusrotti	Chanburo undo
Duddali	Ekpanna chutney	Fullanbaje
Goddaphovu	Holige	Idli (sheppi)
Jeermiryakadi	Kelyamulook	Lapshi kheer
Mande	Nimbuvasaar	Oondi
Panpole rassu	Rawa pudding	Surnoli
Tambde duddi kadamb		Undalkaal
Ventimenasu	Wali-bikandarandayi	
Yennagai	Zunako	

We are familiar with different *laddus* such as *besan*, *rawa*, *boondi* and *motichoor laddus*. However, we mostly prefer to buy them from stores rather than prepare at home, as making these at home involve time and also expertise to some extent. The recipe shared below is of "*chanburyundo*" which is the easiest one to prepare. It involves minimum ingredients and are ready in a jiffy.

Puffed rice (*chanburo*) is a good source of fiber and vitamins. It helps to relieve constipation, improves digestion, regulates blood pressure and strengthens bones. It is also recommended by dieticians as it is low calorie and a filling snack. Jaggery contains minerals and helps in boosting immunity. This healthy combination is recommended as a winter snack for the entire family.

So try making these and enjoy!!

Puffed rice laddu (*Chanburyundo*)

Ingredients (Makes 12 to 13 laddus)

6 cups (*vatis*) puffed rice (*chanburo*); 1 cup (*vati* of same size) grated jaggery (*gud*);

1 tsp ghee/clarified butter; Cardamom (*elaichi*) powder - a generous pinch.

Method

Place a wide thick-bottomed pan on heat, add one tsp ghee and the grated jaggery. Keep the flame low and stir the jaggery in the pan till it melts and starts to bubble. Add the *elaichi* powder. Continue to stir the mixture for 3 to 4 minutes.

Add the *chanburo* to the melted jaggery and mix till the jaggery and *chanburo* bind well. Switch off the flame and let the mixture cool a little. Pick a fistful of the warm mixture and shape into a ball. Store the laddus in an airtight container.

Tips : (i) Dry roast the *chanburo* for a minute to make it crisp.

(ii) Test the consistency of the melted jaggery by pouring a drop into a cup of cold water. The jaggery drop should form a ball.

(Continued from page 19)

relished home-made food, he was very passionate about gardening and personally cultivated fruits and vegetable plants and trees in our own spacious bungalow garden at Khar (Mumbai). The National Award-winner Nayampally, passed away peacefully at the age of 90 on May 7, 1994 in Mumbai, leaving behind a glorious legacy of histrionic vintage-milestones.

The Chitrapur Saraswat community is definitely proud of Nayampally's diverse cinematic accomplishments.

(The writer of this article— Chaitanya Padukone is a Phalke Academy award-winning eminent senior film-journalist-editor-author)

Nothing Ventured, Nothing Gained

NITIN G GOKARN

The idea of investing in stock markets creates a lot of buzz and tensions within most CSB families especially if we have elders who are pre-independence born. This is because of a lurking fear of loss of capital of the hard earned money. This negativity is certainly not misplaced because by and large Pareto's law is dominant. Analysts opine that just 2-3 % of the people make sizeable profits while the remaining 97% end up on the losing side. It is therefore quite natural that a young aspiring investor wanting to explore investing in Equity markets is discouraged. We CSBs are by and large from service background and not many take up challenges of entrepreneurship. Hence losing hard earned money which is limited can be a big blow. So is it gambling of sorts which is looked down upon or anathema in our society? Let's examine

Recently, a number of youngsters are now shedding the age old fear and negative mindset taking bold steps to invest in Equity markets. Possibly, alternate avenues to invest the surplus earnings and get back a decent return is almost gone. Our parents and elders deemed it safe to keep surplus money in Fixed Deposits with banks or in Gold. Today, the Fixed Deposit in a bank is not lucrative anymore which drives one to look for better yields elsewhere. Thus, the bourses appear to be attractive option. In the last 5 years or so the Equity markets have generated very high profits for the smart investor.

The BSE index which ended at 5000 in FY 2000 is today in 2021 in the vicinity of almost 60000! This all time high - despite the pandemic and loss of jobs and slowing down of our economy! The future certainly looks bright once the pandemic comes under complete control and life returns to normalcy.

Many people who enter stock markets lose heart and hope and quit in distress. While there could be many reasons for such losses, one of the most common blunders people do is not to put the Stop Loss. The Stop Loss certainly arrests one from incurring large losses and even if the price declines the losses are much under control than if one did not apply the Stop Loss. I was one of those novices who would listen to chirpy chats of co-passengers in trains, go by advise on television on which scrips to buy and made investments without any training or knowledge of markets. Consequently, I accumulated huge losses and then I quit and took *sanyas* but then started flirting again after some months. Between 2003-2013 my accumulated losses were in some Lakhs. I was averse to putting stop loss and that compounded my losses. Then in 2013 I undertook a training course wherein I picked up the finer nuances of this game, acquired training scientifically. Stock markets have made millionaires and Jhunjhunwala, Damani, Aggarwal, Vijay Kedia, George Soros, Warren Buffett to name a few come to mind.

The stock market is full of volatility, it shows it's whimsical character from time to time. Many investors had to face huge losses in the 2008 meltdown or in the 2020 pandemic but the smart investor who managed the market well ended up

with minimal loss.

Lot of investors get unnerved and lose focus by ghosts of past experiences and phantoms of periods yet to come. When that happens they effectively take precious mental focus away from the most important thing that matters ... the PRESENT. When trading in the Equity markets one should have "all" of the internal resources (attention, focus, pattern recognition, intuition, insight, logic, to name a few) to be readily available or accessible. It's when you are living or "trading" in the past, the emotional residue can be daunting. Those ghosts of losses, failed plans, violated rules and missed opportunities bring with them those same emotions that were felt at that time; among them anxiety, anger, fear, self-sympathy and self-doubt to name a few. Furthermore, it is equally important to be cautious about allowing yourself to be enticed into the future. Phantoms of what could or might be are just as destructive to your focus and bring with them a host of emotions as well, like greed and hope along with the other negative emotions mentioned above. The emotions make it tough to focus on what matters most. The investor resonates with objective reality as well; that is, to deal with what the charts are indicating turning points without the distorted judgment and distracted thinking brought on by presumptions based on misplaced beliefs and biases. This is "noise" just as the static interference distorts the signal coming into your TV or Telephone which takes away the ability to think calmly.

The younger generation should certainly enter the equity markets and as one can see from the growth charts, the gains are extremely rewarding and satisfying. It took 21 years for the Index to reach 30000 mark and the last 21 months has added another 30000 to take the index to near 60000 in September 2021. Such is the power of the Stock markets. In March 2020 when the Corona pandemic hit the entire world, the share price of Reliance Industries had plummeted to Rs 850. In Dec 2020, just in a span of 9 months it scaled 2300 (almost three times). This of course requires both courage and luck to make a windfall profit. The key to success is to enter and exit at the right time. We normally latch on to stocks and we develop some kind of attachment. This is primarily due to greed. Sometimes we do sell at the wrong time due to fear. This can cause us enormous opportunity loss.

If one looks at the huge scams which have rocked our country, where banks have played into the hands of high profile individuals, it is evident that no investment can be considered 100% safe. Locking our monies in long term Govt. securities is an option but the returns are paltry and not as liquid as we may like. With digital frauds on the rise, our monies in banks are also under threat. There are frauds and scams which have wiped out bank balances. Under such situations where do we park our surplus money for the rainy day – is a question which most are stuck with.

The key to success in stock markets is patience, timing

and skills which one acquires with experience. One must have a goal else greed can ruin the gains if markets collapse. Till then one must invest in a cautious manner till one gets a hang of the markets and their behaviour. Markets do exhibit cyclical moves so what goes up comes down and vice versa. It's a test of your skill and patience and ability to combat fear and greed coupled with good luck.

In 2015 the share price of Dr Reddy's Labs fell from a level of 4300 per share to 3500 **in a matter of minutes** due to some adverse news. An acquaintance of mine picked up a sizeable lot on this steep fall. Thereafter, it slid continuously for next two-three years and reached a level of 1900 in 2018. At every fall this friend nibbled to average out the investment. The patience paid dividends when in 2020-21 it climbed the charts and reached a peak of 5500 when he offloaded a major chunk and made whopping gains. In less than five years the stock climbed from his average of 2350 to 5500 ! Another blue chip which has made investors super rich in a very short time is Tata Elxsi which traded at an average of Rs 1000 in Dec 2018 and in Oct 2021 reached 6397.

I came across a report from a site named Value Research which said and I quote: "We all know that Rakesh Jhunjhunwala made headlines recently with his ZEE stock purchase, where ***he made 67 crores profits in just 6 days*** . Even though many claims it's an insider trading, he might have known about the ZEE Sony merger news beforehand, so he bought the stock before the news was made public.

As per bulk deal report from NSE, he bought the stock on 14th Sep 2021 at Rs.220 and on that day ZEE stock closed at Rs.260 and retail traders still got the time to invest in ZEE stock, from Rs.260 the stock went up to Rs.330 in next one week, that's almost 27% returns".

The following mind-boggling returns will justify the suggestion not to shy away. These are some examples which are awe-inspiring.

SCRIP	YEAR	PRICE THEN	PRICE SEP 21
VINATI ORG	2010	40	2000
LA OPALA	2011	10	325
KOVAI	2011	110	1800
EICHER	2011	150	3000
BAYER CROP	2011	150	3000
POLY MED	2011	35	1100
APL	2012	70	1120
RELAXO	2013	175	1200
NOCIL	2013	15	300

This should give the reader a sense of what one can gain by sensible yet cautious investing backed by good fortune, skills and experience over time and strategic investing by study and training.

In conclusion, a final word of caution- those interested in getting into equity markets may dabble with small investments in cash mode and not in Options and Futures and even intraday trading till one acquires training, necessary skill and experience. **Patience and timing is the key and hence medium to long term investments can be very rewarding but exiting at the right time having reached your goals is also crucial.**

(The author is a Financial Adviser for Mutual Funds and Equity markets. He can be reached at nitin@gokarn.com)

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The Side Effects of Corona

ARUN LABHADAYA, VIRAR

When the doorbell rang suddenly, I opened the door and saw our good old *kaam waalibai* waiting patiently to enter into our house for doing her daily household chores. But I refused her for doing regular duties since I found myself and my wife to be *ATMA NIRBHAR*. The so-called CORONA has really made us self – reliant in all respects- so to say! One of the reasons may be that, during her absence, we have become *atma nirbhar* and are specialised in daily chores because of the big gap. It is because we religiously follow BJP.....I mean- *BARTAN, JHADOO, POCCHA*.

CORONA has in general, brought all the family members once again together. Now they sit together, they chat and discuss with all family members sitting in the same room, maintaining a social distance. Gone are the days when the younger members used to sit in a separate room, chatting with their friends or keeping themselves busy on cell phones. Even if they were required for lunch or dinner, the head of the family used to call them on their respective cell phones to show their presence.

Again, due to commuting problems, the working class was given an opportunity to work from home, (may be first time in their life time) which had its own good and bad effects. Many of them had the opportunity of making new dishes during their off time from WFH to make the family appreciate their favourite dishes. By extending WFH facility, the time and money spent in commuting is thereby saved.

The children who have enjoyed their best part of holidays are now fed up of staying at home. They now wish that the schools and colleges should be open so that they can meet their best friends.

The house has more or less become a Beauty parlour in the sense that hair cutting is done at the home front for men and women as well .One has almost forgotten as to when one had last hair cut done at the beauty parlour.

One thing is true that during demonetising days we never used to have money in our wallet .The banks were open but the cash could be withdrawn based on the bank instructions, not at the instance of your bank balance. During CORONA KAAL we can draw money but no shops to buy the things of our choice. No doubt the expenses have been curtailed in the bargain!

Frankly speaking, all of us have started using words like QUARANTINE, LOCKDOWN, ATMA NIRBHAR, SOCIAL DISTANCES and SANITIZER etc., but after the Corona has arrived we all have found it easy to use such words with ease- so to say ! Otherwise these words were seen only in the newspapers and dictionaries.

In the absence of regular *istri wallah*, gents who are free from WFH started engaging themselves doing *istri* job and have gained experience in this field also. This gave rise to business opportunity for such job too!

If during this so called CORONA KAAL if a baby boy is born, he can be named KORONISH. And if a baby girl is born she would be named KORONIKA.

One thing is but sure that we started washing our hands several times with sanitizer and kept ourselves covered with mask and followed the norms religiously.

Thanks to the doctors, nurses and other staff who are engaged in this war, and fought the battle bravely. They are the real HEROS!

(Arun Labhadaya, 75 yrs, worked with PCI at New Delhi branch as Admn. Mgr. He lives a peaceful, retired life in Virar. Writing, Gardening and Photography are his main hobbies. arunrao_118@rediffmail.com)

Pique!!

It came upon me,
I just didn't know,
No hint I got,
Didn't see it sow.
It got on my head,
Slowly possessing me,
A revengeful attitude,
Only hate i could see.
Embedded in my brain,
Tampering my sense,
Projecting negativity around,
Works its odium lens.
Mind on fire,
Destruction over the house,
My soul heated up,
Aggression feeling aroused.
Disturbed young mind,
Violence flowing thoughts,
Hyper rude behaviour,
My wrath had brought.
Minutes trickled by,
The feeling diminished,
Slowly & slowly,
Faded the rage blemish.
Finally it ended,
It didn't go any longer,
Off my encephalon,
Ejected the anger.

- Kedar Kate

Wartime Snafus

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

My first experience of participating in a real live war was as DAA&QMG of an infantry brigade in the Barmer Sector during the 1971 Indo-Pak war. It is common belief that things seldom go as planned in war; nevertheless there are instances when foresight, application and coordination could have saved some ugly situations from occurring. A few examples are given below.

Under the Big Guns

As the 11th Infantry Division advanced into Pakistan along the Gadra – Munabao - Khokrapar axis towards Hyderabad city in Sind, the division was subjected to intensive air attacks from dawn to dusk by the PAF, trying to thwart the division's progress. Movement in the desert was painfully slow; it could take up to 24 hours to move a column of vehicles a mere 10 kms. Duckboard tracks were very limited and extricating loaded vehicles which got stranded in the sand was a herculean task. They were often abandoned wherever they were stuck, to be retrieved later. To avoid air attacks, the logistic 'B echelons' (supply and maintenance elements of the brigade units) which were brigaded (clubbed together), were ordered to move mostly at night.

The brigaded B echelons leap frogged from bound to bound once every three or four days, in consonance with the division's progress. As the advance progressed deeper into Pakistani territory, and we had to move each time, we were given a new map reference for our next location by the Q branch of the division. Navigation was extremely difficult. We maintained direction with the help of compass and stars, high sand dunes outlined against the night sky (always in a NE – SW configuration), and estimated own position by the sound of gunfire since we knew the locations of our own gun positions. We estimated distance covered by the odometer of the vehicle.

At one time during the advance we received intelligence reports of small, mobile, hard hitting tank based Pakistani marauding groups attempting to disrupt the advance by striking at the soft administrative echelons in the rear. It was a matter of grave concern to me because none of the elements in the entire brigaded B echelons held a single anti-tank weapon. Not even for repairs in the workshop element. I shared my concern with my Brigade Commander at the earliest opportunity.

Since tactically, in an advance the B echelons are always some distance behind the main body, the Commander felt that the tactical solution to the problem was either that the B echelons stay well behind and out of range of Pakistani marauding troops or stay well forward, tucked right behind the main body and hence under its indirect protection. Since movement in the desert presented immense problems,

staying well back was not an acceptable solution. The Commander ordered the B echelons to move to a new location close behind the main body of the brigade.

I approached the AQ in the divisional headquarters asking for allotment of road space and a new location for us to establish ourselves. We were given new map coordinates where we were to finally position ourselves. We moved at dusk and arrived at our allocated map reference while it was yet dark.

We were barely able to get a few hours rest after organizing our perimeter defence when at first light, we woke to the thundering noise of firing of own 130 mm medium guns just a stone's throw away from us. I hurriedly scrambled the B echelon elements knowing that the guns which were dug in were not going to vacate their position, and decided to clear out of there and out of harm's way. Our action proved timely because by 8 am, Pakistani fighter bombers were pounding the gun positions with bombs, canon and rocket fire and had we remained there we would have definitely suffered collateral damage. We got a ring side view of the Pakistan aircraft attacking our medium guns. Just like in the movies. We joined in by firing our rifles and machine guns at the Pakistani aeroplanes and we cheered madly when we saw one aircraft trailing smoke, explode into a sand dune. No one was really sure who had actually shot it down.

After the war, when armies inevitably go over their actions again and learn lessons from the mistakes committed, the lack of coordination between the Q Branch and GS Branch in our division was starkly brought out. The Q Branch had given us the same map area to deploy the B echelons as the GS Branch had given to the gunners.

However, as the saying goes: nothing succeeds like success. Since we had won the war and the B echelons had not suffered any casualties, the snafu was glossed over and soon forgotten.

Water Woes

The forward brigade leading the advance had two infantry battalions with similar names; 10 Sikh and 10 Sikh LI; each battalion on either side of the main axis. When the advance was finally halted, these two leading battalions astride the centre line were just a few kilometres short of the green belt ahead, at Naya Chor. Availability of water was a major problem and 10 Sikh LI was sending SOS after SOS for water. It was decided by the GOC, Maj Gen RDR Anand, to commandeered all the water bowsers available in the rear and send a water convoy to the battalion.

