

Kanara Saraswat

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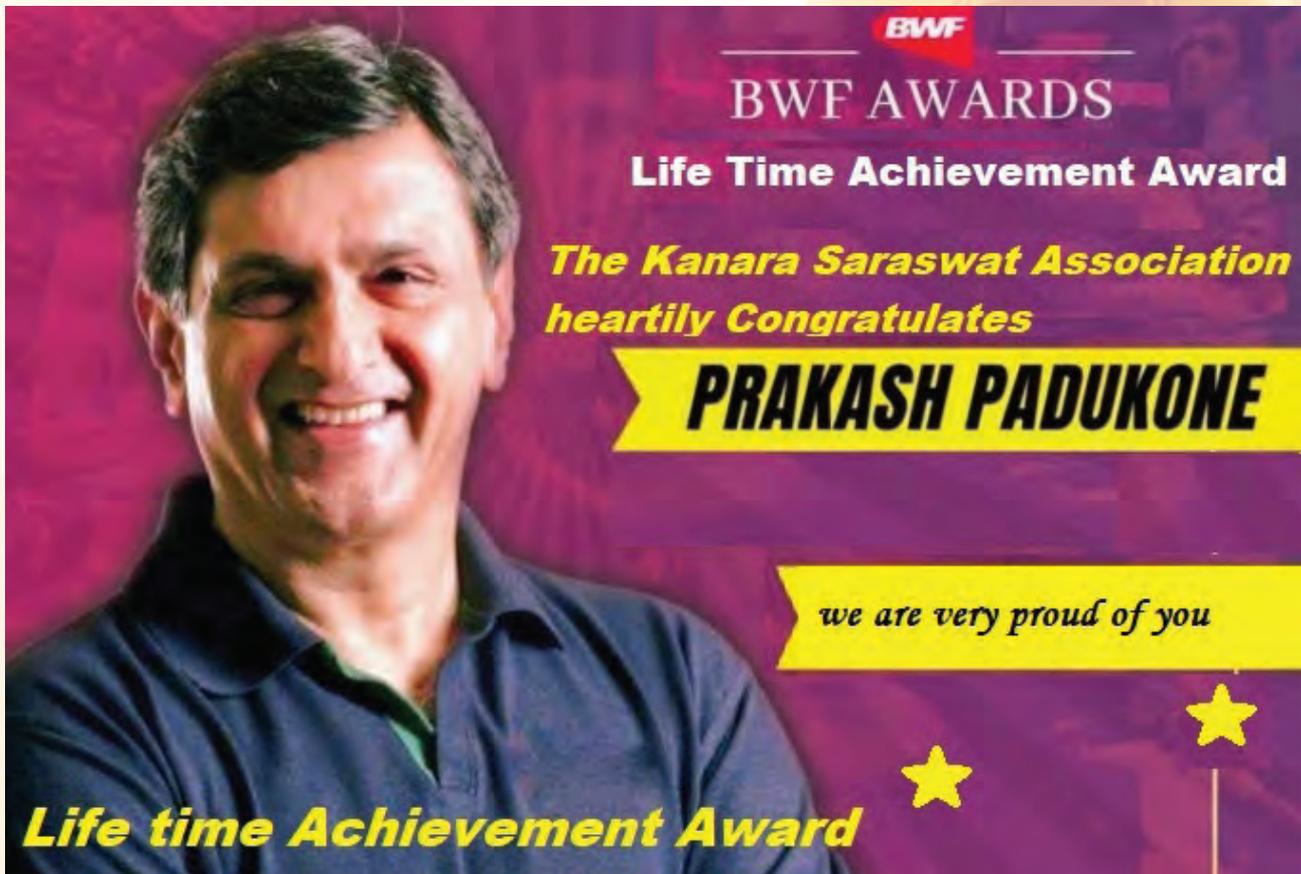
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"Iconic picture of Gen JS Arora, India's GOC in Chief-Eastern sector with Gen AAK Niazi of Pakistan who signed the document of surrender."





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Kanara Saraswat

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KSA invites youngsters to be a part of the Editorial team. Those interested may write to the editor@kanarasaraswat.in

Look for

**“Dham Dham Diwali Dhamaka 2021” coverage
in our January, 2022 KS Issue.**

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**KSA invites names of Teenage Artists
(age 13-19 years) who are talented in Singing/
Instrumental/Monoacting/Mimicry and are
eager to perform for KSA.**

**Please E-mail the details to Ms Shobhana
Rao at: admin@kanarasaraswat.in
latest by 31st December, 2021.**

Letters to the Editor

Dear Editor:

I was disheartened to read from Praveen Kadle mam's post that he would be discontinuing his writings *From the President's Desk*.

From the President's Desk has always stood as a hall mark over decades for its readers and members at large.

The viewpoints on variety of subjects illustrated in the columns were indeed a delight to read. One is easily tempted to quote from the writings appearing like "Rule Your Mind or it will Rule you" or "the piece covered a breath of fresh air - when you wished to flee from the daily stress and strain" combined with very apt quotes. Besides the column also covered up the activities and progress of our revered KSA Institution very well.

Nitin Gokarn - our New Editor, am glad has chipped in his very first address - "*Editor's Reflections*" ...to bring in a face lift to the Monthly Magazine.

So how about a start to 2022 with a Monthly column – once from the President and once from the Vice President – alternately?

My humble request to the **President - Praveen Kadle mam** to reconsider his decision to continue writing the Column and **Kishore Masurkar mam** to pitch in to share his thoughts also to continue the tradition of this Column followed over the decades.

Best Regards

Mahesh Kalawar
Goregaon East Mumbai

(We have represented the request made in this letter to the Office of the President and the Vice President and the same is under active consideration- Editor)

Dear Editor:

I applaud both Kum. Poonam Burde and Sh. Rajat Ubhaykar for successes in their respective choice of careers (KSAjournal, Nov. issue). As a former member of the Foreign Service, I welcome Sh. Ubhaykar to the fraternity, and hope that he will have meaningful and interesting times ahead of him. Opportunities in practice of foreign policy have increased exponentially, but in the post modern world that our country faces in the seventh decade since Independence, old issues and balances in interstate relations have acquired new (and often confusing) dimensions, bringing in the "wheels within wheels" syndrome. Globalization, as witnessed in the last three decades, has plateaued. Even before the pandemic created a public health and economic crisis, the centre of political gravity had shifted from the Atlantic to the Pacific. A shift to a multipolar Asia and multipolar world is still in transition. Rules of the game in domains such as cyberspace and security of spacebased assets has changed, and India needs to be an active participant in this. India's efforts towards an expanded regional and global role necessitates that we manage our subcontinental and neighbourhood role better. India has to continue to promote SAARC as a platform for

regional cooperation, and become a source of regional stability. Domestic policies invariably influence relations with neighbours, but that should not be allowed to distort or undermine pursuit of India's national interests, given that we live in a sensitive, fluid neighbourhood, that contain many flashpoints, particularly from our West and the North.

Promises made at the Conference of Parties (COP) 26 apart, India also needs to work out a new path for economic and social development which is resource-frugal, generates minimal waste and gives pre-eminence to all round conservation. As a densely populated tropical country, we simply cannot afford continued environmental degradation. An urgent reconfiguration of all round growth strategy is therefore imperative, where keeping up with upgrades in technology, artificial intelligence and machine learning will help India leapfrog, and become a role model for the developing world.

To realize this potential, however, our foreign and domestic policies have to hold in tandem. The coming decades of this century will be crucial for this, and therein lie plenty of challenges for practitioners of foreign policy.

Jaishankar Bondal, Delhi

Dear Editor:

Apropos Sunita Bijoor's article "How a German Shepherd changed my Life" (KS Nov '21) and by Ms Pravina Kilpady on Pet care. As a pet lover myself having had a Beagle who passed away recently and earlier an adopted stray dog, I was thoroughly moved and touched by the immense love and selflessness with which Sunita has adopted a GSD after he was sort of abandoned after being with an owner for two years or more. We must be empathetic to the separation anxiety that these dear ones experience when they are abandoned, for whatever compelling reasons. In fact, dogs in particular are wonderful companions and great stress relievers. Their unconditional love is second to none. I compliment, both, Sunita and Pravina for their understanding of animal psychology and the service to the mute animals. I wish to read more articles on Pet care in the issues to follow.

Savita Karnad, Versova.

Dear Editor:

The current issue of 'KS' was a pleasant surprise with emerging *Amchi* stars on the cover & many new features inside. It was an altogether different experience and a pleasure to read. KS is certainly changing for the better. We look forward to many more innovative features in forthcoming issues. Congrats & Best Wishes,

Subhash M.Koppikar, Andheri East

Dear Editor:

We had a very pleasant homely stay in KSA Holiday Home in Nashik. It was so enjoyable that we thought of extending our stay by one day. The climate was very comfortable and the places to be seen are quite interesting some of them are historical like Navashya Ganesh of Peshwa era, goddess Saptshringhi, Swami Samarth Sansthan and the Kala Ram, Gora Ram temples. My stay brought me memories of our HH Anandashram Swamiji's kind words of 'Kular'. We are truly

overwhelmed by the cordial affectionate treatment we got from both Geeta pachi and Radhakrishna mam. I must say the holiday home management in Nasik is truly in the hands of appropriate persons. I urge our community people to visit here for a couple of days to enjoy the wonderful homely atmosphere.

Chaitanya Nadkarni, Virar

The Editorial Committee invites Articles, Poems, Quizzes, Crosswords, Tributes, Letters to the Editor and suggestions for improvement of the KS magazine and feedback. Be that as it may, the Editorial Committee will scrutinize all mails and will assiduously avoid publication of articles, letters or any matter that is controversial or derogatory to any individual. The Editorial Committee may also edit the contents for brevity. Acknowledgement of every letter to the Editor, KS may be arduous and hence response or confirmation whether we would publish the same may not be possible in every case.

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Editor's Reflections

With each passing day, we are getting more and more dependent on Technology. Whether it is Internet banking, or reading newspapers or books, the electronic media has come to stay as an integral part of our lives. We feel handicapped by the very absence of a mobile in our hands. It makes you wonder how we managed before the advent of electronic gadgets. It is purely a matter of getting accustomed to a way of life.

When the pandemic first hit the country and the world, newspapers went out of circulation. We depended heavily on TV. Later, many of us got accustomed to reading a soft copy of our favourite newspaper. WhatsApp has now become an important tool for instant communication. With such heavy dependence of digital media, **we urge our members to adopt the green initiative of subscribing to the Kanara Saraswat magazine digitally.** The spin-off is the benefit of cost control in today's inflationary times, as the cost of paper and printing is on the increase.

We trust all of you had an enjoyable Diwali last month. Towards the end of this month, we will be celebrating Datta Jayanti with great devotion and fanfare. Such festivals encourage participation and promote a feeling of team spirit and strong camaraderie. The younger generation has been at the forefront of these events which augurs well for the future.

It will be our endeavour to promote talent and encourage our members to contribute articles, poems, quizzes, crosswords, recipes and so on. We hope for active participation from our Readers in the Fun time Quiz which is being introduced for entertainment. The Quiz also enhances our general knowledge about our own community. It is our earnest desire to make the reader aware of the outstanding talent within our microscopic community.

The year 1971 was a memorable and path-breaking year of sorts in the annals of Indian history. In 1971, for instance, Sunil Gavaskar created a world record on the sports horizon, scoring 774 runs in just four tests- a record still unbeaten, the Indian Cricket team under Ajit Wadekar, for the first time ever, won a cricket series overseas in West Indies and England. The KSA launched and successfully released the Census for our community under the leadership of the Late Sadanand Bhatkal. There were other remarkable events, besides...

From our community perspective, it was to be the beginning of an illustrious and sensational career for our icon, the great, affable Prakash Padukone, the pride of community who won a string of National and International titles in Badminton. Prakash won the National Senior championship in 1971 at the tender age of 16, thereby becoming the youngest player to have achieved the feat. He won each successive national championship until 1979, setting a record of nine national titles in a row. As we go to Press, comes the heartening news that Prakash is honoured with Life Time Achievement award by BWF.

But the most stunning and epoch-making moment would be the crushing of the enemy and the creating of a new nation on the eastern front when our country went to war in Dec 1971. It was a landslide victory of our combined forces over the enemy.

This historic victory over Pakistan will complete 50 years on December 16, 2021. India is celebrating this year as the Golden Victory Year.

During the Indo-Pak War of 1971, the then Indian Army Chief Field Marshal Sam Manekshaw gave a strong message to Pakistan that still stands tall today. On December 13, 1971, he had warned Pakistan saying, **"you surrender or we wipe you out"**. He kept his promise.

Several of our brave servicemen participated in the war which started on the night of Dec 3, 1971. We salute their supreme sacrifice. I remember attending a felicitation ceremony in Talmaki Wadi, in early 1972 when the braves who fought the war in 1971 from our community were felicitated and accorded a rousing reception. It was an evening to remember and I still have autographs of many servicemen - a souvenir that occupies a pride of place in my collection.

In this issue, Maj. Gen. Baindur Nagesh Rao (Retd) provides our readers with a factual and brilliant account of the events leading to the skirmish and we are certain that those who were around in 1971 will recall the year with nostalgia. For those born later, it would be a wonderful lesson in history. We therefore, dedicate this issue of Dec 2021, on the completion of a Golden Jubilee of the many memorable and unforgettable events, to those great brave-hearts from our community and motherland and to those who made our community and country proud.

We at the Kanara Saraswat Association pay tributes to all the brave fighters of the Indian Armed Forces who made the supreme sacrifice in service of the Nation.

Jai Hind! Jai Shankar!

Nitin Gurunath Gokarn

Swarnim Vijay Varsh Celebrating the Golden Jubilee of India's Victory in the 1971 War

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

Background

Since the creation of Pakistan in 1947, relations between the East and West Wings of that country were never amicable. The state, created on the ideology of a common religion, was divided with inherent linguistic and cultural differences between the two wings. The centre of power firmly rested in the Punjabi dominated West. The majority Bengali speaking population living in East Pakistan witnessed disparity in economy, education, employment, representation in politics, besides being viewed as culturally inferior.

The people of East Pakistan saw some hope in the National assembly elections of 1970 when the Awami League party led by Sheikh Mujibur Rahman emerged victorious. However, despite complete majority, Sheikh Mujib was denied the right to form the government. This led to widespread protests in East Pakistan against the regime. The Pakistani leadership in the West realizing that the situation was getting unmanageable, launched a pre-planned genocide code-named 'Operation Searchlight' on 25 March 1971. Amongst the main targets were students of Dacca University, Sheikh Mujib's residential area, police personnel, newspaper offices and the civilian population of Dacca, old Dacca and neighbouring areas. The military resorted to the use of guns, tanks and artillery in the suppression and arrested Sheikh Mujib.

Declaration of Independence

In the early hours of 26 March 1971, Sheikh Mujibur Rahman declared the independence of Bangladesh shortly before offering himself up for arrest. The radio broadcast of his declaration was aired from Chittagong in which he appealed to the people of Bangladesh to resist the occupation army till it was expelled. Another declaration of independence proclaiming Sheikh Mujibur Rahman as the sovereign leader followed a day later on 27 March which was read out by Major Zia-ur-Rahman of the 8th East Bengal Regiment.

As the political situation in the sub continent deteriorated, a Pakistani crackdown in East Pakistan on their own citizens led to an exodus of over 10 million refugees to India. The Mukti Bahini came into existence and started offering armed resistance to the Pakistan Army in East Pakistan. Several East Bengal personnel serving in the Pakistan armed forces deserted to join in the liberation struggle.

Preparation for War

It is estimated that up to 3,000,000 civilians were killed in Bangladesh. Rape, torture, killings and armed conflicts followed which led to the large scale exodus of refugees into India's eastern states bordering East Bengal.

Mrs. Indira Gandhi was initially reluctant to launch a full

scale war against Pakistan as the country was already facing the burden of influx of refugees from across the eastern border and a war meant a very heavy financial burden. An appeal to world leaders to pressurise Pakistan to stop its brutalities in the East, met with little success.

As Pakistan's atrocities increased, the PM Mrs. Indira Gandhi decided to take military action against Pakistan while at the same time giving refuge to civilians pouring into India from East Pakistan.

There was tremendous pressure on Gen. Sam Manekshaw, the then Chief of the Army Staff, to go to war immediately in March 1971. Gen. Manekshaw resisted all political pressure to be forced into a war without adequate preparation and unless conditions were just right. He also insisted that India should declare war at a time of his choosing. He assured Mrs Indira Gandhi that he would go to war only to win; not to lose. If that was not acceptable, he offered to resign. But Mrs Gandhi was made of sterner stuff. She not only heard out Gen. Sam and agreed to give him free rein but also assured him of the fullest support of her government.

All three services, thereafter, went into high gear making plans, calling up personnel, making up operational deficiencies of stores and equipment, replenishing ammunition, positioning stocks and getting battle ready. By Nov 1971, in a quiet and orderly fashion, the army formations moved and positioned themselves for the word Go. The Navy and Air Force similarly planned and readied themselves for action.

The broad strategy was aggressive defence in the West while attacking East Pakistan and liberating Bangladesh.

As an Indian-Pakistani war seemed inevitable, the **Soviet Union** reportedly **warned Pakistan against the war**, which they termed as "suicidal course for Pakistan's unity." Despite this warning, in November 1971, thousands of people led by conservative Pakistani politicians marched in Lahore and across Pakistan, calling for Pakistan to "crush India". India responded by starting a massive buildup of the Indian Army on the western borders; the army waited until December, when the drier ground in the East made for easier operations and the Himalayan passes were closed by snow, preventing any Chinese intervention.

On 23 November, President Yahya Khan declared a national state of emergency and told the country to prepare for war. On the evening of 3 December, at about 17:40, the **Pakistan Air Force (PAF)** launched **Operation Chengiz Khan**; the surprise pre-emptive strikes on eleven airfields in north-western India.

In an address to the nation on radio that same evening, Prime Minister Smt. Gandhi held that the air strikes were

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a declaration of war against India and the **Indian Air Force** (IAF) responded with initial air strikes the same night. These expanded to massive retaliatory air strikes the next morning.

This air action marked the official start of the Indo-Pak War of 1971; Mrs Gandhi ordered the immediate mobilisation of troops and launched a full-scale invasion of Pakistan. This involved Indian forces in massive coordinated air, sea and land assaults on Pakistan from all fronts. The main Indian objective on the Eastern front was to capture Dacca, and on the Western front was to prevent Pakistan from entering Indian soil. There was no Indian intention of conducting any major offensive into West Pakistan to dismember it into different states.

The defining characteristic of the 1971 War was the coordination and cooperation achieved among the three fighting services, the army, the navy and the air force. India won a glorious victory. Every Indian patriot feels proud of this major achievement in the nation's history. The Air Chief was AM PC Lal and Chief of Naval staff was Admiral SM Nanda.

Naval Hostilities

The Navy was deployed both in the Arabian Sea in the western theatre and in the Bay of Bengal in the east.

In the west, the Navy carried out daring attacks right into Karachi harbour on the night of 4th Dec (Op Trident) and again on Night of 8th Dec (Op Python) using Russian Osa - 1 missile boats equipped with Styx missiles. The daring raids inflicted crippling losses on the Pakistan navy and destroyed its oil tanks at Karachi.

Pakistan's PNS Ghazi was sunk off Vishakhapatnam near the eastern coast of India, making it the first submarine casualty in the waters around the Indian subcontinent. It had been sent to search and destroy the Aircraft Carrier INS Vikrant, but by then the Vikrant had already sailed for the Andamans, preparatory to going into action against East Pakistan.

India's Eastern Fleet effectively blockaded East Pakistan. Aircraft taking off from Vikrant bombed Pakistani ports and airfields relentlessly and despite flying through the gauntlet of heavy anti-aircraft fire made their way back to the mother ship with minimum damage.

But the crowning glory for the navy was the large scale underwater saboteur action against supply ships in East Pakistan ports and rivers crippling distribution of supplies to the army. The navy also undertook an amphibious operation at Cox's Bazaar to land a battalion of 3 GR to block escape of Pakistanis into Burma. The Indian Navy took a heavy toll of the Pakistani Navy. According to one estimate, Pakistan lost nearly half its navy in 1971.

One major casualty suffered by the Indian Navy was the sinking of its frigate INS Khukri which was torpedoed off the coast of Diu on 9 Dec 1971 by a Pakistani Submarine.

The Air War

After the pre-emptive attack, the PAF adopted a defensive

stance in response to the Indian retaliation. As the war progressed, the IAF continued to battle the PAF over conflict zones, but the number of sorties flown by the PAF decreased day-by-day. The IAF flew 4,000 sorties while the PAF offered little in retaliation. This lack of retaliation has been mainly attributed to a deliberate decision by Pakistan's Air HQ to cut its losses, as it had already incurred huge losses in the East. The PAF avoided making contacts with the Indian Navy after the latter raided the port of Karachi twice, but the PAF did retaliate by bombing Okha harbour, destroying the fuel tanks used by the boats that had attacked Karachi.

In the East, the Pakistan Air Force was totally neutralised, putting the Dacca air defence out of commission, resulting in India attaining total air superiority in the East. As the Indian Army tightened its grip in East Pakistan, the Indian Air Force continued with its attacks against Pakistan as the campaign developed into a series of daylight anti-airfield, anti-radar, and close-support attacks by fighter jets, with night attacks against airfields and strategic targets by Canberras and AN-12s.

Towards the end of the war, some PAF pilots made successful escapes from East Pakistan to neighbouring Burma; many non-Bengali PAF personnel had already left the East for Burma on their own before Dacca was overrun by the Indian military in December 1971.

The PAF deployed its F-6s mainly on defensive combat air patrol missions over their own bases, leaving the PAF unable to conduct effective offensive operations. Sporadic raids by the IAF continued against PAF forward air bases in Pakistan until the end of the war, and interdiction and close-support operations were maintained.

One of the most successful air raids by India into West Pakistan happened on 8 December 1971, when IAF Hunter aircraft from the Pathankot based 20 Squadron, attacked the Pakistani base in Mund and destroyed five F-86 aircraft on the ground. The PAF was reinforced by Mirages from an unidentified Middle Eastern ally. Libyan F6s were reportedly deployed to Sargodha, perhaps as a potential training unit to prepare Pakistani pilots for an influx of more F-5s from Saudi Arabia.

The IAF was able to conduct a wide range of missions — troop support; air combat; deep penetration strikes; para-dropping behind enemy lines; feints to draw enemy fighters away from the actual target; bombing and reconnaissance; as also helicopter borne operations. The PAF, which was solely focused on air combat, was blown out of the subcontinent's skies within the first week of the war. Those PAF aircraft that survived took refuge at Iranian air bases or in concrete bunkers, refusing to offer a fight.

India flew 1,978 sorties in the East and about 4,000 against West Pakistan, while the PAF flew about 30 and 2,840 at the respective fronts. More than 80 percent of IAF sorties were close-support and interdiction and about 45 IAF aircraft were lost. Pakistan lost 60 to 75 aircraft, not including any F-6s, Mirage IIIs, or the six Jordanian F-104s which failed to return

to their donors. The imbalance in air losses was explained by the IAF's considerably higher sortie rate and its emphasis on ground-attack missions.

India's mastery of the skies was absolute and undisputed.

