

Kanara Saraswat

A MONTHLY MAGAZINE OF THE KANARA SARASWAT ASSOCIATION

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The Yoga Vasishtha deals with the subject of effecting the union of the individual soul with the Supreme Soul - it prescribes various directions for the union of the Jivatman and Paramatman.

(Photo Credit : Guruprasad Kalthod, Vittal)

News Makers of the Month



Gayatri Dhareshwar who had reached the final rounds of Sa re ga ma (Kannada) few years ago, has a first to her credit. She was auditioned by a reputed Music company that exclusively records Sanskrit Shlokas. Her distinct and crystal clear pronunciation endeared her to the Producers and they recorded Radha Kripa Kataksha Stotra. On the first day itself, there were 7800 views and handsome reviews written. Given the success of this release, Gayatri has bagged the contract to record three more shlokas which will be released soon. Way to go, Gayatri. Congratulations.

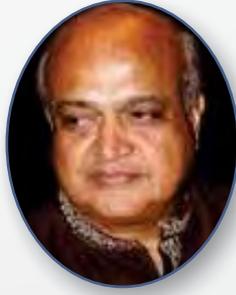


Shri Mohan Hemmadi was honoured by Pt. Umakant Gundecha for his lifetime contribution to Indian classical music in Hyderabad.

For the year 2022



Pt. Nityanand Haldipur



Pt. Sadanand Naimpalli



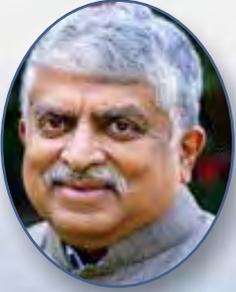
Dr. Bharat Balwalli



Vid. Lalith J. Rao



Pt. M. M. Shukla



Nandan Nilekani



Nitin R. Gokarn



Savitri Babulkar



Dilip Sashital



Dr. Shipra Gurunandan



Lt. Manali Bijoor



Lt. Sachi Koppikar



Rishi Balse



Riya Balwalli



Kanara Saraswat

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The DEEPAWALI 2022 celebrated by KSA - NAKSHATRA'22 included variety of sports events, entertainment activities for all age groups which attracted encouraging participation of AAMCHIS & others from our different societies like Talmakiwadi, Guru Prasad - Parle, SSCHS - Santacruz, Anandashram, Saraswat CHS -Gamdevi, Pune & so on. Look out for the detailed coverage in DIWALI DHAMAKA' 22 in our January 2023 issue.

Sunil Ullal

Jt Secretary, Sports and Cultural affairs

ANNOUNCEMENT

Dear All

Jai Shankar! <https://www.ChitrapurEbooks.com> is happy to announce the addition of 2 more digitised books to our collection on 25 October 2022.

'*The Konkani World*' was a labour of love for (late) Narasimha Janardhan Kamath, a distinguished civil servant who belonged to the very first batch of the Indian Administrative Service after Independence in 1947. Shri Kamath served in many key posts in the Government in a newly independent India. His deep interest in, and love for, all aspects of Konkani culture and its evolution over the centuries, has been condensed in a well annotated and referenced book.

This charming book emerged in 2016, sadly Kamath *mam* (for long an affable and active member of the Konkani *samaj* of Delhi) passed on in 2017.

The digital version of his book was launched on 25 October 2022, his 101st birthday.

The second book on the anvil today is '*An Etymological Glossary of Southern Konkani*', an interesting piece of scholarship and enquiry, printed a hundred + years ago, in 1917. It has served as a forerunner of many linked works of research that, *inter alia*, explored the Sanskrit roots of Konkani language.

Hattiangdi Narayana Rao, better known by his acronym HNR, the author of this slim work (just 17 pages!) was a journalist, editor, writer and a social activist working in Mangalore and Bombay in the early 20th century. In this work, HNR explores the roots of so many Konkani words linked to Sanskrit.

Do log in to <https://www.ChitrapurEbooks.com> and read these books, and many more interesting works on the site.

Jaishankar Bondal

Shantish Nayel

<https://www.ChitrapurEbooks.com>

JUNIOR EDITORIAL COMMITTEE ANNOUNCES ESSAY COMPETITION

We invite our members' children up to the age of 12 years (those born after 1-1-2010) to participate in the Essay competition:

Three winners will be announced and will carry a cash prize of Rs. 500-300 and Rs. 200. If there are less number of entries only one prize will be awarded. The discretion of the Junior Editorial committee will be final. Each essay should be less than 400 words and may be e-mailed to: editor.kanarasaraswat@gmail.com Attn: Jr. Editorial Committee along with your full name, photograph and address.

The topics are: (Choose any one)

1. My favourite holiday destination
2. Advantages and Disadvantages of Mobile phones for Children
3. My favourite pet animal

Last date for submitting entries is 10 January 2023

Vedant Heblekar

Parthaa Ray

Aadya Nagarkatti



From the President's Team

Two years ago, when my granddaughter was 9 years old and to whom mobile phone or iPad is given only for studying purpose by her mother, asked me a general knowledge question while playing with her. Since I was not knowing the answer, I avoided the question. But then she looked at me and said “Ajja, just google it on your mobile and you will get the answer”..... I started thinking, how the world has changed.... when I was 9 years old, my knowledge was limited and now due to internet, the ocean of knowledge is open for today’s children.

Internet plays a quintessential role in the lives of students nowadays. Besides looking up for information from books, they can browse variety of sites on the internet, which in turn broaden their horizon of knowledge. They can also have access to e-library, which is not at all time consuming. Commuting to libraries would not have otherwise saved time for them.

However, at the same time, students are falling prey to various social networking, gaming sites offered by the internet. They are easily lured by the not so-important contents which are primarily satisfying them. Notwithstanding the toxic nature of the internet, they are getting addicted to it. This has weakened their familial bond and they end up being lazy and prefer being at home, instead of indulging in physical activities and sports. Sitting for hours in front of the computer leads to physical disorders, such as eye problems, headache and backache.

Since I am in the Pharma industry, which is specializing in the ophthalmic medications, I have observed that Myopia (the inability to see things clearly when they are far away) cases in young children have increased by multiple folds in India, in last 2-3 years. This has resulted in using spectacles in children right from their early age of as young as 3 years old. Even a new branch within the Ophthalmology, which exclusively practice as “Peadiatric Ophthalmologist” is growing very fast in our country.

There is a dire urgency to limit the use of internet to the children. In this regard, parents can play a major role by keeping an eye on them. They should be encouraged to have access to books and libraries, instead of browsing internet for every single need. By this, the lives of the children can be made much better and easier, thus bringing in their overall development.

Kishore Masurkar

Vice President

FAMILY TREE PROJECT

VOLUNTEERS REQUIRED FROM EACH BHANAP FAMILY

All members/readers are aware that the FAMILY TREE PROJECT has been initiated on a genealogical site myheritage.com. KSA has already taken action to load family trees of bhanap families available in our records.

The success of this project depends on active participation by a few members from each and every bhanap family. We, therefore, appeal to bhanaps from each family to come forward and help us in this venture.

Assistance will primarily be required from volunteers to update records in their own families.

Readers/Members willing to contribute in this manner are requested to send email to: familytrees@kanarasaraswat.in **or contact**

Vandan Shiroor (+91 9833217925) OR Rajan Kalyanpur (+91 9820041961)

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CORRIGENDUM

In our last issue of November 2022, there were two errors in the published interview of Vidushi Smt. Lalith J Rao.

On Pg. 21: Left column, read as - Sangeet Research Academy Kolkata, and not Sangeet Natak Akademi and in the Right column read the name as Dharamsey Khatau and not Dharam Singh Khatau.

We regret the error- Editor.

The Editor's Reflections

As the year 2022 draws to a close its time for reflection on what went right and what did not! In short, it's time to introspect so that we can learn from our mistakes. I am tempted to quote Hal Borland who said "Year's end is neither an end nor a beginning but a going on, with all the wisdom that experience can instil in us."

Introspection need not just be an annual exercise but we ought to do it all the time as improvement is a journey and not a destination. Whatever season of life you're in at the moment, it's important to reflect on how the year went so you can adjust your sails. Many of us feel disappointed if our plans go awry and feel it's the end of the road. One should always believe that if your Plan A fails, there are 25 more alphabets to carry on.

Today's generation is addicted to the internet and to mobile phones. Every medium comes with its fair share of benefits and demerits. The damage internet or mobiles can do to the young minds and bodies if not used in appropriate quantum or manner can be disastrous. Adding to this are our sedentary jobs and lifestyle. It's a matter of grave concern that our country has the rather ignominious record as the diabetic capital of the world. With a close to 1/5th of the World's diabetics in India, it is not a something to be proud of. Physical exercise as simple as walking needs to be incorporated in order to remain fit and healthy. I remember a senior relative used to often use the term "sense of proportion". I was too small then, to understand the deeper meaning of this term, but as I grew up, I realised the depth and significance of it.

Last month was personally very enjoyable as I took a mini vacation and visited KSAs Nashik Holiday Home. The hospitality and the attention to details by our caretaker couple (Geeta and Radhakrishna Kodange) needs special mention as they strive to make the visitors happy and comfortable. I would certainly exhort our members to make a dash to Nasik KSA HH to not only enjoy the cool climate amidst all the greenery, but also experience a "home away from home". Those who have never been there should take the initiative without delay. And for the costs, it's a steal!