When after two days the battalion was still reporting that the situation was desperate, the GOC wanted to know where the water bowsers had reached and to the shock and dismay

of the entire divisional staff it was discovered that the convoy had reached 10 Sikh instead of 10 Sikh LI. The letters LI were forgotten along the way. It took another day to correct the situation. Needless to say that heads rolled in consequence.

Supply of water played a major role in the desert war. We heard later that a neighbouring brigade which was advancing on a subsidiary axis was also in dire straits for lack of water. The Army and Air Chiefs in Delhi agreed to divert air effort for an air drop. But when the huge four engine transport plane carrying the water containers arrived at the designated location it had to abort its mission and return to Delhi because the brigade had failed to prepare and mark the dropping zone. The Brigade commander had to pay the price for such ineptitude.

Logistics in the desert is extremely difficult; truly a nightmare. And as the fighting intensifies and distances increase it boils down to the very basics; supplying hot food, water, ammunition and FOL. Treating and evacuating casualties, as also disposal of the dead and evacuation and repair of damaged equipment. A lot of engineer and infantry effort had to be deployed in the desert, to lay duckboard tracks and keep it serviceable. Water had to be ultimately supplied by a specially organised water train.

Diesel Dilemma

As the division advanced deeper into Pakistan, we received information one day that a newly raised independent armoured squadron was soon to be attached to our brigade for a special operation. I dreaded the thought. Looking after the logistics of almost two brigades (the leading brigade as well as my own which was following closely on its heels) was bad enough but an armoured squadron which is so fuel guzzling and equipment heavy, I could well do without. And as I had feared, as soon as the squadron arrived, the tank crews demanded fuel for topping up. The total fuel requirements of an entire infantry brigade could be transported in just two x three-tonner vehicles but to just 'top up' the tanks we required almost 15 vehicles. We approached the division and were allotted some third line transport for the purpose.

We sent our collection party with an indent back all the way to Gadra Road to collect the diesel. When the convoy reported with the diesel, 12 hours later, I was horrified to be told by the armour boys that they had brought the wrong type of diesel. There are two types of diesel; one for normal trucks or 'B' vehicles in military parlance (DHPP-B) and another type for tanks i.e. 'A' vehicles (DHPP-A). They had brought DHPP B instead of DHPP A.

It was providence that the special operation was called off for some reason and we got enough time to exchange the fuel for the correct type. This snafu therefore went unnoticed by the powers that be. God was surely watching over us.

Load Tables

Having joined the brigade directly from Staff College I had a very up-to-date Staff Officer's Handbook which gave much useful military information and tables on various subjects required by staff officers. Information such as the number of

casualties that could be loaded into different types of aircraft for evacuation by air.

Some casualties had just reached the brigaded B echelon area when we were told that an aircraft was expected and we could evacuate any urgent case by air. I looked up my staff officer's handbook and wondered whether it would be some STOL aircraft landing on the flat, hard, dry, lake bed nearby or a helicopter. Imagine our dismay when the aircraft turned out to be a small Air OP, fixed-wing Otter. With great difficulty we loaded one walking wounded casualty into it. The others were sent back by road transport.

Kiddies' Corner



Poem on Grandfather..

Happy 72nd Birthday!!

You are turning 72 today ,
So I wish you a happy birthday!

Oct 6th was already here,
Halloween, also near!

You are the best kind person there can be,
I hope that passes on to me!!

You are generous, kind and funny,
And you are as sweet as honey!!

I hope you like this poem too,
I enjoyed gifting it to you!!

Loads of love and awaaa ,

***Ira Baidur (9 years)
Dubai***

Prehistoric Sea Creatures



Aarin Trikannad (5 years)

Ice cream



Tanisha Ashish Honavar (8.5 years)

Scene from the Movie "UP" with Mandala art on it



Aadhya Wagle (11years)

Safety Rules - Do Not Play on Roads



Shauri Wagle (8 years)

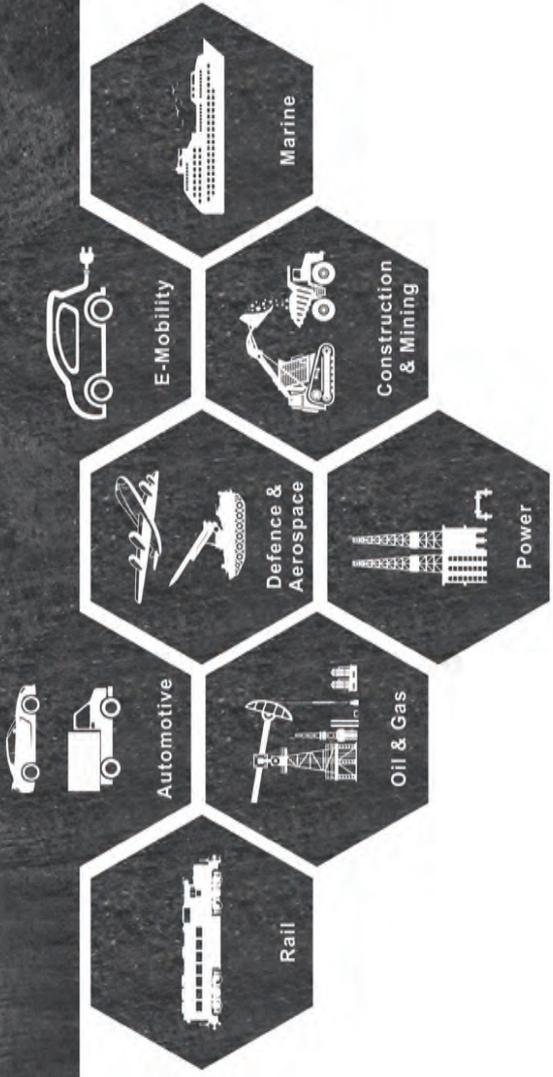


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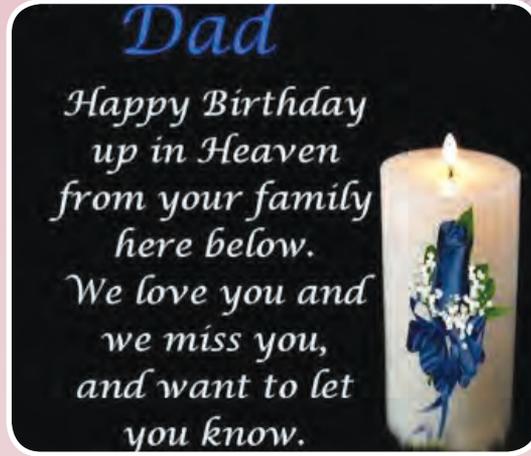
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On 80th Birthday of Late Mr. Arun Bhavanishankar Chandavarkar

DOB 09.09.1941



Fondly Remembered by

Smt. Vijaya Chandavarkar,
Mr. Ravindra & Mrs. Maya Chandavarkar,
Mr. Rahul, Mrs. Reshma & Ms. Mansi (Rucha) Desai

With profound grief, we announce the sad demise of
Shri Sadanand Venkatrao Nadkarny on
19-September-2021 at the age of 93.

In his time as a teacher and principal at Kendriya Vidyalaya, he taught Maths and Science subjects to children at KV Schools in INS Shivaji (Lonavala), Dehradun, Karanja (near Uran), Dehu Road, Rajkot, Bambolim (Goa), and Colaba. Always ready for a game of carrom, he was blessed with a life free from illnesses and passed away peacefully at home.

Fondly remembered by
Wife and companion of 62 years - Jayanti (Nandini) Nadkarny
Chaitanya Nadkarny (son),
Anjani Telang (daughter)
Vaishali Nadkarny (daughter-in-law)
and grandchildren
Antara Telang, Nimay Nadkarny, Meghana Telang and Nishant Nadkarny



“His Guidance, His Grace!”

Mahesh Kalyanpur mam’s moving account reveals how his 24-year journey in seva has been at the root of his success in Corporate life as well

Jai Shankar !

It is a great honour for me to write this article.

I was fortunate to be born into a family which was deeply spiritual. All major Hindu festivals and *vrata*-s were observed by my grandparents and later, by my parents. My father was very active in social work, serving on the managing committees of Grant Road Local Sabha, KSA, Talmakiwadi Society for many years.

Staying in the “cultural capital” of Bhanaps in Talmakiwadi was a great boon for us as we were blessed by Pujya Swamiji’s annual camp. Guru Swami’s visit to Wadi used to charge up every individual in Wadi and the preparations for the visit used to start months in advance. Every evening Wadi residents used to sit in the KSA Hall making paper “*pataka*-s”. The entire society used to be decorated with these “*pataka*-s”.

When Rathotsava was restarted in Shirali, for many years, volunteers from Wadi travelled by buses to Shirali at least a month in advance to help in making arrangements for this momentous event. After Rathotsava, Wadi volunteers used to stay back at Shirali for the winding up operations and more importantly get daily audience with Pujya Swamiji. The *Karunamurti* used to interact with each one of us and check on any difficulty when faced by us.

When Guru Swami built an Ashram in Karla, we looked forward to visiting Karla to seek His Blessings. In 1986, Guru Swami expressed a desire to celebrate Datta Jayanti Utsav

in Talmakiwadi with an objective to organize the youth and channel their energy towards productive use and develop devotion towards the Lord. It was a very emotional moment for all of us to receive Guru Swami and celebrate Datta Jayanti Utsav with guidance from Pujya Swamiji. Since then Datta Jayanti Utsav is being celebrated every year in Wadi without a break.

After ascending the *Peetha* of Shri Chitrapur Math, His Holiness Shrimat Sadyojat Shankarashram Swamiji has continued to grace Datta Jayanti Utsav and guide the youth to fulfill the objective of His Sadguru His Holiness Shrimat Parijananashram Swamiji III.

First meeting

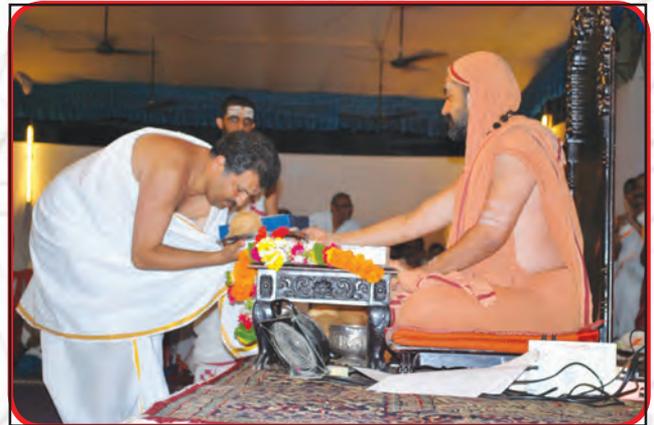
Unfortunately, I could not visit Shirali for the *Peetharohan* ceremony in 1997 since I could not get leave from my office. Hence, we made it a point to visit Shirali in May 1997, when we had our first *Darshan* of Pujya Swamiji. We had an audience with Swamiji in His room on the 1st floor of the Math. I was associated with KSA and Swamiji desired to have more information on the activities of KSA and expressed happiness at the work being undertaken.

In December 1997, we visited Vittal for the Annual Rathotsava. There was a huge contingent from Talmakiwadi and the group met Pujya Swamiji and requested Swamiji to visit Talmakiwadi for Datta Jayanti Utsav. Swamiji assured us that He would surely visit in 1998, when He planned to visit other *Sabha*-s in Mumbai as well. We were all

SWEET MEMORIES



Inauguration of the Samvit Sudha Store



Pratyushotsava

elated and immediately upon returning to Mumbai started preparations for Swamiji's maiden visit to Mumbai after ascending the *Peetha*.

Over the next few months we used to meet on every weekend to plan out on the programme. I was given the responsibility of logistics and security hence used to bother Kodikal Ramkrishnamam regularly to know details of the requirements and make necessary arrangements. It was a dream come true for all of us when Swamiji alighted from His vehicle at Tardeo Circle and sat in a beautifully decorated carriage (*rath*) to cover the distance between Tardeo Circle and Talmakiwadi in a procession with chanting of *Jajjaikar*-s all round.

Many Mumbaikars especially senior citizens who could not travel to Shirali or Vittal were having *Darshan* of Pujya Swamiji for the first time. They were highly impressed by His personality, His way of talking, His love for the community, His smile, His *bhajan*-s, His Discourses, His humorous stories!

Personally, this was my first attempt in handling an event of such magnitude and it was a huge learning experience with Swamiji guiding me in areas which could be improved in the subsequent years. We ensured that every year there was a marked improvement in the areas identified in the previous year but also started looking out for new opportunities for improvement. This ensured continuous improvement in organising standards so that Pujya Swamiji had a pleasant stay.

When a Guru takes you under his wings to guide you and protect you—it is a rare Blessing!

The Universe constantly provides us with the right circumstances for our inner growth. In 1998 I was privileged to receive *mantradiksha* from Pujya Swamiji. Life has changed for the better ever since. We were happy to know from our children Sanmesh and Sanjana that they too were motivated to receive *mantradiksha* from Pujya Swamiji when they attended the *Kar-Seva Shivir* in Shirali.

Opportunities for Doing Seva

I consider myself truly blessed that Pujya Swamiji gave me an opportunity to perform *seva* on numerous occasions.

- Member of Tercentenary Secretariat formed to plan and execute all the events commemorating the Tercentenary of Shri Chitrapur Math.
- *Pratyushotsava*—This concluding event of Tercentenary year was held in Talmakiwadi and as President of Grant Road Sabha, I was privileged to host the event.
- Commemorative Stamp on Shri Chitrapur Math – Had an opportunity to do research on the Karnataka Gazetteer to prepare a proposal submitted to the Government of India for a Special Commemorative Stamp and First Day Cover to be released in honour of Shri Chitrapur Math.

- Coordination of various *Yatra*-s undertaken by Pujya Swamiji – During the Tercentenary year, many *Yatra*-s were organised and my late wife Sangeeta and I were lucky to get an opportunity to organise and book Railway compartments for Pujya Swamiji and the *sadhaka*-s to travel together
- Both of us also got several opportunities to volunteer during various events at Karla, Shirali and Mumbai.
- Cultural Committee of Shri Chitrapur Math – I was inducted as a member of the Cultural committee of Shri Chitrapur Math to plan cultural events during *Rathotsava* and *Chaturmasa*.
- President of Grant Road Local Sabha – Consider myself blessed to represent Grant Road Local Sabha to host Pujya Swamiji camp annually during the *Datta Jayanti Utsav*.
- Was very lucky to be in *seva* of Bade Swamiji during His visit to Shirali in 2011.
- Have been assisting in various projects of SCM.
- Honoured to be appointed as a Trustee of Shree Trust.

These 24 years have been a continuous learning experience for me of what being in *seva* actually means and what it actually does for a *sadhaka*. I reflect back upon how I have evolved over the years under the Guidance of Pujya Swamiji. I can without doubt state that my success in corporate life has been entirely because of Him. Pujya Swamiji has always been stressing on perfection, on being vigilant, clarity in communication and on maintaining discipline on timelines. Making these factors a habit in daily life has helped me tremendously in corporate life.

Our community is very fortunate to have a lineage of Gurus who, over the years have been guiding the *samaja* on the path to self-realisation.

Pujya Swamiji has showered His Love and Blessings on the *samaja* and has been helping tremendously to channel our mind in the right direction through various modes like conducted meditation, *japa* and *anushtan* to attain the true goal of human life ...salvation!.

This *shloka* from *Guru Gita* sums it all perfectly -

*Dhyana moolam Gurur murti,
Pooja moolam Guruh padam
Mantra moolam Gurur vakyam,
Moksha moolam Gurukripa*

The source of meditation is the Guru's Form
The source of devotion are the Guru's Feet
The source of mantra is the Guru's Word
The source of awakening is the Guru's Grace

Shardakka Left Foot Prints

By NALINI S NADKARNI, KANDIVLI(E), MUMBAI

From the Puranas we have learnt that Menaka from the Indralok had come to Bhoolok to lure Rishi Vishwamitra into falling in love with her. She succeeded, and they had a girl child. However they both left the child to fend for herself.

Kind-hearted Kanvamuni took the child to his Ashram, named her Shakuntala, and brought her up as his own child.

As per Mahabharata, when Kunti got a male child (Karna) from Soorya dev, (before marriage), she too left the child to fend for himself; but the Kaurava's Charioteer Adheerath, and his wife Radha, found him, brought him up as their own child.

We have heard of stepmothers ill-treating their legal step children badly.

Fidelity from life partners differs from country to country. I have read two books by Pearl Buck, who had lived for some time in China. "The Good Earth". And the "Pavilion of Women" – In one of those, she has said that in China, the importance of a man is gauged by the number of concubines he keeps!

It is said that in India too, until a few centuries back the zamindars and the landlords had one wife to give them respectability, progeny to carry on the family name, further, accompany them to the functions, to look after the aged parents, and get work done from half a dozen of servants. The other wife (more or less mistress) was secretly kept for their pleasure.

I think that the awareness for a marriage with a single wife came in gradually, and around 1946, when "Bigamous Marriage Act" came into force in India

All this while, we have referred only to morose topics, so let us speak about people's nobility; (As every cloud has a silver lining)

Sometime in the 20th Century stepped in Shardakka, who was from a different mould. She had a step-daughter named Reshma. Shardaakka knew that Reshma's mother and Shardakka's husband had never been married; but she felt that Reshma should not be victimised for a fault that was not hers. So noble hearted Shardaakka defied society and brought up Reshma as her own daughter and gave her a very good education, and got her married to an eligible Man from a respected family! I wish there were many more Shardaakkas.

On this International Day for Tolerance, on the 16th of this month of November, let us pray to Almighty God that wherever Shardaakka maybe, let her be happy.