The Ground War

Given the thorough planning and preparation before the start of the war, the Indian Army was well organised on both fronts and enjoyed significant numerical superiority over the Pakistan Army.

When the conflict started, the war immediately took a decisive turn in favour of India, militarily and diplomatically. On both fronts, Pakistan launched several ground offensives, but the Indian Army held its ground and initiated well-coordinated ground operations on both fronts. Major ground attacks were concentrated on the western border by the Pakistan Army, fighting together with the Pakistan Marines in the Southern border, but the Indian Army was successful in penetrating into Pakistani soil.

The army made some quick and initial gains, including the capture of around 15,010 km² (5,795 sq mi) of Pakistani territory; this land gained by India in Azad Kashmir, Punjab and Sindh sectors was later ceded in the Simla Agreement of 1972.

Casualties inflicted to Pakistan Army formations, and Pakistani Marines were very high, and many soldiers and marines perished due to lack of operational planning and lack of coordination within the marine-army formations against Indian Army's Southern and Western Commands. By the time the war came to end, Pak army soldiers and marines on the Western front were completely demoralised — both emotionally and psychologically and had lost their will to fight.

On 23 November 1971, the Indian Army conventionally penetrated to the eastern fronts and crossed East Pakistan's borders to join their Bengali nationalist allies. The strategy adopted was a swift, three-pronged assault of nine infantry divisions with attached armoured units and close air support that rapidly converged on Dacca, the capital of East Pakistan. Lieutenant General Jagjit Singh Aurora, the General Officer Commanding-in-Chief of the Indian Army's Eastern Command, led the full Indian thrust into East Pakistan. As the Indian Eastern Command attacked East Pakistan, the IAF rapidly gained control of the skies and put the Dacca airfield out of commission. In the meantime, the Indian Navy effectively blockaded East Pakistan.

The Indian campaign's "blitzkrieg" techniques exploited weaknesses in the Pakistani positions and bypassed opposition; this contributed to the swift victory. Faced with insurmountable losses, the Pakistani military capitulated in less than a fortnight and psychological panic spread in East Pakistan's military leadership. Subsequently, the Indian Army encircled Dacca and issued an ultimatum to surrender in a '30-minute' time window on 16 December 1971. Upon hearing the ultimatum, the East Pakistan government collapsed. Lt-Gen. AAK Niazi and his deputy, V-Adm. MS Khan,

surrendered without offering any resistance. The picture of the surrender is considered a red letter day in the annals of Indian history. Smt Indira Gandhi announced a unilateral ceasefire and the war came to an end.

On the ground, Pakistan suffered the most, with 8,000 killed and 25,000 wounded; over 96,000 Pakistanis were taken prisoners of war (POW). India had 3,000 dead and 12,000 wounded.

The Instrument of Surrender was signed between Lt. Gen JS Aurora GOC-in-C Eastern Command and Lt. Gen AAK Niazi, Commander of the East Pakistan Forces at 16:31Hrs IST on 16 Dec 1971 in Dacca. A new nation (Bangladesh) was born. And Gen SHFJ Manekshaw, for so brilliantly conducting the campaign, was promoted to become the first Field Marshal in India.

Role of *Aamchis* in the War of Liberation in 1971

Many of our now retired armed forces personnel, both officers and personnel below officer rank, were in service during the 1971 war. Many *aamchis* were involved in the actual fighting on the land, in the sea and in the air; a few were decorated for gallantry. Some happened to be posted in the respective service headquarters and dealt with intelligence and operational planning; some were involved in the logistics aspects of the war; *Aamchi* doctors were deployed in service hospitals to treat casualties and some were involved on special training assignments; yet others were dealing with evacuation, repair and disposal of technical equipment, tanks, guns, aircraft, boats etc.

Sadly, one brave *Aamchi*, **2/Lt Samir Ram Mohan Chandavarkar**; an Armoured Corps officer, was killed in the fighting in the Hilly sector in East Pakistan. He was posthumously awarded the Sena Medal,

But no matter where they were deployed or what their task, to a man, everybody toiled above and beyond the call of duty with but one purpose – Victory. They did India and the Chitrapur Saraswat community proud.

A BIG salute to all *Aamchi* men and women who were or are still in uniform. Jai Hind!

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Bhagavad Gita

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

CHAPTER 8 (Part 2)

After having talked about the *upāsaka-yogī* and the practice of leaving the *prāna* through the *Brahmarandhra*, now Bhagavān wants to give another *upāsana* for those who are not capable of taking up a Name and Form to connect to Ishvara. This is called the *Omkāra upāsana* or *Udgīta Upāsana*. Here *Om* is used as a monosyllabic means, as a symbol (प्रतीक).

“*Om*” is represented as the symbol of all that is manifest (*Ishvara*) and also the *Aksharam Brahma* (the imperishable consciousness) the *Veda*-s (वेदाः). An *Omkāra upāsaka* also has to follow the process of withdrawing all his sense organs and the five *prāna*-s into the centre of the heart and direct them upwards through the *Sushumnā nādi* and out through the *Brahmarandhra*, while uttering “*Om*” at the time of death. (v 12,13). For an *upāsaka* who is not a *yogī*, what happens? This appears to be a difficult path for ordinary *upāsaka*-s.

Now Bhagavān wants to say that all these difficult steps are not really needed.

“I am very easily reached by anybody who thinks of me all the time and My thought becomes a spontaneous background flow all the time. I am the totality, the All-in all and when an *upāsaka* dies with only Me in the background of his mind, where else can that *jīva* reach except Me- the totality?”

Though *krama-mukti* (क्रममुक्तिः) is talked about in the *Veda*-s, *Bhagavān* seems to be more in favour of constant remembrance of *Ishvara* as “All that there is...all that happens...all that which was past, present and future”. Those who practice this need not worry about *krama-mukti*.

“Once an *upāsaka* attains Me, there is no coming back into this sorrowful cycle of birth-death.” (v 14,15).

Now *Bhagavān* wants us to know that travel to any *loka* is a temporary experience. Every *loka* including the *Brahmaloka* is within the time- frame of birth and death. However, the higher *loka*-s have a very long time cycle compared to human earth-years. This is explained by giving mind-boggling time scales in the highest *loka*, *Brahmaloka*. One day of *Prajāpati Brahmā* is equal to 2000 *chaturyugas*. (one *chaturyuga* is 43,20,000 earth -years). So the day of *Brahmā* is 1000 *chaturyuga*-s and so it is with the night too. The entire unmanifest Universe comes out into its manifest form at the beginning of the day in *Brahmaloka* and goes back into the potential form (*mâyā / prakṛti*) when night begins (*pralaya*).

This shows that there is really no creation or dissolution

of the Universe. It is a mere cycle of potential and manifest Universe moving cyclically. (v16-19)

“There is some other principle which is beyond the potential-manifest (कारणकार्य/ प्रकृति-जगत्) which is not limited by time and space; which is imperishable and infinite. This principle is *Aksharam Brahma* (अक्षरब्रह्म) that consciousness which is the warp and woof of all that there is.”

“Those who understand Me ultimately as the *Aksharam-brahma*, will never return into this cycle of *samsara*. This principle is also called the *Purusha Brahman* by which the entire Universe is pervaded. It can be assimilated by a life committed to knowing it.”(v 20-22).

Bhagavān now wants to talk about the two paths taken by a *yogī-upāsaka* and a mere *karmi* (कर्मी-one who is committed to only doing the *karma*-s enjoined by the *Veda*-s).

The former is called as the bright path, *Shuklagati* or *Devayāna*. There are *devata*-s who guide the travelling *jīva*-s to their destination. They are *devata*-s of day- time, of the brighter half of the month and also of the *Uttarāyana* (अहर्देवता, शुक्लपक्षदेवता, उत्तरायणदेवता).The *yogī-upāsaka* reaches *Brahmaloka* from where this *upāsaka* attains *krama-mukti* gradually. It is said that *Brahmaloka* is ideal to receive this knowledge.

Those who have not yet taken up to *Ishvara upāsana*, but have been regular followers of all *karma*-s enjoined by the *Veda*-s reach a *loka* called the *pitṛloka*, *Krishnagati*, *pitruyāna*. Their guiding *devata*-s are the *devata*-s of night, of the darker half of the month and of the *Dakshināyana* (रात्रिदेवता, कृष्णपक्षदेवता, दक्षिणायनदेवता)

The *karmī* reaches the higher *loka*-s like *svarga-loka* from where the *karmī* travels again after working out his *punyaphala*. (v 23-25).

“May you know Arjuna, one who has reached *Brahmaloka* through *Shuklagati* attains *krama-mukti* (क्रममुक्तिः) over a period of time and does not come back into the travelling cycle again. The one who has travelled through the *Krishnagati* comes back again and again into the world of sorrow. This is the Law.”

“All the *karmaphala*-s gained by all kinds of worship, *dānam*, *yajna*-s are attained in total by understanding Me as that all-pervading *Aksharam Brahman*. He who understands this abides in that *Brahmasvarūpam*. (v 26-28).

End of CHAPTER 8

(To be continued...)

SAMPARKA

Benares to Karla - Memorable Reminiscences with Parama Pujya Swamiji III

BY MAHESH B. KALAWAR, MUMBAI

॥ ॐ श्री भवनिशङ्कर मम शरणम् ॥

I prostrate before HIM - Our Guru Swamiji - Parama Pujya Parijnanashram Swamiji III with all humility and devotion.

It was during the year 1971 while pursuing my Engineering at IIT - BHU - Benaras that I came to know that Parama Pujya Parijnanashram Swamiji III and a small retinue were camping in the house of Udyavar Ramachandra Rao maam, who was then the CFO of Benaras Hindu University.

I was elated at this golden opportunity to meet and talk with Him at such close proximity, but also a bit tense; but it did not take long for Swamiji to put me at ease. By the end of the very first evening, I was talking and laughing with HH Swamiji!

Among the several Blessings our family has received, one such Blessing stands out distinctly in my memory.

I made it a routine every evening after college, to cycle down and visit Swamiji and be present at the Deepnamaskara. After Deepnamaskara, H.H. Swamiji would chat with me on various subjects and the range of topics He could converse on, and His insights, left me spellbound.

Although I was assigned Electrical Engineering while taking admission at BHU, I was keen to graduate in Chemical Engineering. The first two years being common for all Engineering streams, I was anxious about switching to Chemical Engineering before the third year started. It was during this period Swamiji was sojourning in Benaras.

During one such visit to Swamiji, I broached the subject and shared my anxiety about the switch to the Chemical stream. H.H. Swamiji heard me out and said He would pray for the same.

The 2nd year final exams got over and all the students started leaving for their homes for long vacations. I was also preparing to leave for Bombay, but the tension of getting into Chemical Engineering was too much for me to bear. The evening before my departure I went to H.H. Swamiji to seek His Blessings. That evening after Deepnamaskara, Swamiji insisted I partake *phalahara*. Before leaving, I prostrated before Swamiji and sought His blessings to get Chemical Engineering. **Swamiji smilingly said "Jatlein"**

(It'll happen). He also said He would be visiting Mumbai soon and I should visit Him at Anandashram Khar Math. It was 9pm by the time I reached my hostel.

The Hostel was silent and dark since most of the students had left. The Chowkidaar saw me said in Hindi "*Babuji, notice board jake padhiye. Ek Babuji aake kuch notice lagake gaya hai kuch Samay pehele*" (Babuji please see the notice Board - someone came and put a notice a little while back.)

I was surprised. At that unearthly hour on a Friday evening, who could have come to put up a Notice? (All University offices used to close by 5pm.) I requested the Chowkidaar to switch on the tube light in the portico to read the notice.

And Lo, what a Miracle!!! The Notice mentioned the names of two students who had been transferred from Electrical to Chemical Engineering. My name was first!

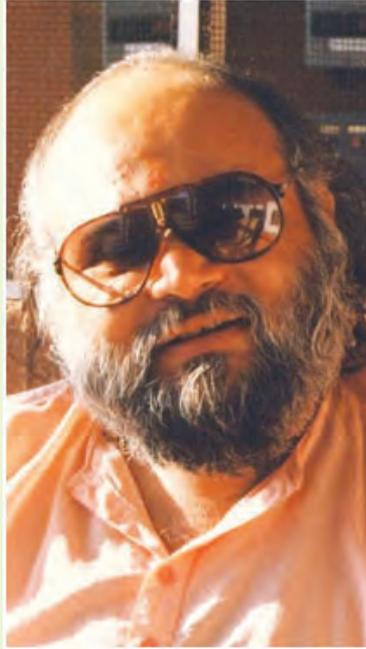
I rushed to my bicycle and headed straight back to Swamiji. It was almost 9:30 pm by now (bedtime for most retinue members.) **While I was parking the cycle I heard Swamiji's voice calling the attendant "Kalawar ailo pale, baagil kadati" (Kalawar has come, open the door) I got goose bumps wondering how Swamiji knew that I had come back.**

I went straight to Swamiji and prostrated before Him. With tears flowing, I informed Him of the good news, to which he responded:

"Bhavanishankar Deva ne kelle dista" (Seems Lord Bhavanishankar has done this)

This was a Miracle I experienced and shall always cherish. His Blessings and the *Guruparampara's* Blessings have sustained us all these years and we pray for Their sustained Ashirvaada.

Over the years, I took every opportunity to be in the presence of H.H. Parijnanashram Swamiji and seek His blessings and guidance for me and my family. The memories of those meetings are a blessing in themselves, but the last meeting with Him is something I will always cherish.



Bangalore, mid-1991

During a business tour to Bangalore, after day-long meetings with clients, I had 2 hours free before catching my flight to Mumbai at 8:20 pm. I was passing through Malleswaram, and sought to seek Blessings from H.H. Swamiji, who was then camping in Nainpally Bhalchandra mam's house.

At Nainpally maam's house I was greeted by a maam whose name I can't recollect now, and introduced myself. He went inside Swamiji's room and came out with a smile ... You may go inside to see Swamiji he said.

On entering the room, I was greeted by Parama Pujya Swamiji with a broad smile ... And I prostrated before Him with Sashtanga Namaskaara-s.

Swamiji enquired about me, my family, my job and suddenly asked about how the meetings had gone through the day.... I was taken by surprise, since I had mentioned nothing about them earlier. After spending a good half-hour with H.H. Swamiji, I sought permission to leave, but Swamiji said, "Deepnamaskara ata jatlo magiri phalahara kornu vachati." (Deepnamaskara will follow soon, leave only after partaking phalahara.) It was already 7pm then, but I had no words to tell H.H. Swamiji that my flight was at 8:20 pm and neither the courage to say No!

Anyhow, Deepnamaskara followed and Swamiji retired to His Room. After partaking phalahara, I went to Swamiji's room to take leave and seek His blessings once again.

Swamiji quipped, Kalawar maam – "Have you got the phone number of this house?" (There were only landline phones in those days) and said "Call back once you reach the Airport." He further added that He would be visiting Khar Anandashram (Bombay) the following week and I should make it a point to visit Him there around 7:15 am. I was extremely delighted. With a smile, H.H. Swamiji also said "There could be someone who may stop you at Khar Math". I acknowledged, bowed, offered Sashtanga Namaskaara-s and left.

On the way to Bangalore Airport there was heavy traffic, and I was quite sure I would miss my flight.

At the airport, I rushed straight to the check-in counter and to my surprise the lady at the counter said, "Sir, the flight to Mumbai has been delayed by 2 hours" and handed me the boarding pass. I was very relieved.

I wondered why Swamiji had asked me to take note of the Nainpally's phone number I quickly found a phone booth, pulled out the paper on which the number was scribbled, and called. When Swamiji came on the phone He said – "Pavlo whe tumhi" - and in an excited state, I told Swamiji that the flight has been delayed by 2 hours... to which H.H. Swamiji simply said, "**Bhavanishankar Devagele krupa. Mumbai melyan**" (It is Lord Bhavanishankar's blessings, let's meet in Mumbai)

The following week, as scheduled, I got ready to meet H.H. Swamiji at Khar Math before proceeding to office. I took the Tulasi Hara which I had picked up enroute, and climbed the stairs leading to H.H Swamiji's room. As I approached, a maam sitting on the chair outside looked at me and said "Swamiji is busy now, you will not be able to meet Him." To my surprise, Swamiji's voice rang out from within His room "**Kalawar aylo dista ... Tanka bhitari petayi.**" (It seems Kalawar has come, send him in.)

I got goose bumps on hearing this... How did He know I am outside?

... And these are the memories of my last meeting with our beloved H.H. Guruswami where He showered blessings upon me.

A few weeks later, on 29th August 1991, H.H. Swamiji attained Mahasamadhi in Bengaluru, however HIS Gurushakti and Blessings are always on me and my family members even today.

॥ ॐ श्री भवानिशङ्कर मम शरणम् ॥

(Shri Mahesh B Kalawar a Senior Citizen has been a regular contributor to the KSA Magazine and lives in Mumbai. mahesh.kalawar9@gmail.com)

Examination Results 2021

We congratulate the following students



Krish Rao secured 99%
10th (ICSE 2021)



Tanvi G. Bijur
BAF

Tanvi G. Bijur, secured first position in Bachelor of Accounting and Finance (BAF) in N.M College of Commerce and Economics. This is based on the aggregate marks in the six semesters of the course which is conducted by Mumbai University

(Her result was inadvertently printed as B.Com in the November '21 issue of KS. The error is regretted).

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Contact: Shri Kiran Bajekal - 9820543106

Dr. Purnima Nadkarni - A True Legend



Dr. Purnima Nadkarni

(25th November 1955 – 22nd October 2021)

Dr. Purnima Nadkarni (nee Purnima Vasantkumar Heranjal) Killa Pardi, Gujarat passed away on 22nd October 2021 after battling an advanced liver cancer bravely for the past one year.

She is deeply mourned by her husband Dr. Kishore, Children Dr. Pooja-Dr. Prabhakar, Dr. Akshay-Dr. Aditi, Dr. Vaibhav-Dr. Soumya, six grandchildren, Parents in law Mohan-Madhuri, Siblings Dr. Srilata Trasi & family, Dr. Shashikant Heranjal & family, Vandana Mahale & family and our entire extended Nadkarni & 21st Century family.

She was a highly successful and famous Gynaecologist & Infertility Specialist of Gujarat having given over 23000 pregnancies to infertile couples in the last 25 years with her Midas Touch.

She received several honors during her illustrious career including Women's Empowerment Award by the then Gujarat Chief Minister Narendra Modi, Best Consultant Award Gujarat State, Power 100 People of Gujarat Award, Nari Shakti & Nari Netrutva Awards and lifetime achievement award from different professional bodies like ISAR, ICOG & FOGSI. She had several records to her credit such as delivering 11 IVF babies on 11/11/11 (in a single day) & 12 babies on 12/12/12 & also being the first to start low-cost rural IVF program in small town Pardi in 1995.

She also developed a Post Graduate training institute which trained over 1600 students from India & abroad in the field of Infertility. She conducted over 15 national & international conferences in infertility in South Gujarat.

Her earliest claim to fame was a 1st rank (Bombay) in SSC Board Poona from Parle Tilak Vidyalaya in 1972. She was also a keen sportswoman, swimmer & marathoner. She was a proud alumni of Seth G. S. Medical College & KEM Hospital from where she did her UG & PG medical education with several prizes & gold medals. She along with her husband Dr. Kishore Nadkarni left Mumbai to settle in rural South Gujarat and together with her brilliant children & their capable spouses went on to preside over 7 hospitals with over 350 beds & 400 staff & doctors over the next 35 years.

Dr. Purnima was a benevolent social worker, a very kindhearted & helpful human being, a mother & a God mother who made a difference to the lives of thousands of people in this part of the country. She left behind a huge legacy & a void that will be difficult to fill.

May her soul rest in peace.

Dr. Satishchandra Rao Philar - Smt. Asha S Philar (nee Aroor)



Dears Pappa and Amma,

Happy Golden Anniversary!

“Congratulations on 50 years. Two hearts in harmony made 50 years of marriage a breeze.

Congratulations to the parents who make us proud.

You are the parents that all kids hope to have,

you are the couple that all lovers hope to be

and you both are the “pillars of support” that every family wishes it had.”

Happy 50th anniversary to the best parents ever.

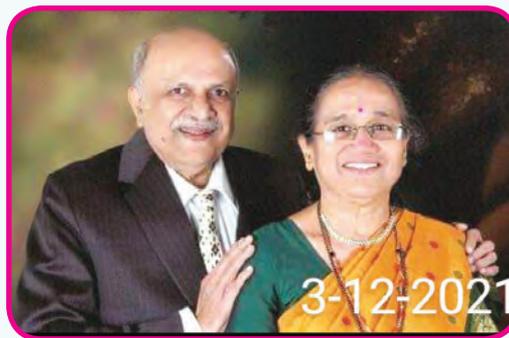
Philar Satishchandra Rao is a retired Professor in Electronics & Communications Engineering from National Institute of Technology Karnataka, in Surathkal near Mangalore. Asha S Philar is a Homemaker & author of The Konkani Saraswat Cookbook.

With Love and seeking your Blessings,

Tarun - Aparna (nee Alekal)

Nikhil - Shantal (nee Kalbag) and Grandchildren

Milind, Trisha and Nidhi, Shriya.





With extreme sadness we announce the tragic passing away of
Commander Arun Rao (Retd.) Indian Navy, in Pune, on 15 Oct 2021,
following a long illness bravely borne. He was the son of late Mundkur Shrikar and late Radha Rao,
beloved husband of late Sulbha Rao and father of their children, Taej and Anjali.

His parents-in-law were late Mangalore Gurudas and late Sushila Rao.

Deeply mourned by:

Raos, Mundkurs, Desais, Dashes, Govils, and extended family and friends.

Commander Ajja

To many, you were broad-shouldered and Navy strong.
To me, you loved to dance and hum a good song.
To many, you stood tall and firm when the going got tough.
To me, being sensitive and sweet was more than enough.
To many, your whistle and laugh were heard far and wide.
To me, you just needed a newspaper, some tea, and
your loving wife.
To many, you were Commander Arun Rao.
To me, you were my Ajja.
Rest in love 💙

Arjun Desai — October 16, 2021

www.arjundesai.blog/blog

The Music Maker

Before the Angels welcome him
With their clarion call,
Arun is sure to blow his own.
He'll sit them down and say, "Listen!"
And then he'll play a tune all alone.
He'll fix them with his kind brown eyes
Soon they'll be mesmerised,
"Arun, you've tried this routine on EVERYONE!
C'mon guys! Let's cut these angels down to size!"
Celestial Music is all very well
It's nice to hear it in your ears.
But music played live on the keyboard
With the Music Maker right there
is truly heavenly when heard.
Those angels will clap and appreciate
They'll welcome you to their choir,
(Where no one else is allowed),
That deep bass voice will resonate,
And perhaps, Sulu will smile through the clouds.

Mohan (Manna) & Meena Murdeshwar

CENTENARY BIRTHDAY

Rukma (Vimala Sherbet) Molahalli

2nd December 1921



**In fond remembrance, a noble caring soul.
She went away suddenly, No time to say goodbye.**

A karmayogi who considers me as her refuge attains by my grace the eternal imperishable state.

She came at the age of nineteen from a village Bantval after marriage to Srirang,
the eldest of the family.