The annual *shashthi* celebrations which take place at Vittal in the august presence of our Swamiji hold a lot of significance for us Bhanaps. For me the trip to Vittal on Kartik Punav was very enjoyable. On my return journey an interesting incident happened which further fortified my love and faith in Lord Anantheshwar. By sheer negligence, I boarded the wrong train at Mangalore Central. I realised it after travelling some distance. I had a prayer on my lip and invoked Lord Anantheshwar to save me the blues. When the TC arrived, I told him my predicament, he said "You are fortunate! Your train which normally departs earlier than this train is running 20 minutes late and is behind this train!" I alighted at Surathkal and got into the right train, saved by the grace and benevolence of Lord Anantheshwar.

Our cover this month carries the charcoal image of Yog Vasistha sketched by the talented and ever co-operative Guruprasad Kalthod, against the backdrop of the pond in our Vittal temple. We bring you an enriching article penned by the eminent and erudite Raghuram Trikannad on Yog Vasistha.

Navy Day is celebrated on Dec 4 every year. Our Junior Editorial Committee member Paartha Ray, has commemorated the event by writing about the new design of the Indian Navy emblem and flag.

We hope you like reading the Kanara Saraswat and we look forward to your suggestions for continuous improvement. After all, as Aristotle said "Quality is not an act, it is a habit".

Hearty congratulations to the eminently popular Mohan Hemmadi and his soulmate on completing sixty years of loving togetherness. KSA wishes both of them good health in the years to come.

Your KS magazine is for the Bhanaps, of the Bhanaps, and by the Bhanaps.

Nitin Gokarn

ATTENTION ALL AMCHI SERVING AND RETIRED ARMED FORCES PERSONNEL AND AMCHI CIVILIANS ASSOCIATED WITH DEFENCE ORGANISATIONS

An All India Chitrapur Saraswat Defence Convention was held in Pune in October 2014. The Souvenir booklet which was published on the occasion featured, inter alia, a list of Chitrapur Saraswats in the Defence Services (more frequently referred to the Amchi Martial Clan) as on 12 September 2004. The list is treasured by all veterans and it is important to keep it updated for historical purposes.

Comde Sadashiv Vombatkere, NM, IN (Retd) has very kindly consented to accept this onerous task of carrying out necessary amendments on his computer. He will also create back-up and store the data in cloud for easy retrieval, to guard against any crashing of hard disc or loss of data due to other causes.

It is intended to complete this one-time exercise by 31st Mar 2023. Towards this end, all serving personnel/ veterans/next-of-kin are requested to intimate any change in status/personal details directly to Comde Vombatkere by whatsapp on his mobile number **9481266848** or by email to vombatkere@gmail.com

For easy reference, the directory, in alphabetical order of surnames, will be divided into six parts as follows: -

Part 1 – Army

Part 2 – Navy

Part 3 – Air Force

Part 4 – Amchi Women in the Armed Forces

Part 5 – Non-Amchis Married to Amchi Ladies

Part 6 – Amchi Civilians in Defence Forces

The alphabets ‘S’ (for Serving), ‘R’ (for Retired) and ‘L’ (for Late) against each shall denote the status of the person.

The following information is required:-

Full names of all amchi personnel, including ladies, who have joined the armed forces as Officers/ Personnel Below Officers Rank (PBOR)/ Agniveers from 1st April 2004 onwards.

Service – Army, Navy or Air Force.

What regiment or branch? E.g. Infantry/Executive/Flying

In what capacity? Officer/PBOR/ Agniveer?

Current rank.

If married, first name of spouse; Nee (surname)?

If retired in 2004 or later, date of retirement.

If deceased, date of passing away. To be provided by NOK.

Military decorations.(By NOK if awarded posthumously)

Full permanent postal address with PIN Code.

Amchi ladies married to non-amchi service personnel are also requested to send the required particulars concerning their husbands.

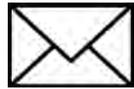
Lastly, given the cost and logistics of printing a new directory, instead of producing the new directory in book form, Comde Vombatkere will make necessary amendments while retaining the basic format of the directory and convert it into a PDF file which can be passed electronically to any *amchi* person who desires to have it: **free of cost**. It will be an unclassified document purely of historical interest to our community.

All are reminded that the details will be reproduced as per information received from concerned personnel/NOK without any cross-checking of official records or documents. Hence integrity and correctness of information conveyed for inclusion is important.

Everybody's cooperation is solicited.

Pune

Maj. Gen. B N Rao, AVSM, VSM & Bar, (Retd)
(For and on behalf of the Amchi Martial Clan)



Letters to the Editor

Dear Editor,

I read the Editor's reflections in the Nov issue of KS magazine. I am so touched by your comments. Thank you very much. What you have expressed brought back memories of your father the late Gurunath(mam) Gokarn and his dedication to the Kala Vibhag of the KSA. The way he tirelessly worked to promote Saraswat musicians, and the love and affection he showered on us are evergreen memories.

Lalith J Rao, Bangalore

Dear Editor,

A part of your mission was to revamp the contents of the Kanara Saraswat and my congratulations on what you have already and are continuing to do. However, I am surprised and disappointed in respect of one area i.e. Puzzles and Crosswords!

You printed a complicated crossword in the August issue with the clues all jumbled up and reprinted the puzzle in the September issue. In the October issue, you have given a new crossword. I am surprised and disappointed that you have erred in all three! In the Crossword, after filling up the answers to all the clues, some empty spaces are still left. This is not permitted in a Crossword. There is hat-trick of errors in the Crosswords published in the last three months.

Indukanth Ragade, Chennai

(Sir, Your observation is correct. We have erred and the empty slots were not blackened. We regret the error- Editor)

Dear Editor,

This is with reference to Anju Maskeri's article titled, "So, why am I not married yet?" in the

Kanara Saraswat October 2022 issue.

I was impressed with the thought provoking and honest writing. I fully agree with the message: Marriage or kids don't define an individual. I'm married for 15 years & we are happily child-free. However, sometimes people and society make it complex by forcing it on an individual.

Marriage is a bond between two individuals having different thoughts and beliefs yet willing to reach a middle ground and the bond is personal to them.

Moreover, it's a matter of choice whether one wants to get married or not. The point is to enjoy each and every moment of life by learning through experiences.

Salil Kulkarni, Mumbai

Dear Editor,

The Diwali KS issue carried a brilliant and excellent article by Anju Maskeri. I am proud of her. I am so happy to see her express her mind so clearly. I also liked how she related the Big O and wedge story. It was amazing.

I would like to see more of her writings in future.

Ajeet Pandit, Mumbai

Dear Editor,

"Kulaar Ka Dulaar"

Diwali this year has been a unique experience for us because, we chose to leave behind the dust and noise pollution of the city of Mumbai and head for the quiet, pleasant weather of Nasik. The one place where we have been staying in Nasik for nearly twenty years is the KSA Holiday Home. This year too, we stayed at the Holiday Home which is now managed by the wonderful Kodange family.

Radhakrishna and Geeta Kodange are a couple who I would describe as warm, attentive and caring hosts. Apart from the incredibly delicious *saatvic*, *amchi* cuisine cooked by Geeta, the helpful, kind nature of this couple warmed the heart of this octogenarian like me. We were also participants of the flamboyant Lakshmi pooja held at Holiday Home, which the Kodange family arranged in complete devotion. Both Radhakrishna and Geeta helped me and my family experience 'Kulaar ka Dulaar' after a long time. I want to specifically thank the KSA committee for doing an exemplary job of making Holiday Home, Nasik, a comfort zone for everyone who steps in here. May Lord Bhavanishankar and Ma Annapoorna bless them always.

- Usha Dhareshwar, Borivali

Sir,

The Sept. Issue of KS featured several interviews and write-ups of prominent *Bhanap Vidyaratnas*. They have all achieved prominence and recognition from peers in their field of research and teaching. These accounts should truly inspire our younger generation in building their career.

I am happy to see a two page Art Corner by senior artistes for some time now. Earlier, KS has been featuring drawings by young children in Children's Corner..

We have seen the works of professionals like late P G Sirur but now by showing the works of other amateur artists, I hope you will be able to feature professional and Sunday painters to show their skills.

KS has been continuously improving its range and quality of contents. Thanks are due to the Editorial team. Please keep up the good work !

Ramdas V. Betrabet, Bengaluru

Dear Editor,

Your November issue made excellent reading from page one to the last. The interview with music exponent Vidushi Smt. Lalith J Rao gave us an insight into one of the great singing virtuoso and her musical journey. The evolution of Canara Union was an excellent read into how the famed hall was formed and the growth of the hall. Amit Raje's transition from the corporate world to a baker made interesting reading. The young Vedant

Heblekar's journey to Amritsar and the revered Golden Temple was indeed a masterpiece from such a young talent. The Table Tennis Champion Jayant Kabad's interview delved in to how a great sportsman made it to the higher rankings of a popular sport. The reportage of a much awarded Hindi short film "**Antahkaran**" made us hope that it wins more laurels at national and international film festivals. The film journalism Guru Chaitanya Padukone getting so many awards made my chest swell with pride. Kudos to the great pensmith!

Sandeep Hattangady, Borivali

CORRIGENDUM

In our November, 2022 issue of Kanara Saraswat, on page nos 59 and 65 under our column "Konkani Lexicon Fun Quiz", it is erroneously mentioned that it is compiled by Radhika Suresh Kumble. This should be read as compiled by "Radhika Kumble". We regret the error.

Editorial Committee



Dr. Anandmoorti Padmanabh Rao (Kombribail),

from Belgaum, aged 88 years,
husband of late Medha,
father of Malavika, Maithili and Mihir,
passed away peacefully on
18th October 2022 in Pune.