Editor's note: In his book "Sexuality in China on the verge of Modernity" the author Keith MacMahon writes: Until the 20th century in China, the prominent man was someone who deserved multiple women. The ideal example of such a man handled himself well in both the household as well as in the world of pleasure and then, likewise in the social and political world outside these two realms. For a man to have multiple women however was not a simple given but always had to be justified.

How adopting a German Shepherd changed my Life

SUNITA ROHIT BIJOOR

The lockdown last year had brought in quite a few things to a standstill. It was October of 2020 and things were starting to get better. We were in Pune and Rohit, Karan and I got into a conversation about owning a pet again. Incidentally, we have had dogs as pets for the past 33 years.

It is right to say that when destiny calls about owning a pet again, things fall in place very quickly. I follow Anubis Tiger Foundation, a NGO which rescues dogs in Mumbai. The founder messaged me that she has a German shepherd dog up for adoption immediately and we should take the decision quickly. And so, we made our choice.

It has now been a year since "Atlas" is with us. He is a double coat growing boy at 2.5 years and I do not hesitate to call him our elegant and handsome King Shepherd.

"Atlas", indeed, means the "WORLD TO US", pun intended.

Our life has changed. I have now started looking at life from his perspective.

He is family and demands our attention, love, kindness and care. He is our stress buster. Our morning walks at Chowpatty for his exercise regime as early as 6 a.m., long runs at the beach, evening walks to Marine drive right until the Nariman Point end have become a part of our daily routine. Clocking 10,000 steps is now easily achieved. Thanks to Atlas, at our 50 plus age, we are becoming fit and agile.

What can pets teach you? For sure, Atlas has been teaching us patience and being happy at whatever life throws at us. Atlas re-routes quickly if things do not go his way. He simply adjusts his way and settles down to the next new thing. Exactly like google GPS, which only re-routes the way if we get on the wrong route and does not shout back at the driver. So, we now just re-route and do not sulk at things which do not go our way. A much more positive way of seeing things.

He is now our inspiration for going on long drives for a holiday, be it our trip to Mahableshwar, Hyderabad early this year, and our frequent trips to our Pune house. No wonder, I am now planning our next trip to Ladakh and I am sure it will be a good experience for him in the mountains and snow.

He is my baby, and he will remain so. Pulling his cheeks and giving him lots of kisses is my way of showing affection.

If I have my way of advising people, I would surely tell them to adopt a pet. It gives pets a new home, a family. They just create for us a perspective of leading life with no boundaries and above all "help you live in the present".

Our journey of joy and happiness with Atlas has begun. Every day is simply wonderful as it begins and ends with him.

Sunita Bijoor is a teacher by profession and music is in her blood. She is the daughter of singer Shri Ajit Kalle and niece of Smt Krishna Kalle.

When the Jhansi ki Rani consulted a Lawyer

JAISHANKAR BONDAL

Indians are acutely aware of the role played by Lakshmibai, the redoubtable Rani of Jhansi, in the 1857 Uprising. Generations of school children in North India (and I am one of them) have memorized the long bardic poem written by Subhadra Kumari Chauhan (1904-1948) on Lakshmibai's valour and deeds. So what is it with the title of this piece?

Writings by English contemporaries show that before taking up arms, the Rani did consult available legal profession for solutions to her main grievance against the East India Company, busy in the 1850s annexing many Indian kingdoms, big and small, under the so called "Doctrine of Lapse". Lakshmibai had become a young (childless) widow earlier, but before his death, her husband, Raja Gangadhar Rao, had publicly adopted a young boy as his son, following all required procedures. The then Governor-General, Dalhousie, however, refused to recognize the boy's rights to the throne, overturning a past agreement Jhansi had reached with the Company in the 1830s, guaranteeing the principality's sovereignty. Lakshmibai was acting as the Regent, but the Company twisted her arm and Jhansi's position by offering her a "pension", building up further pressure by stationing an infantry battalion with artillery just outside Jhansi to show that they meant business.

Enter John Lang, barrister at law, intrepid traveller and diarist, who had lived for many years in pre- and post-1857 India, recording his impressions vividly. Lang spoke Hindustani and Farsi fluently and readings from his papers make for a most interesting account of how he was called to Jhansi for advice by the Rani. We follow him using his script "A month after orders had gone for the annexation (by the British) of Jhansi in 1854, I received a letter in Persian from the Ranee, written upon gold paper, requesting a meeting..... the object being to consult me on the possibility of getting the annexation order annulled, or reversed. The letter was hand delivered to me by two natives of rank—one was a finance minister of the late Rajah, the other was the head vakeel (attorney) of the Ranee. I had been recommended to her by a gentleman of the Civil Service, who had once been the Resident (Governor General's agent) at a native court in Upper Provinces, and who felt that moves to annex Jhansi were not only impolitic, but unjust and without excuse....."

"I was at Agra" Lang continues "when I got the missive, and as Gwalior was 2 days journey, I set out at once, escorted

by the minister and the *vakeel* in a large and comfortable palanquin carriage, more like a small room than a carriage, fitted up with every convenience, including a *punkah*, pulled from the outside by a servant, who sat on a footboard. Accompanying us in the carriage was a *khansamah* (butler), who with the apparatus between his knees, kept on cooling water, wine and beer for my convenience. This enormous carriage was drawn by a pair of enormous horses of immense

strength and swiftness. Each stood about 17 hands (6 ft) high at the shoulder and had been imported from France at a cost of Rs. 1500. The road was rather rough in places, but on an average, we got over it at the rate of about nine miles an hour. About two o'clock afternoon we entered Jhansi territory, having changed horses twice. Hitherto we had been escorted only by four *sowars* (horsemen), but now our escort numbered about fifty, each *sowar* carrying an enormous spear, and dressed much in the same way as the Irregular Cavalry in pay of the East India Company. Along the road at regular intervals of a few hundred yards horsemen were drawn up, and as we passed they joined the cavalcade, so that by the

time we came in sight of the Jhansi fortress—those old walls, surmounted by some nine pieces of old ordnance of small calibre—the whole Jhansi cavalry was in attendance. We were conducted by our hosts to a large tent pitched below a clump of gigantic mango trees. The tent was used, I was told, to receive civil and military officers of the East India Company, and was elegantly fitted up with at least a dozen retainers to do my bidding. I must not fail to mention that my immediate escorts—the minister and the *vakeel* were both men of dignity and pleasing manners. They were also men of learning, so our journey time was beguiled very agreeably.

The Ranee had consulted her astrologer(s) for the most propitious hour for me to come to the *pardah* behind which she sat (to) meet me. They had told her that it must be between sunset and moonrise, which was then near full ; in other words, between half past five and half past six o'clock.

An elaborate dinner over, the finance minister informed me that he wished to speak to me on a matter of some delicacy..... What the finance minister wanted to ask was this—would I consent to leave my shoes at the door when I entered the Ranee's apartment? I enquired if the Governor General's agent did so, to which he replied that he had never had an interview with the Ranee, and that the late Rajah had never met anyone in the private apartments of the Palace,



but in the tent where I was presently standing. I was in some difficulty, and scarcely knew what to say, for I had some years earlier declined to be presented to the King of Delhi, who insisted on Europeans taking off shoes before calling on him. The idea was repugnant to my mind, and I said as much to the minister, and asked him, if he would attend a *levee* at the Palace of the Queen of England, if informed that he must enter Her Majesty's presence with his head uncovered, as did all her subjects, from lowest to highest. He did not answer my query directly, but remarked "You may wear your hat, Sir; she will regard it as an additional mark of respect towards her." Now this was what I did not want. My desire was that she (the Ranee) should consider the wearing of my hat, supposing I consented to take off my shoes, as a species of compromise on her part as well as on my part. But I was so amused with this bargaining, as it were, that I consented. Giving them to understand that this was not to be considered as a compliment to her rank and dignity, but to her sex, and her sex alone. However, I was determined to wear my hat—a black 'wide awake', covered with a white turban.

The hour came, and the white elephant (an albino, a rare one in India) bearing on his immense back a silver *howdah*, trimmed with red velvet, came to the tent. I ascended the red velveted steps. The mahout was also clad in gorgeous uniform. The ministers on white Arabs (horses) rode either side of the elephant, and with the cavalry lining the way, we reached the Palace in a few minutes. At the gates, we waited for 10 minutes for the *hookum* (order) to be admitted. I alighted in the courtyard. After another brief delay, I ascended a very narrow staircase, and was met by relatives of the Ranee. We walked through a succession of unfurnished, but carpeted rooms (6 or 7), with *punkahs* and chandeliers hanging from the ceiling. Some walls inside had pictures of Hindu gods and goddesses placed on them. Eventually, we were led to a door of a room, where my escort knocked. A female voice from within enquired 'Who is there?' '*Sahib*' was the reply. After another brief delay, the door was opened by an unseen hand, and the native gentleman asked me to enter. He left; I took off my shoes and entered the apartment on 'stockinged' feet.

In the centre of the room, richly carpeted, was an armchair of European manufacture, strewn around were garlands of flowers (Jhansi is famous for its sweet smelling roses). At the end of the room there was a *pardah* (curtain) and behind it people were talking. I sat on the armchair, and instinctively took off my hat, but recollecting my resolve, I replaced it back rather firmly, but maybe this was a foolish resolve, as the hat kept the breeze of the *punkahs* from cooling my temples!

I could hear female voices cajoling a child to 'go to the *Sahib*' and the child resisting. Eventually he was launched into the open, and when I spoke kindly to him, he approached me timidly. The dress and jewels on his person satisfied me that the child was the adopted child of the late Rajah, and the rejected heir to the throne of Jhansi. He was a rather pretty child, rather short for his age, but broad shouldered—like most Mahratta children I have seen.

While I was speaking to the child, a rather sharp voice issued from behind the curtain, and I was informed the boy was the Maharajah, whose rights had just been withheld by the Governor General of India. I thought the voice was that of some enthusiastic retainer, but the child, perhaps imagining he was spoken to, replied 'Maharaneel!', thus I was told the error of my conclusion. And now the Ranee, having invited me to come closer to the *pardah*, began to pour forth her grievances, and whenever she paused, the women surrounding her set up a sort of chorus—a series of melancholy ejaculations—such as 'Woe is me!' 'What oppression!' It reminded me somewhat of a scene in a Greek tragedy.....

I had heard from the *vakeel* that the Ranee was a very lovely woman, of about six or seven and twenty years of age, and I was very curious to get a glimpse of her, however fleeting. Whether it was by accident, or design on her part, the curtain was suddenly drawn aside by her little boy, and I had a good view of the lady. It was for a moment, but long enough for me to describe her. She was a woman of about middle size. Her face must have been very good looking when she was younger, and even now it was charming—though according to my idea of beauty, it was too rounded. The expression however was very good, and very intelligent. The eyes were particularly fine, and nose very delicately shaped. She was not very fair, though she was far from black. She had no ornaments, strange to say, upon her person, except a pair of gold earrings. Her dress was plain white muslin, so fine in texture, and drawn about her in such a way, and so tightly, that the outline of her figure was plainly discernible. What spoiled her was her rather high pitched voice. When the *pardah* was drawn, she was, or affected to be, very annoyed, but presently she laughed, and good humouredly expressed a hope that a sight of her had not lessened my sympathy with her sufferings, nor prejudiced her cause.

On the contrary, I replied, 'if the Governor General could only have been as fortunate as I have been, and even for this brief moment, I feel quite sure that he would at once give back Jhansi to be ruled again by its beautiful Queen'. She repaid this compliment, the next ten minutes being devoted to an interchange of such matters. I told her that the whole world resounded with praises of her beauty and greatness of her intellect; and she told me that there was not a corner of the earth where prayers for my welfare remained unsaid.

We then returned to the point—her 'case'. I informed her that the Governor General had no power to restore the country, and recognize her adopted son's claim without a reference to England, and that the most prudent way would be to petition the throne, and meanwhile draw the pension assigned to her under protest that it was not to prejudice the rights of the adopted son. At first she refused to do this, rather energetically exclaiming '*Mera Jhansi nahindenge*' (I will not give up my Jhansi). I then pointed out to her, as delicately as possible, how futile opposition would be, and told her, what was the truth, that a wing of native infantry, backed up by artillery, was within 3 marches of the palace,

and I further impressed on her that the slightest opposition to its advance would destroy her hope and, in short, jeopardize her liberty. I did this, as she gave me to understand—and so did her *vakeel* (and my impression is that they spoke the truth)—that the *people* of Jhansi did not wish to be handed over to East India Company's rule.

It was past two o'clock that night before I left the palace; and ere (before) I took my departure, (I thought) I had talked the lady into my way of thinking, except that she would not consent to draw any 'pension' from the British Government.

The next day I left for Gwalior enroute Agra. The Ranee presented me with an elephant, a camel, an Arab (horse), a

pair of greyhounds and a quantity of silks (product of Jhansi) and some Indian shawls. I accepted these with greatest of reluctance, but the minister pressed me to take them, insomuch as it would hurt the Ranee's feelings if I refused. She also presented me with a portrait of herself, drawn by a court artist.

The state of Jhansi was not restored to the rule of the Ranee, and we all know the role she played in the hereafter.

<https://www.hindipanda.com/wp-content/uploads/2018/08/5245.png>

(Jaishankar Bondal is a career diplomat, now retired in Delhi NCR, who continues his passion for History and Heritage)

A Tale of Wagging Tails

PRAVINA KILPADY

I have always been fond of animals. My earliest memories are of our days spent in Madras (now Chennai) in the '60s, when in my childhood I loved playing with the kittens of our black tabby Kariya. She littered ever so often. We had some dogs too over the years. Some years ago we adopted a cat from the Bondals when they left on a posting to Canada. Billu lived with us for many years..... I remember going on a rescue mission every other night as he often went out at night to challenge the neighbourhood cats and meet his girlfriends! I would rush out and bring back this cat which had scratches and a bruised ego. I was known as 'billi wali aunty' by the locals there.

The name continues to stick even today, although the animals I am now seen spending time with, are dogs. The street dogs in our locality have been a source of joy to me for the past 4 years. It all started with Tamatar, an Indie who adopted our building. The guards took a fancy for him and began feeding him scraps of food. No prizes for guessing what his favourite food turned out to be. Tomatoes of course!

Other dogs seeing me feed Tamatar also started queuing up for food. Be it Sandy, a sweet-natured biscuit- coloured dog or Brownie, a plump brown one with the most adorable expression that would make the frostiest heart melt in seconds. I feed them all daily. It's usually a meal of bread or rotis mixed with milk, egg or chicken broth. Sometimes I add a handful of "Pedigree" dog food to their meal.

Feeding them forms a big and happy part of my day. What do I get out of it? A lot of love. My walks to the neighbourhood grocery shop are livened up by these four-legged babies. I'm floored at how they can sense my presence from afar and appear out of thin air to escort me from my building's gate to the shop and back. I love how these playful dogs try to get my attention. They gently tug at my kurta or nip me on my ankles.

They extend their affection to my children too. Sometimes Namrata and Natansh have come home and shared how they were accosted by a "random dog" outside the gate who insisted on being petted!

In early part of 2020, it was just these three dogs.

But after the lockdown, I now have four more dogs who

wait to be fed. I haven't got down to naming them as yet. Most people don't like animals or even pets. I choose to ignore their dislike or hatred. Thankfully, there are also few people around who are also kind. They help me by offering biscuits for the dogs.

I find it hard to relate to those who don't like animals, particularly those who object to the rest of us who do. I feel sorry for them because they are really missing out on experiencing a pure form of love, which only animals can teach us and give us, unconditionally.

As someone who has witnessed and experienced such affection from up-close for years, I feel blessed and humbled. The dogs crave much more than food. They want love. Their stomachs will eventually be filled to capacity, but their hearts never are. Sometimes all they want is to be petted, so I oblige. And if I stop after a point, their moist snouts prod and nudge me, as if to say, "Hey! Don't stop!"

When my sisters and I reminisce about the good old days, no story is complete without a mention of a dog. I'm grateful to our parents for introducing all creatures great and small to us. In doing so, they taught us responsibility, compassion, co-existence and a special unconditional kind of love that has only made all our lives richer.

Editor's Note: Indeed, a Dog is known to be man's best friend for over a thousand years. You feed a dog once and he never ever forgets your generosity. You give them one unit of love and you get back ten times or more, in return. They are great stress busters.

(Mumbai born Pravina Kilpady is an animal lover and now lives in Delhi with her family. After spending few years in Hotel Management, worked briefly as a casting coordinator and then as a production executive in one of Mumbai's ad-film production units. Presently, a home-maker, she keeps busy with hobbies like reading, gardening and feeding stray animals. She is also interested in Vedanta.)

(Courtesy: Delhi Sabha of Chitrapur Saraswats, September 2020)

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 8 (Part 1)

A brief introduction to the 8th chapter was given by *Bhagavân* in the last two verses of the 7th chapter. In this chapter He deals with certain words commonly used in our scriptures which have a significance when *Bhagavân* reveals His *Vishvarupa*.

Based on the cue from *Bhagavân* Arjuna asked "Hey Krishna, what is that *Brahman* which you talked about earlier? Also, what do you mean by *Adhyâtma*, *Adhibhûtam*, *Adhidaivam*, *Adhiyajnam* and *Karma*?" "Also, you talked about remembering You at the time of death. What is its significance?" (v1,2)

Arjuna might have heard of all these terms, but has no clear understanding of them. All of them have a special context and significance in our scriptures which is called "*Shâstra-paribhâshâ*" (शास्त्रपरिभाषा).