She was always “Anni” not only to the late Ananth, Gangadhar, Chandrakanth, Manorama,
Krishnabai and Shalini but to those who also lived in and around areas along the streets.

A perfect host to many who graced the ancestral home, she left a lasting impression
on all who met her.

Husband: Late Srirang Molahalli

Children: Prema, Rathna, Kalavathi and Late Ramesh

Grandchildren: Pradyut, Gowri, Pragnya, Adith

Great Grandchildren: Svava, Vedanth, Aryan

MOLAHALLIS, BAGDES, KODIALS, SHERBETS, RELATIVES and FRIENDS.

|| Sad Demise ||



Beloved Smt Seetabai Shantaram Pandit

**With profound grief and sorrow we inform the
sad demise of our beloved mother
Smt Seetabai Shantaram Pandit who left for
her heavenly abode on 06/11/2021.**

**We pray her Atma attains Sadgati and may her
dear and near ones receive the strength to
bear the colossal loss.**

-* GRIEF STRICKEN *-

**Pandits, Balsekars, Garatikars, Shirurs , Hattangdis , Kaikinis ,
Shuklas
and ALL Relatives and Friends.**



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A Holy Confluence – I

NITIN G GOKARN

Our CSB community is singularly fortunate to have had the benediction, grace and blessings of our illustrious Guru *Parampara*. Our community has utmost reverence for our own *Peetha* and Swamijis. Likewise, there have been other saints who have been followed and revered with great devotion. Apart from our Guru *parampara*, many of our community members did follow other saints. One saint, in particular, had a great *Bhanap* following in the past: Swami Nityananda of Ganeshpuri. Swami Nityananda often used to converse in Konkani with many of His devotees and His utterances, though cryptic, carried deep spiritual meaning. Swami Nityananda, who had several *Bhanap* devotees, used to visit them and would often like to sit and meditate in their attic, balcony or compound.

In a series of articles to follow, we shall recount some memorable experiences of these *Bhanap* devotees of Swami Nityananda. The author was singularly fortunate to have spent many hours in the company of Late Capt. Manohar mam Hatengdi in his Mumbai's Juhu house to capture many accounts of his association with Swami Nityananda.

Once, the three Swamis, from Kashi, Kavle and Gokarn Math were traveling from Thane towards Vasai. On the way, they were to cross Ganeshpuri. On that day Swami Nityananda instructed the attendants to clean the ashram and also the hot water *kundas*; and to ensure that everything was in perfect order. He arranged for **two** large chairs and asked them to be covered with new saffron cloth. The preparations indicated that two important guests were expected and they needed to be treated with due respect.

The three Swamijis reached Vajreshwari and took *Devi darshan*. The followers wished to know whether the Swamijis would like to visit Nityananda Swamiji at Ganeshpuri. After much debate, it was decided that all of them would visit Ganeshpuri. As they left Vajreshwari, the Kashi Math Swami opted out whereas the Swamijis from Kavle Math and Gokarn Math proceeded to Ganeshpuri. They were welcomed in "Kailas" by the senior attendants with due reverence and courtesy. They were then guided to the saffron-covered seats prepared especially for their arrival. Both the Swamijis sat facing Nityananda Swamiji for a cordial dialogue.

During the course of their discussion, Gokarn Math Swami expressed that he often had a backache. Nityananda Swamiji requested him to take bath in the *kunda* which was kept in readiness for him. Accordingly, Swamiji took bath in the *kunda* and felt great relief. Nityananda then asked the attendants to offer them a tray filled with a variety of fruits. Both the Swamis then cordially took leave of Swami Nityananda.

Here is another account of our adored and respected HH Swami Anandashram's desire to meet with the Swami.

Our own beloved Swami Anandashram of hallowed

memory was among the many distinguished visitors to Ganeshpuri. HH Anandashram Swamiji was the personification of kindness and humility. He had been expressing a keen desire to visit Ganeshpuri since the late forties. But for some reason, the visit could not materialise. However, in 1951, His Holiness made sure that a visit was organised. The motorcade included, among others, Mrs. Muktabai Mangalore, one of Nityananda's foremost disciples.

On the way to Ganeshpuri, the party stopped to have a dip in the *kunds* at Akroli. Swamiji then suggested that since there were sulphur bathing *kunds* in Ganeshpuri, they could visit Swami Nityananda as well. The previous day at Ganeshpuri Swami Nityananda had asked a devotee to heat some cow's milk and set it aside for a "very important visitor" who would be visiting the ashram at 11 a.m. Swami Anandashram and his party arrived at 11 a.m. Mrs. Muktabai ran to the Master in the central hall and excitedly exclaimed "Our Swamiji has arrived". Nityananda Swami replied "**Everything is known-the milk has been kept ready. Set a chair on the outer end of the temple. Cover it with a shawl and have the Swamiji seated on it when you offer Him the milk.**"

His Holiness had had his bath, worshipped the Lord at the Bhimeshwar temple and accepted the milk. The party then entered the Ashram. Nityananda was sitting in the Western hall. The members from the party took turns in pairs to have a glimpse of Swami Nityananda. Meanwhile, Anandashram Swamiji's face shone with supreme contentment, sitting near the *Tulsivirindavan*. His Holiness smiled and said "We are experiencing an inexplicable bliss here, and feel a strange reluctance to get up."

Some senior members ultimately persuaded Anandashram Swamiji to hurry up and leave as they would 'otherwise be late for the *Deepa Namaskara*. 'Swamiji repeated "We are in a state of bliss and do not feel like getting up". Nevertheless, HH was persuaded and the motorcade left **without a 'physical meeting'**.

Two great souls thus parted without coming face to face. When Muktabai, who had stayed behind, told Nityananda disappointedly, that His Holiness had left without physically meeting Him, Nityananda replied, "**The meeting did take place. He is an extremely good sanyasi and Yogi**".

When the visiting party was a few miles away on the return journey, His Holiness spoke as if awakening from a reverie: "We have not met Nityananda, but I believe He had come to Shirali once, since we were too young at that time, we were very keen to meet him now."

(Editor: In the second part, to be published in the forthcoming issue, we will narrate an interesting incident concerning HH Parijnanashram Swamiji III with Swami Nityananda before HH ascended the *Peetha*).

To book our Shrimad Anandashram Hall or Shrimad Parijnanashram Sabhagriha
Contact: Mrs. Shobhana Rao 022-23802263, 022-23805655. Affordable Rent and Ample Parking Space.

Heard of Emily's Syndrome?

SAVITRI BABULKAR

For the first time in 1976, I heard the medical term, *So-n-so's Syndrome*. The first word was the name of an individual. The second word, *syndrome*, was defined by the Oxford Dictionary as 'a set of medical symptoms which tend to occur together'.

I figure that human behaviour also followed a certain predictable pattern-during the Lockdown, for instance.

Confinement within the four walls gave rise to certain symptoms that reminded me of a short cartoon strip I'd enjoyed in Jorhat, Assam, way back in 1969/70. Don Tobin, who created *The Little Woman*, made Emily and Herbert life-like and easy to identify with. He spoke of human frailties in a lighter vein. And succeeded not only in making you *laugh*, but also in making you *think*.

I recall one episode in particular: Late one evening the boss called up Herbert, requesting him to report at the office on some urgent business. All would have been well, perhaps, if Herbert had simply waved goodbye and left. But he probably asked Emily to 'take care' and 'not to worry', assuring her he'd be back soon.

She, poor soul, imagined all kinds of dangers lurking outside. And couldn't concentrate on her TV show. She got up every few minutes to make sure she was safe. The first time, she rechecked the night latch. Later, she fastened the bolt on the front door. Then, she fixed the chain on the door to bar the lurking burglar's entry into the house. Next, she pushed a small table firmly against the door. Then, she placed a chair on top of it. After that, she pushed another chair against the table. Ah, now she could watch TV in comfort!

She was halfway through the show when she heard a sound at the door. She sat up and listened carefully – totally alert now. Was someone trying to break in?? But no-no-no, it was a key turning in the night latch... indeed, it was Herbert... desperately trying to get in! He was ringing the doorbell. And calling out her name; banging his fist on the door in frustration.

'Wait-wait-wait, wait-wait-wait. Give me a second, Herbert. I'll soon let you in', she said, jumping up from the sofa and rushing to the barricaded door. As she began to push that extra chair away, she could hear him muttering something under his breath. But she couldn't make out what. Anyway, she needed to put the chair away and start getting the other things out of the way. She left the chair at the dining table and came back for the chair on top of the table. Just then, two hands helped her lift the chair and put it on the floor. She might have screamed if Herbert had not whispered 'Here, let me help you with that...'

'Herb-ert!?!? How d-d-did you get in?' she stammered.

'It was easy,' he grinned, 'You had left the back door open!'

'Uh-oh' she groaned, collapsing on the sofa.....

Now, THAT is Emily's Syndrome for you. The Pandemic Scare has been here these last twenty months. We know

it's here to stay for a while. It is best to accept it and follow the prescribed rules.... If we overlook all the sensational news, there are sane medical practitioners who time and again advise you to 'do the needful and move on with life... NOT to panic'.

But, like Emily, we have a one-track mind. When we listen to the news reader giving us the number of Indians affected by the pandemic, what *do* we do? We think *only* of the number, forgetting that, with India's oversized population, it is but a negligible percentage.

The mind is already busy visualising the danger we are facing. And we miss the vital moment when that same news reader announces the commendable *recovery rate*.

We have all been sailing in the same boat for a pretty long time. And know, by now, that we can face the storm reasonably well. But most of us continue to suffer from Emily's Syndrome.

All we need to do is learn not to concentrate on the front door. But to bolt the back door. And lock out all needless fears.

(Savitri Babulkar is a prolific and versatile writer, retired teacher, Reiki practitioner and a former member of KS editorial committee. She can be reached at savitri.babulkar@gmail.com)

Mr. Arjun Puthli



Son of Mr. Ramchandra and Mrs. Shanta Puthli

Passed away peacefully at Kalyan
on 10th November 2021

Deeply mourned by :

Wife Mrs. Nirmala Puthli (mobile 7666509117)

Son Mr. Sumeet Puthli

Daughter-in-law Mrs. Aloka Puthli

Grandson Master Chinmay Puthli

Along with Puthli family, Maskeri family, Heble family and Bantwal family.

Pariprashnah – My Antivirus security?!

PREETI BHATT

It seemed like I had been eternally trying to strike a balance between my mad rush to meet deadlines at work and the inevitable mundane activities at home. Many a time, the daily Japaas that I did, as part of my so-called spiritual pursuit, would get reduced to some sort of a mechanical run through.

Isn't it amusing how creative one can get when it comes to justifying one's actions? Well, my conscience wasn't amused though and it promised to make up for all the mechanical Japaas of the weekdays, by doing 'meaningful' Japaas, without any restlessness or distractions at least on Sundays.

The Sunday Japaas would invariably take me on a guilt trip for all the farce that I had put up throughout the week. By the time I could recoup and regroup myself, I would feel the Monday Blues breathing down my neck!

"I wish all days were Sundays..." a frustrated me blurted out one day! And Lo! My wish was granted!

Enter-'Covid -19'!!! And the rest is history! The lockdown ensured that all days seemed like Sundays.

The initial days of the lockdown were spent in utmost caution. The horrifying whatsapp videos and messages of the allegedly dangerous virus lurking out there were scary enough to keep me strictly away from the outside world. It was not until much later that I set about thinking... weren't there were other, more dangerous viruses within myself that I had never paid heed to? Viruses like frustration, impatience, impulsiveness, over-thinking and over-reacting had already entered into my internal hard drive of my mind! Now these viruses seemed deadlier than the one lurking outside!

They were already disrupting my peace of mind and the environment which I lived in.

My Japaas did help me to a great extent but there was something missing. I didn't feel charged enough. I was not thinking right, speaking right, acting right. Something within told me that if I was with my Guru, I would probably get recharged and would bounce back.

I longed to connect with PP Swamiji for guidance and help. How could I set my derailed state of mind back on track again?

Under normal conditions, I would have just booked my ticket and reached the Math without giving it a second thought. But this pandemic offered no option. I longed for some miracle to happen and imagined being para-dropped in Shirali.

Finally, 'Pariprashnah' happened to me! 6 hand written anecdotes written by PP Swamiji! How could I have postponed reading them?

The minute I started reading the introduction, I started feeling that instant connect with my revered Guru. The mesmerizing calligraphy and the richness of the content have left an indelible mark in my heart...

Reading through all the six anecdotes in one go, was like an emotional roller coaster ride! While one anecdote elevated

me to new heights of enlightenment, the other, tossed me down to ground zero with equal intensity, leaving me shaken and stunned! I cried, I laughed and then just surrendered to the mixed emotions.

Each story narrated, had a hidden message gift wrapped and presented ever so beautifully for a sadhaka's self-introspection. If one knew how to read between the lines, one could easily pull off the gift wrap and get the message!

While each anecdote touched me in a unique way, I felt, the wake-up call for the *sadhaka* in me who had been in a deep slumber came basically from the ones titled-

"Once upon a hill"; "At the Goshalaa" and "*Gururoopaayaha*"

"Once upon a Hill" - The simplicity with which PP Swamiji has narrated His own inabilities to channel emotions as a Shishya, compelled me to introspect my own condition.'

My take away line from "Once upon a hill" would be,

"Just continue with your practice undaunted"

"At the Goshalaa" - The humility with which PP Swamiji has narrated an incident where He, ever so subtly, defines His own greatness in front of his disillusioned sadhakas, is overwhelming. How can a miracle be considered as a parameter to endorse *Gurushakti*? Simply surrendering to the Guru with sincere faith and love can create more magical moments!

My take away line from "At the Goshalaa" would be

"I realize that there is considerably more peace and love when I am feeding the Gomaataa"

"*Gururoopaayaha*" - The gravity with which Swamiji has made an appeal to the samaaja to shed their 'aham' while making any kind of valuable contribution, calls for great self-analysis.

My take away line from "*Gururoopaayaha*" would be

"This is a struggle that can never be won without divine intervention."

It has taken a lot of effort and self-persuasion to write this. Not because I didn't want to express myself, but because I was apprehensive about how it would be interpreted.

Also, I am not sure if my interpretation is in accordance to what is expected out of me.

I will refrain from sharing all my perceptions and interpretations explicitly here as, there is beauty in comprehending the Guru's words through one's own experience. I guess, 'To each, his own!'

I am filled with gratitude as I bow down humbly and seek blessings of my dear revered Guru, who reached out to me during the lockdown in the form of Pariprashnah, to 'quick-heal' me and secure me from all the viruses that had attacked my internal hard drive!

For the time being this device has been 'formatted' and my internal hard drive seems to be safe to operate. My endeavour now, will be to 'NOT' connect it with any 'insecure

external drives!

By the way, have you installed Pariprashnah in your system?

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

My deficit list...

I come with very little, you think
Haven'tskiied downhill
Nor snowboarded
Skates aren't for me
Neither are beaver tails
I come with very little!
Haven't cheered at hockey games
Guzzled beer at dusk
Or been to The Cottage- just once ?
I come with very little
I have just my memories
Of countless years
in this ancient Land
Memories
Of smudging
snowshoes
And Grandfather Teachings
Honouring the land
And reading the stars
For signs of travel
And being Me
those who came after
Have others
Of mogra and mungphali
Sitar and savera
Ghazals and Goa
Boat rides in NhaTrang
Sentosa sunsets
Dharavi tears
And Naigaum rain
Lucknow kurtas
And K Rustom icecream
Parsi Dairy ni lassi
And Swagat bhel
Amma's fish curry
And Kavlem peace
I come
With
Very
Little
You think
And I chuckle
Shake my head
At how
Little you know
Of
Other worlds.

Dr. Rashmee Karnad-Jani

"My Deficit List" are my thoughts as I look at the notion of "Canadian Experience" or western experience through which individuals are seen and found wanting even by our own. Let's continue to speak to our children in our own languages also so that their lives are richer. We do not have to assimilate our mindsets as that is the final frontier of subjugation. All experiences matter, not just those imported from the west.

This poem explains the lived experience of many who live in the western world and are taunted by compatriots living "back home" that we and our children "have lost our culture". That is a misconception, as far away from home the fight to preserve the language and culture is much stronger. (Dr Rashmi Jani)

Whales

Krishna Basrur

Joyfully the young whales-sport,
Each calling to its mate.
Leaping and diving in the waves,
Oblivious to their fate.
Into their midst the whaler sails,
Nets and bludgeons ready
Curiously the young whales draw
Nearer with each eddy.
All at once they are in the trap,
Great bodies plunging to get free
Of the close confining nets
Poor leviathans of the sea
Young and curious, innocent,
Never expecting treachery,
Drawing near in friendliness
Towards the final butchery.
Depleted monarchs of the sea,
Feeding a strange perverted taste
Battered and slain so cruelly,
What a huge and tragic waste!
No more these lowing shall we hear
Echoing in the murky deep,
Calling the calves from far and near,
When it's time to feed and sleep.
No more we'll see those mighty tails,
Curl and dive into the sea,
Full of the joy of living,
Yet we cannot let them be.
Man ruins everything he sees,
His hands are red with gore.
He is a cancer on the earth,
Wanting more and more.
One day, we ourselves will lie
Extinct, gone forever.
Then perhaps, the wasted earth
Will have a fresh and green rebirth,
For man will come back never.

Smt. Krishna Basrur, 98, Formerly of Consumer Guidance Society of India, Mumbai. She was former Professor of English at Madras University. Krishna pacchi can be reached at kdbasrur@gmail.com

The Crocodile Connect

MAYUR KALBAG

If we were able to learn a few but really interesting qualities from the Octopus we realize that there are many intriguing traits on leadership skills that we can emulate from a crocodile. This is a creature that has withstood and endured the test of time. Though it generates tremendous fear and anxiety in the other creatures around it, there are certain qualities in it which, if observed and practiced, can help us become better managers and leaders in our professional as well as our personal life. Let us examine some positive and amazing qualities of the crocodile!

The Grip- It has been found that the crocodile's grip is one of the strongest among all the different creatures in the animal kingdom. The crocodile never lets go of the opportunity and grips its prey in its jaws extremely hard. The grip is so strong that most of the creatures, once caught in its jaws, find it almost impossible to get out of it. What is that we can learn from this feature of the crocodile? Well! It is the GRIP! Yes... For us, as aspiring leaders and managers in the professional world what we need to learn is that when an opportunity arises for us in any form, be it a 'Presentation' opportunity or a tough situation at work, an unexpected development or even a change in your 'work profile or change in department'; it is important that you grab it or may we say, Grip it extremely hard.

Prakash was a very ambitious young graduate. He was aspiring to get a job in a large and reputed bank and hence when the opportunity arose for an Officer's position in the bank he immediately applied for it. He not just applied for the position but also simultaneously began preparing for the interview. He started reading more about Banking and Finance. He knew that this was an opportunity that he did not want to let go. He basically had gripped it hard and was willing to put in all his time and efforts at doing the best in the interview. Hence it was not at all surprising that he was able to confidently appear in front of a panel of Interviewers and answer almost all of their questions accurately. This was the '**Gripping the Opportunity**'. Today Prakash is holding a senior management position in the same bank. All he did was make the most of the opportunity that he got. We all should not let go off an opportunity till the opportunity turns into eventual success.

Patience (Willingness to wait for the right Opportunity)- One of the most interesting qualities of the crocodile is its ability to wait and that too for hours. It waits near the river bank, almost submerged under the river water with only its snout popping out. While in this position a baby antelope comes extremely close to its mouth. Even when the antelope is just a foot away from the crocodile's mouth, the crocodile still remains calm and patient. Realizing that there is no danger there, the baby antelope acquires more courage and gets deeper into the water and in the process gets just a few

inches from the crocodile's mouth. That is when the crocodile makes its swift attack and grabs the antelope with no chance of its escape. Remember we must, that the time difference between the time the antelope came towards the crocodile the first time and the second or final time was three hours. The crocodile wanted to be sure of attacking its prey at the right time and not fail in its attempt. There is something for us to learn from this too. As they say, 'Haste makes Waste and Hurry creates Worry'. We too need to be patient and calm and not make decisions in a hurry or in an impulsive manner. We can learn this quality of **Sensible Patience** from the Crocodile.

Protective and Caring- Oh Yes! However ferocious and feisty the crocodile may be, it has another side to it. You will be pleasantly surprised to know that the aggressive (sometimes assertive) crocodile is very calm and cautious when it carries its young ones quite literally in its mouth. The same jaws that could easily crush the bones of a large deer can carry its babies with extreme gentleness and care. Is there something to learn from this quality of the crocodile? As leaders and passionate managers, I believe the crocodile teaches the sensibility of being Aggressive (Assertive would be a more appropriate word for leaders and managers) and then also being Calm, Caring and Positive. At times a manager has been known to tell off his juniors or colleagues in situations where there was need to. And at times when it was required for the manager to be aggressive or assertive, he remains calm and passive. What the crocodile teaches us is the maturity to understand a situation and accordingly behave in the respective manner! The way we treat the newly joined employees must be with care and concern but with a sensible touch of assertiveness.

The Ebbing Tide

Strange how a part of me lives there and there and everywhere
Sadly unseen trickle those pearls whenever,
wherever, pain lingers
The tide ebbs within me in unison to the call
I harken it amidst the pandemonium
Strange times
Subtle times
Yet the meaningless surrounding din agonises.

Vanita Kumta

Register names of Boys & Girls with KSA Marriage Bureau.
Contact: Smt. Usha Surkund - 8108294931 or Shri Dilip Sashital - 9920132925 - 9969552759

CHITRAPUR VAIBHAV

MURLIDHAR A HATTANGADY

(December 1987)

The Kanara Saraswat Association has done it with the, staging of paragon among the Konkani Musical costume dramas depicting the birth of our holy 'Guruparampara'.

This is how it was brought about

A meeting was called by K.S.A. Bombay, in connection with the celebrations of their Platinum Jubilee. Amongst other programmes suggested, the veteran Amembal Sundermam mooted the idea of reviving the classic drama 'Chitrapur Vaibhav' jointly written by Surkund Annaji Rao and Late Pandurangrao Talgeri. He said that this drama was last staged in Bombay about two decades ago and now the time had come when it had become necessary to stage the drama at all important centres where Bhanap community resides. The suggestion of Sunder mam was supported by Sadanand Bhatkal, the President of K.S.A. and others. Since staging of 'Chitrapur Vaibhav' was a gigantic affair, doubts were expressed about its feasibility, taking into consideration the large cast of characters, gorgeous settings. Intricate light effects, trick scenes and classical music. This was a challenging assignment and Sunder mam said it should be accepted. Thus the ball was set rolling for a 'Big Leap'!

Soon thereafter, senior members headed by Sadanand mam, met at the residence of late 'Natyacharya' Prabhakar Mudur, who was then ailing. As Prabhakar was closely connected with staging of "Chitrapur Vaibhav" in the past – since he had added a few fitting buffer scenes to the original script of the drama- his advice was sought in regard to production, casting and other related matters to revive this musical extravaganza. No doubt, he was designated rightly as the Impresario '*Sutradhar*' of the project. The stalwarts who had participated in the drama in the past and other artists of today were contacted immediately. They all were thrilled to hear about this project. At the same time opinions were expressed in different quarters about the success of such gigantic undertaking. They were afraid that the project may not take shape and if at all it does, it may not be of acceptable standard.