Deeply mourned by
sons in law Aniruddha and
Subodh, daughter-in-law Sangeeta,
grandchildren Prachi, Abhay-Alison
and many relatives and friends.

60th
Diamond
Jubilee
Wedding Anniversary

Celebrating...

Love

Passion

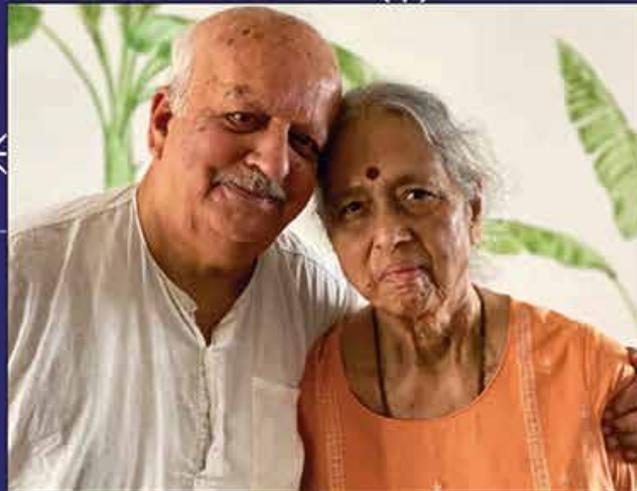
Trust

Bonding.

Together...forever...



18th December 1962



Mohan and Anuradha Hemmadi
18th December 2022

Immense love and gratitude – Sharmila, Urmila, Siddharth,
Yajushi, Parikshit, Aashish and Parinishtaa
Warm Wishes from joyful Hemmadi and Nagarkatti families.



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**Titanic - Ishaan Sanadi,
Santacruz (10 years)**



**Butterfly - Umika Hattangadi,
Pune (10 years)**

ENTERING THE GOLDEN WEDDING ANNIVERSARY

Prakash and Jyothi Wed on 12-11-1973 and this sparked the light in their lives and the beautiful journey began traversing through many memorable places, events, & milestones and it continues.



Kumble Prakash Rao and Kumble Jyothi (nee Upponi) On 12th November 2022 enter their Golden Wedding Anniversary. We wish them heartfully on this joyous occassion and pray for many more years of togetherness and bliss.

**With Best Wishes From:
Pradeep, Shantala, Nainika, Anupama, Girish, Jaideep, Sandeep.
And from all near and dear ones.**

KSA-CSN (CHITRAPUR SARASWAT NETWORK)
HOW DOES IT HELP BHANAPS in BUSINESS

By The CSN Team

To start with an oft repeated quote by Robert Kiyosaki, which should be the **ब्रीद-वाक्य or Motto** of every Bhanap Business Person - **The richest people in the world look for and build networks; everyone else looks for work** – Hence the corollary can be “If you want to be RICH, Build your Network and nourish it or better still JOIN a NETWORK (say like KSA-CSN)

CSN is a platform for *Bhanap* business persons/self-employed professionals to come together, meet, Bond, understand each other’s business, goals and growth plans, and then try and help each other in the best feasible way, such that each one gains over time.

KSA-CSN Mission Statement is as under

Provide a platform for the CSB Samaj to pool talents, resources and experiences in the community through interactions for initiation and advancement of professionals and entrepreneurs for their material prosperity

Material Prosperity or **भौतिक समृद्धि** simply translates into “earning more money”. Money is the main tangible measurement tool of the success of CSN and its initiatives. Business Growth is essential for every Business Owner and Word of mouth exposure is one of the tried and trusted methods of generating new opportunities of Business expansion.

CSN has initiated various avenues for intermingling amongst *Bhanap* entrepreneurs.

- a) ECM’s (Entrepreneur Club Meets) on 2nd and 4th Sundays of every month.
- b) 1 on1’s. 2 members meet across the table and get to know each other well, personally, socially and commercially.
- c) 1 with Many’s where a group of members meet and exchange information about each other’s business.
- d) Members are encourage to try and take a member to one client for a personal introduction. This HELPS.

Other Initiatives

- i) The CSN Page – a dedicated feature for CSN members, intended for an article on CSN, It’s initiatives, Success Stories, Announcements etc.
- ii) One article by a Domain Expert in the field of his/her expertise. This also helps the contributor as it serves as an introduction / reminder of the domain expertise.
- iii) Workshops by various Domain Experts.
- iv) **BHANAP YELLOW PAGES (concept initiated by Kishore Masurkar, Vice President, KSA) a listing of CSN members who have registered on the CSN Database, were widely circulated on various social media avenues. This facility is available only to those Bhanap entrepreneurs registering on the CSN Database. Please encourage Bhanap Entrepreneurs/ Professionals to register on the database and join in Networking initiatives.**

APPEAL

Requesting DOMAIN EXPERTS to contribute their mite to CSN by offering to:

- a) Hold Workshops in the field of their Domain Expertise.
- b) Author Articles in their related fields as may be useful to *Amchi* business entrepreneurs.

HOW CAN I HELP KSA-CSN & FELLOW BHANAPS

1. If you are a *Bhanap* Entrepreneur, Register on the Database and participate in the various Networking Initiatives.
2. If you know a *Bhanap* Entrepreneur (existing or hopeful) please inform him/her about the KSA-CSN database and encourage him/her to register thereon and

3. If you are not self-employed or leading a retired life, you could also ask to attend ECM's as a Visitor and see for yourself how KSA-CSN aims at and works towards better prosperity for Bhanaps.
4. If you are a decision maker in your organization then KSA-CSN could help you find a trustworthy vendor.
5. Inform *Bhanaps* in your know in any of the above categories to attend online ECM's (2nd and 4th Sunday of every month @ 10 am).
6. If you know any *Bhanaps* who have good expert knowledge in their field of work and are willing to offer their help and guidance to KSA-CSN, please let us know.
7. We would also be pleased to receive names of High Achievers in the Bhanap Community as potential Guests of Honour for our *Mulakats*. It may be noted that final selection of names would be done by the functional Sub-Group/ CSN Task Force and that decision would be final.

Link to register on the KSA-CSN Database is: www.kanarasaraswat.com/csn

SUCCESS STORY

We feel delighted to reproduce a post by a member thanking 2 members for personal introductions and expressing gratitude for the help offered;

Posts by Avinash Naimpally:

- (A) I would like to thank Samiir Halady for arranging a meeting for me yesterday, with his client for their mobile app requirement. Samiir came all the way from Talmakiwadi to Andheri, made himself available at the meeting to introduce me personally. The meeting went well, all thanks to Samiir.

Irrespective of whether the project is awarded or not, I am humbled by Samiir's effort in understanding my strengths, the client's requirements and then patching both parties at the meeting table to give us a head start for the discussion.

That is truly - ***One up for Bhanap***

- (B) Further to this introductory meeting that Samiir Halady arranged for me with his client, he made himself available at 2 more subsequent meetings. Each time, coming all the way from Talmakiwadi to Andheri.

The 1st project (from a series of projects) was awarded 2 days ago and the chq for the advance amount has been received.

I would like to thank Samiir from the bottom of my heart for his efforts to help us bag this projects.

- (C) I would also like to acknowledge 3rd installment received from a reference given by @Vipul Bondal. 4th installment will be due soon. Thanks Vipul for the lead.

Moral of the above information

- (a) Samiir and Vipul went out of their way to help Avinash get new concrete convertible opportunities.
- (b) Why? Because Avinash had ensured that both Vipul and Samiir understood what opportunities he was looking at.
- (c) Both Samiir and Vipul listened to Avinash's need and remembered / recollected the same and when an opportunity arose, introduced Avinash to the new prospective customers.
- (d) Once Avinash received new Business he publicly acknowledged both Samiir twice (once for the introduction and second for Conversion into business) and Vipul (3rd acknowledgement for 3rd instalment of monies received).
- (e) This earns plaudits for Samiir and Vipul for their helping nature and members would look at them more positively. Avinash would have come across as a person one can trust and recommend. WIN WIN Situation.

CSN HELPS - Do join and and enhance your business growth opportunities.

Relevance Of “Yoga Vāsiṣṭha” In The Dusk Of Life

RAGHUNANDAN TRIKANNAD

The setting sun spreads warmth on the right, while the moving shadows are lengthening on the left. Though the pilgrims are pleasantly tired after a daylong journey on foot, their spirits are high as there is eagerness to reach the destination which is a short distance away. Discomfort and weariness melt away when the journey is in its last lap. As Vānaprastha-s, we have lived our life and have entered the dusk of our lives. Our experiences through realised and some unrealised dreams, the ups and downs we have faced, have all added to the paintings, we as individuals create in this life. The sketch was done in our childhood, the details were filled by the variety of colours and shades during our youth and middle age through experiences both good and bad. And now, it is time to give the finishing touches to that painting we leave behind for our near and dear ones. Whether it is a painting or a sport, the final lap is most important. Yoga Vāsiṣṭha helps us in making this last lap fruitful and worthwhile.