The eighth chapter deals with mainly the *phalam* of *saguna Brahma upâsanâ*. *Bhagavân* has already talked about *jeevan-mukti* in the 4th, 5th, 7th and further, in the 9th, 13th and 15th chapters. This chapter is exclusively dedicated to an *upâsaka* of *Ishvara* with a name and form, in which the two paths (गति) taken and the ultimate destination of both these paths are being talked about.

Bhagavân answers Arjuna's questions...

Brahman is that imperishable and infinite consciousness, unlimited by time and space.

That same consciousness within the individual body-mind-sense complex is called "*Adhyâtma*" (अध्यात्म).

"*Karma*" is that which is discharged from the body-mind-sense complex and which is responsible for the *jîva*-s to embody themselves again and again into new bodies.

Anything perishable and finite, limited by space and time is called "*Adhibhûtam*". The entire Universe (both manifest and unmanifest) is *Adhibhûtam*. It constantly changes and perishes. All the products of *prakrti/mâyâ* are *Adhibhûtam* (अधिभूतम्).

Adhidaivam (अधिदैवम्) is the same consciousness, the intelligent principle behind every function of the individual and the Universe in the form of specific laws and this is called a "*Devata*". The sum total of millions of such *Devatâ*-s is called "*Hiranyagarbha*" or "*Purusha*" (हिरण्यगर्भः पुरुषः).

The same *Brahman* (consciousness) because of which every individual's actions take place and because of which every individual *jîva* experiences the results of actions is

called "*Adhiyajnam*" (अधियज्ञम्)". *Adhiyajnam* is inseparable from the body-mind-sense complex in every *jîva*. (v 3,4)

Arjuna's last question was about remembering *Ishvara* at the time of death. "The one who leaves the body thinking of Me alone in his mind, attains me. It not only refers to Me, but to any thought that occupies the mind at the time of death. The last thought is literally the one which takes the travelling *jîva* to its next embodiment. There is no doubt about this fact."

This means, that if one has to have *Ishvara*'s thought in any form, it should be a lifelong effort of practice. At the time of death, the mind is not capable of actively directing the thoughts. Whichever thought is the strongest in the subconscious, that is the thought which will manifest spontaneously at such times.

"Therefore Arjuna, **each one has to constantly think of Me throughout one's life, even while playing one's role. May you fight this war consciously, but let My remembrance be constantly there in the background, even as you play your role of a warrior and then, you will, without doubt, reach Me -the Divine *purusha*.**" This is very similar to a subconscious awareness of the *shruti-laya* in a musician in spite of the numerous patterns of music he/she creates consciously. (v5-8).

What does *Bhagavân* mean when He says "You will reach Me"? What kind of "Me" (पुरुषः) is *Bhagavân* talking about? Here *Bhagavân* Himself describes *Ishvara* (*saguna Brahma*) as per our scriptures.

The *Purusha* is the all-knowing सर्वज्ञः, imperishable सनातनः, the law maker of the entire Universe अनुषासितारः, subtler than the subtlest अणोरणीयः and the one who is beyond the human imagination अचिन्त्यः, the controller of the law of *karma* which gives rise to various *jîva*-s based on their *karmaphala* कर्मफलदाता. (v9)

If the *upâsaka* is also a *yogi*, then he/she simultaneously withdraws the sense organs and *prânâ*-s into the centre of the heart. With his mind focused on Me, he then directs his *prâna* through the *Sushumnâ nâdi* (so that, arising from the heart and coursing through the middle of the eyebrows it opens out from the middle of the skull through the *Brahma randhra*). Such a directed *jîva* takes a path called "*shuklagati*" (शुक्लगतिः) which *Bhagavân* explains later in the chapter. This path leads the *upâsaka-yogi* to the highest among all the *loka*-s called *Brahmaloka* (ब्रह्मलोकः)

(Continued on page 37)

“An Everyday Affair”

KUMUD NAYEL

It used to be late in the evening every day when we children would be waiting in our two room tenement up a hill in Mumbai.

Every evening, she would climb up the hill, carrying bags in both hands.

Small items from the *Vaani* (grocer) at the bend of the hill. Vegetables smelling fragrant of *Taaji Kothimbir* from Nana Chowk Bhaaji Galli and bananas from Gowalia Tank *fruitwallas*.

Each evening as the sun set, we could see dear Ayi's silhouette climbing Forjett Hill with bags loaded for the evening and the next day's needs.

Since there was no fridge standing regally in every house those days, fresh shopping was a must in our humid Bombay weather. A little later, the *Vaani* “Gajanan & Co” in Nana Chowk became customer friendly. We would visit their shop and write down the list. While Ayi ordered the list, I would wait outside and watch the patients in Dr Divgi Mam's clinic or the sugarcane machine squeezing out the fresh lemon flavoured juice. A glass of that *khamang* juice was a bonus for the visit to the smelly grocery shop.

Next day, the items would arrive at our place in small packets and everything would be stored neatly in our *Jaali Cupboard*.

My mom-in-law who lived in Bangalore in those years would tuck a ten rupee note on her *kirvante* and she would go shopping to Russel Market.

When she returned, she had a cartful of coconuts, fruits and vegetables.

Another day would be for groceries with another ten rupee note.

The ten rupee note was quite big in those times with the Kings picture proudly on it!!

The shopping lanes at 8th Cross, Malleswaram came up many years later.

We moved from Air Force Camps to Cantonements and finally to big time place Delhi in the '70s. Our two wheeler would take us to the bazaars and we carried home the fresh stuff while the local vendor dropped the groceries.

The drive to the bazaar on our two wheeler was great fun.

The display of *amroods* in Allahabad, the lone shop in the silent Ambala market and the cackle in Chidiya Mor the small time bazaar in Barrackpore are some markets that have stayed in my memory.

The shopping took a fashion turn in Delhi when we moved in to a residential colony.

Every morning at 8 AM sharp the *subjiwalla* would call out: “*Alloo, Tinda Bhindi*” in summer and “*Aloo, Gobi Tomato*” in winter.

We would call out the list from our kitchen window and in

two ticks, Chottu, the vendor's small kid would be carrying the vegetables to our door. That fast!! In Delhi, service is very fast but only in the markets.

We moved to our own base Bangalore two decades ago, by then shopping style had changed radically.

No longer does one go to Russel Market with a ten rupee note tucked under the *kirvanti*!

Instead, it is Malls and Super Food Markets which shout loud and clear.

No need for cash. It is Credit Card Times. 8th Cross is crowded and noisy.

The flower sellers and their baskets are fragrant with the Mallige flowers. (Mogras)

The by-lane has the fruit vendors.

The fruit piled up, papayas, musk and water melons.... all so welcoming.

Yet it is safe 'Safal' for us, where I need not bargain and that too in kannada.

The groceries don't have to be carried home like my Ayi did from the *Vaani* or my Mom-in-law did in the bullock cart.

Just call Manju Grocer and hit out ABCD. He takes down the list in that alphabetical order!!

“Amma, call out, I can hear you,”

“OK OK , A:Atta.,Arhar dal,Alloo Gadde.

B: Biscuits,Bread ,Bananas

R: Recharge, Number? Oh! 99804.....

That is the final Master Stroke.

He delivers not only groceries,vegetable and fruits.

But he also re-charges my Mobile on which he takes those computer style order calls.

This is now what we call **e-Shopping**.

Excellent too, isn't it?

Smt Kumud Nayel is an accomplished and versatile writer who has been a regular contributor to KS for decades. She lives in Bangalore.

Bhagavad Gita

(Continued from page36)

● In this *loka*, the *upāsaka* has the possibility of *Moksha*.

● If he fails to attain it, such an *upāsaka* has to come back into the next creation and go through the same process again. (v10).

● There are others who are committed to knowing that imperishable Brahman for which they follow a lifestyle of discipline and surrender to the Guru for this knowledge. (v11).

(To be continued..)

Ānandāshram Swāmiji and a Little Girl

By a SĀDHAKA

This is the story of a 6 year old girl who had about 3 years of a unique and silent bond with HH Swāmi Ānandāshram Swāmiji. This story spans the period of 1961 to 1964 in Bangalore.

This girl came from a middle class family with very devout parents and a grandmother. The elders of the family were absolutely dedicated to our Guru Paramparā. They followed the routine of daily evening bhajans at home starting with *Deepa Namaskār* and ending with “*mangala shubhakara shankarage.....*”.

This girl went to the Chitrāpur Math regularly with her grandmother and parents, especially when Swāmiji was in Bangalore. Those days, Swāmiji spent a lot of time in Shri Chitrapur Math, Bangalore. The girl went to a school nearby and had to pass the Math daily. Being a primary school student, she had her classes at 7.30 in the mornings.

Every day as she passed the Math, something drew her to get in and prostrate before Lord Bhavānishankar. That was the time when Swāmiji sat for his Anushthan in the pooja room. One day the senior Bhat mam, Ved. Surya Bhat told this girl that she could go inside the pooja room and offer her pranāms to Swāmiji as he sat with closed eyes in deep meditation. It was a sight which mesmerized this little girl. For a few days this routine of offering namaskārs to the Guru in deep meditation went on quietly.

Once, after a few weeks, Swāmiji opened his eyes and smiled at this girl as she was getting up after offering her namaskārs. This smile sent a wave of unsurmountable and undescribable happiness, peace and quietness through her which lasted for many days. She was bubbling with joy!

In a few days, Swāmiji offered a *sugandhi* flower to her! This was an ecstatic moment for the little girl. She promptly stuck the flower in her plait and ran to the school and announced to all her friends “My Guru gave me this flower!”

This routine continued for a few weeks. The girl went into the pooja room at the Math around 7, prostrated before Swāmiji and got her *sugandhi* flower. Neither of them spoke a word in all these weeks.

One day, Swāmiji asked her in his quiet and low voice.. “*Cherda*, what do you want?”

The girl was taken aback! She did not know how to respond to this question, especially from a sage who she was

so much in awe of. The question was repeated again....”Ask, Lord Bhavānishankar is willing to give you whatever you ask for!” The girl hesitated for a moment and said “I will ask my mother and tell you tomorrow, Swāmiji”.

All through the day, she wondered what to ask Swamiji for. When her mother heard this, there was a film of tears in her eyes. She told her 6 year old daughter..... “ask for *Viveka and Vairagya*”

“What does it mean Amma?”

“Don’t worry what it means, just ask Swāmiji for this and nothing else.”

The next morning after the *namaskār*, Swāmiji said with a smile “What did your mother say?”

“She told me to ask you for *viveka and vairagya*”

There was a stunned look on Swamiji’s face. “Are you sure you want that?”

“My mother said that it is the best for me.”

“You are fortunate to have a mother like her. Lord Bhavānishankar will definitely give you what you have asked for, but at the appropriate time.”

Of course, the *namaskars* with *pushpa-prasāda* continued whenever Anandashram Swamiji

was in Bangalore.

That little girl is 59 years old today and those 2 to 3 years of a unique bonding with HH Ānandāshram Swāmiji are very special and precious to her even today. They have made a tremendous contribution in her spiritual sādhana and growth. **Viveka and Vairagya that she asked for innocently, totally trusting her mother’s judgement have been granted to her in abundance by the grace of Swāmiji and Lord Bhavānishankar.**

Om Shri Gurubhyo Namaha....

Editor: For those who have had the good fortune of seeing HH Swami Anandashram will certainly feel moistness in their eyes after reading this true story.

(Courtesy: Anand Sarita, Bangalore)

“May my Guru Swami Pandurangashram always dwell in my heart, my Guru who is the abode of Knowledge, Dispassion and Devotion and a treasure house of compassion” - Swami Anandashram.

Music- the Canvas that Everyone owns

KUM. RADHIKA DEONALLI

Music is something that is significant to every individual in their own way. Music covers every aspect of your life. It is constantly a part of your life whether it be singing on a camp bus completely out of tune, banging a plate with a spoon, or simply the sound of rain. Music engulfs our lives completely.

For me music is not just an art form, it is a language in itself. A language that goes far beyond words. Be it your first cry or the words that you speak there is a melody to it. Music sometimes can convey those things which words just cannot do. Music helps to communicate with the listeners on an emotional level.

Music need not be confined to instruments or tunes, it can be weaved into every move you make in life. I can use it to say what I wish to say, just as an artist uses his canvas to create and express. I can use it to connect with the world or even use it disconnect whenever I feel so.

An artist uses his colours and brushes to create so can I use musical notes to connect with my loved ones and express my feelings towards various things that are a part of my life.

Music fills up my personal space. Like a fusion of colours on an artists' canvas so do these musical notes help me create a fusion of my ideas and feelings.

Music helps me to unleash my creativity and channel my imagination.

Just a few musical notes and I am ready to go, just like an artist who can create a masterpiece with a few colours and a few master strokes of his brush.

And this is what I tell myself "Let Music be your canvas, you can create magic with your imagination and creativity. Be open minded and learn. Enrich your life with experiences and express them musically and you will certainly create wonders".

Editor- Research is on to study the positive impact of Music on health. There have been cases reported when listening to music (Music Therapy) has significantly improved health conditions of many patients suffering from various illnesses. The experts are now trying to bring about fusion of music with yoga for improving health.

Radhika is a 19 year old student of Sophia College Mumbai pursuing the Humanities stream.

To Our Revered Guru, with Love

Lost on the dark road of Life's glamour,
Ignorant animals that we are,
Crippled by the night's darkness,
Our eyes cannot see what lies afar!

Thence, we come to Thy Holy Feet,
Desiring to see through Thy Holy Eyes,
What lies here and what lies beyond,
With that in mind, with Thou, we wish to cherish an everlasting bond!

Because of Thy Grace, could this darkness be noticed,
Otherwise, we would have perished, wandering in this unending forest.

Thou only have been saving us from all this anguish,
Thence, with gratitude, we humbly bow down to Thy Feet!

Thou art our Guardian,
Thou art our Guide,
Without Thee how can we survive,
From the predators called grief, patrolling this land!

Thou art our Refuge,
To Thee we surrender,
Thou art our Parama Pūjya Guru,
Thy Lotus Feet, we pledge to eternally worship!

We pray to Thou to continue to illuminate us,
Guide us beyond this treacherous forest,
Make us see through this dark night,
And merge us into the ocean of eternal bliss!

Samvit Mavinkurve

Age : 17 years

(Has been conferred a title 'Literary Colonel' by a Global writing portal).

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**

Know our community

Test your General Knowledge about our Community

1. Full Name of Swami Anandashram before initiation into sanyasa ?
2. On which date was Swami Parijnanashram III initiated as Shishya Swami ?
3. Where was Swami Parijnanashram III initiated as Shishya Swami ?
4. What was the original surname of Swami Shankashrama I before initiation ?
5. In which year did our First Swami at Gokarn appear ?
6. The Foundation stone of KSA building was laid by whom ?
7. The Kanara Saraswat Association was first formed in which year?
8. What was the name of Shamrao Vithal Coop Bank before it got its name ?
9. Who (which Bhanap) is regarded as the father of urban banking and housing movement in India ?
10. Which Bhanap cricketer has captained the Bombay/Mumbai Cricket team in Ranji Trophy and National Championships?

(Answers will be published in next issue)

Please respond with correct answers by 14th Nov 2021. Names of first five participants who answer correctly will be announced in next issue).

FUN TIME QUIZ

Identify the CSB/ Bhanap surnames from the jumbled alphabets horizontally. Time yourself and be honest to yourself. Send in your time taken in Minutes or Seconds to: kanara_saraswat@hotmail.com

As an example, the answer to the first surname is H A R I T E

The top three winners will be announced in the next issue.

The last date for submission of answers by e-mail is 14th November 2021.

1	R	I	H	E	T	A
2	D	O	L	A	K	I
3	R	S	B	R	A	U
4	D	M	A	A	L	I
5	A	A	D	I	S	N
6	R	L	U	T	L	A
7	O	R	B	O	J	I
8	K	O	N	R	G	A
9	R	A	U	B	L	I
10	U	I	R	S	R	H
11	D	B	L	O	A	N

Lost like the Saraswati

My brothers' children
speak not the languages of their mother
nor their father,
they speak English like their teachers
so, one year it is Australian sounds

another, the American mid-west
IB schools are here to stay, in Mumbai
And everywhere else
And those fancy boarding schools far away
That are inserted into every conversation!

Where expat teachers dress in saris at Diwali
and wear kurtas from Bombay Swadeshi
Fashionable khadi,
But continue to misspell The Mahatma
As Ghandi

The beautiful, smart,
English speaking children
continue to be set apart
High up in ivory towers
Far away from their cousins

who speak English left behind by the British:
grammatically correct,
yet flavoured by the Hindi or Marathi
With "na" at the end of an English sentence!!
To be frowned upon, as Desi
(Aren't we all?)

I sit here, far away at dusk
and know
That when I call, I speak English and not
Amchigelein with them because

All the children, of this generation
have lost the Konkani,
I fought so hard to keep alive with my children
through a rocky marriage and in a foreign land
That sweet language
that like the Saraswati River
from where our ancestors migrated
has long disappeared
into the sands of time.

They will all go to elite universities abroad,
it is certain
and get expat jobs in the years ahead.

And as the sun sets over the Andaman Sea,
as the Spirit Footsteps
of their great grandmother pace,
she, who marched every morning at dawn,
just 15,
to protest against British occupation
wonders how all the words
got stolen and swallowed up
so many years later

She asks:
They had left hadn't they, in my lifetime?
When did they come back?

She wonders and
She weeps.

Dr. Rashmee Karnad-Jani © 2016

Who Leads Whom?