Amidst lot of discussions for and against the project, the Muhurat of 'Chitrapur Vaibhav' was held with great eclat. Sundermam spoke at length and blessed the venture all success so also Sadanandmam and Annajimam. Cast and credits were then announced. The responsibility of production of the drama was entrusted to me, as production incharge, Madhu Bhat as Director, Gopal Mavinkurve as Direction Advisor, and Murlidhar Gangolli as Music Director. Settings were assigned to Ramdas Gulvady to be assisted by Devrai Shanbhag and Light effects to veteran Chandar Honavar.

Now to the rehearsals

Indeed, it was an uphill task for strong sixteen or part

thereof characters to meet at given time, taking into consideration their work schedules and communication problem. Initially it looked as if the project may not take off looking at the absenteeism.

Some assigned artists opted out for personal difficulties resulting in 'hunting' suitable replacements. Here again considerable difficulty was experienced, since the dialogues of 'Chitrapur Vaibhav' are in chaste Konkani and every artist has necessarily to learn by heart and speak the same dialogue which could not be replaced by colloquial ones. Especially for some characters, there were lengthy dialogues. Further it was difficult to get artists who could sing also. Due to this, rehearsals have had to be held up intermittently while – we kept our fingers crossed. There were occasions when we were about to lose courage but with firm determination to make 'Chitrapur Vaibhav' a success, we marched further with available artists by training them. Madhu Bhat, the Director who also played the leading role had not only to do 'home work' and also mould the artists to bring out the best in their respective roles. Murlidhar Gangolli had to struggle with his music rehearsals, in the absence of proper accompanists in addition to preparing for his role in the drama.

The management of Matunga Mitra Mandal allowed us to use their hall and so also Karnataka Sangha, Matunga, the use of their hall and auditorium. It was a marathon rehearsals session extending to about 75 days, many a times getting disappointed about the absentism of artists before we were finally confident of staging the epic drama. Ramdas Gulvady, the set designer had to attend a number of rehearsals to design particular sets as per the situations. Similarly, Chandar Honavar had to make several study trips to ascertain the exact requirements with a view to give some wonderful light effects.

Sadanand Bhatkal, used to be often present at the rehearsals and cheer the artists. The marathon rehearsals were not without tensions. Characters have had to be changed /interchanged due to unavoidable circumstances. Second main lead Ramachandrayya's role had to be changed midway and assigned to veteran Eknath Hattangadi who was to portray 'Parpatyagar', originally. Later changes in these roles of Parpatyagar and Raja Basaveshwar also became necessary just on the eve of our southern tour. Krishna Chandaver playing the role of Raja Basaveshwar and Parpatyagar by Shashidhar Karopady. Added to this Harish Chandaver who was acting as Ramachar, met with an unfortunate scooter accident and at the last minute Uday Mankikar, the up and coming energetic artist stepped into his role (Harish has now recovered) Shyamala Haladi, inspite of her bereavement rose to the occasion and continued to portray the role of Kavu.

Hats off to the man who does not talk much and does wonderful things in his own inimitable style quietly viz, Sadanand Bhatkal, for having taken the trouble of visiting prominent cities where Bhanaps reside several times and arranging for the shows of 'Chitrapur Vaibhav'. One can very well imagine Sadanand mam's difficulty in convincing the different associations for sponsoring 'Chitrapur Vaibhav', who were initially reluctant but eventually stunned by the remarkable production swaying the audience completely.

We went on improving from performance to performance in every detail. We no doubt had wonderful reception for the four shows we had in Bombay, It will not be exaggeration to say that when 'Chitrapur Vaibhav' was staged at Talmakiwadi as part of Diwali programme of K.S.A. in the open air improvised theatre, there was not even standing space in the maidan, resulting in many returning home disappointed. One would place the audience to be in the vicinity of three and half thousand.

'Chitrapur Vaibhav' was applauded in Pune, as a wonderful production. Non Konkani Audiences also greatly appreciated the play. Professor Bhalba Kelkar, the founder of Progressive Dramatic Association and Guru of many noted actors and directors of today like Dr Shreeram Lagoo and Dr Jabbar Patel, sat through the drama inspite of his delicate health. He congratulated the artists and blessed them. He even extended his invitation to our 'group' to visit his place on our next sojourn to Pune. But alas! That was not to be – he passed away recently.

At Hyderabad and Madras the same story was repeated although we played to not to full houses due to limited Bhanaps residing at these places. It was at Bangalore and Hubli 'Chitrapur Vaibhav' hit the 'Bull's Eye' and created history. At Bangalore even though a far away place we had a very good audience who applauded the artists and music. At Hubli it was almost House Full, drama lovers coming in from nearby Dharwad and Belgaum- even the dialogues were applauded and singing by artists were cheered repeatedly with 'once more' requests. A wonderful experience which cannot be forgotten. In fact both in Bangalore and in Hubli repeat performances of 'Chitrapur Vaibhav' was sought for but this request could not be accommodated due to programmes already fixed.

While in Madras we got the message of unfortunate passing away of our beloved impresario- Prabhakar Mudur- who could not accompany the group as he was sick. This news made us all very sad. Prabhakar always used to say- 'Show must go on under any circumstances' and we kept it up. At all centres, before the commencement of the play Sadanand mam announced the sad news and offered 'Shraddhanjali' to dear departed Prabhakar. How happy the impresario would have been to know the astounding success of 'Chitrapur Vaibhav' if he were alive on our return to Bombay. But the fate willed otherwise!

Similarly, the symbolic settings designed by Ramdas Gulvady and executed exquisitely by Devrai Shanbhag, left an indelible mark in the minds of the audience. Musical

score was melodious and enchanting a real 'Natya Sangeet' besides acting, Murlidhar Gangolli and Ramchandra Bellare have had to play Organ by turn, as Pandit Gurudutt Heblekar could not accompany us due to his prior programmes. Light effects were imaginative and unforgettable. Similarly wonderful job was done by make up artiste Eknath Gandhi and also costume man Parab.

'Chitrapur Vaibhav' – a K.S.A. Kala Vibhag production will enliven the Konkani Drama sphere for a very long time to come.

We, the group of 'Chitrapur Vaibhav' salute the sponsors and each and every Konkani Drama lover who encouraged us to achieve our goal. In the meantime it is whispered that Sadanandmam is quietly arranging 'Chitrapur Vaibhav' at Delhi and Calcutta for a Bigger Leap.

Today's humour, yesteryears precious memories

VANITA KUMTA

Naraka chaturdashi brought back memories of childhood and Amma. She would wake us up in the wee hours of morning. The *Abhyangsnana* which I was terribly in awe of for the oil in my eyes and feet and a fear of slipping. The lovely feeling with warm water as it washed away the oil, then the *chandan* and fragrance, some more warm water cascading with her bountiful love. Oh! Now I crave for those loving hands and the tenderness with which she treated us. Mother dear I miss you so.

Then, when my little one came along, I remember the way he would sit on the flooring in the bath and would want to scrub the soles of his feet with soap and water, till they were clean, real, and squeaky clean.

Then as yet another little one came along, full of tender love, the milk atop the cream that she was. She would sing and dance as she grew older, but in the beginning she would be gurgling like a brook or kicking frantically to be done with the bath. But no sooner it was over and I wrapped her in her soft dry towel, she would be off to sleep, with the fairies, smiling sweetly, ready for her feed of sweet milk.

Today a spent force that I am, I remember it all as I try to slowly have a safe bath. Afraid of a fall as I tend to slip. Yes life has come a full circle. The silver baby is as wobbly and mirthful.

And today for a change I mistakenly picked up the bottle of oil instead of shampoo, spread it lavishly on my head of sparsely populated hair, all the time wondering how the shampoo was so watery, non-foaming and blinked when I saw the word oil on the bottle of Biotique *Bhringraj* Therapeutic oil. Ultimately decided to delay the hair and head wash by a day and let the oil soak into my parched scalp and prevent hair fall before I have a shiny crown.

Culinary treasures of Chitrapur Saraswats -2

ANJALI BURDE

After beginning on a sweet note with 'chanburya undo', we shall now move on to the most important meal of the day i.e. breakfast. We amchis prepare a variety of breakfast dishes and the lady of the house always ensures that her family does not leave the house without having a good sumptuous breakfast.

Idli or sandan as we amchis call it, is a favourite breakfast dish, greatly popularized by the Udipi chain of restaurants and is invariably prepared at least once a week in our homes. Some other steamed items like oondi, kadamband tausali are a few lesser known gems from our Saraswat culinary treasure. These rice based items are combined with healthy vegetables like cucumber, pumpkin and even the white portion of the watermelon rind to prepare a healthy and wholesome breakfast.

This time I am sharing the recipe of "Oondi" and "Kadamb" which are steamed preparations like idli, but do not involve grinding and fermentation.

The basic ingredient here is the rice rawa which was earlier prepared at home on the grinding stone (daante) but can be prepared in the mixer grinder if you have time on your hands.

Regular thick grained rice is soaked for 10 minutes in water then drained and dried on a soft cloth. The dried grains are then coarsely ground in the mixer.

But in today's age of convenience, rice rawa is easily available as idlirawa in all grocery stores. So the prep time is greatly reduced.

Oondi

Ingredients: 1 cup idli rawa soaked in water for ten minutes

1.5 cups water; ½ tsp udid dal; ½ tsp mustard seeds; few curry leaves; 1 dried red chilli broken into pieces; 2tbsp grated coconut; 1tsp sugar; ¾ tsp salt; 3tsp coconut oil or any other cooking oil.

Method: Squeeze out the water completely from the soaked idlirawa and spread it on a plate. Heat a pan and add the oil; when it gets hot add the udid dal and allow it to turn slightly pinkish, then add mustard seeds, curry leaves and broken chilli. Once the mustard splutters add the measured water and bring it to a boil. Add the grated coconut, sugar and salt to taste. Mix in the soaked rawa and keep stirring till the mixture becomes thick and the water is absorbed. Switch off the heat, cover the pan with a lid and allow the mixture to cool for sometime. When it cools take a small quantity of the mixture and shape it into an oblong shape, then make a dent in the oblong by pressing it with your thumb to shape the oondi. Repeat the same with the remaining mixture. You will be able to make 10 to 12 oondis. Arrange the oondis in a deep plate. Keep a idli steamer or pressure cooker (without the vent weight) ready for steaming, place the plate on a stand in the steamer and steam for 15 minutes.

Oondis can be served with a spicy chutney or even with melted ghee and liquid jaggery (patal goda).

Oondis may be prepared the previous evening and kept in the refrigerator to save time Just steam in the morning

before serving.

Pumpkin kadamb

1 cup idli rawa (soaked in water for 10mins); 2 cups grated pumpkin; ¼ cup grated coconut; 2 tbsp grated jaggery; 4-5 cashewnuts cut into slivers; ¼ tsp salt; 3-4 fresh turmeric leaves (if available)

Method: Squeeze out the water from the idli rawa and spread on a plate. Mix rawa with rest of the ingredients and leave for another ten minutes. In the meantime prepare the steamer. Grease a deep plate with ghee. If turmeric leaves are available, wash them and trim the stalks, spread them neatly on the plate and then brush the leaves with ghee. Pour the rice-pumpkin mixture on the prepared dish, place in the steamer and steam for 15 minutes.

Cut into squares and serve warm with ghee or home-made butter.

Note: You can use cucumber (taushe) instead of pumpkin. The steamed cucumber variation is called tausali.

Tip: As cucumber has a high water content the mixture is to be heated in a pan to dry out the excess water. Once the water content reduces then pour it into the prepared pan for steaming. Avoid using turmeric leaves for tausali, use banana leaves instead.

If using home-made rice rawa then there is no need of pre-soaking it before using in the recipes.

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The Silent Pandemic-Childhood Obesity : Part 2 of 2

By DR. SMITA KOPPIKAR

MBBS, DNB (Paediatrics), MRCPCH (UK), CCT (UK), Paediatric Endocrinologist

In Part 1 of this article published in September 2021 issue, we looked at what is childhood obesity, the extent of the problem and why it is necessary to deal with it. In this concluding part, we present about what can be done as solutions.

The approach to obesity is recommended at many levels, at individual, societal and Government level. However, in order to keep this practical and relevant to KSA's readership, we write only about what we as individuals can do about childhood obesity.

These are a few things recommended that every family must consider to the best of their ability

What should be done:

Healthy diet:

Apart from watching weight, a good insistence on healthy eating habits is essential from the very start. This is very essential in some children who were born underweight, but soon cross the growth lines upwards to become obese. For this a careful plan to follow the dietician's advice regarding regular follow ups is needed. A healthy but varied diet should be adhered to by the entire family. The concept of what parents think is a healthy diet is very falsely influenced by TV advertising. For a reliable guide on what is really 'healthy food' kindly refer to <https://www.hsph.harvard.edu/nutritionsource/healthy-eating-pyramid/>

Regular exercise:

Regular exercise should be a very important part of this, for all children. I see a tendency amongst parents, to themselves stop the child's exercise, during exam times, with an insistence on studies. Lethargy caused by obesity can affect school grades and performance, so regular exercise should be encouraged rather than avoided. Exercise should be seen as an investment that grows with years rather than as a time-waster around exam-times.

Behaviour modification:

Avoiding watching TV or computers whilst eating is recommended. Limiting sedentary activities like watching TV, computers is best restricted to 1 hour on weekdays and 2 hours on weekends. Many children get offered sweets, goodies and wafer packets to get them to co-operate in going to school. This is a habit that is best avoided. The occasional treat once a week is good, but definitely not as a daily happening.

Obesity is known to be an infliction of the mind. A family-based emphasis on regular meditation, *pranayama* and *yogasana* etc as a family culture could go a long way. Children learn by imitation and not by being told or ordered to do things. The best way to get a child to have a healthy lifestyle is for parents to set this example themselves and hope to see changes in the child.

Growth monitoring:

Tracking your child's height and weight regularly is the

most sensitive and objective way to understand if your child is headed towards obesity. (Kindly refer to my previous articles on growth monitoring in KS magazine for the same). Acknowledgement that the child is overweight helps. Many parents, especially mothers, tend to get defensive and take it as a slight to their parenting skills. However, acknowledging and working towards a solution would be the most useful and constructive.

What is best avoided?

Obesity medicines:

Medicines to counteract obesity without dealing with the root cause are a big NO. These are associated with many side-effects are best avoided. There is simply no short-cut in childhood obesity. Therefore, moving and sticking to a healthy diet and exercise are essentials.

A few children may have some of the complications that are linked to obesity. For example, diabetes, high-blood pressure etc, for which appropriate medical treatment is then definitely advised. However, this is done in conjunction with emphasis on diet and exercise.

Obesity surgery:

This is reserved only for the most severe of cases in children. It is always best done in combination with a healthy lifestyle.

Also enlist a few other things of note. It is important to remember that Rome wasn't built in a day. Small and regular incremental changes to exercise and diet are the ones that are most consistent. It is essential to remember that this is a marathon and not a sprint. Children learn by imitation. Very important to not label the child and treat him as separate, but to understand that the obese child is a victim of poor family and societal conditioning. Family therapy, i.e. making changes in the family environment are very essential.

As with many other things, the old adage of 'Prevention is better than cure' holds very much true for childhood obesity too. Fat cells are laid down in childhood in response to excess calories. Think of excess calories as money. When you have too much money, you WILL store it away in a purse, thus fattening your purse. In the context of childhood obesity, this purse is your child's body. Overweight adolescents have a 70% chance of becoming overweight or obese adults. Also, habits formed in childhood can influence our adult behaviour. This is why it is essential to watch a child's weight from the early years on.

With this I come to the end of this two-part series, hoping that every family gives a thought to their children's weight just as much as attention is placed on academic grades.

For more information on childhood obesity, please refer to the website <https://pediatricendocrinologistindia.com/>

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Perceptions & Brands– a distorted mind game

JUHI KAREKATTE

Is everything really as we see it-or is there more to things than meets the eye? As illustrated in the famous Rubin's Vase illusion above- we don't really see things for what they are- rather, we see our individual perceptions of them.

Psychologically, *perception* is the process of making sense of the complex world around us using the stimuli we receive. It is the process of interpreting and organising the information that we have received from our senses. Simply put, it is a belief or opinion held by people based on appearances. Naturally, how we interact with the world is based on how we perceive it and hence it's no surprise that various parts of society try to use perceptions to their advantage- most notably among them are brands. The goal of any brand is to maximise its sales- which they can achieve by forming a favourable perception of their products in the minds of consumers. As Randazzo put it in 2006- "A brand is ultimately a perceptual, a host of associations, feeling, imagery, symbolism, etc. that exists in the mind and heart of consumers". It is this 'brand image' which helps brands differentiate themselves from competitors and leave a distinct mark on the consumer's psyche. Brands seek to form this image through advertisements, or more specifically narrative advertising – a type of advertising that uses storytelling, symbols and imagery to create a perception of the brand and its products. This storytelling has a powerful influence on the purchase decisions made by the consumer. These 'ads' across various mediums not only serve to entertain and persuade the consumer, but also play an enormous role in building meaning for the brand and linking it to different consumption experiences.

The same goes for food advertising. The crux of good food advertising is the ability to conceptualize and convey food and food consumption triumphantly, i.e., to identify what kinds of images, stories, symbols and information will make the consumers flock to their products. These images not only tell us a story about the food product and its origin, but also about the related consumption experiences and how they affect our bodies and minds- whether they give pleasure, good health or comfort.

Some brands choose to embrace pressing political and social justice issues. They talk about societal problems in their marketing, thus increasing brand visibility, popularity and loyalty amongst their consumer base. An example would be the Indian tea brand Red Label-whose ads touch upon issues of women empowerment, inter-religious harmony, the veg-non-veg divide, etc. and highlight the ability of a cup of tea to bring people together under the catchy tagline of "Swaad Apnepan Ka" (The Taste of Togetherness). Some brands advertise through unique mascots that distinguish them and leave a sure mark of their identity on the minds of consumers.

Amul is perhaps the best example of this strategy-their famous 'Amul Girl' ads hold the Guinness World Record

for the longest running campaign. This titular character appears everywhere from TV commercials, products to clever newspaper comics that use a blend of current affairs and satirical comedy to promote their goods. Also synonymous with the brand are its catchy tag-lines of "Amul Butter Asli Butter" (Amul Butter is Real Butter) and "Amul doodh peetahai India" (India drinks Amul milk). Other famous mascots include Kentucky Fried Chicken's Colonel Sanders and MDH Masala's beloved 'Mahashay Gulati'.

Other brands seek to connect with their audiences through emotional experiences-nostalgia, happiness, comfort and warmth. An example would be the "I'm loving it" campaign of the world's leading fast-food chain McDonald's. One of their very first ads in India featured a father taking his son to eat at McDonald's after he fails to recite a poem at a school event. Since then they've had various campaigns like #kuchpaloffline which promote their food as a way to unwind and find comfort in from the fast paced digital life of modern times. Maggi's instant noodles is another brand that has expertly connected itself to the feelings of happiness, reward and quick comfort in the Indian psyche through its emotionally appealing adverts to the point that it has become synonymous with the word 'instant noodles' in the country.

A tried and tested trick that brands often use to promote themselves is celebrity endorsement- partnerships with famous icons of the time not only bring major publicity to the product but also increase their attractiveness in the eyes of consumers, especially the fans who reference the celebrity. These collaborations are known to make consumers flock to them. Examples would be Coca Cola's famous Diet Coke campaign with Taylor Swift or McDonald's much-anticipated 'BTS Meal'. The techniques may differ, but the end goal of any brand is to promote itself and build a suitable image in the consumer's head- which may not always be accurate. Companies show us what they want to show us, and hence as intelligent consumers we must always question our perceptions of products and whether they really hold true for us. For perception is a powerful tool and can never be underestimated. If you have your doubts then have a look at Nestle's successful Nescafe campaign in Japan. Upon asking the visionary psychologist and market researcher Clotaire Rapaille for suggestions to sell coffee to a country that exclusively drank tea in the 1970s, the company was advised to introduce coffee through sweets for children- to create a cultural imprint and childhood nostalgia for coffee in the future generations that did not yet exist in the present. And today, Japan is the 3rd largest importer of coffee in the world. So remember, perceptions are everything.

(Juhi Karekatte is a 2nd year student of Hotel Management at Sophia Polytechnic, Mumbai. She likes to listen to music, cook food and read books. She can be reached at: juhikarekatte2002@gmail.com)

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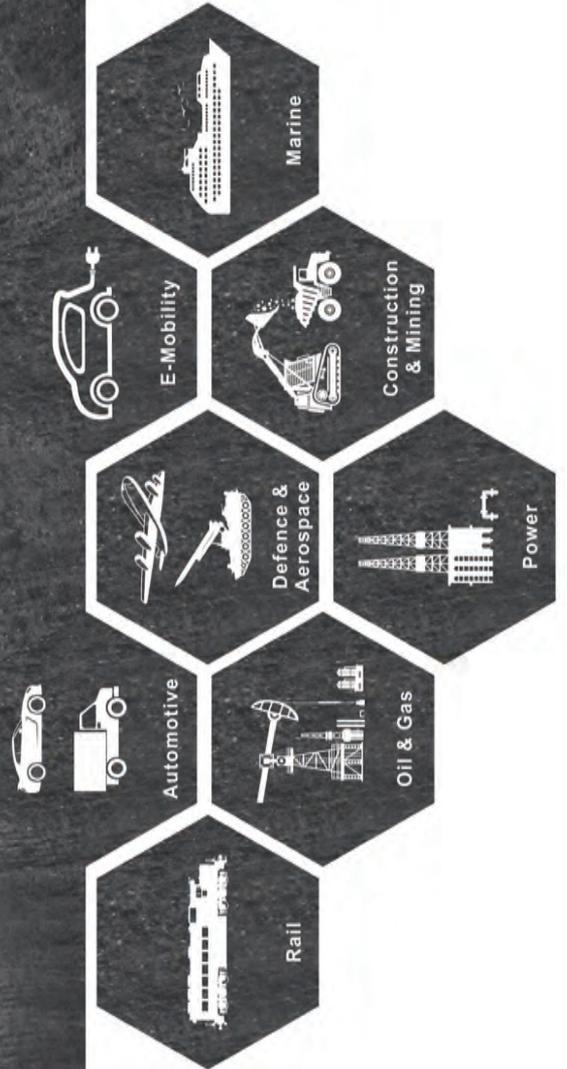
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KSA AGM MoM

Minutes of the proceedings of the 109th Annual General Meeting of the Kanara Saraswat Association ("KSA") held at 10a.m. on 26th September 2021 by Video Web conferencing on the Zoom platform

The meeting commenced with the Shri Chitrapur Math prayers at 10 a.m. as there was adequate quorum of members in attendance.

The list of members who attended the meeting by logging into the Zoom video conferencing platform is available.

Shri Jairam Khambadkone, Chairman of KSA then welcomed members to the 109th Annual General Meeting of KSA and requested them to observe one minutes silence in memory of members of KSA deceased during the year.

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

Shri Kadle thanked Shri Khambadkone and proceeded with the agenda of the meeting.

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

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

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

Agenda Item 2 - Confirmation of the minutes of the 108th Annual General Meeting held on 27th November 2020

Shri Kadle stated that the Minutes of that 108th AGM meeting was published in February 2021 issue of KS Magazine and hence he presumed that it could be taken a read with the permission of members. Members concurred and the applicable resolution was unanimously adopted as follows.