While sitting on a beach, and are too engrossed in watching the waxing and waning of waves and froth, usually we tend to forget the fact that waves are only the superficial disturbances of the background called ocean, and its depth. We miss the context while getting too involved in the so-called gross actions of our likings or preferences. Behind all change, there has to be something changeless. There is nothing like horizon, and in a way every place is essentially a horizon. Depending on innate nature and taste, once in a while, everyone pauses to ponder about the why and wherefore of life. Due to priorities and the pressing demands of survival, we may delay facing these questions pertaining to the meaning of life and Existence. Search for truth leads us to external nature using the method of curiosity, observation, experiment, inference and thus, prediction. This unlocks infinite mysteries of boundless universe and help us to know our place in it. Every knowledge is put on the anvil of reason and experiment to be scrutinised only to reduce it to a probability. In seeking the ultimate cause, a search in another direction begins, which is an inner search that gives meaning to life and Existence. It is a search within, which gives a shocking realisation, that knowledge is limitless and to know the world external or internal with our truly limited senses in their capacity is almost impossible, dawns.

The process of looking within for introspection and self-analysis, demands certain amount of poise, maturity and subtlety since most of us are basically restless and easily excitable keeping us away from self-awareness.

The conclusions drawn by Ṛṣis—our spiritual Masters, helped us preserve our sanity and spiritual wellbeing, over thousands of years. The observations, conclusions and recommendations in dialogue form, from the hermitages became the Upaniṣads—the foundation of our culture. Spirituality definitely is not for the unsuccessful to shy away from problems and responsibilities or to use seclusion as a means to hide the inabilities. Upaniṣads are necessarily mystical since they are utterances expressed by Ṛṣis in their lofty states of consciousness while in meditative moods. The Truth enshrined in the Upaniṣads is transferred to the common mass through Purāṇas or mythology, which indirectly hint the great Truths of Upaniṣads. However, characters of Purāṇas may strengthen the imaginative faculty and fantasies of the mind, and need not create genuine interest in the study of Upaniṣads. But definitely for a beginner, the illustrative stories and mythical characters introduce to grand mystical truths. Like Rāmāyaṇa, Yoga Vāsiṣṭha is such a scripture that inspires one to go in for the divine adventure. It gives practical hints and guidelines to the *Sādhakas* at various stages of their growth. Just as the story of Rāma gives an exemplary ethical and moral behaviour in an individual through Rāmāyaṇa, Yoga Vāsiṣṭha, also claimed to be written by Sage Vālmiki, is for purification of mind and creating a mood of seeking in the society.

What happens to a person who has experienced life to the fullest, characterised by challenges and struggle, starts wondering about the real meaning of life as he gets exhausted with his mundane survival tantrums. First section entitled *Vairāgya Prakaraṇa* deals with disinterest in the life of indulgence faced by man who has realised that the life characterised by only acts of survival is limited and meaningless. Those who aspire for something permanent that brings total freedom are eligible to take up of the study of scriptures and spirituality.

Second section *Mumuṅṣu Prakaraṇa*, deals with the basic qualifications of Mumuṅṣu—an aspirant seeker of liberation. Man is always in a hurry to fulfil the gross desires of survival. The first quality of mind involving an inner search is Śama—the sweet patience achieved through quietening of the five senses. Our life already has this sweet patience, that we have learnt either happily or the circumstances forced us to. It is time that we learn to be patient with ourselves! If the body is not as swift as it used to be, be patient; if the senses have become weak, be patient; if the emotions go haywire, be patient. If the

children and grand-children are not obedient as they used to, be patient—remember it is their time to chase dreams, just as you had been busy chasing yours. It is time to take the help of Santoṣa—contentment, the second friend in the life’s pilgrimage. Be content by being thankful for all your achievements so far, be grateful to the body and senses which were the means through which we achieved. Whisper a word of appreciation and thankfulness to those who were with you during your testing times. Santoṣa helps us to smoothen the wrinkles of regret, of suffering and pain which are regular components of the package called life!

The third friend *Vicāra* helps in acquiring an ability to penetrate into the deeper aspects of mind, to observe the mind and its activities and develop awareness, in the life of the seeker. During Vanaprastha, *Vicāra* helps us understand the behaviour of the world as we remember our own nature during the time that has gone by. In these stages many a time, a seeker needs the company of the Enlightened and experienced wise to clarify his lingering doubts, which is referred to as *Sādhusaṅga* in this scripture. The books, live discourses at different venues or the ones available on the Internet, offer this *Satsaṅga* or *Sādhusaṅga*. These four noble steps are the four sentinels of the Palace called Mukti or the Ultimate Realisation and for us these can be our very good and intimate friends at this stage of life.

Yoga Vāsiṣṭha takes up all problems of common man at the subjective level. The sages were also convinced that the so-called external problems are only symptoms of internal discomforts. The third section *Utpatti Prakaraṇa* deals with the “I” principle. The stories of this section illustrate the cause and impact of fear, ignorance and bondage related with “I” the ego. Most problems are our own creations due to our tendency of identification with thoughts and actions which in turn, cause bondage through involvement to get entangled with this illusory world.

The fourth section *Sthiti Prakaraṇa* reflects the effect of crystallisation of “I” the ego. It appears *Sthiti* or preservation of “I” is an important stage of growth as it learns through experiences bringing the three aspects of existence such as identification with the physical body, the psyche and the whole Cosmos. A man involved with his ego and its manifestations is in a kind of sleep as a result of involvement without mindfulness. But one has to notice one day that life as such is full of pain with only intermittent glimpse of pleasure and that it is impermanent. This awareness leads to a shocking blow, that forces one into the queries of “why and what-for” of life. If we understand that all the problems and obstacles are there because of this on factor the “I”-factor, then we learn to take responsibility for all that has happened in life, all that is happening and all that will happen in future.

The fifth section *Upaśama Prakaraṇa* offers valuable hints on ways of quietening the mind and elimination of the “I-ness” feeling—the root cause of binding tendencies, and to become aware of Oneness with the Cosmos. With nine interesting stories, it shows how our receptivity and open-mindedness help us eliminate the mind and its illusions. The last and the sixth section *Nirvāṇa Prakaraṇa* with fifteen stories tries to convey the deepest thoughts portraying through finest narrative forms. The occult details of *Prāṇa Vidyā*, significance of Worship, secret of action, Guru-Śiṣya relationship, the true renunciation in its finest sense, the deepest aspect of the purity of mind and the seven stages that a seeker passes through for attaining Mukti—the Freedom in the Ultimate sense or the Final Liberation from all bondage, are discussed in detail and depth in this section.

As one leans back in time, looking beyond the game called life in retrospection, a new realisation dawns of the uselessness of all the efforts that have been invested in building the castles of possessions and relationships. Though so dear, since they were one’s own creations, the wave called time if not death, changes everything and makes one withdraw only to get into some other futile effort as if compelled by a sense of incompleteness or else, a feeling of discontent. This phenomenon gets repeated endlessly, until one suddenly realises the tricks played by Time, which propels man to search the impact of the pros and cons of his actions; how-s and why-s of the course of life in the context of the Truth called Ultimate Reality. As one meekly accepts the impermanent impact of all our actions on the wave called Time which stubbornly stays untamed ultimately mind enters a new voyage in search of the essence of timeless Truth of life. Thus, one tends to move towards spirituality. In order to initiate a sustained interest in spirituality in general and *Vedānta* in particular, one must be an earnest Truth seeker, not just at the scholastic discussion level, but having the potential to bring in a transformation in the seeker when it is studied with the principal aim of practising. Yoga Vāsiṣṭha is such a reference book that pertains to guidance of seekers in various stages. This new wisdom of spirituality on the basis of experiences will enable one to play the tricky game called life with an unerring wisdom and coupled with fathomless awareness, start living with capital “L”.

(Vasishtha Yoga is structured as a discourse of sage Vasistha to Ram. The text consists of 6 books which cover Ram's frustration with the nature of life and human suffering, the desire for liberation, and that liberation comes through spiritual life. It discusses meditation and its powers in liberating the individual. The text expounds the principles of Maya and Brahman, as well as the principles of non-duality.)

History of Shri Ananteshwar temple, Vittal

(Compiled from the works of Shri Ugran Sunder Rao and Shri Rajagopal Bhat)

Vittal, a small moffusil town in South Kanara has a legendary past. Its original name was Ekachakrapura. It is so referred to in the immortal epic, the Mahabharata. The giant Bakasur was tormenting the natives of this place by claiming a human victim everyday and Bhima the mighty muscleman did short work of Bakasur. We are told that the blood that gushed out of the giant turned into a big tank. This place *Nettara Kere* is a suburb of Vittal. Even the cave of Bakasur is still to be found though in a state of ruin in a forest near Vittal. However, how and when Ekachakrapura came to be known as Vittal is uncertain.

Vittal is now a household name amongst Bhanaps. What binds them to Vittal is the silken bond of devotion they have to the Lord. This temple is also called Subraya Devasthan. Subramanya is the synonym for Ananteshwar.

Some devotees erroneously pronounce the name of the temple as “Shri Madananteshwar temple”. It is a misnomer. The compound Srimadananteshwar temple is made up of two words. Srimad and Ananteshwar. So while speaking sanctity should be maintained in pronunciation. The presence of the name Ishwara in the name makes some believe that this temple is dedicated to Lord Shiva. However, **it is not a Shaiva site but a Vaishnava site**. The word Ishwara simply means the Lord. (Vishnu/Krishna)

In the year 1560, a member of our community proceeded to Subrahmanya, about 30 miles from Vittal, and worshipped the deity; the God appeared to him in a dream, directed him to take away an image of Ananteshwar for future worship, and instructed him to install it in a particular place. Accordingly, the pious man brought an image to Vokkettur, a mile to the north-east of Vittal, erected a shrine there with the help of the community, and consecrated the image in it. That original place was a dense jungle and not easily accessible. It is related that, under instructions from the God, the image was transferred to, and installed at, Vittal around 1660. In token thereof, it is the custom to this day to bring some *mruttika* or earth from the original spot at Vokkettur, to sow a little grain in it and let it sprout, and to hand the

sprouted grain to devotees as *prasad* prior to the commencement of the annual *shashthi* festival at Vittal. It is believed that this Ananteshwar temple at Vittal was the first temple of the community in Kanaras. The name of this unknown savant has faded into history without his identity being found out. This temple has had a chequered history and survived numerous shocks and survived due to His grace.