A cautious teacher I want to be
For the little ones who follow me
I dare not say what I must not say
For they will then speak the same way

It's impossible to escape those eyes
Whatever they see me do, they try
They say like you, we too shall be,
Those little ones who follow me

They think I am just so fine
Almost next to the divine
The flaws in me, they must not see,
Those little ones who follow me

Under their constant scrutiny, I realize
My values, I should never compromise
A blessing in disguise for all to see
Those little ones who follow me

Do I lead them or do they lead me?
For the coming years to be
To all mind blocks, they'll find a key
Those little ones as they follow me !!

It is indeed an ironic situation
This student- teacher equation
They know not THEY are the ones guiding me
Those little ones as they follow me !!

Preeti Bhatt
Amdavaad

*(Preeti Bhatt nee Bankeshwar is a creative adviser,
educationist and a documentary film maker based out
of Amdavaad).*

वाक्प्रचार आणि आदगत्यो

वाक्प्रचार आणि आदगत्यो हे अलंकारिक भाषेचे भाग, तांचेमिती भाषेक एकी कल्पकता येता. वाक्प्रचारामिती, आयकतल्याक सांगतल्याने उलयिल्याचो विचार, कोर्काज पडता आणि आदगत्यो म्हळ्यारि, परंपरागत सत्य सांगतल्यो, रुढ जालेल्यो म्हणी.

रावबहादूर तालमकी माम्माने कोंकणी आदगत्यांचे / वाक्प्रचारांचे संकलन कोर्नु, त्यो पुस्तकरुपाने १९३२ आणि १९३६ सालांतु उजवाडांतु हाळ्यो. मार्च २०१५ तुं, रघुनाथ गोकर्णमाम्माने हाज्जि सुधारित तिसरी आवृत्ति प्रकाशित केल्ली. ह्या वाक्प्रचार आणि आदगत्यांचो आमगेल्या नित्याच्या लेखनांतु / संभाषणांतु योग्य उपयोग जाल्यारि, उत्रांक, लेखनाक एकी गोमाटाई येत्ली.

आम्मी, हो म्हैनो धोर्नु, प्रति म्हैन्याक, पांच आदगत्यो / वाक्प्रचार ताज्या इंग्लिश अर्थावट्ट, आमगेल्या कॅनरा सारस्वत मासिकांतु प्रकाशित कोर्चो विचार केल्ला. तुम्मी हाज्जो आनंदु घेत्लीं हाज्जि खात्री आस्स.

अ आ येनातिल्याक अमर इत्याक ?

What is the good of Amar (Kosha) for one who does not understand the alphabets.

अड्डेचो हावुं, सगळो पणस (गाडव) खावुं.

Though I am a stranger, I can eat the whole jackfruit.

अण्णपैलें पीट, सुब्रायपैलें मीट.

A strong mixture made up of ingredients belonging to different persons.

अण्णपागेरि न्हावंचे, कुटप्पागेरि जेंवचें, मेळ्ळेलेकडे निद्वोंवचें.

A person having no fixed abode.

अन्यायाक कुन्यायु.

Tit for Tat.

शुभ दीपावली

विद्या दुर्गादास बैंदुर (विद्या सीताराम भट)

दीपावलीचे टिमटिमते दीप, चैतन्य तनमनाला देई
जणू चमचमते असंख्य तारे, सा-या जगता उजाळा देई ॥

प्रथम दिन धनत्रयोदशी, साजरा होतो यमदीपदानाने
अहोरात्र दीप लावूनी, अमृतकुंभ धन्वंतरी भरी ॥

दुसरा दिन नरकचतुर्दशी, कृष्ण विजय दानवा वरी
सुगंधी उटणे व स्नान करुनी, दारी सजते सुंदर रांगोळी ॥

सायंकाळी लक्ष्मी दारी म्हणे, पूजेल त्याच्या राहीन घरी
सहपरिवार पूजन करुनी, लक्ष्मी पूजा करुया साजरी ॥

पुढील दिन साजरा पाडवा, हा दिन बली प्रतिपदेचा
मग साजरी होते भाऊबीज, प्रसन्न करते ही दिवाळी ॥

ही कोणी ? गुरुतु मेळ्ळवे ? (Guess Who?)



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गरुड पुराणात एक श्लोक आस्सः

यावत् भूमंडलात् धत्ते सशैल वनकाज नम्
तावत् तिष्ठती मेदिन्याम संतति पुत्रपौतृकी

जोपर्यंत ह्या भूमंडलारि, पशुपक्षी आस्तले, वनराई आनि जंगलांनी व्याप्त पर्वत, गुड्डे आस्तले, तोपर्यंत आमगेली संतति, चेडवंबाळं नातवंड, पणतवंड सुखाने जगतलीं. आमगेल्या देशाक नैसर्गिक सौंदर्य भोर्नु मेळ्यां, ताज्जो अनभवु घेंवकाज जाल्यारि एक जन्मु नोपरो. तरी भावाभैण्यानो, आम्मी खुशालेरि प्रवासु कोर्यां आनि तो कर्तना, नैसर्गिक संपत्तिक हानि जायनाशि सतर्क कार्य कोर्नु त्या त्या स्थळाच्या पावित्र्यांतु बाधा येनाशि जाग्रता घेवु, आनंदाने जगभरी प्रवासु कोर्यां.

“ आम्मी भानप ”

चैतन्य नाडकर्णी, विरार

आम्मी आमचिगेलीं म्होणु, माक्का खुशी जात्ता,
भास आमगेली विस्सरताति म्होणु, बेजारुयि जात्ता.

जमानो गेल्लो , परंपरा गेल्ली, रिवाज रिती सर्ली,
खावु पिन्नु गंमति कोर्यां , पद्धती मात्र वर्ली.

उदारि आशिलीं घरा बागलं , बंदजावु गेल्लीं,
येल्लीं वल्लीं लेकतलिं, दिसनाशि जाल्लीं.

परबो येत्ताति कश्शी, वत्ताति कश्शी कळनाशि जाल्लें,
आत्तं घरण्यांतु रणगाणे वाज्जू लागलें.

आध्यात्मिक विषयांतु गोडी कम्मी जाल्ली,
सामाजिक बंधनांतु जानं बुडुक लागलीं.

येद्वोळु मस्त बिघडने, बिघडच्याक लागल्या,
युवावर्गांतु श्रद्धा, भक्ती स्फुरित जाल्या

गुरुकृपा, देवदया, समाजाचेरि उरो.
भानप समाजाची अखंडता, सदासर्वदा वोरु.

चल्ली एक झाड

शर्मदा शुक्ल

एक चल्ली जन्माक येत्ता,
आम्माक , आन्नाक पोळोवनु हास्ता.

आनाम्मागेले मनाचे मोग्रे फुल्ला,
आनि हृदय खुशीने धोळ्ता.

कालचक्र घुंवत वत्ता,
एक एक दिसु धांवता.

वाडतशिले चलियेक पोळोवनु
आनाम्मागेलें मन काळजींतु पडता.

तिक्का शिक्षण दिंवका, रक्षण कोर्का आनि कोर्का कन्यादान
नाजाल्यारि समाजांतु जात्लो अवमान.

तांका दिस्ता चल्ली एकी जबाबदारी आनि जड,
खरें म्हळ्यारि ती जड न्हंयि, एक झाड.

ती दिता फूल, फल, वत्तांतु सावट आनि थंड वारें,
म्होणु सानपणधोर्नु, तिक्का घालाति समउद्दाक आनि सारे.

चलियेमिती जात्ता समाजाचो उध्दारु,
आनि मेळता संस्कारांचो आधारु.

चलिये विनाह घराक ना आधारस्तंब,
ती एक मायेचें प्रतिबिंब.

काळाक समजावनु, तिगेलें बदलल्यां स्वरुप,
जाल्यारि, आचार, विचार, मात्र आत्तंयि एकरुप.

आन्नागेल्या दोंळ्यांचे ती स्पंदन,
भावागेलें ती रक्षाबंधन

बामणागेलें ती प्रेमबंधन,
आनि पुतागेलें ती स्नेहबंधन.

नवरात्रींतु आम्मी कर्ताति पूजा देवीगेली,
चल्ली एकी साक्षात देवी,
मनोभावना केदनायि दुक्कोवनाक्काति तिगेली.

खरी दिवाळी

इंदू अशोक गेरसप्पे, बेंगळुरु

दीपोत्सव हो मंगल दिव्यांची रोशणाई
आकाशदिवे लावूंया पणती समई
विसोरनाका लावच्यांक मनमंदिरांत एक ज्योत
जेन्ना मनाचो अंदकारु विरनू वता
तेन्ना खरी दिवाळी सजता (२) ॥ १ ॥

पावन ही परब मेळू नाती मैत्रीची
स्नेह भावना फुलता वात्सल्य प्रीतीची
जेन्ना वैरी सुदांय मित्र बनता
तेन्ना खरी दिवाळी सजता (२) ॥ २ ॥

घरादाराची जाता जेन्ना साफसफाई
निंदा क्रोध झाडनू उडयी वायट संवई
जेन्ना मनाचो मळ धुऊन काडता
तेन्ना खरी दिवाळी सजता (२) ॥ ३ ॥

आंगणांत रेखिली सुंदर रंगरांगोळी
उत्साह उमेदीचे गुलाल उधळी
जेन्ना पिडितांच्या जीणेंतय तूं रंग भरता
तेन्ना खरी दिवाळी सजता (२) ॥ ४ ॥

दिवाळीच्या सणाक मिठाई पक्वान्न
गोडशें तिकशें आस्वाद घेवुनू सगळीं प्रसन्न
जेन्ना वागण्या उलोवण्यांतू मधुरता येता
तेन्ना खरी दिवाळी सजता (२) ॥ ५ ॥

घर सजयलें , भांडार भरलें
कोठारे तिजोरीचें पूजन जालें
जेन्ना गरीबालेंय घर तूं भरता
तेन्ना खरी दिवाळी सजता (२) ॥ ६ ॥

पर्जळ पसरय, नाका प्रदूषण
हर्षाच्यो चंद्रज्योती, उमेदी उधळण
जेन्ना खुशीचो फवारो फुलता
तेन्ना खरी दिवाळी सजता (२) ॥ ७ ॥

ज्योतीक ज्योत लायतलीं, निविल्ली ज्योत जळयतली
तेन्ना आकाशांतुली नक्षत्रं आंगणांतू देंवतलीं
जेन्ना सबंद जगांतू सुखशांती पसरता
तेन्ना खरी दिवाळी सजता (२) ॥ ८ ॥

ही कोणी ? गुरुतु मेळ्ळवे ? (Guess Who?)



उत्तर : सानि द्विपिका पडूकोण

Ans : Baby Deepika Padukone

(from page 42)

उन्द्राक भित्ता वँ ?

सावित्री बाबुलकर

उन्द्राक पोळोंवचे भित्तरि,
हांव जोरजोराने खिळ्ळि मारता
उन्दुरु माक्का भिवनु
मागिरि वापस बिळांतुं रिगुनु बसता

पप्पा म्हणता “ कित्तलो साऽन् आस्स पाऽप तो ”,
तू कस्ल्याक ताक्का भित्ता ?
“अय्यो सानू ? ” म्हणता आम्मा,
पळैलॅरीच कॅपॅ येत्ताति माक्का.

कोणेयि कस्लेंयि म्हळ्ळें तरि,
मगेलें भय्य कांयि वच्चने
पळैयिलें की त्या उन्द्राक
हांवे खुर्चेरि चोडचें कांयि राब्बने.

पळैयितां पळैयितां चवति आयलि,
गणपति बसता आमगेल्या शॅज्जारा,
सगळीं मेळनु वचगेलीं आम्मी,
पोळोंवच्याक ताक्का, धोनपारां

“वग्गी पळे” म्हणालो पप्पा
“थंयि कोंण बसल्यां म्होणु”
पळैयिल्यारि कस्लें सांगचें तुक्का ?
उन्दुरु बसला गोमटें कोर्नु

ताक्का कस्लें मोदकु जायि की बा ?
म्हळ्ळें हांवे दोंळे होंडु कोर्नु
छँ ! गणपति राक्कुनु बसला
ताँ खंयि जायि थंयि व्हर्ता म्होणु.

बापरे! इत्लो सानु ! उब्बारतलो कश्शि तो,
आमगेल्या इतल्या होंडु गणपतिक ?
मऽन घाऽल्लु केल्थारि, कस्लेंयि जात्ता
ताक्का पोळोवनु , तू चिक्के शीक

व्है दिस्लें, पप्पाने म्हळ्ळेलें
उन्द्राक आत्तां हांव तिल्ले भिना
तात्रे दिसल्यारि, हांव किळचता माऽत्र
खुर्चेरि चोण्णु कांयि उब्रना !

Konkani Lexicon – Fun Quiz

The great philosopher from Greece, **Heraclitus** had said that “change is the only constant in life.” Certainly, over period of time we have observed changes in every walk of life. It means that the world is always changing and so are people and so with it, is the way we communicate. Generation after generation, words are borrowed or imported from other languages be it local or English, they build up until the “mother tongue” becomes morphed or adulterated. The impact of local languages spoken (like Marathi or Kannada or Malayalam) has made our rich Konkani language impoverished over time. It is our honest endeavour to retain the Konkani flavour in our day to day conversations so that the use of English or other imported local words are kept to the avoidable minimum. From this issue, we propose to start the series “Konkani Lexicon “. If our readers feel it needs to continue, we will, or else discontinue after a few months depending on feedback. Our mother tongue is our pride and we must do all possible to retain its usage and importance in our day to day life.

With this issue, we start with ten English words. It is also some fun to test ourselves. You must find ten *aamchigele*/Konkani words which convey the meaning. The answers have been provided on page... .

Trust you will find this quiz cum knowledge sharing enjoyable.

Shop
Pepper
Daughter
Knife
Onion
Papita
Towel
Staircase
Mint leaves
Curry Leaves

Answers : (on page 50)

विजयादशमी

श्यामला अशोक कुलकर्णी, गांवदेवी

नवरात्ररूपी नवविधा भक्ति द्वारे विजय व विकाररूपी आसुरी वृत्ती वर मात करून दिशेंद्रियांवर विजय प्राप्त करून घेणे म्हणजेच खऱ्या अर्थाने विजया दशमी साजरी करणे होय !

नाक, कान, तोंड, हात, पाय ही पाच कर्मेद्रिये व अंतःकरण मन, चित्त, बुद्धी, अहंकार ही पाच ज्ञानेंद्रिये मिळून दिशेंद्रीय होतात. ह्या दिशेंद्रियांद्वारे चांगली वा वाईट कर्मे करून आपण त्यांच्या द्वारे सुख व दुःख प्राप्त करून घेऊन आपले जीवन घडवित असतो. ही सर्व इंद्रिये जोपर्यंत आपल्यावर वर्चस्व गाजवून आपल्याकडून दुष्कर्मे करून पाप घडवून आणतात तोपर्यंत आपण त्यांचे दास बनून आपले जीवन उद्ध्वस्त बनवतो. त्यावेळी विकार (काम, क्रोध, लोभ, मोह, द्वेष, मत्सर) हे आपल्याला त्यांच्या तालावर नाचवतात. परंतु ज्यावेळी साधक नऊ दिवस नवरात्रीरूपी नवविधा भक्तीमधील जरी एकच नामस्मरणाचे साधे-सोपे साधन आत्मसात करून नवरात्री साजरी करतो, त्यावेळी नवविधा भक्तीच्या प्रकाशाने त्याची नवरात्र उजळून निघते. नवविधा भक्तीमधील फक्त नामस्मरणाच्या भक्तीने म्हणजेच देवीच्या स्मरणाने राग, द्वेष, मत्सर, अशा अनेक राक्षशी वृत्तीवर विजय मिळतो. अशाप्रकारे दिशेंद्रियांवर व विषय विकारांवर विजय प्राप्त करून भक्त त्याचा स्वामी बनतो, त्यावेळी तो विजयादशमीचा खरा आनंद अनुभवू

विजयादशमीचे (नवरात्रीचे) खरे मर्म न जाणता नवरात्रीत नऊ दिवस उपवास करून आपल्या अंतर आत्म्याची तडफड न करता उलट देवीला आवडणारे गोड-धोड व सात्विक पदार्थ करून देवीला नैवेद्य करून तो प्रसाद तिच्याच नामात रंगून ग्रहण केल्यास ते अन्न देवीलाच समर्पित होते. कारण तुकाराम महाराजांनी

नाम घेता ग्रासोग्रासी |

तो जेवीला उपाशी ||

त्यालाच खऱ्या उपासाचे फळ प्राप्त होते. कारण उप म्हणजे जवळ, वास म्हणजे त्याच्या सान्निध्यात राहणे त्यांच्या नामा द्वारे त्यांचे अस्तित्व प्राप्त होऊन त्यांचा सहवास अनुभवता येतो.

Fun Quiz Answers : (from page 49)

1. आंगडी
2. मिऱ्या कण
3. धुव
4. पेस्काती
5. पियावू
6. पोपय फळ
7. भैरासू / पंजी
8. निस्सणी
9. मर्गा पाल्लो
10. कर्बेवा पाल्लो

त्यामुळे भक्त देवीचा नैवेद्य ग्रहण करून नवविधा भक्तिमधील पूजा-अर्चा, पादसेवन, नामस्मरण यांसारख्या उपासनेद्वारा देवीची कृपा संपादन करून घेतो.