RESOLVED THAT the minutes of the 108th Annual General Meeting of the KSA held on 27th November 2020 be and are hereby confirmed and adopted.

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

Agenda Item 3 - Adoption of the Committee's Annual Report and Audited Statement of Accounts for the year ended 31st March 2021

Shri Kadle stated that the Annual Report and Audited Statement of Accounts were published in the KS Magazine and on the KSA website and also sent by email to members whose email addresses were registered with KSA. He said that before voting on the item he would mention some highlights of the Annual Report and that the highlights of the Audited Annual Statement of Accounts would be covered by Shri Rajesh Aidoo for the benefit of members.

Highlights of the Annual Report

Membership of KSA as on 31st March 2021 stood at 3755 Life members; 234 Patron members; 59S pouse members; and 27 Benefactor members and total membership 4075.

Donations received during the year were ₹20.39 lakhs, with contributions to various funds being distress relief fund ₹0.80 lakhs, scholarship fund ₹2 lakhs, Medical relief ₹11.01 lakhs, Talmaki Fund ₹5.40 lakhs, Corpus Funds ₹19.21 lakhs and various earmarked funds ₹1.17 lakhs.

Total aid disbursed during the year was ₹26.54 lakh towards various objectives for which funds were donated. Various aid given were Centenary Medical Aid ₹ 11.05 lakhs, Distress Relief ₹1.57 lakhs, Education Aid ₹4.5Lakhs and Medical aid ₹2.34 lakhs.

Covid Distress Relief was given by KSA (₹7.08 lakhs) and Shri Chitrapur Math (₹6.68 lakh) to 59 CSB families who were significantly affected by the pandemic especially those who lost jobs or whose income was drastically reduced. The disbursement were annual grants in three different locational categories ₹18000/- in small villages, ₹24000/- in small towns and ₹36000/- in cities.

The opening balance of Education Refundable Grants given to students as a loan without interest was ₹73.05 lakhs and in the current

FY 2020-21 the disbursed Refundable Grants were ₹20.05 lakhs. There was an overdue amount from 7 recipients amounting to ₹4.03 lakhs as on 31.03.21 out of which ₹0.52 lakhs was received subsequently. All efforts to recover the balance amount from the recipients are being taken and it is hoped that this would be recovered in due course.

Details of the income & expenditure account are provided in the Report. The surplus/deficit of the last five years was mentioned & surplus of ₹24.55 lakhs in 2019-20 & ₹25.19 lakhs in 2020-21 was highlighted.

₹0.72 lakhs was written off during the year which was attributed to some past accounting errors.

There is a change in the bank account for receiving foreign contributions due to a dictate of the Central Govt. which requires opening of an FCRA account in the Main Branch of State Bank of India, New Delhi. Monies received in this central account are transferred to local accounts for disbursements. All persons who hold foreign passports/nationality need to send their contributions to the designated SBI Account, Delhi even if contributions are from a local NRO bank account.

The KSA Halls were not occupied during the year due to the Covid situation. Similar was the condition of the Nashik Holiday Home where the occupancy was only 209 nights. Many steps were taken to improve occupancy and it improved in 2019-20 with 23% occupancy. That dipped to 8% in the previous year. With Covid situation improving it is hoped that occupancy will improve.

The Kanara Saraswat Magazine continues to be popular. In the previous year soft copies were only produced and sent by email to registered members and also uploaded on the KSA website. Print copies resumed from 1st April 2021.

The Health Centre was closed during most of the year due to Covid. Some doctors like Dr. Sunil Vinekar, Dr. Subodh Sirur and Dr. Swati Puthli resumed work from October 2020 but the patient attendance was poor. The managing committee is considering various alternatives to revive the Health Centre.

Social and cultural events were curtailed due to Covid pandemic and there were no physical events. However, Shri Sunil Ullal and his team conducted five online events which were well conducted and had good response both from participants and viewers.

KSA-CSN teams was very active with most events conducted online. Shri Rajiv Kallianpur and his team conducted 18 events including Mulaqats, workshops, seminars and training programs. Two very popular Mulaqats were held, one with Smt. Hema and Shri Ashok Hattiangady of Conzerve in July 2020 (viewership 2700) and, the other with Shri Nitin Gokarn, IAS in February 2021 (viewership 1450). In the current year 3 or 4 Mulaqats have been held. CHF Trust, USA has helped in conducting some of them. Mulaqat programs are held every 45 to 60 days. Starting March 2021 Shri Ashok Samsi conducted a weekend MBA program which was well received. There were several other popular programs.

Digitization of KSA records was started under the initiative of Shri Rajan Kalyanpur. Several old records have been scanned and this work is continuing.

The Family Tree program is proposed to be digitized. The details will be informed soon.

The KSA Marriage Bureau work is on despite Covid through the efforts of Smt. Usha Surkund and Shri Dilip Sashital.

A new website for KSA has commenced as the old website stopped working during the Covid lockdown. Members are requested to visit the website and give their feedback and suggestions for improvement.

Shri Kadle himself and Shri Kishore Masurkar were the President and Vice-President respectively during the year and there is an election item on the agenda which will be taken up.

There were changes in the Managing Committee ("MC") of KSA. S/ Shri Dilip Sashital, Shivshankar Murdeshwar and Rajaram Pandit stepped down from the committee. Though they have stepped down their help and support to KSA remains and KSA remains indebted to them. Members

coopted in their place were S/Shri Mahesh Kalyanpur, Rajesh Aidoo and Vandan Shiroor. The MC meeting schedule is provided with attendance details. There was very good participation of members at the MC meetings.

The accounts of KSA were finalized and audited by Shri Kiron Mallapur, Partner, M/s SCA and Associates. Shri Mallapur was thanked for his support, for taking keen interest in suggesting corrective measures where necessary and completing the audit.

Shri Sudhir Burde was appointed Hon. Internal Auditor. He submitted reports that provided suggestions for improvement in the accounting systems & controls and KSA thanks him for his efforts.

Thanks are due to Shri Sandeep Shrikhande and Shri Aditya Nitsure for their accounting services and to Smt. Shobhana Rao and Smt. Swati Nadkarni for supporting the completion of the accounts and also running the KSA office efficiently. Thanks are due to Shri Chinmay Nimkar for the GST related services.

Gratitude was expressed to His Holiness Shrimat Sadyojat Shankarashram Swamiji for his continued blessings and guidance to KSA.

KSA has gone through several developmental phases in the last few years and has emerged as a major institution of Chitrapur Saraswats. There has been renewed connections with CSBs based overseas and it was hoped that many of them will become members of KSA in the future.

For printing of KS Magazine and maintaining the time schedule thanks were expressed to Editor Smt. Devyani Bijoor, Associate Editor Shri Uday Mankikar, the Editorial Committee of Smt. Smita Mavinkurve and Smt. Anjali Burde, Computer composing Smt. Sujata Masurkar, and Smt. Roopali Kapnadak Sawant (Printeresting) and M/s SAP Prints Solutions Pvt. Ltd.

Among the institutions, thanks were expressed to The Talmakiwadi CHS Ltd, SVC Co-op Bank Ltd, Union Bank of India, The Popular Ambulance Association, Saraswat Mahila Samaj, Gamdevi, and Balak Vrinda Education Society, the Advertisers, the Sponsors and Donors. Thanks were expressed to Shri Ameya Kulkarni of Rithwik Foundation for technical support and coordination in Saraswat Sangeet Samellan and also the organizers of the Samellan.

Thanks were expressed to Shri Radhakrishna Kodange, Caretaker Nashik Holiday Home, M/s Central Excellency, our Monopoly Caterers, M/s. Arpita Decorators, Shri Vinay Gangavali of Guruprasad Caterers, Mrs. Rohini Mallapur of Suruchi Caterers, Family Tree Volunteer Dr. Sudhir Moodbidri and Mrs. Jyoti Moodbidri.

Special thanks was expressed to Mr. Kishan Chandavarkar of Nashik for helping us streamline NHH documentation and working system and assisting in KSA property matter at Bhandardara.

Thanks were expressed to Smt. Vandana Gore of NHH Nashik, Shri Ram Jha and Smt. Leela Kamble of Mumbai. Our thanks are also due to all the Consulting Doctors, Dr. Nerurkar's Pathological Laboratories with their staff and Smt. Usha Kavathkar attending the Health Centre.

Thanks were expressed to Shri Kishore Masurkar, Vice-President of KSA and Chairman, Entod Pharmaceuticals for providing his technical team for backup and support of all online events of KSA that took place through Zoom and other platforms used due to the Covid pandemic. His staff and service providers including S/Shri Raman Marke, Vivek Shetye, Rahul Jain and Sachin Chavan were also thanked.

Shri Kadle ended his submission by asking if there were any questions on the Annual Report.

Shri Rajan Kalyanpur clarified that the records Digitization Program was mainly done by Shri Vandan Shiroor and therefore he should be acknowledged. Accordingly, Shri Kadle acknowledged and thanked Shri Shiroor for his services.

Shri Rajiv Kallianpur asked permission to thank his support team in CSN activities. He named S/Shri Kishore Masurkar, Rajan Kalyanpur and Kishan Chandavarkar from the committee and also task force members who were helpful namely S/Shri Avinash Naimpally, Dilip Sashital, Gautam Amladi, Gopinath Mavinkurve, Satish Kulkarni, Sunil Ullal and Smt. Uma Trasi. Shri Kallianpur also thanked all the conductors of the workshops and participants in various sessions such as the Mulaqats. Shri Kadle thanked the CSN team and participants.

Thereafter, Shri Kadle requested Shri Rajesh Aidoo to take

members through the financial statements.

Shri Rajesh Aidoo thanked Shri Kadle. Shri Aidoo commenced by putting his powerpoint presentation on the screen for members to see and submitted as follows.

The audit report and the Report of the Auditor under the Maharashtra Public Trusts Rules, 1951 were clean reports with no adverse observations.

The income & expenditure account had a surplus of income over expenditure of ₹25.18 lakhs.

Three Income Tax Assessment orders were received for the assessment years 2017-18, 2018-19 and 2019-20 for which an interest refund of ₹74,795 was received. The refunds due on income tax therefore came down from ₹12.12 lakhs to ₹7.12 lakhs.

Income from Hall and NHH reduced substantially due to the pandemic.

There was a surplus of ₹10.32 lakhs from the Magazine activity since only soft copies of the KS Magazine were sent to members & uploaded on the website.

Donations were received to the tune of ₹35.82 lakhs out of which donations to the Covid Fund amounted to ₹12.55 lakhs and Talmaki Health & Education Fund amounted to ₹15.08 lakhs with other donations of ₹8.18 lakhs.

The total disbursements during the year were ₹33.77 lakhs.

Shri Aidoo mentioned certain other highlights as follows.

The Covid 19 pandemic & the subsequent lockdowns impacted KSA's ability to make full use of the Hall and NHH.

The lockdowns helped KSA reduce costs, especially on Magazine printing.

During the year physical verification of assets at NHH and Medical Center Health Centre was undertaken with the help of the Internal Auditor. Necessary corrective accounting entries were passed.

Net banking facilities with SVC bank was implemented as a result manual work was reduced and bank charges reduced for NEFT payments.

Tally ERP was reconfigured to ensure that various GST billing, TDS calculation and the relevant compliance returns are derived directly from the tally system.

The Surplus during the year was ₹25,18,710.97. During the year as per the Income tax rules there was an underutilization of funds towards the objects of the trust to the tune of ₹14.01 lakhs. These funds will have to be utilized in the next five financial years.

Shri Aidoo then took the members through the highlights of the Balance Sheet as follows.

The Corpus at the beginning of the year was ₹2.92 crore and the additions during the year were ₹19.21 lakhs with closing balance at ₹3.11 crore. Other funds to the tune of ₹3.81 crore were mainly related to projects and the funds were represented by deposits on the asset side.

The liabilities were for expenditure ₹2.31 crore, ₹2.44 lakhs towards advances, ₹14.34 lakhs towards rent and other deposits. Lily Caterers withdrew their deposit and hence ceased to be approved caterers.

On additions to assets there was not much change except for purchase of two computers.

The balance of scholarship loans due from students was ₹82.81 lakhs.

Deposits and prepaid expenses stood at ₹10.31 lakhs of this ₹7.74 lakhs is due from income tax refunds which will be followed up.

Fresh deposits were created during the year and they stood at ₹5.26 crore.

Corpus & other Earmarked Funds increased from ₹665.97 lakhs to ₹692.95 lakhs. The donations credited to Corpus and Earmarked Funds was ₹20.39 lakhs. There is a need to streamline the disbursement of funds going forward.

Shri Aidoo completed his presentation and thanked members for listening to his presentation.

Shri Kadle thanked Shri Aidoo for his detailed presentation and asked members if they had any questions on the financial accounts.

Since there were no questions the resolution for Adoption of the Committee's Annual Report and Audited Statement of Accounts of KSA for the year ended 31st March 2021 was put to vote. The resolution was

proposed by Shri Mahesh Kalawar and seconded by Shri Rajiv Kallianpur and passed unanimously as follows.

RESOLVED THAT the 109th Annual Report and Audited Statement of Accounts of the Kanara Saraswat Association for the year ended 31st March 2021 be and are hereby approved and adopted.

The next item on the Agenda was then taken up.

Agenda Item 4 - Election of President and Vice President for the years 2021-2023

Shri Kadle mentioned that since he is interested in this resolution he would step down as Chairman of the meeting and requested Shri Jairam Khambadkone to Chair the meeting. Shri Khambadkone stated that Shri Praveen Kadle and Shri Kishore Masurkar who are President and Vice-President respectively of KSA retire as per the rules but were requested by the MC to continue in their respective positions for another term of two year i.e. 2021 to 2023. Shri Praveen Kadle and Shri Kishore Masurkar agreed and hence stand for election as President and Vice-President respectively of KSA. Shri Shivanand Sanadi proposed the resolution for their appointment and Shri Gautam Amladi seconded the resolution which was unanimously passed by members as follows.

completed at 12.30 pm and the results were as follows.

No.	CANDIDATE	ELECTRONIC VOTES	PHYSICAL VOTES	TOTAL VOTES
1	Shri Kiran Bajekal R	322	22	344
2	Smt. Prashant Ashwani (Nee Kulkarni)	317	25	342
3	Dr. Mavinkurve Prakash Shantaram	294	27	321
4	Shri Kalyanpur Mahesh Dinesh	271	28	299
5	Shri Amladi Gautam Durgadas	252	23	275
6	Shri Shiroor Vandan Shantaram	177	21	198
7	Ms. Narayanan Anisha (Nee Udyavar)	149	22	171
8	Shri Kombrabail Hemant Raghuvir	151	19	170
9	Shri Kelkar Satish Ramchandra	108	12	120

Since only seven vacancies were available the first seven candidates above were declared elected. It was observed that Shri Kombrabail lost only by one vote.

Thereafter, the following resolution was passed unanimously.

RESOLVED THAT pursuant to the elections held in July 2021 for election of members to the Managing Committee of the Association, Shri Kiran Bajekal, Smt. Ashwani Prashant (Nee Kulkarni), Dr. Prakash Mavinkurve, Shri Mahesh Kalyanpur, Shri Gautam Amladi, Shri Vandan Shiroor, Ms. Anisha Narayanan (Nee Udyavar) be and are hereby declared elected to the Managing Committee of the Kanara Saraswat Association.

Agenda Item 6 - Appointment of Internal Auditors for the F.Y. 2021-2022.

Shri Kadle took the next agenda item for discussion on appointment of the Internal Auditor. He said that Shri Sudhir Burde had done an excellent job in the previous year and that he was requested to continue in the position for the Financial Year 2021-22. Shri Burde had consented to the appointment. The resolution was proposed by Shri Kiran Bajekal, seconded by Ms. Anisha Narayanan and passed unanimously as follows.

RESOLVED THAT Shri Sudhir Burde be and is hereby appointed as Internal Auditor for the Kanara Saraswat Association for the year 2021-22.

Agenda Item No. 7 - Appointment of Statutory Auditors for the F.Y. 2021-2022.

The Chairman, Shri Kadle mentioned that Shri Kiron Mallapur of SCA and Associates had expressed his inability to continue as the statutory auditor. Shri Kadle said that Shri Mallapur had done an excellent job of streamlining accounting processes, Income tax and GST records in addition to his duties as statutory auditor. He placed on record thanks to Shri Mallapur for his services and contributions to KSA. Shri Kadle then

RESOLVED THAT Shri Praveen Kadle and Shri Kishore Masurkar be and are hereby elected as President and Vice-President, respectively, of the Kanara Saraswat Association for a term of two years beginning in 2021 and ending in 2023.

Members congratulated the two candidates for being appointed as President and Vice-President of KSA for 2021-23.

Shri Khambadkone then asked Shri Kadle to resume his position as Chairman of the meeting.

Agenda Item - 5. To announce the results of the election of members to the Managing Committee

Shri Kadle gave details of the elections held to the Managing Committee. He stated that the election ballot box was opened on 25th July 2021 by the Returning Officers Shri Dilip Kumar Rao and Shri Anand Hoskote in the presence of office bearers of KSA and some of the candidates either present physically or virtually online. The ballot papers 35 in number were verified and held to be valid. The Online voting was conducted by National Securities Depositories Ltd (NSDL). Online votes were 361 and the total valid votes were 396. The counting of votes was

stated that there is a need to appoint a new statutory auditor and hence suggested the candidature of M/s P G Bhagwat LLP, head quartered at Pune. He said that they have branches in many cities including Mumbai. Shri Kadle said that the firm is a mid-sized firm with about 150 employees comprising professionals and non-professionals. He said that M/s P G Bhagwat LLP has agreed to be auditors of KSA for a fee of ₹20000/- plus GST. He therefore put the resolution for consideration. The resolution was proposed by Shri Hemant Kombrabail, seconded by Shri Shivanand Sanadi and passed unanimously as follows.

RESOLVED THAT M/s P G Bhagwat LLP be and are hereby appointed as Statutory Auditors for the Kanara Saraswat Association for the year 2021-2022 at a fee of ₹20000/- plus GST.

Agenda Item 8 - To consider and carry into effect revised Rules and Regulations of Kanara Saraswat Association placed before the General Body duly recommended by the Managing Committee.

Shri Kadle said that before discussing the changes in Rules and Regulations of KSA and passing the resolution he should give some background. He said that the last major revision of the rules must have been done about 30 years ago. He said that when the Managing Committee ("MC") of KSA looked at the operations of KSA it was felt that the Rules should be made in line with the current trends. He said that under the original Rules KSA was meant for Chitrapur Saraswats but it was not clearly defined who Chitrapur Saraswats were and hence it was felt that the definition adopted by the Shri Chitrapur Math should be followed. The draft revised rules were kept before the MC in or around February/ March 2021. Thereafter, a series of meetings were held to consider and finalize the draft. According to the Charity Commissioner's rules and the Societies Registration Act the changes need to be approved by Members. It was therefore felt that the changes in the Rules should be placed before

the AGM and get inputs and approval of Members and thereafter have this finally approved at a Special General Body meeting (“SGM”) of Members. The work would not stop there since after obtaining the approval of Members the revised Rules would need to be approved by the Charity Commissioner’s Office. That process could take a longer period since it would go through a strict scrutiny and only after getting the necessary approval the revised Rules can be implemented. Till that happens KSA would operate under the existing Rules. He therefore said at this meeting the views of the Members would be taken on the proposed changes and if there is a need to make changes this could be done and finally placed before the SGM for confirmation before submission for approval to the Charity Commissioner’s office.

Shri Kadle said that for the benefit of Members a Synopsis of the major changes proposed was circulated to Members along with the text of the current Rules and proposed revised Rules. He then requested Shri Shivanand Sanadi to take the Members through the Synopsis and explain the reason why these changes are proposed. He requested Members to come forward with any initial views on the changes.

Shri Kiran Bajekal said that there should have been an explanation given along with the proposed changes. According to him this issue can be only taken at an SGM and not the AGM. Shri Kadle said that he had earlier spoken to Shri Bajekal and that his views were noted. Shri Sanjay Puthli said that since the committee had deliberated over the proposed changes for a period of time then Members should be given an opportunity to understand the thought process or motive behind the changes proposed. Shri Kadle responded by stating that Shri Sanadi would take Members through the Synopsis of the major changes and give the rational or intent behind such proposals. Shri Puthli was satisfied by this response.

Shri Hemant Kombrabail expressed that after Shri Sanadi gives the explanation then the Members could give their views or express their opinion. Shri Kadle responded by stating that he was only looking for initial views and that Members could give their views again after Shri Sanadi made his presentation. Shri Kombrabail also stated that he did not agree with Shri Bajekal that the proposal can be placed before Members only at an SGM. He said this could be done at an AGM and if is not possible to do at the AGM then an SGM will be required. Shri Bajekal disagreed and said that the revised Rules can only be proposed at an SGM with a single point agenda. This view was negated by both S/ Shri Kombrabail and Sanadi who said the law required the proposal to be placed before Members at a General Body Meeting and could either be at an AGM or SGM and hence this proposal before this meeting was valid as it was a part of the Agenda in the notice for this meeting.

Shri Gautam Amladi stated that he felt that the wording of the Agenda item seemed to indicate that there was no opportunity for a second meeting to confirm the proposed Rules. Shri Sanadi clarified that the words used in the Agenda item of the Notice were exactly the words used in the Societies Registration Act which states “carried into effect for confirmation of the General Body at a Special General Body Meeting to be convened....”. Shri Amladi also stated that the proposal could have been presented in a more structured manner so that a comparison could be made easily. Shri Sanadi responded by stating that the proposed revision followed a new structure which did not make it conducive to comparison rule by rule. He said that was the reason why major changes in the proposed rules were highlighted in the Synopsis. Shri Amladi said that the textual reference could be given for the existing rules with the revision to that to make it easily understood. Shri Sanadi responded that the next meeting to confirm the revisions would be held after a month or two and that Members would have enough time to mull over the proposal and suggested that Members could give their suggestions or comments in writing so that the next meeting could be more focused.

Shri Kadle then requested Shri Sanadi to make the presentation on the Synopsis.

Shri Shivanand Sanadi went through the Synopsis that was already with Members and started to explain them point by point.

Rule 2 - The objects which earlier provided for relief and financial

benefits to society at large has been amended to focus these primarily on the Chitrapur Saraswat community while retaining the provision to 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.

Shri Sanadi stated that perhaps the earlier provision was made with the objective of getting Income Tax approval for giving the benefit of tax credit to donors. However, this revision was vetted by a renowned tax consultant who had opined that focusing financial benefits on the CS community would not affect the tax approval already in place.

Rule 3.3 - Membership to KSA is restricted to Chitrapur Saraswats.
The spouse and children of Chitrapur Saraswat women married outside the community are in the future only eligible to become Associate Life Members.

Shri Sanadi stated that this provision was touched upon by Shri Kadle earlier. He submitted that a woman who is born a Chitrapur Saraswat would have a right to be a Life or Patron Member of KSA. The new proposal is to restrict the eligibility of children of women married outside the community only to Associate Life Membership which provides all benefits of KSA with the exception of becoming Life or Patron members which has voting rights and the right to be on the MC.

Rule 3.9 – Student Membership is offered free to children of the community who are below 18 years of age.