Before Vittal came into British possession in 1800, it was being ruled by the local Domba Heggade. He imagined that the temple was a gold mine and planned to plunder it in 1791. But the temple priest got scent of this, hid the valuables and frustrated the plan. Heggade was very annoyed and to harass the poor priest, issued a quixotic command : that the priest should leave Vittal but should not step in to adjoining alien territory. The priest outsmarted the command, went to Keilinja on the northern outskirts, and stood in the rivulet in knee deep water. Heggade felt outwitted and recalled him to Vittal.

Later, in 1800, when the greater portion of the district had been wrested by the British from Tipu, the Heggade, who had sided with the latter, made a second, and this time a successful attempt, had the temple plundered, and took away property worth Rs. 8,360 . Heggade made a vicious plan, set the boundaries of the village on fire and created chaos in the village. In the ensuing melee he plundered and took away the riches.

The Brahmans in charge, however, managed to save the images, removed them to Mangalore, arranged for worship there for about a year and a half, and brought them back to Vittal only after the Heggade was imprisoned by the British. Thereupon, in 1804, the temple was reconstructed, and the image re-consecrated by Shrimat Keshavashram Swamiji, our fifth Guru. This was followed in 1810 by the installation of a Shivalinga in the temple at His desire.

The year 1821 saw the temple destroyed by fire. Manjeshwar Babannayya and the Bantval people had it rebuilt, however, only to see it devastated by the same agency once more, even before its re-consecration. Finally, in 1835, the work was taken

in hand again, the roof of the inner shrine was copper-plated, and the following year witnessed its reconstruction by Shrimat Vamanashram Swamiji, our sixth Guru. The building of the *chandrashalas* which had also been commenced in 1835, was, however, completed only in 1855.

In those days oracles used to take place and a *Darshana Patri* who used to get spiritually possessed used to make oracular forecasts. Vamanashram Swamiji was considering adoption of a *shishya*. A young lad Paramashwara Nagar was staying with a well-to-do householder called Karnik Devappaya. He was doing odd jobs and running errands for him at home. When Parameswara was rendering massage to Devappaya, a well-known astrologer was also present. The astrologer told Devappaya, "don't take service from this lad. He is worthy of service from you as is the rest of your community". In due course when Vamanashram swamiji was camping in Vitthal, this lad was also present. During one of the regular darshanas the akshay patri sprinkled Akshatas on this lad and pronounced that "this boy will be chosen as *Shishya*". He was later named as Swami Krishnashram.

At His instance a separate small shrine of Lord Shiva was set up inside the temple where *Bilva Samarpana* and *Rudrabhisheka* take place. However, in the main shrine of Lord Anantheshwar, only *Tulsi samarpana* is done. Nandi is conspicuous by its absence.

During His camp at Vittal, in his advancing years, Swami Krishnashram is said to have prayed to the Lord at Vittal to help him find a suitable *shishya*. Akshatas were sprinkled on a young boy called Kalappa and this young boy became the much adored and respected, Swami Pandurangashram. During the time of Pandurangashram Swamiji several improvements took place in the temple. The first *Brahmakalasha* was performed in on 23-2-1912 during his reign. The *Brahmakalasha* ceremony was performed with great eclat under the aegis of Shrimat Pandurangashram Swamiji.

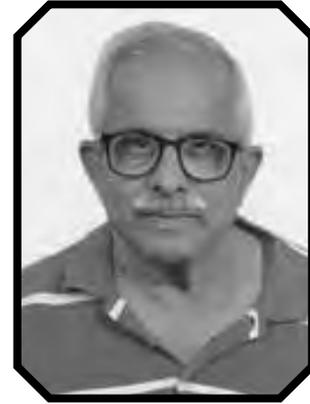
The era of Swami Anandashram saw Vittal undergo many positive transformations. Rooms were built for devotees to stay. Smaller shrines were renovated. Swamiji performed *Chaturmasya* in 1947 and 1953.

Another *Brahma kalasa* was performed in 1972 during the reign of Swami Parijnanashram III.

Thereafter, several events have taken place at Vittal in recent times after present *mathadipati* ascended the Peetha. Some landmark events include the Aadisthala renovation (1995), Parijnana Atithi gruha(1999) 2004 Chaturmasya, Brahmakalasha (2011) Saraya Nilayam(2012 Vaidik Quarters) Paduka Sannidhi of HH Parijnanashram III in 2015, and a new Nagakatte and Voklikatte in 2019.

Ananta stands for the Lord. During Ananta Vrata (*nomp*) the pratima which is worshipped at Vittal is with the face of Ananta. The worshipper wears a *kankana*, a silken thread, on his wrist. This is known as Ananta *sutra* and stands for the infinite Lord who runs like a thread through the gamut of names and forms *nama rupa* of creation. "Everything is strung into me. O Arjuna, like beads in a thread". So, Ananta the endless one is Lord Vishnu.

Every Bhanap must pay a visit to Shrimat Anantheshwar Temple atleast once in a life time, especially during *Shashthi* celebrations and witness, participate and enjoy the grace of the benevolent and Supreme Lord.



VINOD SHRIDHAR BENEGAL
(Retd. Bank Of India, Mumbai)

Passed away peacefully on Wednesday,
9th November 2022 at the age of 81
at Andheri West, Mumbai - 400058

He is survived by his wife Vidya Benegal,
his two sons, Prashant & Shashank,
his daughters-in-laws Aarti & Sarita and
grandchildren
Jai, Akshata, Nidhi & Akshay

SIP (Suitable Investment Planning)

BY JAIDEEP SHIRALI

Planning one's investments seems to be the easiest thing to do. Open a bank account, invest in a bank fixed deposit (FD) and open a PPF account, typical for those starting a career. The FD provides steady income, PPF is for tax saving and your investments are done. Add the Employee Provident Fund and most of your life goals and retirement fund have been taken care of. But is investment really that simple?

In order to create wealth, consider the 3 P's, Profit, Protection and Preservation. Profit means the appreciation in investments. Protection is the protection of your assets, movable or immovable assets and crucially, yourself. Preservation is keeping some capital intact, while getting income. An investment portfolio is like your lunch, each investment is useful, but just one investment can't be your whole portfolio. You could buy shares / equity oriented funds for profit, bonds / FDs for preservation and insurance for protection. Thus your portfolio must consider both risk and return. Planning your investments is actually more than just FD + PPF + EPF as-

- a) Inflation may exceed FD interest rates, so you are not really earning if your FD return either equals or is less than the inflation rate
- b) Interest rates in India are trending downwards, from 16 – 18% p.a. a few decades ago, to 4.5% p.a. till recently, they may fall further in future. This would reduce not just the FD return, but also PPF returns as these are now variable. Are there any options to FDs or PPF?
- c) Life expectancy has increased, which means a larger retirement fund. Your children may help you in your golden years, but wouldn't you like to be less dependent on them? How can you increase your retirement fund?
- d) The cost of medical treatment has shot up, a few days of hospitalisation expenses is enough to send your BP into orbit! How do you cover your health related expenses?
- e) In any crisis, for example Covid 19, if the breadwinner unfortunately passes away, what financial safety would the family have?
- f) So many financial products, 40 types of mutual funds, many bonds or debentures, insurance products, pension products, medical insurance, etc. But which product suits you, why and when?

Given the numerous choices for any investment, what should one buy? Start by defining the objective for each investment, whether it's risk cover or returns, the time period, is it for tax saving, etc. Then, do your own research or meet an advisor / distributor with your requirements. Remember that online advice may be generalised, e.g. small cap equity funds have high returns, but don't suit all ages. Many investment products enable direct investments without distributors, but neither would the investor know whether that product is suitable for him, nor would he get an idea about any future course correction.

To illustrate, there's a common belief that mutual funds invest only in the stock market, which is incorrect. Many investors believe mutual funds are risky. But there are mutual funds that invest in only gold or silver, while debt funds don't buy any shares either. Mutual funds invest at various risk levels, right from very low (overnight funds) to equity based sector funds (very high), the risk level changes with the type of fund. One can invest in mutual funds across time periods, right from 1 day (overnight funds) to many years (any mutual fund). The 40 types of mutual funds are used for various objectives, whether wealth creation or short term parking of funds or income or tax saving, etc. There are no 'best mutual funds', please get proper advice or use your knowledge to select suitable schemes.

Lastly, there are other factors like how you should transact, is it online or offline? How do you maintain the investment records? How do you transfer investments to your successors?

So, ask many questions and take proper advice to ensure the investments suit your needs, only then is it Suitable Investment Planning!

(The author Jaideep Shirali helps clients to grow their money and has worked over 20 years in the financial markets. He can be contacted at vidurinv@gmail.com or 91-8591840973 for any feedback or queries).