दुर्लभ व दुर्मिळ अशा मिळालेल्या मनुष्य देहाचा आपल्या सत्कर्माने मानव बनायचे की दुष्कर्माने दानव बनायचे हे प्रत्येकाच्या हाती आहे. या कलीयुगात मानव आपल्या आसुरीवृत्तीद्वारे बॉम्बस्फोट सारख्या भयानक गोष्टी घडवून निष्पाप व निरपराध जीवांची निष्कारण प्राणहानी घडवून त्यातून आसुरी आनंद उपभोगतो. अशा व बलात्कार, खून, मारामार्या, यांच्यासारख्या राक्षसी वृत्तीचा नाश करून अशा लोकांत सतप्रवृत्ती जागृत करण्यासाठी व अशा लोकांना सद्बुद्धी देऊन अशा गोष्टींची पुनरावृत्ती घडणार नाही यासाठी नवरात्रीत सर्वांनी सर्वत्र देवीची मनोभावे प्रार्थना केल्यास ती माऊली आपल्या भक्तांच्या प्रार्थनेला प्रतिसाद देऊन ती प्रार्थना नक्कीच सफल करेल यात शंकाच नाही !

देवीने शरण आलेल्या भक्तांचे रक्षण करण्यासाठी व असुरांचे भक्षण (नाश करण्यासाठी) आपल्या हाती आयुधे धारण केली आहेत. देवीचे वाहन पशूचा राजा सिंह दर्शवला आहे. जो शौर्य, धैर्य व वीरत्वाचे प्रतीक आहे अशा सिंहावर आरूढ होऊन देवी आपल्या भक्त रक्षणार्थ धावून येते. आपली उपासना व आराधना करण्याऱ्या भक्तांना व सर्वभावे शरण आलेल्या भक्तांना आपल्या आयुधांद्वारे आसुरी गुणांपासून रक्षण करून व आसुरी वृत्तींच्या लोकांपासून रक्षण करून आपल्या कृपेचा वर्षाव करते. असे भक्त विजयादशमीला दसऱ्याचे आनंदरूपी सोने लुटून आपले जीवन सुखी, शांती, समाधानरूपी पारमार्थिक संपत्तीने समृद्ध करून घेतात. देवीला प्रसन्न करून घेण्याची व आपले जीवन सुखी करून घेण्याची हीच गुरुकिल्ली होय !

Rates for Classified and Casual Advertisements in Kanara Saraswat

For the first 30 words: ₹ 650/- for KSA Members (Minimum ₹ 682/-) and ₹ 700/- for Non-members. For every additional word, thereafter: ₹ 25/- +GST 5% on all ads.

Colour Full page: ₹ 7500/- + 376 = ₹ 7876/-

Black & White Full Page: ₹ 5500/- + 276 = ₹ 5776/-

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All remittances are to be made by D.D. or cheque, in favour of 'Kanara Saraswat Association'

KSA RULES & REGULATIONS - COMPARISON OF MAJOR CHANGES IN PROPOSED AMENDMENTS - 2020-21 VERSUS THE EXISTING RULES

EXISTING KSA RULES & REGULATIONS	AMENDMENT SUGGESTED BY MANAGING COMMITTEE OF KSA	REASONS FOR CHANGE
<p>2. OBJECTS OF THE ASSOCIATION The objects of the Association shall be:</p> <p>a. To provide relief to the poor and needy educational facilities in deserving cases, medical relief to the sick and the ailing and undertake other charitable causes.</p> <p>b. To organize social service among all classes.</p> <p>c. to provide facilities for social inter-course by holding social gathering, conferences and to publish periodical for providing exchange of thoughts and encouraging literary talent among the members.</p> <p>d. to foster a spirit of brotherhood and co-operation among the members of the association;</p> <p>e. Generally to do all such acts and things as are deemed necessary for the promotion of the intellectual, moral, social, physical, economic and general well being of the members of the Association.</p> <p>f. 10% of accrued interest received on Medical Relief Fund & Distress Relief Fund to be reserved for needy persons specifically Below Poverty Groups outside the Chitrapur Saraswat community.</p> <p>g. The Financial Assistance, in the form of monthly Subsistence Allowance, Pension, Any other Allowance (with any other nomenclature) which will provide financial assistance at regular interval to needy families of Samaj at large. Provided always that the association shall not carry any political propaganda. Provided further that all the benefits of the association shall be available to all persons irrespective of community, creed, caste or religion.</p>	<p>2. OBJECTS OF THE ASSOCIATION</p> <p>2.1 To provide relief to the poor and needy, educational aid or facilities in deserving cases, medical relief to the sick and the ailing and undertake other charitable causes within the Chitrapur Saraswat community (hereinafter referred as "the Community").</p> <p>2.2 To organize social service within the Community.</p> <p>2.3 To facilitate social interaction by holding social gatherings, conferences, publishing periodicals for providing exchange of thoughts, encouraging literary or artistic talent among its members, and undertaking any other activity towards such facilitation.</p> <p>2.4 To foster a spirit of brotherhood and co-operation among its members.</p> <p>2.5 Generally, to do all such acts and things as are deemed necessary for the promotion of intellectual, moral, social, physical, economic, cultural, and general well being of its members.</p> <p>2.6 To reserve and utilise not more than 10% of accrued interest received on Medical Relief Fund and Distress Relief Fund for poor and needy persons outside the Community.</p> <p>2.7 To provide financial assistance to the needy of the Community in any other form or through any other schemes as may be deemed fit. Provided always that the Association shall not carry out or promote any political propaganda.</p>	<p>The earlier objects of KSA were to provide financial and other benefits to entire society while the amendment to the objects proposes that the benefits should be focused on the Chitrapur Saraswat community while Rule 2.6 proposes to reserve and utilise not more than 10% of accrued interest received on Medical Relief Fund and Distress Relief Fund for poor and needy persons outside the Community</p>
<p>3. (a) Members of the Kanara Saraswat Community, commonly known as Chitrapur Saraswats (hereinafter referred as "the community") shall be eligible for the membership of the Association, but only those members who shall have completed eighteen years of age shall be entitled to vote. Provided however, student members even though under the age of 18 years, may exercise their vote for the election of candidates to the Students 'Special Committee and at Students' Meetings or Conferences.</p>	<p>3.1. Members of the Chitrapur Saraswats community shall be eligible for the membership of the Association; but only those members who have completed eighteen years of age shall be entitled to vote in any general meeting or to contest or vote in election of candidates to the Managing Committee of the Association.</p> <p>3.9 The Association may offer children from the Community, not exceeding 18 years of age, and who are students, complimentary membership of the Association and such members shall be termed as Student Members. Student Members will only be entitled to vote for election of candidates to the Student Committee of the Association. They shall be entitled to participate in Student Special Committees, Student Meetings/Conferences and such other special activities catering to Students.</p>	<p>Membership of KSA is reserved for Chitrapur Saraswat community only, in line with the original objective in the existing rules. The new rules propose that children of Chitrapur Saraswat community will be eligible for Student Membership free of any charges. This is a facility provided for bringing the younger generation into KSA.</p>

EXISTING KSA RULES & REGULATIONS	AMENDMENT SUGGESTED BY MANAGING COMMITTEE OF KSA	REASONS FOR CHANGE
<p>3. (e) Woman from Kanara Saraswat community married outside community including her direct descendants are eligible to any categories of Membership of the Association. In such, new member will suffix the nee name of the original Female Member.</p>	<p>3.3 Women from Chitrapur Saraswat community married outside the community are eligible to any category of membership of the Association. In such cases, the women who wish to become members will suffix their Chitrapur Saraswat surname prior to marriage to their name in the application for membership. The spouse and children of Chitrapur Saraswat women married outside the community shall only be eligible to become Associate Life Members.</p>	<p>CS women married outside the community are eligible for any category of membership, but their spouse and children are only eligible for Associate Life Memberships since they are not Chitrapur Saraswats.</p> <p>This proposed change is in line with the definition of the Chitrapur Saraswat community by Shri Chitrapur Saraswat Math.</p>
<p>Rule 3</p> <p>(b) Members of the other communities may be admitted as Associate Members subject to the approval of the Managing Committee.</p> <p>(c) Associate Members shall enjoy all benefits except the right to vote under the rules and regulations in force.</p> <p>(d) Associate Members shall pay an annual subscription of Rs 1200/- (i.e. Rs 100/- per month) and entrance fee of Rs 50/-</p>	<p>3.2. Members of other communities may be admitted as Associate Life Members subject to the approval of the Managing Committee. Associate Life Members shall enjoy all benefits except the right to vote in any general meeting or to contest or vote in election of candidates to the Managing Committee of the Association.</p> <p>3.8 Persons belonging to communities other than Chitrapur Saraswats who pay a contribution of ₹5000/- (Five Thousand Only) to the Association may be admitted as Associate Life Members, subject to the approval of the Managing Committee.</p>	<p>The Associate Membership is proposed to be converted to a Life Membership instead of annual membership. This change is with a view to make it more convenient for such members to pay a one-time contribution and easier for KSA office to administer.</p> <p>This membership will be open to all non-CS communities without any age restriction.</p>
<p>12. (a) Subject to the provisions hereinafter mentioned and to any regulations or resolutions passed from time to time at General Meetings, the affairs and concerns of the Association including the Library Reading Room and Funds and Assets and Property movable and immovable now belonging to the Association, or which may hereafter belong to it, shall be vested in and managed by the Committee called Managing Committee of 12 members who shall be elected at the Annual General Meetings as provided in rule 32. The immediate Past-President and Past Vice President shall be Ex-Officio Members of the Managing Committee in addition to the said 12 members.</p> <p>(b) The members so elected shall choose from among themselves a Chairman and Hon. Secretary, and Hon. Treasurer and any other office bearers, if necessary.</p>	<p>4.1. Subject to the provisions hereinafter mentioned and to any amendments passed from time to time at General Meetings, the affairs and matters concerning the Association including the Funds, Assets and Property, both movable and immovable, now belonging to the Association, or which may hereafter belong to it, shall be vested in and managed by a Committee of the Association called the Managing Committee comprising thirteen members, of which nine members shall be those residing in Mumbai Metropolitan Region (hereinafter referred to as "MMR") and two members residing outside MMR, who shall be elected by members as provided hereinafter in Rule 9; in addition, the Managing Committee shall have a President and Vice President who shall be elected in the manner provided hereinafter in Rule 4.3.</p>	<p>The proposal is to make the Managing Committee ("MC") of KSA more inclusive by giving an opportunity to members outside the Mumbai Metropolitan Region ("MMR") to become members of the MC. Hence the MC would comprise of 9 members from MMR and 2 from outside MMR. It is also proposed that the President and Vice-President of KSA would be a part of the MC and not just ex-officio members. The MC will therefore comprise of 9+2+2 i.e., 13 members</p>

EXISTING KSA RULES & REGULATIONS	AMENDMENT SUGGESTED BY MANAGING COMMITTEE OF KSA	REASONS FOR CHANGE
<p>31. (c) The President and the Vice-President to be elected for a period of two years.</p> <p>34. (a) The President and in his absence the Vice-President shall be the Chairman shall be the Chairman at all the General Meetings. In the absence of both, the Chairman shall be elected from among the members present.</p> <p>(b) The President, and in his absence the Vice-President shall have the power to supervise the administration of the Association generally, and to summon through the Hon. Secretary General Meetings whenever necessary.</p>	<p>4.3 The Managing Committee shall propose at the Annual General Meeting the appointment of members of prominence and stature within the community, residing in MMR, not exceeding the age of Eighty years, as President and Vice President of the Association, who shall be elected by members at such Annual General Meeting, for a term of three years. In the event any Patron/Life member recommending such candidates duly supported by a minimum of twenty-five Patron/Life Members, at least 7 days prior to the Annual General Meeting, the Managing Committee shall consider such recommendation and finally propose candidates for election at the Annual General Meeting, either by show of hands or voting by ballots. The polling for such election shall be conducted under the Chairmanship of a member of the Managing Committee elected by the members for this purpose.</p> <p>4.4 The President shall chair the meetings of the Managing Committee and in his absence the Vice President shall chair such meetings. In the absence of both the President and the Vice President, the Members present may elect one person from amongst Managing Committee Members present to chair the meeting.</p>	<p>The new rules propose the following changes:</p> <ul style="list-style-type: none"> • Since there was no defined election process to the offices of President and Vice-President of KSA, now a process for election has been proposed in the new Rule 4.3. • The Term of the President and Vice-President has been proposed to be increased from two years to three years in line with the term of office of MC members. • Age ceiling for President and Vice-President has been proposed as 80 years. <p>Under the existing Rules the President & Vice-President have a supervisory role over the administration of KSA which is not well defined. The proposed new Rules make the President & Vice-President part of the MC, and the President shall chair the MC meetings and in his absence the Vice President shall chair such meetings.</p> <p>The earlier rules did not specify the role of the Chairman other than of chairing MC meetings. With the proposed changes the position of Chairman would be taken by the President and hence that position would become redundant and therefore removed.</p>
<p>13. At each Annual Ordinary General Meeting 3 members of the Managing Committee shall retire but shall be eligible for re-election the order of retirement being so far as practicable by priority of election, but if necessary, by lot</p>	<p>4.5 Members of the Managing Committee shall have a term of three years after which they shall retire and be eligible for election again, subject to Rule 9.3. The term of office of the members of the Managing Committee shall commence from the end of the Annual General Meeting at which their election is announced and expire at the end of the Annual General Meeting at which the election of the new Managing Committee is announced.</p>	<p>The existing rules make 3 members of the MC retire by rotation and hence elections to the MC would be held every year. The new rules propose that the members of the MC have a term of 3 years and the entire MC retires at the end of that term and elections would be held every 3 years instead of every year. This change would make the election process take place once in three years but with the same tenure of office as before to the MC members. The MC will be refreshed every 3 years.</p>

EXISTING KSA RULES & REGULATIONS	AMENDMENT SUGGESTED BY MANAGING COMMITTEE OF KSA	REASONS FOR CHANGE
23. The Hon. Secretary, the Hon. Treasurer and other Office Bearers shall carry on the duties of their respective offices as prescribed by the Managing Committee from time to time.	4.6. The Honorary Secretary shall be in-charge of office administration and implementation of the decisions of the Managing Committee and be responsible for compliance with the various laws and regulations applicable to the Association. In addition, the Honorary Secretary shall be the custodian of all records, articles and belonging both movable and immovable of the Association.	The existing rules did not precisely define the role of the Honorary Secretary of KSA. It is now proposed that in addition to the routine role of calling for meetings and recording the minutes the Hon. Secretary shall be in-charge of the administration, legal compliance, and custodian of properties of KSA.
14. (a) The Managing Committee shall meet at least once a month for the transaction of the business.	5.1. The Managing Committee shall meet as often as required but at least once a month to transact business as per the agenda. For this purpose, the Honorary Secretary shall in consultation with the President, issue a notice to all Managing Committee Members clearly specifying the agenda at least seven clear days in advance. These meetings may be held at the premises of the Association at Mumbai, or such other place as may be decided by the Honorary Secretary in consultation with the members. Such meetings held by the Association may also be attended by members at their option by logging into a video conferencing platform/other audio-visual means (hereinafter referred to as "OAVM") the log-in details of which shall be provided to them. Alternatively, the meetings may be held exclusively by video conferencing/OAVM through a suitable platform which shall be attended by members logging into such virtual meeting.	The proposed new rules have made a provision for holding the MC meetings in physical or digital mode or a combination of both. This addition is required keeping in view the current pandemic situation and the addition of two members from outside MMR who need not travel to Mumbai to attend MC meetings.
New provision	5.4 Any Committee member who is a lessee, licensee or tenant of the Association or has any business relationship with the Association and any Committee member having close family members who have any of those relationships with the Association shall recuse himself/herself from any discussion relating to matters in which they have such personal interest.	This new provision has been added to ensure that MC members do not participate and vote on agenda items in which they have personal interest. This change is to ensure good governance practices.
New Provision	5.8 In the event the position of the President is vacated for any reason, the Vice-President shall automatically step into the position of President and continue for the full term of the vacated position. In the event the position of Vice-President is vacated for any reason then the Managing Committee shall fill up such vacancy either from within the Managing Committee or by inviting any Patron/Life Member to fill up the vacancy and such position shall continue for the full term of the vacated position.	This change is to ensure continuity of the two positions in the event of vacancy arising.