This membership will be open to all CSB children not just to children of KSA members.

Rule 4.1 - The number of Managing Committeemembers is proposed to be increased from 12 to 13, with 9 members from Mumbai Metropolitan Region (“MMR”) and two from outside MMR.

Shri Sanadi said that it is proposed to have participation of two members from outside Mumbai in the MC and this was made as a result of suggestions received from members. In addition, the President and Vice-President will be a part of the MC which was not the case earlier. The proposal is that MC will comprise of 9 members from MMR, two from outside MMR and in addition the President and Vice-President will be a part of the MC. The current rules provide that the President and Vice-President are in an advisory capacity without the implicit right to attend or vote at meetings of the MC. With this proposal there is no specific requirement of having a Chairman of the MC since the President or Vice-President would step into this role and in any case the Chairman did not have any specific role other than chairing the MC meetings.

Shri Kadle asked if members had any comments or suggestion in the proposals dealt with so far.

Shri Gautam Amladi stated that in the proposed Rules at the end state that the new Rules will override the current Rules. He asked if the new Rules will affect Members who are already admitted as Life or Patron Members. Shri Sanadi clarified that in Rule 14 actions taken under the earlier Rules are protected. Shri Amladi also submitted that the number of MMR members in the MC may be retained at 12 and the two non-MMR members may be an addition. He felt that if the numbers are reduced then the work load may be heavy for the MMR members.

Shri Sanjay Puthli said that the idea of focusing the financial benefits to CSBs is a welcome move. He also suggested that the benefits of the Health Center and other facilities run by KSA should also be focused on CSBs at a concessional rate and normal rates be charged for others. Shri Amladi asked if there is any age limit for MC Members. Shri Sanadi clarified that the age ceiling proposed for MC members is also 80 years. Shri Amladi suggested that this age limit could be brought down to 70 years with an extension of 5 years.

Shri Kadle took up the suggestion made by Shri Puthli on the differential rates and said that could not be put in the Rules but it could be considered by the MC for its internal bye-laws. As regards the age limits for MC members and the number of the MC members Shri Kadle said that this could also be considered.

Shri Sanadi then continued with the submissions.

Rule 4.3 – Age limit of Eighty years has been proposed for the President and Vice-President with their term of office being 3 years.

Rule 4.4 – The President will chair the MC meeting and in his/her absence the Vice-President will chair the meetings. Hence the position of Chairman will become redundant.

The rationale for this change was explained above under Rule 4.1.

Rule 4.5 – A 3-year term of office is proposed for members of the MC.

Rule 4.6 - The Honorary Secretary shall be in-charge of office administration and implementation of the decisions of the MC 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.

Shri Sanadi said that the role of the Hon. Secretary is defined in line with any other similar organization. He said that many of the aforesaid responsibilities were carried out by the Chairman. He said under the new proposal the Hon. Secretary will be responsible for executing the decisions made by the MC.

Rule 5.1 - It is proposed to have MC meetings either in physical or digital mode or a combination of both.

Shri Sanadi submitted that this change is proposed in line with the current advancements. He also said that due to the Covid pandemic all meetings of the MC were in the digital format. Shri Amladi asked if any late attendance at a digital meeting would be considered as attendance by Members.

Rule 5.4 - MC members are required to recuse themselves from any discussion relating to matters in which they have any personal interest.

Shri Sanadi submitted that this provision is for recusal of members of the MC from voting on any agenda item in which they have any personal interest.

Rule 5.5 – Mode of filling up vacancy if the President or Vice-President vacates office.

Rule – 6.2 – It is proposed that the General Meetings of the Association may be held either in the physical or digital mode or a combination of both.

Shri Sanadi said that the current Rules do not have any option for holding General Body Meetings in the digital mode and hence this addition is required.

Rule 8.7 - The powers of the MC are revised with the following provisos-

no immovable property shall be acquired, sold, or otherwise disposed of and no money shall be borrowed in that connection except with the sanction of two-thirds of the members present at a General Meeting.

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 of two-thirds of the members present at a General Meeting.

c. any proposal to lease or license any immovable property belonging to the Association shall be studied by a sub-committee of the MC 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 MC who shall consider the recommendation before taking a decision.

Shri Sanadi submitted that the powers of the MC are now defined but with restrictions as provided in the aforesaid Provisos.

Rule 8.11 – Management of matters concerning tenants of the Association.

Rule 8.12 – Management of matters concerning transfer of tenancies in the Association building.

Shri Sanadi said that in matters concerning tenants in KSA's building the law prevailing at any time will apply unless there is any specific agreement with the tenants for matters such as sharing of service charges. On the succession aspect as well, the law will prevail but in case there are no successors then the transfer or sale of the apartments in the KSA building will follow a defined process.

Rule 8.13 - Appointment of Manager of the Association.

Shri Puthli asked why this provision is required since there is already an office Manager. Shri Sanadi mentioned that there is office staff but with appointment of a Manager the specific duties will be mentioned in the bye-laws.

Election Rules – Rule 9

Shri Sanadi said that the election rules in the current Rules were limited and there was a need to bring them up to date with the advent of the digital age.

Rule 9.1 - The term of office of members of the MC is proposed at 3 years with elections being held every 3 years.

Rule 9.2 – Details of election schedule.

Rule 9.3 – Eligibility criteria for election to MC - age limit ceiling for being eligible for election specified at 80 years. Further a cooling period of 3 years (one term) is proposed for those who have been MC members for continuous two terms.

Shri Sanadi said that with these provision elections will be held every three years and not annually. Further the provision of a cooling period of three years for MC members who have completed continuous two term is provided to ensure that there is infusion of new blood into the MC on a regular basis. After the cooling period the member can again stand for elections to the MC.

Rule 9.8 – In case the nominations for election to the MC are less than the number of vacancies the vacancies may be filled up by the MC at its first meeting after the elections by co-opting members. An exception may be made in co-option of members who are undergoing a cooling period for one term only.

Shri Sanadi said that the provision for co-opting members into the MC is already available but an exception is being provided for a member undergoing a cooling period to be co-opted for only one term if no members are willing to be co-opted.

Rule 9.9.1 – Patron and Life Members may cast their vote through voting in person or electronic voting ballot.

Rule 9.9.2 – Provision for placing ballot boxes in MMR at places other than KSA office.

Shri Sanadi submitted that not too many members come to the KSA office to cast their votes and hence a provision is made to keep ballot boxes at places other than the KSA office. For example, a ballot box may be kept at Santacruz or Goregaon where a large population of CSBs are present.

Rule 9.9.4 – Process for checking identity of the physical voter.

Rule 9.9.7 – Process for electronic voting by members.

This provision of electronic voting is proposed for convenience of Members. With this the casting of votes through postal ballot has been eliminated. This facility could be provided by KSA itself or through outsourcing it to a professional organization like done in the recent election with NSDL.

Rule 9.9.8 – Process for counting of votes.

Rule 9.9.9 – Votes that are considered as invalid.

Rule 14 – Safeguard of any actions taken under the earlier rules.

Shri Sanadi said that actions taken under the earlier Rules will be protected. For example, children of non-CSBs who are already Life or Patron Members will continue with all privileges.

Transition Provisions

Rule 16.1 – The new Rules shall come into effect within four months of receiving approval from the Charity Commissioner's office or any other applicable statutory authority and the MC shall implement these Rules after giving notice to Members.

Rule 16.2 – Till the new Rules are implemented the MC in place at the time of approval of these Rules shall continue in office and elections to the new MC shall be held soon thereafter in accordance with the new Rules.

Shri Sanadi said that as already mentioned by Shri Kadle these Rules will need to be confirmed by Members at an SGM after one or two months. The revised Rules will then be sent to the Charity Commissioner's office for approval. After approval is granted the new Rules will be implemented within a period of four months.

Shri Sanadi ended his submissions and requested Members to

provide their suggestions in writing so that the next meeting can be focused and concise.

Shri Jairam Khambadkone suggested that the voting process for carrying forward the resolution for this agenda item could be taken up. Shri Amladi suggested that if members have any further comments they could express them before commencement of voting. It was accordingly agreed.

Shri Amladi said that according to his understanding the safeguards under Rule 14 would mean that the recent elections to the MC would be protected and that the new members elected for a period of four years would continue under the new Rules. To this Shri Sanadi explained that as mentioned earlier once the revised Rules are confirmed by the SGM in a few months and finalized they will be presented to the Charity Commissioner's Office for approval. That process is expected to take some months though there is no control over the timing. Only after the approval is received the new Rules will be implemented within a period of four months and fresh elections will be held under the new Rules. Since the new Rules will need to be implemented at one go there cannot be partial implementation under the old Rules and the new Rules. This could lead to some members having a longer tenure and some others having a shorter tenure. Hence to be fair to the organization there was a need to have a cut-off point and implement the new Rules at one go. Shri Amladi said that the Rule 14 over rules Rule 16. However, Shri Sanadi informed under interpretation of statutes or Rules a specific Rule overrides the general rule and in this case Rule 16 is specific in its intent. Further interpretations of Statutes/Rules provide that the later Rule always overrides the former rule.

Ms. Anisha Narayanan raised a point that in her case she is married outside the CSB community and that her children will not be eligible for membership with voting rights to KSA which she said is her constitutional right. She explained that though her mother a CSB is married to a Keralite and she is married to a Maharashtrian she was brought up by her maternal grandmother as a CSB and that her rights and the rights of her children should be protected. Shri Sanadi replied that Ms. Anisha's rights are protected by Rule 14 but her children will be eligible to all rights as Associate Life Members with the exception of the right to vote or stand for election to the MC. Shri Hemant Kombrabail intervened to say that the right to marry any one is the constitutional right of any person but the right to membership of an association is not a constitutional right and that is governed by the Rules of the association. Shri Kombrabail further said that KSA was created for the CSB community and that what is proposed is only to restrict the right of a non-CSB from being a voting member or becoming eligible to be on the MC. However, all other rights are available under the Associate Life Membership. Shri Amladi appreciated that Ms. Anisha was a CSB at heart but the rules will have to be followed. Shri Kiran Bajekal and Shri Sanjay Puthli also supported this view. Shri Kombrabail also mentioned that under the Shri Chitrapur Math the contributions by the laity as "vantiga" can only be made by a CSB and that any contribution of children of a lady married outside the community is accepted as a donation and not vantiga which has a different significance. He and Shri Amladi appreciated the participation of Ms. Anisha and women in a similar position as her. They said that this restriction is put by the Shri Chitrapur Math and KSA as its base is the CSB community.

Shri Sanjay Puthli welcomed the revamp of the election Rules as that was much needed and he congratulated Shri Kadle and the MC for that. He raised the question of whether the Rules apply retrospectively or prospectively. For example, he asked if a MC member has been on the MC for say a period of 10 years or more can such member continue to stand for election under the new Rules. He said that this is just a point for consideration. Shri Sanadi and Ms. Anisha said that this is a matter for the MC to consider. Shri Puthli also said that he is not in favour of the exception to the Rule on co-opting members by taking in members who are on a cooling period. Shri Sanadi responded that this was only a fall back provision applied in exceptional conditions since in the past when members were requested to be co-opted into the MC they had refused. Shri Kombrabail supported this provision as a fall back provision. Shri Puthli accepted this position.

Shri Amladi said that the provision for voting by ballot boxes had

not elicited much response as seen in the recent elections. He said that the box kept at KSA office got only 35 votes in all even though there were about 150 members living in the vicinity. Shri Sanadi said that this low response may be due to Covid pandemic and in any case, this is an additional facility available for convenience of members who could choose this or go for electronic voting. Members agreed that this facility would benefit senior members.

Shri Kadle said that Members can write in to KSA and express their views. Members asked for sufficient time period and it was decided that Members could send their views within one month. He then suggested that all the suggestion could be taken up for consideration by the MC and finally put to the SGM.

Shri Sanjay Puthli then intervened to suggest that the point made by Shri Amladi should be taken up and a comparative statement of the old Rules versus the new Rules along with the rationale for the change should be provided by KSA so that they could be clearly understood. This could be sent by email or other means so that a broader cross section of members could give their views. Accordingly, Shri Kadle requested Shri Sanadi to prepare this comparative statement and circulate to members which Shri Sanadi agreed to do on the basis of the Synopsis already provided. He requested the members to revert with their views within 30 days.

Ms. Anisha suggested that the SGM be conducted in the physical mode instead of the digital mode. Most members opined that the participation in a digital meeting was better than a physical meeting. Shri Sanadi stated that a digital meeting would enable members outside Mumbai to participate. Shri Kadle said that this could be considered by the MC. There was a request from some overseas members that they would also like to participate. Shri Kadle said that it would be very difficult to accommodate the request from all overseas members as the time difference will be a problem.

Shri Kadle proposed that the discussion on this agenda item could be concluded and he thanked members for their active participation in the discussion. He thanked Shri Sanadi for doing extensive work on this project and also for explaining the Synopsis. He then requested Shri Sanadi to circulate the comparative statement of the changes giving the existing rules, the proposed rules and the rationale for the changes by about 5th October 2021 by email to members. Members were then requested to send their comments and suggestions in writing by 26th October 2021. He said thereafter in or about early December 2021 the SGM could be held to consider confirmation of the revised Rules.

Shri Kadle then requested Shri Rajan Kalyanpur to explain to members the voting process for the resolution.

Shri Rajan Kalyanpur informed members about the option of a poll in the Zoom platform which would give the option of voting "Yes" or "No" that is for or against the proposed resolution. He then conducted a mock poll so that members could familiarize themselves with the voting process. He accordingly launched the mock polling option on the Zoom platform. He said that he as the "Host" on the platform would vote from a different device since the Host of the meeting cannot vote. He said that he would keep the mock polling open for one minute and when the time to close the poll is nearing he would announce again requesting members to complete voting. Accordingly, the mock poll was completed and Shri Kalyanpur announced that the number of persons present were 58 (59 minus the host). The total number of members who voted are 33 which implies those who abstained is 25 (58-33). It was agreed that votes of those who did not vote will be declared invalid. Shri Kalyanpur said that after the polling is closed he would get the statistics of voting and that could be announced. He also said that the results can be viewed in the browser if desired.

There was a discussion when many options were suggested by members on the voting process without any consensus. Finally, members agreed to hold the poll on the Zoom platform as rehearsed in the mock poll.

Accordingly, Shri Rajan Kalyanpur launched the poll on the Zoom platform for voting in respect of the resolution. Shri Rajiv Kallianpur and Shri Mahesh Kalyanpur clarified that the resolution was necessary to get consent of members to carry it forward for confirmation at the next meeting.

Members voted and after polling was closed the results were

announced by Shri Rajan Kalyanpur as follows.

Total votes: 45 Result: 37 For and 8 Against the Resolution

The following resolution was therefore carried by votes of 82% member who were present and voted and hence satisfied the requirement of 3/5 votes as required by law.

RESOLVED THAT the revised Rules and Regulations of Kanara Saraswat Association placed before the General Body be and are hereby carried into effect for confirmation of the General Body at a Special General Body Meeting to be convened at an interval of one month from the date of this meeting.

Shri Kadle asked members if there were any other items for consideration.

Shri Jairam Khambadkone said that there is one item for appointment of Shri Krishnanand (Kishan) Vivek Chandavarkar for assisting in the management of matters connected with NHH and Bhandardara property and he read out the resolution for appointment which was for one year, 2021- 2022

Shri Khambadkone gave some background on the resolution that KSA needed help in running NHH at Nashik. He said that since Shri Chandavarkar is based in Nashik and was in a position to offer his help he was appointed to assist the operation of NHH and also the KSA property at Bhandardara. Shri Kadle suggested that this appointment can be for a longer period. Members agreed with this suggestion and Shri Chandavarkar also agreed to serve for a longer period. A revised resolution was proposed by Shri Rajeev Kallianpur and Shri Rajan Kalyanpur seconded the resolution and it was passed unanimously as follows.

RESOLVED THAT Shri Krishnanand Vivek Chandavarkar of Nashik be and is hereby appointed to assist the Kanara Saraswat Association in managing matters connected with its Nashik Holiday Home and property at Village Murshet (Bhandardara) for a period of three years, 2021-2023.

Shri Jairam Khambadkone submitted that a resolution was required to be passed for allowing KSA to conduct the AGM in the virtual mode. Shri Shivanand Sanadi proposed the resolution, seconded by Shri Hemant Kombrabail and it was passed unanimously.

RESOLVED THAT the decision taken by the Managing Committee at its Meeting held on 23rd August 2021 to hold the 109th Annual General Meeting of the Kanara Saraswat Association for 2021-22 in the video conferencing mode due to the lockdown restriction arising out of

the Covid-19 pandemic be and is hereby ratified.

Shri Kadle then asked if the meeting could be concluded.

Shri Khambadkone said that during the meeting while acknowledging the contributions of various persons there were a few names missed out. He said one of them was Late Shri Vasant Hosangadi who though 86 years of age had contributed immensely in conduction the KSA Sangeet Samellan in March 2021. Shri Hosangadi had unfortunately passed away within a month of holding the Sangeet Samellan. Shri Khambadkone also acknowledged the contribution of Shri Praveen Kadle's Rithwik Foundation towards the program and of Shri Ameya Kulkarni of Pune for technical assistance in presenting the program. He further acknowledged the help provided to KSA by Shri Kishore Masurkar.

Shri Khambadkone proposed thanks to members of the MC who had attended meeting through the year in the virtual mode. Shri Khambadkone also thanked various institutions outside Mumbai for communicating information about the KSA events, which included Canara Union, Bengaluru, Saraswat Cultural Foundation, Pune, Saraswat Foundation and Chitrapur Heritage Foundation of USA, Saraswat Samaj, UK and various Saraswat Sabhas in Mumbai suburbs, Chennai, Delhi, Mangalore and all over India.

Shri Jairam Khambadkone then said that he was a member of the Managing Committee of KSA for five years, initially as the Building Secretary and thereafter for four years as Chairman and previous to that tenure as a member of the KSA Magazine committee for 2.5 years. Shri Khambadkone acknowledged and thanked members for their help in running KSA during his tenure as Chairman.

Shri Kadle thanked Shri Khambadkone for his contributions to KSA during his tenure in the MC and as Chairman of KSA.

Shri Kadle thanked all members and those who actively participated in the meeting and especially the discussion on the proposed revision of the KSA Rules. He then concluded the meeting.

Shri Hemant Kombrabail proposed a vote of thanks to the Chairman Shri Kadle for conducting the meeting.

The meeting ended with Shri Rajiv Kallianpur reciting the Shri Chitrapur Math Sabha *Samapti* prayers.

Praveen Kadle
President - KSA
Chairman of the meeting

Personalia

Rohan G. Rao, postgraduated with MTech in Electrical & Electronics from IIT-Madras and completed Masters in Robotics and Artificial Intelligence, in May-21, from the world-renowned Carnegie Mellon University (CMU) School of Computer Science, USA.



While at IIT, Rohan started up his own company and raised over \$100,000, filed 5 provisional patents, presented 6 papers at various international conferences, including Nagoya University, Japan, participated and won autonomous driving events in China and India plus was awarded an equity-free grant from Y-Combinator of Silicon Valley. He also worked

with Professors of CMU's AIR Lab on dynamic multi-drone human pose reconstruction and published a paper at IROS.

He often advises PIX Moving, China, on multi-LIDAR and camera calibration, building point cloud maps and HD maps, Navigation, and Docking Behaviours for Autonomous Vehicles, dynamic path planning and testing waypoint following on full-sized SUVs and sedans.

Rohan has been a brilliant student, NTSE / KVPY scholar and topper all through school. His projects and portfolio articles are on his website, bit.ly/rgrao.

Rohan now works on autonomous (driverless) vehicle fleet software at NVIDIA's California headquarters where his experience in electronic sensors, computer vision, deep learning, communication, and robotics hardware design are best utilized.

Rohan is the son of Tanuja and Gurunandan Molahally and grandson to Malathi & Sudhaker Molahally of Udupi and Kalpana & Late Dattaram Bhat of Mumbai.

Fun Time Festival Time

Datta Jayanti, is our festival celebrating the birthday of our Deity Lord Dattatreya. **Dattatreya** is the combined form of the male divine trinity of **Brahma, Vishnu** and **Shiva**. It is celebrated on the **full moon** day of the **Margashirsha** (December/January) with tremendous enthusiasm and vigour in Talmaki Wadi.

This year Datta Jayanti falls on 18th December 2021. To commemorate this festival we present a puzzle which has names of five famous locations of Shree Datta Kshetras, one Bhanap Datta temple location in Mumbai and 7 down is what we call our Spiritual Head. Can you fill in the blanks ? Solution in Jan 2022 issue. Names of winners will appear in the next issue.



Down Memory lane

Benevolent Swamiji

SUDHA BAILUR

I was only 9 years old and my older sister 12, when the Second World War broke out. My father sent me, my sister and our mother by the last plane that left the shores of Burma. He, along with my two brothers stayed back. We lost touch with them for almost five years during the war. We were unaware whether they were living or dead. After reaching India, Pujya Papa Ramdas and Mataji of Ramnagar gave us shelter. We then came to Mangalore for further studies and joined a boarding school as my mother worked for an orphanage. When Swami Anandashram came to Mangalore, the boarders were taken for his *Darshan*. By virtue of living in Burma we were not aware of our protocols. When my sister's turn came to offer her homage, she thought that "this" religious person will find our father and brother-so she fell on His feet crying profusely wetting His feet, asking.... "when will my father and brothers return?"

All the people who had assembled there was flabbergasted as to what needs to be done as a female was not supposed to touch His feet. There was a lot of commotion and murmuring going on. Swamiji very calmly, unperturbed, then said "please ask what's the matter" and when HH was told the entire story, He said "don't worry they are safe and will return soon". With Swamiji's blessings, my father and brothers returned shortly to India safe and sound. This incident has always remained deeply in our mind and whenever I think of it I can't help shed tears. Our Swamiji is so kind.

(Courtesy : The Chitrapur Sunbeam 2002)

A Big LEAP Forward!

In YUVASPEAK this time, we bring you the inspiring first-person account of U.S.-based, school-going Rhea Bijoor's initiative to ensure technological empowerment of children from schools in Mallapur, Shirali, Karla and Virar mentored by our Beloved Mathadhipati H.H. Swami Sadyojat Shankarashram

My name is Rhea Bijoor and I am a junior in high school. Though I was born and raised in the US, I have always felt a deep connection to our Chitrapur Saraswat community, our *Guruparampara* and our Sadyojat Shankarashram Swamiji. Throughout my childhood, my parents have taken me back to India to experience our rich culture and heritage. Education is the foundation of progress.

In July 2019, I had the once-in-a-lifetime opportunity to participate as a student volunteer along with my older brother, Samir Bijoor and my parents, Drs. Nivedita and Santosh Bijoor in a Wellness Medical Camp organized by the Chitrapur Math for the 8th, 9th and 10th grade students of Guruprasad High School in Mallapur, Karnataka, India. This rural high school was inaugurated on the 1st of June, 1968 with a maiden batch of 44 students. Under the management of the Chitrapur Math, the Srivali Trust and the Guidance of Parama Pujya Sadyojat

Shankarashram Swamiji, there are now over 200 students and this school has earned a strong reputation with several of its graduates winning awards at State and National level along with many pursuing professions like medicine, engineering and finance. One of the physician volunteers at our camp was a graduate of this school!