SHREE GURUBHYO NAMAH

CENTENARY CELEBRATIONS OF OUR PRESENT NORTH –FACING TEMPLE. CALL OF LOVE AND CORDIALITY WITH A SPLASH OF KRISHNA BHAKTI OF SHRI AVADI MATA) TO ALL FAMILY MEMBERS OF UBHAYAKAR, CHANDAWARKAR, CHITTAR, DHARESHWAR, HALDIPUR, MARBALLI AND UPPONI-UBHAYAKAR FAMILIES - PART-II

The incredible *Prasadika* Bhajans have been composed by great Saints like S/S Eknath, Laxmidhardas, Ramvallabhadas , Raghavdas, and others and - in the recent past –by the self-realised soul Shree Subrao Gopal Ubhaykar (“krishnadas”). Shree Gouri Ganesh Pooja, Shree Anant Nompri Vrata ; Navaratri with Shree Durga Namaskar and Shree Chandika Homa on Kartik Sh 9/10, are the other festivals in our Temple. Harijagar Arati and Bhajan are performed for one month commencing from Vijaya Dashami. Nitya Pooja is performed at the Samadhi of Shree Swami Anantanand (Anantayya, grandson of Shrimati Avadi Mata), soon after Arati to Lord Krishna. The need of the hour is for us to actively participate in the Temple activities, set aside some time every year to come to HER DIVYA SANNIDHI. Any personal differences, small or big, should not come in the way of all of us coming together with folded hands and bowed heads in the service of our *Ishta Dev*.

In addition to the programmes to commemorate this rare event some *Homas* and *Poojas* suggested by me and then agreed to by other Trustees has appeared in the previous part. We had called on PP Shrimat Sadyojat Shankarashram Swamiji to grace the occasion in our Temple atleast for one day if not possible on all days. P.P Swamiji in his unbounded grace had immediately nodded his consent for His *KRUPA* and *ASHIRVAD*. Our prayers have been answered. We will inform all family members on final confirmation of dates. Prarthana for P.P Swamiji’s *Divya Sannidhi* for *Purnahuti* , *Mahaabhishek* to the Deities , *Pada pooja* to P.P Swamiji and His *Ashirvachan* has been offered. This will be the crowning event of the celebrations. The responsibility of Pooja of Shree Mahaganapati Sannidhi in our Shree Math was entrusted to me *Anapekshita* in the year 2000. After all the deliberations were over, one evening while walking towards the staircase upon returning to Shree Math, P.P Swamiji looked towards me and nodded. This was purely Shree *Gurukrupa* and the real appointment to me as *Archak*. My reply was: bowed head with folded hands.

We all know *Paramapoojya* Sant Shree Ramavallabhadas Guru Maharaj had blessed Shreemati Avadi Mata with 3 or 4 “*Honna’s* gold coins of those days with *Ashirmantrakshatas* and with His *Ashirvad* to Avadi that there will never, at any time, be a deficit for Her to meet Gokulashtami expenses. Let us all join together in Her Abode which may be called *Bhooloka Vaikuntha* or Pandharpur. Let us Pray to rekindle and invigorate these Blessings which are Always there in *Avyakta* form to all of us, both in times of need and plenty alike.

Your remittances may be sent to the following Bank account of our Temple : SHRI GOPALKRISHNA DEV (SHRI AVADI MATH)

S.B A/c no. 109803130003366, IFSC CODE : SVCB0000098

Shri Vidya Mandir Branch, Shamrao Vithal Co-operative Bank Ltd., 11TH, Cross Malleshwaram, Bangalore 560003, under advise (important) to Shri Nikhil N Ubhaykar.(Mobile -9945845994)

Shri Uday Ramakrishna Marballi, Vapi with his unbounded *Bhakti Shraddha*, disarming smile and charm , total involvement and active participation in all aspects of major issues and small things which count a lot, to create a congenial atmosphere for result-oriented efforts, unmindful of any personal inconvenience in His Seva, ever since he joined the mainstream of our Temple activities, along with all members of their unit of our family. I have always admired and respected Smt. Meena Rajiv Chandawarkar for her simplicity, courage, service to elders, love for children, inwardly deeply philosophical outlook towards life, all of which leads one away from her innumerable attainments in educational and administrative fields. Shri Shankaranand Dayanand Chandavarkar has had the good fortune of living in Mallapur and performing daily poojas to our *Ishta Dev*. Kum. Omkar Gajanan Bhat comes regularly and lovingly for *Alankar* and *Pooja* not only during *Shravan* but also throughout the year.

My pranams to my mother Smt. Indu Narayan Ubhaykar, father late Sarva Shri Narayan Devrao Ubhaykar, Dattatreya Gopal Ubhaykar and all predecessors, Mangesh Dattatreya Chandavarkar, Shankar Mangesh Ubhaykar, Chandrakant Maruti Chandawarkar, Subraya Anant Ubhaykar and all elders of our family particularly those who have guided me and stood by me all along .

YOURS IN HIS SEVA

Mallapur
16th November 2022 Mobile-8105476867

Narendra Narayan Ubhaykar
Malamudradhikari & President

When someone you love becomes a memory, the memory becomes a treasure!



Fond memories of our wonderful parents/grandparents Sharad D. Kulkarni & Monisha S Kulkarni (nee Usha Gokarn) on the occasion of your Marriage Anniversary on December 28th

You showed us that life is a journey.... loving & caring for each other is what makes that journey worthwhile.....

You taught us everything....except how to live without you.....



Our humble tribute to our wonderful grandparents/great grandparents on the occasion of their death anniversaries



Dr. Dinkarra V. Kulkarni (Oct 25th) & Sushila D. Kulkarni (Nov 29th)

Remembering you is easy, we do it everyday...Missing you is a heartache that never goes away.....



Fondly remembered by....

- Ashwini / Prashant P

- Dr. Amit / Surdeep Kulkarni, Ansh and Sohah

KSA has been at the forefront of providing various aids to those in need. We are grateful to KSA for accepting our humble contribution towards KSA's Medical & Emergency Fund in loving memories of:

- Dr. Dinkarra & Sushila Kulkarni (Rs.50,000)

- Sharad & Monisha Kulkarni (Rs.50,000)

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Of Our PARAMA KRUPALU KULDEVATA / GURUPARAMPARA

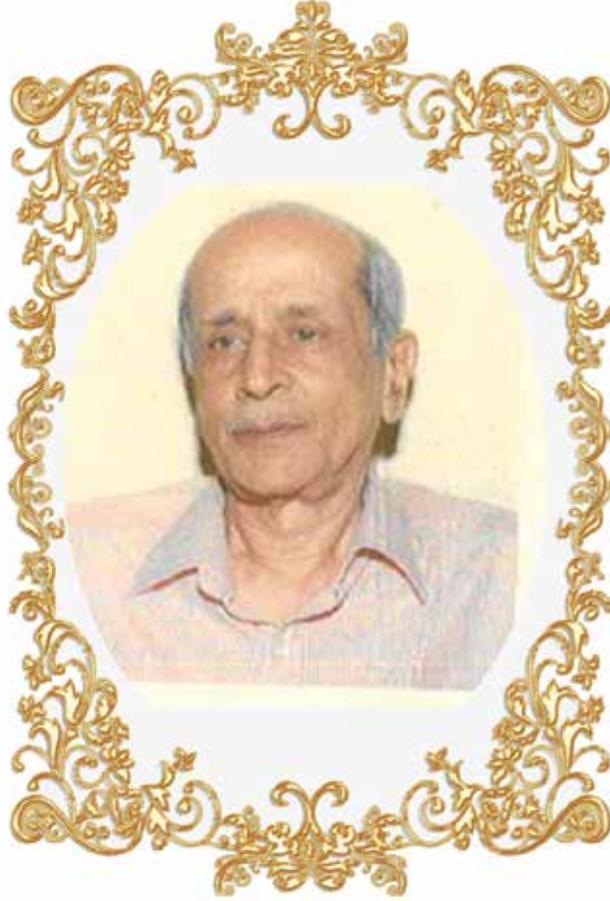
HAPPY BIRTHDAY, BAPPA

Missed and ALWAYS REMEMBERED

BY

**Geeta, Aditya, Prajakta, Aaryan
Gautam, Nandita, Amogh, Paridnya
& Murlidhar Kallianpur**

BIRTH CENTENARY REMEMBRANCE
RAMESH PADUKONE



14TH DECEMBER 1922 - 22ND DECEMBER 2003

Dear Pappa, We miss you

By

Family and Friends

*"Death leaves a heartache no one can heal,
Love leaves memories no one can steal."*



Dr. N.U. Gulvady

5th July 1929 - 27th August 2022

*Deeply mourned by
Sita
Shiva & Geeta
Padmini & Kishore
Rohit, Ranjit, Tanushree, Gayatri*

*"Sadly missed along life's way,
quietly remembered every day...
No longer in our life to
share, but in our
hearts, you're
always
there."*



*Krishnadutt (Kishan) Kailaje
27-9-1955 to 31-10-2022*

*You Helped and Loved everybody around you
Kailaje Veena, Akshay, Komal & Vedant
Family & Friends*

A REAL- LIFE RAJANI

SADHANA KHAMBATKONE

Din.....g don....g din...g don...g!!! The doorbell continued to jangle incessantly. We had just moved back into our flat, from the office quarters, after my husband's retirement. I rushed to open the front door of my house. "Do you need a maid?" asked a short and stout Maharashtrian lady with buck-teeth, with one hand on her hips and the other holding a purse. She appeared to be around 50 years. Rajani bai came into our life in this manner. Her name immediately reminded me of the serial 'Rajni' of the 80's. The protagonist of the serial, Priya Tendulkar, played the role of a social crusader, a do-gooder on a mission to rid society of its ills. It took just a few days for me to realise, that here was a real-life Rajani. That was make-belief, but this Rajani fears none and has high principles and goals. She is ready to correct those she considers to be in the wrong and minces no words at such times.