(contd on page 59)



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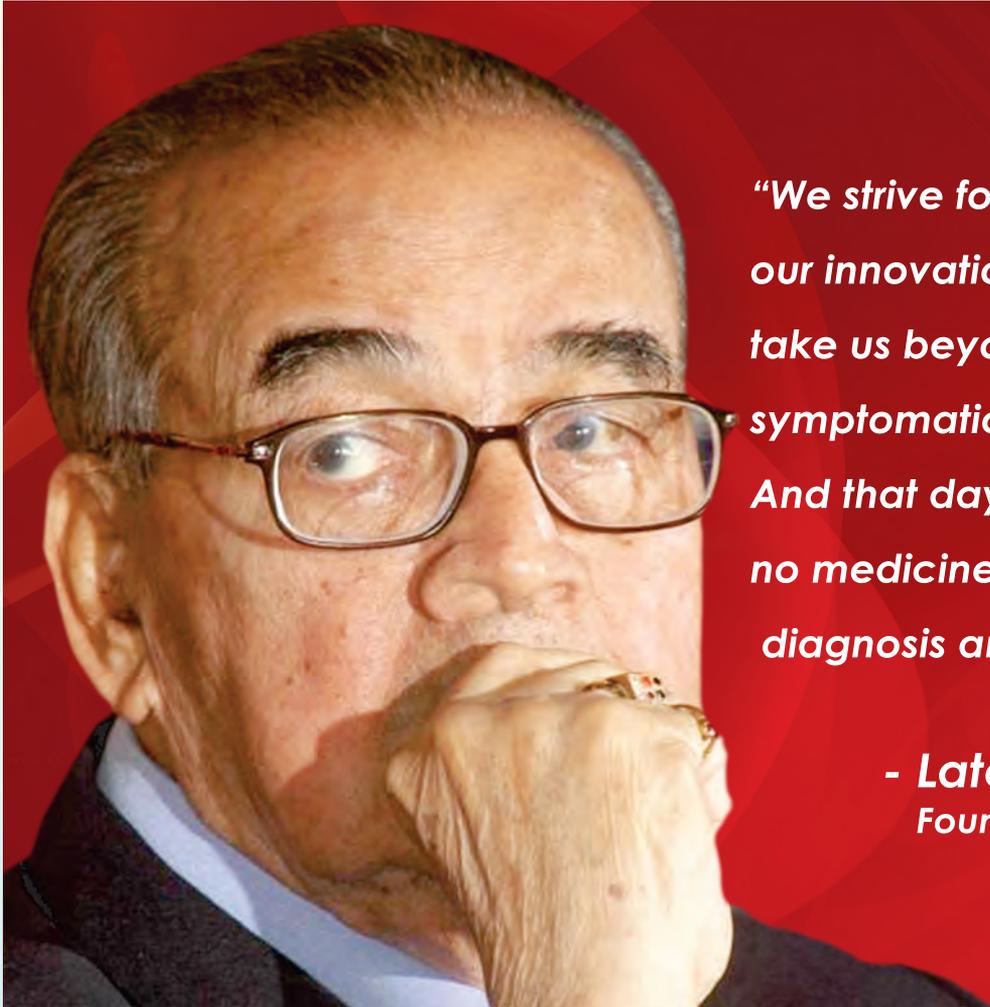
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(contd from page 54)

EXISTING KSA RULES & REGULATIONS	AMENDMENT SUGGESTED BY MANAGING COMMITTEE OF KSA	REASONS FOR CHANGE
New provision	6.2 The Annual General Meeting and Special General Meetings of the Association may be held at the premises of the Association at Mumbai, or such other place as may be decided by the Honorary Secretary in consultation with the Managing Committee members. Alternatively, such meetings may be held exclusively by video conferencing/OVAM through a suitable platform, which shall be attended by members logging into the meeting, the log-in details of which shall be sent to members who inform the Association in advance of their desire to attend such virtual meeting and to those who have provided their email address to the Association. If feasible the Managing Committee may provide video conferencing/OVAM facility to members to log into Annual General Meeting and Special General Meetings of the Association held at the premises of the Association at Mumbai or such other place.	The proposed new rules have made a provision for holding the general body meetings in physical or digital mode or a combination of both. This addition is proposed keeping in view the current pandemic situation and to provide the facility for members from outside MMR to participate in the meetings.
<p>28. (b)The Association shall have power</p> <p>(i) To purchase, take on lease, or exchange, hire or otherwise acquire any immovable or movable property and any rights and privileges which the Association may think necessary or convenient for the purpose of its activities or for carrying out any of its objects.</p> <p>(ii) To construct, maintain and alter any buildings or works necessary or convenient for the purposes of the Association.</p> <p>(iii) To sell, improve, manage, develop, exchange, lease, mortgage, dispose off, turn to account or otherwise deal with all or any part of the property and rights of the Association in such a manner as the Association shall think fit and, in particular, by the issue of debentures charged upon all or any of the Associations property by both present or future and to purchase redeem pay off any such securities.</p> <p>(iv) To borrow or raise or secure the payment of moneys in such manner as the Association shall think fit and in particular, by the issue of debentures charged upon all or any of the Association's property both present or future and to purchase redeem or pay off any such securities, and</p> <p>(v) To undertake and execute any trust the undertaking of which may seem desirable and either gratuitously or otherwise. Provided that no immovable property or any interest therein shall be acquired, sold mortgaged or otherwise disposed off or dealt with and no money shall be borrowed except with the sanction accorded by a Resolution passed by two-thirds of the members present at the General Meeting convened by a notice in accordance with Rule 35.</p>	<p>8.7 Subject to the prior approval of such applicable statutory authority, where necessary, the Managing Committee shall have the following powers:</p> <p>(i) To purchase, take on lease, exchange, hire or otherwise acquire any immovable or movable property and any rights and privileges thereto which it may think necessary or convenient for the purpose of its activities or for carrying out any of its objects.</p> <p>(ii) To construct, maintain and alter any buildings or works necessary or convenient for the purposes of the Association or for the benefit of its members.</p> <p>(iii) To sell, improve, manage, develop, exchange, lease, dispose of, turn to account or otherwise deal with all or any part of the property and rights of the Association in such a manner as it shall think fit and, in this connection, if necessary, raise funds and redeem or pay off any such loans.</p> <p>(iv) To borrow or raise or secure the payment of moneys in such manner as it shall think fit and redeem or pay off any such loans.</p> <p>(v) To undertake and execute any trust the undertaking of which may be desirable and either gratuitously or otherwise.</p> <p>(vi) To invest the Funds of the Association in such a manner as it deems fit.</p> <p>(vii) To let out or lease any building, apartment, room or immovable property owned by the Association for any compensation, as may be considered appropriate by the Managing Committee.</p>	<p>Under the proposed new rules, the powers of the MC have been specified and delineated under this provision with adequate safeguards in the provisos to limit the powers specifically relating to matters connected with immovable properties and on making significant capital and revenue expenditure.</p>

EXISTING KSA RULES & REGULATIONS	AMENDMENT SUGGESTED BY MANAGING COMMITTEE OF KSA	REASONS FOR CHANGE
<p>Provided, however, that no such sanction shall be necessary for leasing any immovable property of the Association for a period of less than one year.</p>	<p>(viii) To receive funds from other trusts or associations having similar objectives as that of the Association and merge those into the funds of the Association with appropriate statutory permissions as may be required and permissions as may be required and administered.</p> <p>To provide financial assistance to students by way of grants, refundable or non-refundable, to deserving persons to meet education expenses or medical expenses or as distress relief or to meet other such exigencies, in accordance with byelaws created for these purposes.</p> <p>Provided however that –</p> <ol style="list-style-type: none"> a. no immovable property shall be acquired, sold, or otherwise disposed off and no money shall be borrowed in that connection except with the sanction accorded by a Resolution passed by two-thirds of the members present at a General Meeting convened by a notice with this item on the agenda in accordance with Rule 6.6. b. no capital or revenue expenditure of more than ₹25,00,000/- (Rupees Twenty-Five Lakhs) shall be incurred by the Association at any time except with the sanction accorded by a Resolution passed by two-thirds of the members present at a General Meeting convened by a notice with this item on the agenda in accordance with Rule 6.6. c. any proposal to lease or license any immovable property belonging to the Association shall be studied by a sub-committee of the Managing Committee duly constituted for this purpose that shall be headed by the Internal Auditor of the Association who shall verify if the proposal is based on commercial terms and the committee shall submit its recommendations to the Managing Committee who shall consider the recommendation before taking a decision. 	

EXISTING KSA RULES & REGULATIONS	AMENDMENT SUGGESTED BY MANAGING COMMITTEE OF KSA	REASONS FOR CHANGE
New provision	8.11 In the absence of an agreement with the tenants of the apartments living in the Association Building situate at Talmakiwadi, Mumbai owned by the Association, with regard to matters such as rent, cesses and taxes and sharing of common expenses/charges relating to services such as water, electricity, upkeep, repairs, insurance, security, pertaining to such apartments that are currently covered under the Maharashtra Rent Control Act, 2000 shall be managed or dealt with by the Managing Committee in accordance with the prevailing law or any amendment or substitution thereof.	This provision is proposed to ensure that the prevailing Rent Control law will be applied in matters connected with sharing of service charges in respect of tenanted flats in the KSA building if there are no agreements with the tenants on such issues.
New provision	8.12 In matters concerning succession or transfer of tenancy of the apartments in the Association Building situated at Talmakiwadi, Mumbai that are currently covered under the Maharashtra Rent Control Act, 2000, they shall be managed or dealt with by the Managing Committee in accordance with the prevailing law or any amendment or substitution thereof. In case any vacancy occurs in the apartments in the Association Building situated at Talmakiwadi, Mumbai, the Association shall lease, license, or sell the flats to members of the community at prevailing market rates after following the process as indicated above in Proviso (c) to Rule 8.7, and following any prevailing statutory regulations in this regard.	This provision is introduced to ensure that in matters of succession or transfer of tenancies in flats protected by the Rent Control law the prevailing law will apply. In matters related to any tenanted flats falling vacant the MC will sell or lease/license such flats at prevailing market rates and shall be guided by a committee appointed for this issue as provided in Proviso (c) to Rule 8.7 mentioned above. This provision is introduced to ensure that there is a proper governance mechanism in place to oversee this process.
32. (a) In the first week after the close of each year the names of the retiring members of the Managing Committee shall be notified on the Notice Board of the Association by the Hon. Secretary. Candidates for the election in their places shall be nominated from among the Patrons, Benefactors and Life Members residing in Greater Bombay and Ordinary Local Members and Student Members who have completed 18 years of age and which candidates are at least of one year's standing on the date of nomination and are not in arrears of the subscription. The nomination paper which shall contain the candidate's name in full and his consent to contest the election and subscribed by not less than two members of at least one year's standing as proposer and seconder should be delivered to the Hon. Secretary by the end of January or such other later date as may be fixed by the Managing Committee in that behalf.	<p>9. ELECTIONS TO THE MANAGING COMMITTEE</p> <p>9.1. In the first week after the close of the financial year in which the three-year term of the members of the Managing Committee is due to come to an end, or soon thereafter, the election schedule for election of members to the Managing Committee for a fresh term of three years shall be notified on the Notice Board of the Association and the website of the Association by the Honorary Secretary. The elections to the Managing Committee shall be completed before the Annual General Meeting of that financial year.</p>	<p>The election rules have been modified to make it comprehensive and transparent by making the following provisions.</p> <p>The term of office of MC members has been made for 3 years as mentioned above.</p>

EXISTING KSA RULES & REGULATIONS	AMENDMENT SUGGESTED BY MANAGING COMMITTEE OF KSA	REASONS FOR CHANGE
<p>(b) The nomination papers so received shall be scrutinized by the Managing Committee, if the number of the valid nominations shall be equivalent to the number of the vacancies, persons so nominated shall be declared elected. If the number of valid nominations shall be less than the vacancies the persons nominated shall be declared by the Managing Committee to the duly elected and the remaining vacancies shall be filled by the election at the time of Annual General Meeting. Where the nominations Exceed the number of the vacancies the following Procedures to be adopted:-</p> <p>(i) A Returning Officer be appointed by the Managing Committee.</p> <p>(ii) The Returning Officer to give an opportunity to the candidates as specific date and time by which in case a candidate wants to withdraw is given an Opportunity</p>	<p>9.2. The schedule of elections shall include (a) the last date for receiving nominations; (b) last date for withdrawal of nominations; (c) date of scrutinising the nominations; (d) the date and time for voting; (e) the location of ballot boxes for casting the vote by dropping the ballots in ballot boxes in person; (f) a range of dates for those wishing to cast their vote electronically; and (h) the date for counting of the votes.</p> <p>The above sub-clauses (d) to (h) will only apply in cases where the valid nominations exceed the number of vacancies. In case of sub-clauses (d) and (e) above, the Managing Committee shall appoint authorized personnel at all ballot box locations to generally supervise the polling process for this option.</p>	<p>A complete and detailed schedule for elections to the MC will be announced</p>
<p>(iii) The Returning Officer to publish the Ballot Paper in the Kanara Saraswat Magazine so that all the members of the Association can participate in the election.</p> <p>(iv) The Ballot Paper will be returned to the Returning Officer Kanara Saraswat Assn. by a specific date and duly signed with name and membership number at the base. The member shall affix their signature or X or tick against the names of the candidates whom they wish to vote for.</p> <p>(c) The voting papers so received, shall be scrutinized by two scrutinizers to be appointed by the Managing Committee members. The candidates securing the highest number of votes shall be declared by the Chairman of the Annual General Meeting to have been duly elected. Any tie shall be decided by lot.</p> <p>(d) The names of the members of the new Managing Committee and those of the New President and Vice- President shall be notified as early as practicable after the Annual General Meeting</p>	<p>9.3. Patrons and Life Members who have completed eighteen years of age and not exceeding the age of Eighty, all residing in MMR in the case of vacancies for Managing Committee members from MMR and those residing outside MMR for the vacancies for Managing Committee members from outside MMR and have been Members for at least one year as on the date of nomination shall be eligible for contesting the elections to the Managing Committee. Managing Committee members who have been on the Managing Committee for a continuous period of two full terms will be eligible for contesting in the elections only after undergoing a cooling period of abstention of three years.</p> <p>9.4. The Honorary Secretary shall invite nominations from candidates specifying the eligibility criteria and the last date for receiving the nominations at the Association's Office containing the candidate's name in full and his/her consent to contest the election, duly proposed, and seconded by a Paton/Life Member who has been a Member for at least one year as on the date of nominations.</p>	<p>Rules for eligibility for nomination are prescribed. The age ceiling for nomination has been mentioned as 80 years.</p> <p>MC members who have been on the committee for two continuous terms will be eligible to stand for elections only after undergoing a cooling period of abstention of three years.</p> <p>Nominations for election to the MC shall be invited giving details.</p>

EXISTING KSA RULES & REGULATIONS	AMENDMENT SUGGESTED BY MANAGING COMMITTEE OF KSA	REASONS FOR CHANGE
	<p>9.5. The Managing Committee shall constitute an Election Committee of three Members from amongst the Patron/Life members who shall not be a contestant in the election to the Managing Committee. The Managing Committee shall designate one among the three as the Returning Officer.</p> <p>9.6. On the day scheduled for scrutiny of nominations, the Election Committee shall scrutinise all nominations received in terms of the eligibility criteria specified in Rule 9.3 above. The Election Committee shall give the results of the scrutiny in writing to the Managing Committee. The Honorary Secretary shall inform the acceptance or rejection of nominations to the respective members and publish the same on the Notice Board of the Association, in the Kanara Saraswat Magazine and the website of the Association. The decision of the Election Committee shall be final and binding.</p> <p>9.7. If the number of valid nominations is equal to or less than the number of vacancies, the candidates shall be declared elected unopposed at the ensuing Annual General Meeting.</p> <p>9.8. In cases where the number of valid nominations is less than the number of vacancies, the unfilled vacancies shall be filled up by co-option of any Patron/Life member satisfying the conditions in 9.3 above by the Managing Committee not later than the second meeting of the Managing Committee after the Annual General Meeting. While co-opting a member the Managing Committee may make an exception and co-opt members who retired and are to undergo a cooling period, only for one term. The co-opted member who is exempted from the cooling period shall not be eligible for nomination again till he/she completes a cooling period of three years.</p>	<p>A committee of 3 members shall oversee the elections with one of the members being the Returning Officer.</p> <p>The nominations shall be scrutinized by the election committee and the result of the eligible candidates shall be informed and published.</p> <p>If nominations are less than or equal to the vacancies the nominees will be elected unopposed.</p>

EXISTING KSA RULES & REGULATIONS	AMENDMENT SUGGESTED BY MANAGING COMMITTEE OF KSA	REASONS FOR CHANGE
	<p>9.9. The Election Committee shall conduct elections in case where the valid nominations exceed the number of vacancies in accordance with the following Rules:</p> <p>9.9.1 Members (Patron and Life Members only) may cast their vote through voting in person or electronic voting ballot. The format, detailed instructions for filling up ballot papers and casting the vote (in person and electronic ballot) shall be published in the Kanara Saraswat Magazine and/or the website of the Association ahead of the date fixed for polling.</p> <p>9.9.2. Sealed ballot boxes, to the satisfaction of the Election Committee, shall be placed at the Association's Office in Mumbai and other polling stations within MMR as decided by the Managing Committee on the date fixed for polling.</p>	<p>If the nominations are less than the vacancies the unfulfilled vacancies shall be filled by co-opting members. If sufficient members are not available for co-option, then a member undergoing a cooling period may be co-opted for a single term and such member will undergo a cooling period subsequently.</p> <p>Instructions for voting in person or electronically will be published.</p> <p>Ballot boxes for physical voting shall be provided at the KSA office or other locations that will be announced.</p>
	<p>9.9.3 The identity and membership details of the voter shall be checked by the authorised personnel at the polling station against a government issued Photo Identity proof (PAN Card; Aadhar Card; Driving License; Senior Citizen Card, etc) and thereafter the authorised person shall sign on the ballot paper as a token of confirmation of the member's identify and membership details. Thereafter the certified blank ballot paper shall be completed in confidence by the voter by indicating the voting preference before dropping it in the ballot box.</p> <p>9.9.4 Immediately after the expiry of the polling time on the polling day, ballot boxes located at places other than the Association's Office, shall be sealed after the expiry of polling time on the polling day in presence of at least one Election Committee Member or one reputed local individual appointed by the Election Committee who shall sign on the seal and hand deliver the ballot box to the Association's Office under an acknowledgment of an Official designated by the Election Committee.</p>	<p>The identity of members will be checked at the voting stations to check eligibility for voting.</p> <p>Ballot boxes placed at locations other than the KSA office shall be sealed as per procedure on expiry of polling time and delivered to the KSA office.</p>