I believe this volunteering opportunity touched me in more ways than I realize. I performed health screening examinations on these delightful students but more than that, I got to know several of the female students on a personal level. They shared with me their dreams of becoming a police officer, lawyer or doctor but also mentioned that if they did not continue to get good grades, their parents had plans to marry them off before they finished higher studies. The students told me that in spite of their difficult daily commute to the high school by foot, they yearned to be inside the walls of their school as it gave them hope of a brighter future. They longed for social connection and education made them feel empowered. This is something that most of us take for granted. I had designed and printed a hand hygiene bookmark in the native Kannada language for each of the 200 students during the camp as a reminder of infection prevention through daily, safe sanitary measures. Little did I know that it would be a valuable resource during the

Covid-19 pandemic! My brother and I organized a donation drive at our local high school and department of health education and environmental control. We raised money and we took suitcases of donated items like stationery, school supplies, sani-wipes, calculators from the US.



The first step

After the conclusion of the Wellness Camp at Guruprasad High School, we visited the Srivali High School where we distributed backpacks and school supplies to all the students who had achieved the distinction rank in their annual exams. I spent the day learning about their curriculum and their vocational skills. The students had won many awards in various competitions and all their trophies were proudly displayed. Later, we went to Shirali to seek the Blessings of our Parama Pujya Sadyojat Shankarashrama Swamiji. Swamiji gave us a lot of time and even taught us different types of *pranayam*.

We are really blessed to have Him as

our Guru. My family has raised me with the awareness of a strong connection to our spiritual heritage and Chitrapur Saraswat culture. When I was 4 years old, my maternal grandmother also started our Math's *Prarthana* class at our place so that we could learn about our *Guruparampara* and Maths in addition to learning various *shloka*-s and about Indian festivals. I feel so blessed to be from a community that fosters the importance of education and spirituality in our lives from a very young age.

This experience has made me realize the value of education. Education is the strongest predictor of economic growth. Education is the catalyst that lifts us from the cycle of poverty. It allows us to gain the knowledge and skills to lead a healthier lifestyle and take care of others less privileged than us. I have been thinking a lot about the experiences that have shaped my thinking thus far. More than 1 billion children globally are at risk of falling behind due to school closures aimed at containing the spread of COVID-19. To keep the world's children learning, countries have been implementing remote education programs. Yet many of the world's children – particularly those in poorer households – do not have internet access, personal computers, TVs or even radio at home, amplifying the effects of existing learning inequalities. Students lacking

Parisevanam

access to the technologies needed for home-based learning have limited means to continue their education. As a result, many face the risk of never returning to school, undoing years of progress made in education around the world. With school closures across 188 countries (as of April 2020), many of them are exploring alternative ways to provide continuous education using technologies such as Internet, TV, and radio. However, access to these technologies is limited in many low and middle-income countries, especially among poor households.

Project LEAP was born in May 2021 with Parama Pujya Sadyojat Shankarashrama Swamiji's Blessings and Guidance. Our mission is to lead others through education initiatives.

During the devastating Covid-19 pandemic, these sincere students were unable to maintain continuity of their education due to lack of access to the internet and devices like tablets. I contacted the administrators at our Shri Chitrapur Math schools and after understanding how this negatively impacted the students' academic progress, I decided to do something about it.

I am raising money for the Chitrapur Heritage Foundation USA Inc which will directly ensure that 100% of the funds donated by us will be used to purchase the tablets and data packs needed by these students.

Please know that your contribution will make a huge impact in the lives of students, whether you donate \$5 or \$500. Every little bit helps in ensuring a better life for these students. Thank you for your support. I have included information about Chitrapur Heritage Foundation USA Inc below.

Project LEAP (lead by example, empower through education, advance and advocate for our students and progress purposefully) is an initiative that I started in May 2021 to support the education of students across the globe. I started a fundraiser through the Chitrapur Heritage Foundation, USA which is a non-profit organization. It involves sponsoring a tablet for each student at the Virar School for handicapped children, as well as data packs for the students at the Karla Parijnanashram Vidyalaya. The Virar School for handicapped children was started by HH Parijnanashram Swamiji III and the Karla School was started by HH Sadyojat Shankarashram Swamiji.

Project LEAP was initiated on the auspicious occasion of HH Parijnanashram III Swamiji's Birthday on June 15th, 2021, after I made a virtual presentation to all the CHF board members who have encouraged me to proceed with Project LEAP. This year is special as it is the 25th year of our beloved HH Sadyojat Shankarashram Swamiji becoming our Mathadipathi, and also the 75th birth anniversary of our Guru Swami, HH Parijnanashram Swamiji III.

As you know, the pandemic has struck all of us and

more so the education of our young and beloved children all across the world. In India, schools have closed down, and education has moved virtual, thus, at times, making it prohibitive for some of our underprivileged rural children to get a proper education and to afford tablets to access the daily curriculum.

The Virar school for handicapped children and the Karla Parijnanashram Vidyalaya, both our Math schools have the following educational needs-

Virar school needs 60 tablets for their handicapped students.

Karla school needs 500 data packs.

This translates to \$7000 for the handicapped students and another \$7000 for the 500 students in Karla.

The total amount that needs to be raised for the students of both the schools = \$14,000. (\$7,000 for 500 students' data packs at the Karla School for the entire school year, and the remaining \$7,000 for the 60 tablets for the handicapped/ disabled children in the Virar School.)

Through the generous donations we have received so far, we have collected almost \$5000 out of \$14000.

This means we have raised tablets for 38 students out of total 60 students in Virar school and 38 data packs out of total 500 for the Karla school students. We have a long way to go but our Shri Chitrapur Math students are so thankful for all your ongoing support.

For donations from USA, please pay online here- <https://www.chfusa.org/donate/>

Click3. COVID Relief (Special Projects), enter the amount you wish to donate and under Remarks, write-PROJECT LEAP.

For donations from India, please donate here and mention PROJECT LEAP in the memo of your bank fund transfer.

VIRAR SCHOOL FOR HANDICAPPED CHILDREN-
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Account Title- Shree Trust
Account no- 104203130005101
Bank name- SVC Co-operative bank, Ltd.
Bank branch- Virar (W) Branch!

PARIJNANASHRAM VIDYALAYA, KARLA
Trust (KET) Karla Education Trust, Karla
Account Title: Karla Education Trust
Account No.: 60233254920
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Bank Branch: Karla Branch
IFSC Code : MAHB0001110

Thank you!

* * * *

Parisevanam



Moving ahead by 'leaps' and bounds

Srilata Rao (Lata Belthangadi)



passed away on 23rd October, 2021
at the age of 77 years at home at
Nana Chowk (Grant Road), Mumbai.

Wife of Belthangadi Vivekanand Rao.
Mother of Vinayak Belthangadi (Vinay).
Daughter of late Lily and late Narayan Hattangady
(H.N.Rao).
Sister of late Ashok and Dilip Hattangady.

Lovingly remembered by
Belthangadis, Hattangadys, relatives and friends.

Mummy, you will live on in my heart forever -
Vinay.

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 Squibb, 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.

Happy birthday Swamiji!



Abhay Miheer Mankikar (7 years)

Spider



Tanisha Ashish Honavar (9 years)

Mermaid



Umika Hattangadi (8 years)

Castle



Shriyansh Hattangadi (5 years)

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ULTIMATE 92	E 9018 M
ULTIMATE 95	E 9018 D1
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ULTIMATE 100 H	E 10018 M
ULTIMATE 110 H	E 11018 M
ULTIMATE 120 H	E 12018 M

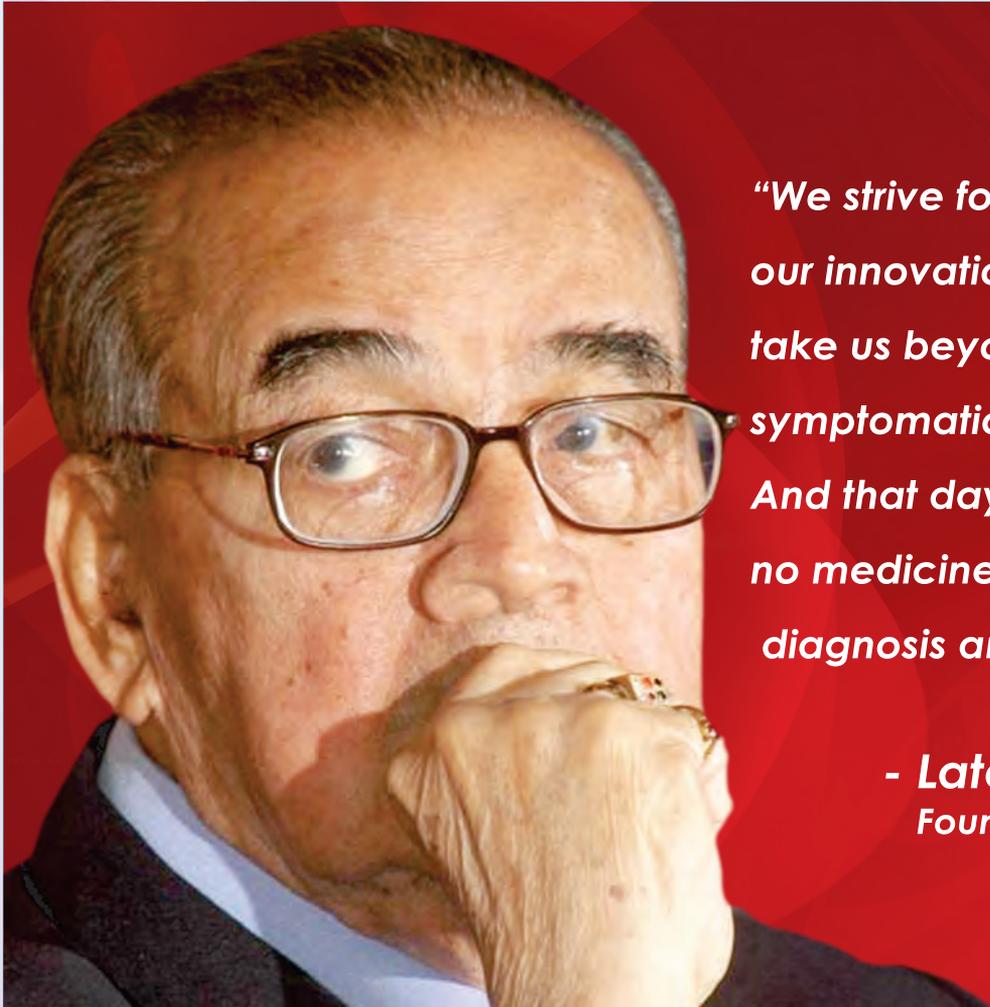
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खंत

सौ लता कर्नाड राव (उल्लाळ) : चेन्नई

नलिनी एक सुखवस्तू कुटुंबातली ज्येष्ठ नागरिक. शरद तिचा नवरा, केमिकल इंजिनियर, एक मोठा बिझनेसमन. स्वतःच्या हुशारीने, स्वकष्टाने पुढे आलेला, अतिशय महत्वाकांक्षी. बिजनेस वाढवावा, खूप पैसा कमवावा, नावलौकिक मिळवावा, हे एकच स्वप्न उराशी बाळगून पुढे पावले टाकणारा. त्याच्या कष्टांना यश मिळत गेलं. देवानं आणि देवानं त्याला भरपूर साथ दिली. दोन वेळा त्याला Best Businessman National Award ही मिळालं. शरद तिथेच थांबला नाही, तर त्याने विदेशातही आपला बिझनेस सुरू करण्यासाठी वाटाघाटी आणि दौरे सुरू केले. हाताखालच्या लोकांवर पूर्ण विश्वास ठेवून तो जाऊ लागला आणि तिथेच त्याने ठोकर खाल्ली. विश्वासू म्हणून भासवणाऱ्या लोकांनी त्याच्या गैरहजेरीत पैशांची अफरातफर केली. शरदच्या कंपनीला इन्कम टॅक्स, कर्ज, नुकसानभरपाई, कामगार लोकांचे वेतन, हे सर्व पुरवता पुरवता त्याची दोन मोठी घरं, चार गाड्या, एक Farm House सर्व विकावं लागलं! तो कर्जबाजारी झाला. सुदैवानं एक बंगला नलिनीच्या नावावर होता तो राहिला. स्वाभिमान, स्वकष्ट, स्वावलंबन हेच ब्रीदवाक्य असणाऱ्या शरद ला कुटुंब, पत्नी, मुलं यांची ओढ कधी वाटलीच नाही, नव्हे त्याने त्यांची कधी कदरच केली नाही! मोठा मुलगा अनिल व धाकटा सुनील, दोघेही शिकून अमेरिकेत व कॅनडात सेटल झाले आहेत. नलिनीने मुलांसाठी खूप परिश्रम घेतले होते. त्यांच्या आवडी-निवडी, त्यांचे हट्ट, त्यांचे शिक्षण, त्यांची दुखणी खुपणी, कधी मायेनं तर कधी कडकपणे, शिस्त आणि सच्चाई चे धडे दिले होते.

नलिनी खरंतर एक मध्यमवर्गीय कुटुंबातली मुलगी. आप्पा, तिचे वडील बँकेत जुनिअर ऑफिसर आणि आम्मा, तिची आई एक गृहिणी. त्यांच्या नलिनी, शालिनी आणि मालिनी या दोन दोन वर्षांच्या अंतराने झालेल्या तीन मुली. आप्पांच्या वेळोवेळी बदल्या, नवीन वातावरण, नवे गाव, मुलींचं शिक्षण, आजारपणं, घरची कामं, बाजारहाट हे सर्व करताना आम्मा थकून जायची. एकदा तर ती खूप आजारी पडली. पोटदुखी थांबेना. औषधं, डॉक्टरांच्या फेऱ्या, नंतर ऑपरेशन व एक महिना बेडरेस्ट. त्यावेळी नलिनी मोठी म्हणून घरची सर्व कामं करायची. शालिनी मालिनीच बारावी आणि दहावीच महत्त्वाची वर्षं म्हणून तिने त्यांना घरकाम न देता भरपूर अभ्यास करायला लावला. आपलं कॉलेज बंद करून आम्मांची सेवा, स्वयंपाक, आप्पांचा डबा, धाकट्या बहिणीचा नाश्ता ती सर्व करी. ती लहानपणापासूनच थोडी गंभीर, शांत, समंजस व कामसू होती. लहानग्या शालिनी मालिनीला ती भरवायची. त्यांचं भांडण मिटवायची. आपलं खेळणंही ती त्यांना द्यायची, त्यांना शांत करायची, हसवायची. आम्मा तिच्या गुणांचे कौतुक करायची, म्हणायची, "नलू माझ्या गुणाची पोर ग तू!" तिला मिठीत घेऊन पापे घ्यायची. शालिनी आणि मालिनी मात्र नेहमी हसणं, खेळणं, बागडणं यात व्यस्त असायच्या. पण नलिनीने कधी तक्रार केली नाही. शालिनीचं बारावी झालं आणि कॉमर्स करायचं म्हणून ती इतर मैत्रिणींबरोबर हव्या असलेल्या कॉलेजात जाईन झाली. खूप बडबडी, हसणारी खिदळणारी, दिसायला गोड शालिनी सर्वांची प्रिय

होती. मालिनी, शाळेचा अभ्यास, नृत्य, नाट्य, खेळ, वक्तृत्व यात पारंगत. तीसुद्धा लहान-मोठे किस्से सांगून सर्वांची करमणूक करायची. त्यामुळे तिच्या मैत्रिणी, मालिनी येत असेल तर मी पण येणार असा जप करत. नलिनी हे सर्व पहायची, आपणही त्यांच्या सारख्या गप्पा माराव्या, सर्वांना हसवावं असं तिला वाटायचं. पण तिला जमत नसे. आम्मा कडे ती तक्रार करायची, "आम्मा, मला का नाही जमत त्यांच्यासारखं बोलायला? मी प्रयत्न करते पण तोंडून शब्दच बाहेर पडत नाहीत, ऐनवेळी नेमकं काय बोलावं तेच सुचत नाही. आठवत नाहीं. आम्मा म्हणायच्या, "अगं, तू इतकी कामं करतेस, घर सांभाळतेस, कधी तक्रार नाही, सर्व शांतपणे व्यवस्थित करतेस, ते त्यांना कुठे जमतं? हाताची सगळी बोटं सारखी का असतात? एक जाड, एक बारीक, एक उंच. पण जेव्हा एखाद्या बोटाला लागतं तेव्हा त्याचं आपल्याला महत्त्व कळतं, नाही का? पण नलूला हे कुठेतरी खुपायचं, तिच्यात एक न्यूनगंड निर्माण होत चालला होता. आपल्याला जमत नाही, येत नाही, काहीतरी कमी आहे, याची मनात सदैव खंत असे. तिचं मन उदास होई. ती अबोल, शांत व धीर गंभीर बनू लागली.

नलिनीने पुढे शिकण्यासाठी M.Sc. ला एंडमिशन घेतली. बघता बघता शालिनी मालिनीचे कॉलेज शिक्षणही झालं, पण त्यांनी नोकरी करायचा निर्णय घेतला. हसतमुख, बोलक्या वृत्तीच्या दोघींना पटकन हवी तशी नोकरीही मिळाली. दिवसभर काम, मुंबईतले ट्रेन-बस प्रवासातले तीन-चार तास यामुळे त्या सकाळी लवकर बाहेर पडत व रात्री आठच्या दरम्यान घरी येत.

एक दिवस आप्पा अचानक ऑफिसमधून दुपारीच घरी आले. त्यांना बरं वाटत नव्हतं. डॉक्टरांकडे नेलं आणि हार्नियाचं इमर्जन्सी ऑपरेशन करावं लागलं. दोन दिवस हॉस्पिटलमध्ये राहावं लागलं. घरी आल्यावर पूर्ण आराम मिळेपर्यंत त्यांची सेवा, पथ्यपाणी, औषध सर्व आम्मांच्या बरोबरीने नलिनीने सांभाळले. शालिनी मालिनीने कधी काही केलेच नाही. पण ऑफिसच्या मित्र मैत्रिणीत खूप गवगवा केला असावा, आप्पांना पाहायला, भेटायला, ऑफिसचे, ट्रेनचे सहप्रवासी घरी येऊन भेटून गेले. त्यावेळी शालू मालू अशा बोलायच्या की जणू त्याच सेवा करतात. नलिनीने कधी पुढे पुढे केले नाही. आपल्या सेवेचे प्रदर्शन केले नाही. ती सायलेंट वर्कर होती. तिला खूप दुःख होई, की तिचा एका शब्दानेही उल्लेख कोणी केला नाही, प्रशंसा नाही. ती स्वतःवरच चिडायची, मनात चडफडायची, का मला येत नाही त्यांच्यासारखं बोलायला, वागायला? रात्री अंधरुणात मोठे आवंढे गिळून रडत राहायची!

वर्ष-दीड वर्षात शालिनीने आपला जोडीदार शोधला, मोठ्या उद्योजकाच्या मुलाशी प्रेमविवाह करून ती दिल्लीला निघून गेली. मालिनीही विवाह करून बडोद्याला सेटल झाली. घरी आम्मा, आप्पा, नलिनी तिथेच राहिले. मायक्रोबायोलॉजी घेऊन एमएससी चांगल्या मार्कांनी उत्तीर्ण झालेल्या नलूला एका हॉस्पिटलमध्ये जॉब मिळून वर्ष होत आले. एक दिवस लॅब

मध्ये जाताना एक पेशंट तामीळ भाषेत तक्रार करत असल्याचं तिच्या कानावर आलं. तिची मातृभाषा. तिचे पाय तिकडे आपोआप वळले. हार्ट पल्सिटेशन, हार्ट प्रॉब्लेम च्या त्या वयस्कर बाईची नलिनीने चौकशी केली, तामीळमध्ये बोलली, त्यांचा हात हातात घेवून धीर दिला. रुक्मिणी आंटीना नलिनीशी बोलून खूप बरं वाटलं. त्या म्हणाल्या, "मला रोज भेटायला येशील? तुला भेटून खूप बरं वाटलं!" नलिनी म्हणाली, " हो येईन ना मी आंटी. " त्या एक आठवडा हॉस्पिटलमध्ये होत्या व नलिनी रोज त्यांना भेटून मग लॅबमध्ये जायची. एक दिवस आंटी ने तिचा पत्ता, फोन नंबर लिहून घेतला, घरची सर्व चौकशी केली. मायेनं तिला जवळ बसवून घेऊन म्हणाल्या, "हॉस्पिटलच्या या सात दिवसात तुझा खूप आधार वाटला. उद्या मला डिस्चार्ज मिळणार आहे." नलिनीने त्यांच्या पायाला स्पर्श करून नमस्कार केला व म्हणाली, "पूर्ण बऱ्या झालाय तुम्ही, कसलीही काळजी करू नका, देव तुम्हाला दीर्घायुष्य देऊ दे, हीच माझी प्रार्थना." ती शांतपणे हसत म्हणाली व त्यांचा निरोप घेऊन लॅबला निघून गेली.

दहा बारा दिवसांनी एका रविवारी आंटीचा नलिनीला फोन आला. त्या थोडा वेळ तिच्याशी बोलल्या, नंतर आप्पा आम्माशीही बोलले तर चालेल का म्हणाल्या. त्यांनी आपल्या मुलासाठी नलिनीला मागणी घातली होती. रुक्मिणी आंटी एका मोठ्या उद्योगपतीची पत्नी. त्यांचा एकुलता एक

इंजिनीअर मुलगा शरद, जो वडिलांच्या व्यवसायात सहभागी झाला होता. त्याच्यासाठी आंटी ने नलिनीला मागणी घातली होती. आम्मा आप्पांना आकाश ठेंगणे झाले. नलिनीसाठी त्यांचा जीव तीळ तीळ तुटे. तिला इतकं चांगलं स्थळ आलं म्हणून ते एकदम खुष झाले होते. नलिनीचं धुमधडाक्यात लग्न झालं आणि ती थाटामाटात सासरी येऊन पोहोचली. ऐश्वर्य, लक्ष्मी, संपत्ती, सुख, ऐषाआराम कशालाही तोटा नव्हता तिथं! शरद सदैव बिजनेस मिटींग्स, टूर यात दंग असे.

अशीच कित्येक वर्षे गेली आणि आज.....नलिनी अगदी एकटी झाली होती. स्वकष्टार्जित उद्योगातून गेल्यावर शरदला तो धक्का सहन झाला नव्हता. त्याला सिवियर हार्ट अटॅक आला आणि तो हे जग सोडून गेला होता. सुनील, अनिल दहा-पंधरा दिवस आईजवळ राहून गेले. शालिनी मालिनी ही चार आठ दिवस नलिनी बरोबर राहून, पुन्हा आपल्या घरी परतल्या होत्या. शरदला जाऊन तीन महिने झाले. नलिनी जन्मभर सर्व शांतपणे सहन करत आली, दुःख झेलत आली, कसलीही तक्रार कधी केली नाही. मनात फक्त एकच खंत आहे तिच्या, मी दिलखुलास कधी हसलेच नाही, मनमुराद आनंद कधीच लुटलाच नाही, मला ते कधी जमलंच नाही. यापुढे जन्मभर माझी सोबत करेल ही खंत.... खंत... खंत... खंत !