Rajani bai makes a dramatic entry every day with her finger firmly pressed hard on the beleaguered doorbell. My gentle reproaches are of no use! She is so busy recounting her latest exploits that she merely brushes aside my admonishments. It was only after the bell conked out from this daily onslaught, that she now rings it with a softer touch!

Often, with the mobile glued to her ear, Rajani bai is multi-tasking. Washing vessels with the phone firmly pressed between her ear and shoulder, she keeps her relatives, as well as employers in the loop. Her loud voice chatting with them or even fighting with those who have crossed swords with her sends me scurrying from one room to another, in search of some quiet when I need to speak on the phone.

Beneath this rough loud veneer lies a heart of gold, a pure soul. She has helped bring up her grandchildren, working hard to help them through school and college, since her daughter was widowed young. A high level of intelligence and a superb memory are her assets. She can rattle off phone numbers of her 'Bais' and 'Tais' as well as tell stories of movies or TV serials which

she has seen recently or even 40 years back. She is up to date with the latest news... "Tai there was a fire in a flat in the opposite building", she says. Or she may inform me of the earthquake in some 'Phoren desh' as she terms it or the collapse of a bridge on a particular river in Konkan. The history and myths concerning the river are soon related with great flourish.

Rajani bai's working day starts at 6.30 a.m. and except for a break of two to three hours in the evening, she rushes through 12 to 14 houses, doing household chores till 10.30 p.m. Her moods are easy to detect, as her face and behaviour mirror them...no artifice. When upset, it doesn't take long before the whole story is sobbed out; then she switches off her mind from the problem to sing some *bhajan*. When all is well, she enters with a smile and drowns out the sound of Vividh Bharati playing on our radio, with her *bhajans* and film songs, as she washes vessels or sweeps the floor. Endowed with a lusty, earthy voice of rural Maharashtra, hardly missing a beat...she regales us with traditional Marathi songs. My friends know of her penchant for singing and if they happen to call at that moment they too enjoy it.

As for being a real-life Rajani...here are a few incidents. She is not averse to catching hold of roadside Romeos and teaching them to behave. A boy was eve-teasing a girl on the street. Rajani bai called the girl who was trying to rush away, took hold of the boy's collar and slapped him on his cheek, insisting that the girl should learn self-defence by slapping his other cheek.

Then, there was the time when she got a call from the mobile of one of her 'Tais'. This lady for whom Rajani bai works had met with an accident and was unconscious. A passerby called Rajani bai from that lady's cell phone, since this was the number dialled most frequently. Within a short while, Rajani bai managed to contact her family and thus help in a big way. Yet another time one of her *sethanis* suffered a heart attack in the wee hours of the morning. An SOS to Rajani bai and the lady, a widow who stayed alone was soon

transported to the hospital by Rajani bai in the auto which her son drives.

She once helped one of her *Tais* by standing as a witness in her divorce case, to help the lady get alimony; spurning a bribe of Rs. 50,000 from the philandering husband. Once, she had gone very late in the night, to the all night-medical store in our neighbourhood, to buy medicines for her ailing grandson. At that very moment, a group of robbers barged in and asked the owner to hand over the cash. Our brave-heart Rajani quietly called up her son who soon came with cops. The medical shop owner now gives her medicines at discounted rates.

I have been lucky to have come into contact with this gem of a person and write this as a salute to her indomitable spirit. Neither a fire that left her family with only the clothes on their back, which led to their migration to Mumbai or the death of her youngest son nor the early widowhood of her daughter have suppressed her strong will to stand tall amidst adversity. I silently doff my unseen hat to this 'Real-life Rajani'.

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Can Foreign Lawyers Practice In India?

ARUN R UPPONI

Law prohibits Foreign Lawyers from practicing in India as per the prescribed law. Neither can they get involved in non-litigation work like, consultation, establishing firms, for their legal practice. Further, the scheme, in the Chapter IV of the Advocates Act, points out that the Advocates, enrolled with Bar council along are entitled to legal practice.

In fact, under the Rule only, an advocate, who holds a valid and verified certificate of Practice, issued under the All India Bar Examination or the impugned verification Rules, would be entitled to Practice Law.

Regulating mechanism for the conduct of Advocates, applies to non-litigation work also. Hence, prohibition applies to any person in India, other than an advocate, enrolled under the "Advocates Act" and this certainly applies to any foreigner also.

"The law, also further says that " the foreign lawyers, may not be debarred from conducting arbitration proceedings, arising out of International convincial arbitration, if rules permitted. But, it is not possible to hold that there is absolutely no bar to a foreign lawyer, for conducting arbitration in India.

However, Practicing law, included not only appearance in Courts, but, also giving of opinion, drafting of instruments and Participation in Conferences. These are parts of non-litigation practice, which is part of the practice of law.

The law further makes clear that on foreign law firms, one cannot find any merit in the contention that "Advocates Act" does not deal with companies or firms, but with individuals only.

(The author is Belgaum based and is passionate about Legal matters and keeps in touch with legal luminaries exchanging notes)

Arguing with a lawyer is like wrestling with a pig in mud — sooner or later, you realize they like it.

What's the difference between a lawyer and a herd of buffalo?

The lawyer charges more.

WATERMAN' EXTRAORDINARY

NAYAMPALLY SANJIV RAO

6-11-1887 to 16-5-1959

A tribute by his grandchildren

Ajith Nayampally, Gayatri Madan Dutt, Jayavanth Rao & Saras Rao

Very few people in the present generation know about Nayampally Sanjiv Rao, popularly called the 'Waterman of Cochin State'. He was our paternal grandfather, we called him 'Naina'.

Naina was almost certainly the first engineer in India to install a submerged pipeline in the sea in the 1930s, but his feat, having taken place in faraway Cochin, went totally unnoticed. However, some years later, when the same feat was performed by an engineer in Bombay across the bay, it was hailed as the first submerged pipeline in India. We share Sanjiv Rao's story with you.

Naina was the older son of Tombat Narsing, but was adopted by his maternal grandfather, Nayampally Santhappaiah, who had no sons, and so he became a Nayampally. Naina's brother was Tombat Anand, whose daughters were the actress-musician Sushila Rani Patel and Manorama Rao. Incidentally, Tombat Narsing's brother's son was Tombat Sakharam Rao, a legend in Canara Union, Bangalore.

From childhood, Naina had a fascination for engineering. Seeing his keen interest in all things mechanical, his father decided to send him to Bombay to study engineering at the VJTI. He first did LCE (Civil) during 1905-07 and then his LME (Mech)/LEE (Elec). He thus gained training in all branches of engineering.

During his studies in Bombay, he stayed with a distant uncle. Naina was very fond of Hindustani classical music, having learnt to play the sitar and tabla in Mangalore. However, classical music was frowned upon in the community in Bombay as most of the women who sang classical music there were *devadasis*. The reigning master-singer then was Bhaskerbuwa Bakhale. Naina's guardian was against his going to concerts which moreover, went on until late into the night.

But Naina could not resist the call of music. So a plan had to be laid. A classmate of his was also

fond of classical music. So each told his respective guardian that he was going to the other's house to do 'combined study'. And quietly the two attended various concerts, particularly those of Bhaskarbuwa Bakhale. There were no phones those days for the guardians to check if they were indeed studying in the other's house! Naina would often imitate how *Buwa* sang and described how he kept his audience mesmerised, often moving them to tears when he sang plaintive ragas.

After he completed his studies, Naina married Ammani Udyaver. The start of his career took him to Cuddapah, Andhra Pradesh. His was the only Saraswat family in the locality. His two older children, Vimala and Atmaram, would play with the Telugu children of the neighbourhood who called their father 'Naina'. They too began to call their father 'Naina' and that's how he became Naina for all of us too.

In the early part of the 20th century, Cochin was badly affected by the filariasis epidemic. His Royal Highness, the Maharaja, became quite worried about this problem. He sought the advice of experts, who reported that the quality of the water in the wells was so poor that it had set off this epidemic and caused its rapid spread. His Highness decided that the best way to handle the situation was to provide people with purified water. He advertised in the newspapers for the services of a waterworks engineer. Naina saw the Maharaja's advertisement, applied for the post and got the appointment. This is how he arrived in Cochin State.

Under Naina's supervision, the waterworks for the purification and supply of water was built at Chouvara on the banks of the river Periyar. He then took up the onerous task of laying the pipelines to Ernakulam and its suburbs. An interesting incident occurred at this time. The pipeline from Chouvara to Ernakulam had to pass through Edapally which was then part of the State



of Travancore. The Maharaja of Travancore refused to give permission for the lines to be laid through Edapally, and so Naina got the permission of the Railways to lay the pipelines on railway property that was adjacent to the railway lines. Even today, as if as a memorial to Naina's contingency planning, the pipelines still run along the railway lines in the Edapally sector.

His Highness was so impressed to see clean water flowing through Ernakulam that he asked Naina to extend the pipeline to nearby Mattancherry, where the incidence of filariasis was at the highest. Mattancherry is separated from the mainland of Cochin by the backwaters and is connected by two bridges—the Venduruthy Bridge and the Mattancherry Bridge. The pipelines could be easily attached to the Venduruthy Bridge and this was done by Naina. But the Mattancherry Bridge was by the sea which bordered the backwaters. To enable ships to come into Cochin harbour, there was a portion of the bridge which could be elevated for the ships to pass through. During wartime, this had to be done frequently, so laying the pipes along this bridge was not feasible. This led to his masterstroke-idea of laying a submerged pipeline along the bottom of the sea. The entire structure of attaching the pipes was completed first. Naina made his two sons, Madhukar and Shantaram, stand at the two ends of the pipeline and told them to whisper something into the pipes. The two brothers could clearly hear what the other said, even though it was only a whisper. This simple experiment confirmed that there was no leak anywhere! The pipe was then submerged, initialising Mattancherry's connection to the waterworks. The whole of Cochin State was now connected.