EXISTING KSA RULES & REGULATIONS	AMENDMENT SUGGESTED BY MANAGING COMMITTEE OF KSA	REASONS FOR CHANGE
	<p>9.9.5 The Ballot Box placed at the Association's Office shall be sealed after the expiry of polling time on the polling day in presence of at least one Election Committee Member and one Managing Committee Member. The Members so present shall sign on the seal.</p> <p>9.9.6 All the Ballot Boxes shall be kept under lock and key with the keys being held by the Returning Officer or any other Member of the Election Committee.</p> <p>9.9.7 Members may opt for electronic voting. The electronic voting facility shall be offered only after the Managing Committee satisfies itself that the infrastructure of the voting system is in place. The Managing Committee may outsource electronic voting to a reputed professional organization experienced in managing online voting systems. In case the Managing Committee can offer the facility of electronic voting to members the procedures for verification of voters' email identity/ address, voting and scrutiny of votes shall be informed in advance by the Managing Committee.</p> <p>9.9.8 The sealed ballot boxes and votes received by electronic voting shall be opened or scrutinized, as the case may be, in presence of the Election Committee and the counting process shall commence in accordance with the rules provided hereinafter. The Election Committee shall exercise due care to ensure anonymity of voters.</p> <p>9.9.9 Following votes shall be considered invalid:</p> <ul style="list-style-type: none"> • Ballot papers having more votes than the vacancies. • Votes of members casting votes through more than one option – in person and electronic voting. • Ballot papers containing details of the voter that reveal his/her identity. <p>9.9.10 The decisions of the Election Committee shall be in line with the Election Rules herein. In cases where certain issues may not be adequately covered, the Election Committee under the Chairmanship of the Returning Officer shall take a decision by majority. Decisions of the Election Committee shall be final and binding.</p>	<p>Ballot boxes shall be kept under lock and key and the key shall be held by the Returning Officer or a member of the election committee.</p> <p>Members shall be provided the facility of electronic voting which may be outsourced to a reputed organization. The process for electronic voting shall be notified in advance.</p> <p>The sealed ballot boxes and electronic votes shall be opened/ scrutinized by the election committee and counting of votes shall proceed in accordance with the rules.</p> <p>The reasons for invalidation of votes are mentioned.</p> <p>The decision of the election committee in all matters shall be in accordance with the rules and those not provided in the rules shall be decided by a majority.</p>

EXISTING KSA RULES & REGULATIONS	AMENDEMENT SUGGESTED BY MANAGING COMMITTEE OF KSA	REASONS FOR CHANGE
	<p>9.9.11 The Election Committee shall meet at the Association's Office in Mumbai for counting the votes on the appointed date. The candidate or his/her authorised representative (supported by a letter of authority from the candidate) shall be permitted to attend the counting proceedings. The Election Committee, if necessary, may request services of other individuals for assistance in counting.</p> <p>9.9.12 The Election Committee shall record the results of the counting and submit the same to the Honorary Secretary or other authorized Committee Member present at the counting proceedings. The results of the election shall be announced at the ensuing Annual General Meeting.</p> <p>9.9.13 All records pertaining to the elections shall be preserved in a sealed envelope or container for six months from the date of counting and may be destroyed thereafter.</p>	<p>Counting of votes shall be on the appointed date in the presence of the candidates or their authorized representatives.</p> <p>The election committee shall record the results of the counting of votes and the result of the elections shall be announced at the ensuing AGM.</p> <p>All records pertaining to the elections shall be sealed and maintained for 6 months after which they may be destroyed.</p>
New provision	<p>14. SAFEGUARD OF ANY ACTIONS TAKEN UNDER THE PREVIOUS RULES</p> <p>Anything done or any action taken, or any right, privilege, obligation, or liability acquired, accrued, or incurred under the previous Rules shall continue to be in force unless and until superseded by anything done or by any action taken under these Rules.</p>	<p>Any action taken, or any right, privilege, obligation, or liability acquired, accrued, or incurred under the previous Rules need to be protected to ensure continuity under the proposed new rules.</p>
New provision	<p>16. TRANSITION PROVISIONS</p> <p>16.1 These Rules shall come into effect within four months of receiving approval from the Charity Commissioner's office or such other applicable statutory authority and the Managing Committee shall implement these Rules after giving notice to Members.</p> <p>16.2 Till these Rules are implemented as aforesaid the Managing Committee in place at the time of approval of these Rules shall continue to manage the affairs of the Association and elections to the new Managing Committee shall be held soon thereafter in accordance with these Rules.</p>	<p>Transition provisions to indicate how and when the new rules will come into existence has been provided.</p> <p>The proposed new rules have made a substantial change in the term of office of MC members and the elections to the MC are to be held only once every 3 years as against the existing rule of retirement by rotation of 1/4 of the members and holding elections every year. This change will need to be implemented at one go to make a fresh start and therefore the proposal has been made to continue with the existing managing committee till the new rules are implemented which is hoped that it would be done in 2022.</p>

CORRIGENDUM: In the printed copies of the proposed revised rules sent to members in Clause 6 entitled **GENERAL MEETINGS** the clause starts with sub-clause 6.2 which should be read as 6.1 and the entire sub-clauses shall be re-numbered to start with 6.1 and end with 6.14. The error is regretted.

Examination Results

We congratulate the following students for their success!!



Prathamesh Amembal
10th Standard (Board:
KSEEB) 95.84%



Nishka Kaushal
12th Science 91.17%



Anandita Balsavar*
12 CBSE 98.8%



Aparajita Balsavar
Phase III Part II M.B.B.S.
76.51%



Tanvi Bijur
VI semester B.Com (CBSC)
CGPI 9.85

***Anandita Balsavar:**
Awarded Scholarships for
performance in class 11,
declared and distributed only
in 12th due to pandemic.
Scholarships in English, Political
Science, and Psychology

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PERSONALIA

Dr. Durga Borkar Gokarn: On 16th October, 2021, being the World Anaesthesia Day, Pune Branch of Indian Society of Anesthesiologists, honoured Dr.Durga Borkar Gokarn for her yeoman services during the Covid-19 pandemic.



Dr. Durga is the wife of Dr.Narendra and daughter-in-law of Dr.Ashok N.Gokarn and Vidya A.Gokarn of Pune.

Durga works at K.E.M. Hospital, Pune, as an anaesthetist. She is happy she could contribute to the best

of her abilities as an active CORONA WARRIOR during the pandemic.

Nirmala Rao: Talking of Womens' badminton of the vintage sixties, two 'Amchis' come to mind; Vasanti Bhopardikar (nee Yederi) and Nirmala Rao (nee Puttur).

Nirmala, who started playing badminton as a twelve-year-



Nirmala Rao receiving her trophy from Mrs. Vijay Merchant

old in Kasargod; furthered it in Nashik, representing the H.P.T College. Her game blossomed in Bombay under Shirke's tutelage. She played over 25 Open tournaments from 1961

to 1966. She was crowned Vanita Samaj Open Singles Title Champion in the finals.Nirmala and Aruna Joshi, as partners, won the Womens' Doubles event.

Nirmala, an excellent Mixed-Doubles player, paired with Naresh Narvekar and won four open events beating seeded pairs-Phiphop Banphot/Minoti Puri, K.D.Seth/Freny Dodhi, Anklesaria/Keranwala and Ajoy Thakur/Neela Khamblaat different tournamentsat separate venues in the city .

She wasprivilegedto play Mixed Doubles three games' match against Erland Kops and Manda Kelkarat CCI. She partnered Dinesh Khanna in an exhibition match in Hubali. She recalls Dilip Kumar, Johnny Walker, Rajendra Kumar and B.R Chopra at Bandra Gymkhana who scooted for fear of having to face the champions on the court. The Chopras graciously hosted a grand dinner to celebrate their Mixed-Doubles' title! Nandu Natekar and other top players attended Nirmala's wedding.

Even today, Nirmala enjoys playing Table Tennis with upcoming youngsters.

Lata Karnad Rao (Ullal): The Maharashtra Mandal Chennai has given the late Mrs.Madhavi Gadre Puraskar for



“Perfoming artist/ Lifetime Achievement Award” to Mrs.Lata Karnad Rao (Ullal), in appreciation of rendering Bhakti sangeet bhajans for more than 33 years at the Mandal.

Lata is a daughter of a famous Marathi writer, late Hira Karnad and R. G. Karnad.. She took her initial music training from her mother & then from other Gurus as her father

was on a transferable job. She relocated to Chennai after marriage where her music was fine tuned by her teachers Smt. Meera Savur and Smt. Meghana Dandekar. She became a popular artiste at All India Radio. She has given several solo and group programmes on Chennai Doordarshan and at various places in Tamilnadu, Karnataka and Maharashtra. She is one of the main singers of an audio cassette on Samarth Ramdas Swamy produced at Pune. She was honoured with the title “Bhajan Bhushan” by Maharashtra Association in 2018 for her services to the devotional music. She received the “Konkani Lekhan Purskar” in 2019 for her Konkani poems from our magazine “Kanara Saraswat”.

After the Covid-19 pandemic, she has released many videos of her own compositions on her Youtube channel, Lata Karnad Rao Channel. She had performed on the “Gharaana” Online concerts in Jan. 2021 and her many videos have been featured in the Youtube “Amgele Channel.” She is one of the 3 teachers of Online music group “Sur Sangam” since July 2020 for *amchi* participants. She teaches music to Chennai based two music groups, “Saraswat Mahila Samaj” and “Bhaktidhara”.

Her other hobbies include stage acting, writing short

stories, articles and poems for Kanara Saraswat. Music is her first love and she continues with her life-long passion with the strong support of her husband Ramesh and son Nitin.

Here and There

Bengaluru : As a prelude to Samsmarana Divasa of Parama Pujya Shrimat Anandashram Swamiji, Samoohika Gita Pathana was performed by sadhaka-s at home from 2nd to 9th September 2021. Following activities were conducted : Bilvachana, Shri Anandashram *Ashtottara Shatanamavali* was recited by the sadhaka-s from their respective homes. On 9th September, Samaradhana of HH Shrimat Anandashram Swamiji and Samsmaran Divasa, recording of 18th Chapter of Srimad Bhagavadgita, Live Dipanamaskara, audio of Bhashya Pathan was telecast for the benefit of sadhaka-s. Guru Pujan and Ashtavadhana Seva, was performed at the Math by VedShri Vijay Karnad Bhat maam and Shri Satyendra Sorab maam along with Deepalankaara and Mouna.

On 10th September, Ved Shri Vijay Karnad Bhat performed Shodashopachara Ganesh puja followed by Durga Namaskara in the evening. On 20th September 2021, on the occasion of Chaturmasa Vrata Samapti, Shiva Pujana and Ashtavadhana Seva was performed at the Math led by Ved Shri Vijay Karnad Bhat maam and Shri Satyendra Sorab maam.

Varga activities: On 9th September, 3 yuva-s marked the occasion of 55th Samaradhana Divas of HH Shrimad Anandashrama Swamiji by lighting lamps in their homes. On 19th Sep, 2 yuva-s participated and helped with back end support in the second Yuvadhara Open Mic session on the topic of "Shibirs."

Report by Saikrupa Nalkur

Mallapur – Karnataka Konkani Sahitya Academy, Mangalore, arranged a programme in Town Hall, Mangalore. In this grand function Awards were given to those who contributed greatly for the Konkani Propagation namely Shri Arun S Ubhayakar from Mallapur, Taluk Honnavar and Smt Laxmi Siddhi from Mundgod. At the same time three more Konkani authors were also awarded and honoured. Shri Vedavyas Kamat, Local MLA, who presided over the function expressed that by awarding to the writers Konkani Academy has done well to encourage the Konkani people to bring out more and more Konkani literature. He appreciated to Konkani parents to send their children to such schools where in Konkani is being taught as one language from 6th to 10th Standard. He also announced that more efforts will be made so that Konkani Bhavan will be built soon in the already sanctioned site.

Chaturmas Vrita is being observed by Shrimat Sadyojat Shankarashram Swamiji, Shri Chitrapur Math in Shri Guru Math, Mallapur from 24th July 2021. Due to Covid 19 the celebration is done on a small scale by following Government instructions. This Vrita concluded on 20th September with *Seemollangan*.

The Krishna Jayanti was celebrated in Shri Avadi Math from Nagar Panchami with Dolara Utsav. From Shravan Shukla Padya the Bhajans such as Navavidya Bhakti, Gondhal were sung with Diviti, Cradling ceremony. Ramavallabhdas Punyatithi, Avadi Samaradhana were also observed. Gopal Kala was held on Mangala Day and programme ended with Yede Puja at Maha Ganapati temple

Reported by - Arun S Ubhayakar, Mallapur

Thane: Samaradhana of HH Shrimat Anandashram Swamiji was observed on 9th September. Vishesh Sadhana of Gayatri Anushtan was offered by 14 sadhaka-s while 7 sadhika-s offered Shri Guru bhajana stotra as a special offering on this day.

Thane sabha was given a special opportunity to perform Samuhik Gurupujan on 12th Sept which was broadcast live on the SCM website. There were 19 sadhakas who performed Guru puja on this day. Chaturmasa Vishesh Sadhana was offered by 22 sadhakas which comprised of additional Ishta mantra japa, additional Gayatri mantra japa by the male sadhaka-s, Pathana of Shri Parijanashram Trayodashi, Shri Gurupaduka stotram and the 4th Adhyay of Bhagavad geeta, Devi-anushtan, Navratri Nityapath, Parayan of Shri Chitrapur Guru Parampara Charitra and listening to Parama Pujya Swamiji's Swadhyay series on Shiva Mahima Stotra

Report by Tejashree Bailur

Bandra-Khar: As part of Sayujyam Navaratri Sadhana - Mumbai - Bandra-Khar Sabha sadhakas- participated along with other sabhas. Deepa Betrabet chanted Devi Anushtanam along with Sujata Haldipur as backup. The Sadhakas of the Bandra Khar Sabha have once again resumed the performance of Sadhana Panchakam on first Friday of every month. Shri Anandashram (Khar Math) celebrated the Navaratri pooja with Durga Home and Kumarika poojan on Ashtami, 13 th October 2021.

Reported by Krishna Shirali

Vile Parle-Vakola Sabha members observed Seva Saptah from 4th July to 11th July 2021 and from 19th September to 26th September 2021 from their respective homes. On Sannikarsha Day, Shri Guru Pujan was performed online by Smt Ahalya Panemangalore on 11th July and by Smt Radhika Chittar on 26th September.

On 24th July, 2021, Guru Pournima Day, Sadhakas from the Sabha took Sankalpa of Vishesh Sadhana during Chaturmaas which included - reading of Shri Guru Parampara and recitation of Sadhana Panchakam on any five Fridays or Tuesdays.

Smt. Sujatha Mudur & Smt. Ahalya Panemangalore participated in Online Samuhika Guru Pujana organized by Sayujyam Team on 24th July, 2021. A few Sadhakas from our Sabha also participated in Samuhika Guru Pujan.

Samaradhana of Shrimat Parijanashram Swamiji III on 26th of August, 2021 & Shrimat Anandashram Swamiji on 9th September, 2021 was conducted. On Samaradhana Divasa of Guruswami, H H Shrimat Parijanashram Swamiji

III, Sadhakas from our Sabha participated in Samuhika Japa Sadhana for one hour organized by the Sayujyam Team.

Sadhakas from Vile Parle-Vakola, Mangalore & Udupi Sabhas offered the Sayujyam Samuhik Sadhana Panchakam on 15th & 22nd August, 2021, and on 28th August, Vimarsh was conducted by Smt. Tejashree Bailur.

During July-Sept quarter, online Punyatithi Bhajans were held in our Sabha for Shrimat Parijnanashram Swamiji III on 26th of August, 2021 & Shrimat Anandashram Swamiji on 9th September, 2021. The Online Satsang included brief talk by our Dharmapracharak Shri Rajagopal Bhat mam, followed by Stotras and Bhajans.

Girvana Pratishtha Sambhashana Varga is being conducted online by Smt. Padmini Balsekar once in a week.

Report by Radhika Chittar

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*

CLASSIFIEDS

MATRIMONIAL

A good looking smart girl working in International Bank in Pune MBA Finance born August 1993 Height 5'9" Non bhanap Hindu Bramhin Divorcee (6 months) no encumbrance family well educated, cultured, Theists. Interested parties may approach. Suitable well educated well settled boys divorcee or otherwise no encumbrance from CSB/GSB send PHB mail id mru_1993@yahoo.com and mobile no. 9421052800.

DOMESTIC TIDINGS

BIRTHS

We welcome the following new arrivals:

Aug 6 : A baby boy (Arambh) to Vaishali and Amogh Anil Bijur at Mumbai

OBITUARIES

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

Aug 27 : Kiron Trasy (59) at Chennai

Aug 30 : Ullal Lalita (91) at Bengaluru

Sept 19 : Sadanand Venkatrao Nadkarny (93) at Mumbai

Sept 21 : Anoop Annajirao Surkund (78) at Mumbai

Oct 2 : Vijaya Krishna Savur (85) at Mahim, Mumbai

Oct 11 : Dr Sitaratna Adur (101) at Bengaluru

Oct 16 : Anand Ramchandra Nadkarni at Mumbai

Oct 12 : Sareeta (Duggi) Ratnakar Bijoor (99) at Bengaluru

Oct 22 : Nirmala (Chitra) Nagesh Shirali (91) of Kanara House, Matunga at Andheri, Mumbai

- Letters, original articles and poems are welcome. Letters should be brief, and articles should be about 800-1000 words. They will be edited for clarity and space.
- The selection of material for publication will be at the discretion of the Editorial Committee.
- The opinions expressed in the letters/articles are those of the authors and not necessarily those of KSA or the Editorial Committee.
- All matter meant for publication should be addressed only to the Editor c/o KSA Office / e-mail id given above.
- The deadline for letters, articles, poems, material for "Here and There", "Personalia", and other original contributions is the 12th of every month; the deadline for advertisements, classifieds and other paid insertions, is the 16th of every month. Matter received after these dates will be considered for the following month.

Kanara Saraswat Association – Diwali 2021

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