कोंकणी वाक्प्रचार आनि आदगत्यो

अमर वाचल्यारि पंडितु जायना

A man can not become a Pandit merely by reading Amarkosha - a dictionary

अय्यो म्हळ्यारि अघोर पातक

A Pity Directed towards an undeserved person is a sin. Pity wrongly directed is waste.

अरशनमुंडिका जाल्लेल्याक पळ्ळियिलें हळदुंवें

A jaundiced eye sees everything yellow.

अरिष्टाक अंगारक गुरि

When misfortune comes, finger is pointed at the Mars.

अर्दकुडो कळसो हायसुळता

A half filled vessel shakes vigourously (when being carried.)

पर्यटनाचें महत्व आनि प्रवासांतुं घेंवची जाग्रता

शीला शिराली

आम्मी भारतीय इत्ले भाग्यवान आस्सति की, आमकां वत, पावसु, थंडीचो अनुभवु घेंवच्याक जाता. सगळे ऋतुचक्राचो आस्वादु घेंवचें आमकां शक्य आस्स. इत्लेचि न्हंयि तरी, प्रचंड वनसंपत्ति, खनिज संपत्ति, निसर्ग सौंदर्य इत्यादिंचे भांडारची त्या परमात्म्याने आमकां भोर्नु भोर्नु दिल्यां. हें सर्व पळेयितची, तांतुंचि तल्लीन जांवचें, एकरुप जांवचें, हांतुं कितली खुशी आस्स, ताज्जि तुलना कोरुक जायना.

नित्यावळी आचरणांतु, यांत्रिक जीवनांतु, शारिरिक तशीचि मानसिक संवर्धन कोर्चे आसल्यारि प्रवासु केल्यारि तें आपापिचि जाता. त्यामितीं पर्यटन गरजेचें आस्स. प्रवासाचि आवडी निर्माण जांवकाज जाल्यारि, एकळाक, एक दोनी दिसांची रजा आसतना लाग्गिच्या जाग्यारि कौटुंबिक सहलीचो विचारु कोर्चो. शहरांतु राबतल्यानि, शहरांतुल्या राष्ट्रीय उद्यानाक, तलाव, वस्तु संग्रहालयांक, घरच्यांवटु विशेष कोर्नु चेडवांक घेवु भेट दिल्यारि, तांकां, त्या त्या स्थानाचें महत्व कळतलें. माहिती मेळतली. मुंबईंतु राबतल्यानि, बोरीवली राष्ट्रीय उद्यान अथवा माहिमच्या निसर्ग उद्यानाचे निरीक्षण केल्यारि, थंयि आशिल्लीं झाडं, पशु-पक्षी, कीटक हांगेली माहिती मेळु, निसर्गांतुल्या ह्या प्रति एकका घटकाचें महत्व कितलें आस्स, हाज्जि जाण येल्ली. समाजांतुं, विशेष कोर्नु चेडवांतु आनि युवापिडींतु, वन्यजीवनाविषयांतु आवडी तशीचि आत्मीयता जांवकाज म्होणु “निसर्ग संवर्धन केंद्र” आस्स. (National History Society). शाळा, महाविद्यालयांच्या रजेंतुं “वर्ल्ड वाइल्ड लाईफ फंड” म्हणके संस्था विद्यार्थ्यांखातिर उणे खर्चांतु देशभरांतु निसर्ग सहलींचे, कॅम्पस, शिबीरं इत्यादिंचे आयोजन कर्ताति. हों प्रवासु, सर्व दृष्टीने हितकारक जाता. ताज्जो लाभु अवश्य घेंवकाज. प्रतिवरस, ऑक्टोबर म्हैन्यांतु “वन्यजीव सप्ताहांचे ” आयोजन जाता. त्याखातिर, स्लाईड शो, निसर्ग सहली. निसर्ग मेळावे, व्याख्यानं, शास्त्रज्ञांक मेळचें, अशरी विंगविंगड कार्यक्रम जाताति.

महाराष्ट्रांतु, सह्याद्री पर्वतराजी, सिंहगड, रायगड, विविध किल्ले पोळोंवचे सारखे आस्सति. थांयिवच्चुक मार्गदर्शन करतल्यो अनेक गिर्यारोहण संस्था आस्सति. आमगेल्या युवावर्गाने ताज्जो फायदो घेंवकाज. भारतांतुल्या विंगविंगड राज्यांतुं, थांयि थांयि आशिल्या प्रेक्षणीय स्थळांचे जतन आनि विकासाखातिर, विंगडसुनु पर्यटन (Tourism) विभागु आस्स. प्रवाश्यांक थंयि सर्व नमुन्याचि मदत मेळता. त्यमिती पर्यटन कोर्चे ससार जाता. एकफांतां प्रवासागोडी लाग्गनाफुडे एक एक राज्याची सफर कोर्चे श्रेयस्कर.

प्रवासाची योजना करतना, त्या त्या स्थळाचें हवामान कशरी आस्स, अनुकूल आस्स की ना, हें पोळोंवकाज. थोडे राज्यांतु Extreme climate आसता. म्हळ्यारि, मस्त धग्गु आनि विपरित थंडी. त्यामितीं, अनुकूल हवामान आसतना वचकाज म्हळ्यारि, थंयि

प्रेक्षणीय स्थळं आरामेरि पोळोंवचे साध्य जाता. ह्या स्थळांची माहिती, पर्यटन केंद्रांच्या वाचनालयांतु वचुनु एकळाकचि कोळुनु घेतल्यारि, त्या त्या जागेरि प्रत्यक्ष वचनाफुडे सुखद अनभवु मेळता. काश्मीर धोर्नु, कन्याकुमारीथायि आशिल्लीं गोमटगोमटीं देवळं, थंच्या प्राचीन शिल्पकलेखातिर प्रसिध्द आस्सति. ती सर्व आमगेल्या युवावर्गाने अगत्याने पोळोंवकाति.

प्राय जायनाफुडे तीर्थयात्रा कोर्ची, ही समजुती युवावर्गाने मनांथालु काण्णु घालकाज. हिमालयांतुली चारधाम यात्रा , एकेयि मानससरोवर यात्रेक वचकाज जाल्यारि, केवल इच्छा आस्सुनु चलना, हातपाय घट्टी आसकाति, म्हळ्यारि मात्र गिरीकंदारांतु आशिल्लीं हीं पवित्र स्थानं उमेदीने पोळोंवचे साध्य जाता. त्यामितीं पर्यटक म्होणु वचुगेल्यारि, थंच्या सृष्टीसौंदर्यांतु रममाण जांवच्याक जाता. उचुंग पर्वतराजींतु कोर्चे प्रस्तरारोहण, गुड्यांथालु वाट काडत कोर्चे ट्रेकिंग, रीव्हर राफटींग, घनदाट जंगलांतुले पशु पोळोंवचेखातिर जंगलसफारी, पक्षी निरीक्षण ह्या सर्वांचो अनुभवु ऐन तारुण्यांतु, उमेदींतु आसतनाचि घेंवकाज.

पर्वतारोहण आनि ट्रेकिंगाखातिर, गढवाल निगम आनि उत्तर काशींतुलें “नेहरु इंस्टिट्यूट ऑफ माऊंटेनियरिंग” सर्व मदत कर्ताति. पर्यटनाखातिर लागचें साहित्य, मनुष्यबळ, गाईडस्, टेंटस ही सव्रगांतु उपलब्ध कोर्नु दिताति.

थंड प्रदेशांतु, खंयि तापमान ५ सेल्सियस थायि तग्गु येता. थंयिवत्ना, गरम कपडे, स्वेटर, कानटोप्पी घेंवचें आवश्यक आसता. बर्फांतुं चमकतना Frost Bite जायनाशी बंद बुटांचो वापरु कोर्काज, पावसांतु संरक्षणाक सात्तें, रेनकोटु, बॅटरी (Torch) सांगाति आस्काज. तशीची नेमाने घेंवचि वकदं, आंगादुक्कीक, सैत्य –खांकी-तापू अपचनाचे निवारण जांवची वकदं, स्वतःलाग्गि दळोरुनु घेंवकाति. गरजेपुरतीं वस्तरं घेवु, कर्मींतु कर्मी सामानु व्होर्काज. आमगेल्या देशांतु, खंयिवचकाज जाल्यारि, बस, रेल्वे, विमानव्यवस्था कार्यरत आस्स. प्रवासखर्चाचो साधारण अंदाज घेवु, आपापणागेल्या अनुकूलतेनुसार, एकळाकचि प्रवासातिकीटं काळ्ळ्यारि आरामेरि प्रवासु कोरुक जाता. सुमारफांता तिकीटांतु सवलतयि मेळता.

परदेशांतु प्रवास कर्तना, थंचे कायदेकानून समजालु घेंवकाति. पासपोर्ट काडचो, त्या त्या देशांचो व्हिसा घेंवचो, चलन, प्रवास कालांतुलो विमा घेंवचो ह्या सर्वांची तयारी एकळाकचि कोर्काज म्हळ्यारि, ऐन वेळारि गडबडी जायना. प्रवासांतु, वाट्टेरीलागचें सुक्के खाण, तशिची सुकामेवा उगडासाने लाग्गि दळोर्काज. विशेष म्हळ्यारि, पर्यटकांनी वाट्टेरि कैरु उडुवनयें . खंचेयि नमुन्याने प्रदुषण जायनाशि जाग्रता घेंवचि, हें प्रति एकका पर्यटकागेलें कर्तव्य जालु आस्स.

“मैं वक्त हूँ”

चैतन्य नाडकर्णी, विरार

गरुड पुराणात एक श्लोक आस्सः

**यावत् भूमंडलात् धत्ते सशैल वनकाज नम्
तावत् तिष्ठती मेदिन्याम संतति पुत्रपौत्रकी**

जोपर्यंत ह्या भूमंडलारि, पशुपक्षी आस्तले, वनराई आनि जंगलांनी व्याप्त पर्वत, गुड्डे आस्तले, तोपर्यंत आमगेली संतति, चेडवंबाळ 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 घेव्नु, आनंदाने जगभरी प्रवासु कोर्यां.

Konkani Lexicon Fun Quiz

(What are the equivalent Konkani words?)

Hands
Legs
Fingers
Thumb
Feet
Knee
Ankle
Waist
Wrist
Elbow
Shoulders

For the right answers please refer to the next page

तुम खडे हो या सोये हो
मैं चलता ही रहूंगा
क्योंकि, मैं वक्त हूँ ॥१॥

तुम चिंतित हो या व्यथित हो
मैं चलता ही रहूंगा
क्योंकि, मैं वक्त हूँ ॥२॥

तुम सुख में हो या दुख में हो
मैं चलता ही रहूंगा
क्योंकि, मैं वक्त हूँ ॥३॥

तुम भखे हो या प्यासे हो
मैं चलता ही रहूंगा
क्योंकि, मैं वक्त हूँ ॥४॥

तुम अपनाओ या टुकराओ
मैं चलता ही रहूंगा
क्योंकि, मैं वक्त हूँ ॥५॥

तुम कुछ कर पाओ या नहीं
मैं चलता ही रहूंगा
क्योंकि, मैं वक्त हूँ ॥६॥

सब कुछ, तुम में ही है, यह जानो या ना जानो
मैं चलता ही रहूंगा
क्योंकि, मैं वक्त हूँ ॥७॥

The Editorial Committee is keen to induct young blood with fresh, innovative ideas. Those who are keen to be a part of the Editorial committee may please send their Name, Qualifications, Experience, Age, References and provide any additional details about articles or blogs written in any publication. Please write to us. You may email details to editor@kanarasaraswat.in.

स्वरगंगा

सौ. इंदू अशोक गेरसप्पे

कितलें सुरेल, कितलें सुरम्य
निसर्गाचे सैमसंगीत
ह्या स्वर्गसंगीताचे सूर
संबंध सृष्टींतू घुमताती
वान्या लहरीं आलाप घेताती
पानापानांतू पल्लवी गायताती
पर्वतशिखरांतू साद घालताती
व्हाळ वझन्यांसांगाती धुंगुरं बांदूनू
खडपाखडपारी रुणझुणताती
अथांग समुद्रा मंत्रघोष
पक्षीपदां आरोहअवरोह
आळयताती देवा तुगेली महती
हे सर्व सूर घुमताती
अखंड आसमंतातू
भोंवरुन एकरुप जाताती
गर्भशांत मोनेळांतू
ही स्वरगंगा
ह्या संसारांतू
आमी होगडायलें हे स्वर्गसंगीत
हांगा आवाज एकमेकीर आदळताती
आक्रोश करताती
धायी दिकांनी कर्कश कल्लोळ, अश्या वेळी
एक घडी राब, हात दवरी हृदयारी, आयक
काळीज पखवाजा ताल
श्वासा ॐ कार
रंध्रंध्रा हुंकार
प्राणप्रवाहा झंकार
आयक अंतर्नाद
त्याची स्वर्गसंगीताचे पडसाद
ह्या स्वर्गगेंतू
सर्व भेसूर बेसूर सूर
विरनू वताती
ह्याची सूरान्तू सूर मेळोवन उलय
ह्याची छंदतालांतू पावलं मेळय
निसर्ग नियमांतू जीण जगय
सैमसंगीतातू सम जूळय
आयक –
तुगेलेची काळजांतू प्राणसंगीत सैमसंगीत

A person with a passion for writing currently residing in Bangalore. Worked for several years as a Teacher in Mumbai and wrote poems, Ballets and Dramas for the school. Have got several Children's play and songs as well as Konkani short dramas and loksangeet performed for Mumbai Doordarshan. One Konkani Book of Poems "Sankalp" published in 2010, received the Goa Sahitya Akademi award for this Book. She also writes regularly for our beloved Amchi Magazine: Kanara Saraswat

॥ श्री दत्तजयंती ॥

शर्मदा शुक्ल

आयलि रे आयलि दत्त जयंती मार्गशिरान्तू,
कोर्यां आम्मी दत्तात्रेयागेलि आरती घरान्तू

त्रिगुणात्मक रुप तागेलें, सत्व, रज, तम,
ब्रम्हा आनि ईश्वरागेले महें पुरुषोत्तम

मंदस्मित, सुन्दर सुमुख, दत्तदिगंबर,
भस्मविभूषित, पद्मासनस्तित, घाल्तू काषायाम्बर.

त्रिशूल, डमरु, शंख, चक्र, धोर्नु कमंडल,
अभयहस्त, पायी खडावा, तेज: मुखमंडल

चारीश्वान इद्रारि बसल्यांति, चारी वेद रुप,
ऋग, यजुर्, साम आनि अथर्व स्वरुप

कामधेनु गोमातेगेलें दिव्यदर्शन,
औदुंबरवासी दत्तमूर्तिगेलें मार्गदर्शन.

ध्यान कोर्नु, दर्शन घेल्तू, जीवन सार्थक
दत्तगुरुगेल्या आशीर्वादाने परमार्थ साधक
जात्ता परमार्थ साधक

(Refer Page 54)

Konkani Lexicon Fun Quiz Answers

हात
पाय
बॉटुं
अंगुष्ठया बॉट
पावलं
धिंबी
पाय्यागांटी
कुर्दु
मनगट, मणिबंध
कोपोरु
भुजा

FUN TIME QUIZ

- 1) Vidushi Dr (Smt) Lalith J Rao belongs to which *gharana* of Music ?
- 2) How many books has Late (Prof) Sadhana Kamat authored ?
- 3) Which animal is a cross breed between a horse and a donkey used by Army ?
- 4) Which date of the year is celebrated as International Mathematics day ?
- 5) Pt Chidanand Nagarkar had established Music circle by which name ?
- 6) Which Bhanap author wrote the book "The Benegal Brothers"?
- 7) Late Shankar Nag married which actress ?
- 8) In which city and country did Prakash Padukone win his first Commonwealth Gold Medal ?
- 9) Which Bhanap author wrote the English book "Nityananda" – The Divine Presence.
- 10) Which Bhanap was the Managing Director of Castrol India Limited ?

Answers to the above and Winners names will be published in the forthcoming issue.

Answers to Fun Time Quiz – November 21 Issue.

1. Shantamurthi Haridas
2. 1st March 1959
3. Shivaji park, Dadar Mumbai
4. Harite
5. 1708
6. Mr. S.N.Kalbag on 23 April 1939
7. 1911
8. Urban Coop Credit society (became Shamrao Vithal Co-op Bank)
9. Late Rao Bahadur Sripad Subrao Talmaki
10. Shishir Hattangadi
(No winning entries)

Jumbled Quiz Solution Nov 21

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

Names of Winners of November Jumbled Surname Quiz

1. Revati Gulvady
2. Girish Honavar
3. Sanika Balwally
4. Gauri Chougule (nee Aghanashini)
5. Vanita Kumta
6. Aditi Gokarn
7. Sheila Rao
8. Anuradha Kulkarni
9. Sharmila Rao
10. Vinod G Basrur
11. Srikala Sthalekar
12. Gourish M. Haldipur
13. Geeta S Balse
14. Shivshankar Kodange
15. Sudha Bajekal
16. Vijaya Hosangady
17. Premalata Paddidri
18. Seema Ashwin Naimpally
19. Aditya Vinod Koppikar
20. Archana Satish Kelkar
21. Ganesh Baljekar
22. Gurkar Dinkar Rao

FUN TIME JUMBLED QUIZ DEC 21

Arrange the Bhanap surnames in proper order from the jumbled alphabets #

R	I	I	S	L	H	A
T	L	H	A	A	K	B
L	G	E	E	A	N	B
O	A	I	D	K	N	K
R	L	A	L	E	E	B
D	T	A	K	L	O	H
D	I	A	N	R	U	B
E	J	R	N	A	K	A
I	Y	P	D	A	L	K
O	K	S	H	K	I	W

Last date for entries 14 Dec 2021. Winners names will be announced in the Jan 2022 issue.

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Our Insitutions

The Saraswat Mahila Samaj, Gamdevi:

The Saraswat Mahila Samaj celebrated Sharadiya Navaratri on the 14th October 2021 with a Bhajan Sandhya virtually on zoom at 4:00 p.m.

Mrs Usha Surkund introduced the singers, Dr Swati Puthli, Mrs Pallavi Nadkarni and her daughters Mrs Prachiti Damle and Kaivalya. They melodiously performed the Devi Stuti bhajans with devotion.

The program was sponsored by Mrs Nivedita Nadkarni in memory of Smt. Mitrabai Tombat. The program ended with a vote of thanks by Mrs Smita Mavinkurve.

Report by Smt Vijayalaxmi Kapnadak

Here and There

Bengaluru:

On 2nd October and 11th October, *Samaradhana* of HH Shrimat Parijnanashrama Swamiji II and HH Shrimat Shankarashrama Swamiji I respectively, was observed at the Math and *Bhashya Pathana* was rendered by the sadhaka-s from their respective homes.

On the auspicious occasion of Navaratri Utsava from 7th to 15th October, *Navaratri Nityapatha*, *Devi Anushthana*, *Devi Pujana* and *Durganamaskara* was performed on all the days at the Math by Ved Shri Vijay Karnad Bhat mam and Shri Satyendra Sorab mam. On 9th October, *Kumarika Pujana* was performed on the occasion of *Mahanavami*. On 10th October, Lalita Panchami was observed and sadhaka-s participated online in *Kumkumarchana* performed on this occasion. On 19th October, Kojagari Purnima was observed with Lakshmi *Pujana* and *Durganamaskara Seva* at the Math.

Varga activities by Yuvas participated in the online *Manthan* session held on 31st October.

Regular Programmes such as talks on the Bhagavad Gita by Dr. Smt. Sudha Tinaikar commenced online on Shri Chitrapur Math website and *Girvana Pratishtha* classes, *Sambhashana Varga* classes and *Prarthana Varga* are being conducted online. *Gayatri Japa Anushthana* is being performed online every Sunday morning. *Durga Namaskar* was performed every Friday by Ved. Shri Vijay Karnad Bhat mam with the assistance of Shri Satyendra Sorab mam.

Report by Saikrupa Nalkur

Mumbai, Dadar Sabha:

In the months of September and October, a variety of activities were conducted and saw fruitful participation from our sadhaka-s. *Manthan* and Bhajan Seva by Sadguru Bhajan Mandal were conducted regularly with great participation by our sadhaka-s. Smt. Shobha Puthli and Smt. Revati Gulvady conducted two quiz sessions on our *Guruparampara* and the great saints of Maharashtra.

On the occasion of *Samaradhana* of HH Shrimat Anandashram Swamiji, on 9th September, our sadhaka-s performed Shri *Gurupujan* at their respective homes. *Samuhik Gurupujan* was organised on 26th September wherein 9 of our sadhaka-s performed the Pujan.

Samaradhana of HH Shrimat Parijnanashrama Swamiji II was observed on 2nd October and that of HH Shrimat Shankarashrama Swamiji I on 11th October. Smt. Chandrama Bijur spoke about Swamiji's *Mahima*.

On 15th October, our sadhaka-s offered online Sayujyam Navratri Sadhana by chanting Navratri *Nityapath* and Lalita *Sahasranama*, and performing *Devi Anushthana*.

On 17th October, the 80th Dadar Sabha AGM was organised online. On the same day, a total of 30 sadhaka-s from Dadar, Mallapur, Akola, Kolkata and Bankikodla Sabhas performed Shri *Gurupujan* as a part of *Sayujyam's* Local to Global initiative.

The 6th online "*Atmabala*" session was conducted live on 31st October, comprising an informative panel discussion called "Unlock your joints before they get on your nerves: A symposium on Physiotherapy." One of our *yuvatis*, Dr. Niyati Puthli was a part of the panel, along with Dr. Swati Puthli and Dr. Divya Bijur.

Report by Mohit Karkal

CLASSIFIEDS

BIRTH

Aug 6 : A baby boy (Aarambh) to Vaishali and Amogh Bijur. Grandson to Maya and Anil Bijur and to Sugandha & Ram Butte at Mumbai.

ENGAGEMENT

Kartik, son of Dr. Girija and Dr. Gaurang Hattangadi of Mumbai with **Meghana**, daughter of Mrs. Aparna and Mr. Vijayakumar B. Upponi of Bangalore on 7th, November 2021 at Mumbai.

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DOMESTIC TIDINGS

OBITUARIES

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

- Jul 29 : Raghav Lajmi (89) at Borivli, Mumbai
- Sept 17 : Nadkarni Shirish B. (63) at Mangalore
- Oct 12 : Radhakrishna Lajmi (91) in UK
- Oct 15 : Sandeep Dev Mudbidri (57) at Pune
- Oct 15 : Commander Arun Rao (Retd) at Pune
- Oct 22 : Dr Purnima Kishore Nadkarni (65) of Killa Pardi, at Goa
- Oct 23 : Lata Vivekanand Belthangadi (77) at Mumbai
- Oct 24 : Shalini Shivashanker Bolangdy (91) at Mahim, Mumbai.
- Oct 25 : Satish Anantrao Nadkarni, 86, at Mahim (W), Mumbai
- Nov 2 : Pandit Shashidhar D.(83) of Mangalore at Bangalore
- Nov 7 : Shanta Shivram Pandit (nee Marballi), (86) at Pune
- Nov 10 : Arjun Ramchandra Puthli at Kalyan
- Nov 14 : Girish Ratnakar Sajip (66) at Pune

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