A unique feature of Naina was his innate capacity to multitask. Though his official designation was Waterworks Engineer, he was given additional charge of the boat service which was then the most popular mode of transport. It was under his stewardship that proper boat jetties were established in Mattancherry and Willingdon Island.

Naina was also in charge of the Road Transport Authority, which even in those days was known for its corruption. It was his responsibility to give fitness certificates for heavy vehicles. His predecessors had fixed bribe-rates for each such certificate issued. When he took over, he too was offered the same bribe-money. In his broken Malayalam, he roundly berated the man and threw him out, much to the chagrin of his subordinates.

It is an incident that became famous in his time. It seems many of his subordinates, faced with the prospect of no-share-in-bribes, immediately applied for transfers from the department. That was Naina—honest to the core.

Though he officially retired in 1942, he was requested to return to service when certain technical and water distribution problems arose in the waterworks. He was thereafter given an extension of five years. He finally retired in 1947. By then the Constituent Assemblies had come into being, following the implementation of the Government of India Act of 1935. As Waterworks Engineer, he became a member of the Cochin Assembly. A college principal was also a member of the Assembly. He was a terror of a man. Extremely domineering, he would speak in loud and rough tones which scared everybody. When he made a submission in the Assembly in this manner, Naina calmly stood up and said, 'Mr Principal, mind your language. We are not your students.' The whole assembly laughed so much that the man was forced to beat a hasty retreat, and he rarely, if ever, opened his mouth again.

When the Maharaja of Cochin developed arthritis in his knees and found it difficult to climb the stairs to his bedroom on the first floor, he called as usual for Naina's help. Those days in Cochin, one had only heard of lifts but never seen one in operation. Naina, who had once seen a lift operating in Bombay, wrote to various companies. He finally managed to get a quotation from Brown Boveri of Switzerland, had all the lift parts shipped to Cochin, personally supervised its installation and commissioned the lift in the palace, another first to his credit.

Naina's favourite quotation was 'He can, who *thinks* he can, but he can't, who *thinks* he can't'. This was his guiding principle all his life and helped him achieve his many 'firsts'.

He was blessed with seven sons and two daughters. They carried Naina's legacy forward, becoming respected company managers and bankers, and much-loved university professors and teachers.

Towards the end, Naina started suffering from severe attacks of asthma from which he never recovered. He breathed his last in Trivandrum, while living with his son, Prof. Madhukar Rao who, incidentally, was a brilliant English professor, popularly known as the Shakespeare of Kerala).

Gautam M Nadkarny

(May 30,1957-Oct 14,2022)



Son of late Shri Madhukar V Nadkarny and late Smt Malati M Nadkarny passed away peacefully on Friday, October 14th, 2022, at the age of 65 in Nasik, Maharashtra.

He is survived by wife Deepa G Nadkarny, his partner for 37 years, his two children & their families, along with grandchildren Vivir and Vyom Shukla.

**Deeply missed by Nadkarny, Gangoli, Basrur and Malvankar families
and fondly remembered by close friends and relatives.**

We Miss You!

Smt. Rachana Hervatte

(nee Saroj Haldipur)

passed away peacefully
at the age of 91,
on 4th October 2022, surrounded by
loved ones and family.



Those who knew her will fondly remember her for her always smiling face, selfless serving attitude, positive demeanor, and a high level of patience. She was a pillar of strength to many inside and outside her family. Her love of life and adventurous spirit will be sorely missed.

Fondly remembered and deeply missed by her husband Vasant Hervatte, daughters, and sons in law Arundhati - Anil Karnad, Saraswati - Sharad Gollerkeri, Damayanti - Sachin Upponi and her loving grandchildren Saumil & Arti (Shukla) Karnad, Snehal (Karnad) & Mohit Kapoor, Siddhant Gollerkeri, Niyati Gollerkeri and Rohan Upponi



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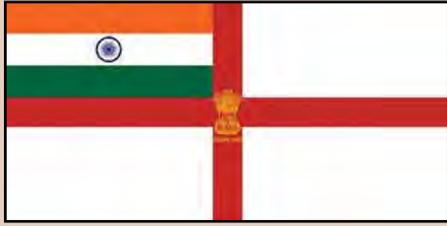
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The New Naval Flag and Ensign of India

Paartha Siddhartha Ray, 10 years, Mumbai

Ever since I saw the Old Indian Navy flag, I had always thought that it should change. Why...Because, historically India has had a formidable and strong Navy. I have read that the Cholas were pioneers in Naval expeditions. They had a vast Navy because of which they conquered parts of Sri Lanka and the Maldives too. The Marathas too had a strong Navy under Kanhoji Angre and constructed sea forts too. The only difference in the Chola and Maratha Navy was that the Cholas used their Navy to attack and conquer other regions as well as establish trade relations, whereas the Marathas used their Navy to defend themselves from outsiders. When we have such a great Naval history why did we have a naval flag which was similar to the British, who enslaved us?

The Old Indian Naval Flag



The New Indian Naval Flag



The old Naval Flag had the cross of St. George in a white background. Only, the upper canton was with the flag of India instead of the Union Jack. In the middle of the cross was the National Emblem of India (सत्यमेव जयते).

Every time I saw this flag, I used to have discussions with my family, that this should change. In fact, during one such discussion my aunt, Namita Attya, had also suggested that I write to the PM about it. But before I could, my wish was granted!

On the 2nd of September 2022, the new Naval Flag and Ensign of India was adopted. The New Naval Flag of India is with the Indian Flag in the upper canton in a white background. Beside it is the new Emblem of the Navy.

The new Emblem



The New Emblem of the Indian Navy has an octagonal seal with 12 golden borders. It draws inspiration from the seal of Chhatrapati Shivaji Maharaj. The Maratha Navy, in his times, had 60 ships and approx. 5,000 men. Inside, on the top is the National Emblem of India (सत्यमेव जयते). Below that, is an anchor surrounded by a design. Below that, the motto of the Indian Navy (शं नो वरुणः) is written in Sanskrit.

शं नो वरुणः means May Lord Varuna (the lord of the oceans) be auspicious to us.

This is derived from a श्लोक from the तैत्तिरीय उपनिषद्.

I would like to conclude by saying that I am very happy because this is another step towards shredding India's colonial past during Azadi ka Amrit Mahotsav, India@75.

Quiz for our readers (Answers on page 59)

1. Who was the first Indian to have served on the post of Chief of the Naval Staff of India?
2. Who is the longest-serving Chief of Naval Staff of India?
3. Who is the Chief of Naval Staff of India at present ?

Trip to Shivamogga- Travelogue

AADYA NAGARKATTI (10)

Shivamogga is a beautiful town in Karnataka. It is situated very close to the western ghats. Tunga and Bhadra are the two major rivers that flow in this region. Shivamogga is known for its greenery.

Shivamogga is at a distance of 300 km from Bangalore. We went to Shivamogga during the Dasara vacation. A visit to Sakrebyle Elephant Camp and Koodli were on our agenda. We stayed at a homestay near Shivamogga.

Sakrebyle Elephant Camp

About 14 km on Tirthahalli road, a dam has been



built on the river Tunga at Gajanur. It is called as the Gajanur dam. Near the backwaters of the Tunga, is the Sakrebyle Elephant Camp. At the camp, visiting hours are from 8:30 am to 1:30 pm daily. The mahouts bring the elephants for a bath in the backwaters. We had to pay an extra of Rs. 100 to bathe a baby elephant. I had

lots of fun doing it. There were 17 elephants. After the bath all the elephants were brought to a clean place and were tied in the shade. Before each elephant, a placard with its name, age and place of its capture was placed. Around 12 noon the elephants were fed with huge balls of cooked rice, ragi and jaggery. They were as big as a football. It was a pleasure to watch the elephants munch the ragi balls.

Koodli

We saw the beautiful Tunga River meet the majestic Bhadra river at Koodli Sangam and continue to flow as Tungabhadra. We dipped our feet in the river Tungabhadra. We visited the

old Koodli temple which dates back to the 12th century AD. It was built by the Hoysala Kings. We also visited the Shri Sharadamba temple, also in Koodli village.

The green paddy fields and the areca nut plantations add to the beauty of Shivamogga. On our way back, we visited Bhadra Tiger reserve. In the reserve forest, it is mentioned that tigers and wild animals had cross the road and we should not hurt them. Sadly, we did not come across any wild animals.

There is a village named Lakkavalli near the reserve. It is famous because Kenneth Anderson, who was a famous hunter, had killed a man-eater in the very same village.

Overall, the experience was very enthralling and I really liked it a lot.

Youth Section

The Moon as I see it



Each night, she fulfills her duty,
I wonder if she's aware of her beauty,
Cratered with imperfections yet glowing with silver shine,
She's the universe's best design,

Times change, people leave,
She knows better than to deceive,
She observes everything,
Every joy and tear that we bring,

Sometimes weak and wan,
Sometimes bright and strong,
Changing forever as we do,
She knows what it's like to be human too,

I think she understands being alone and hurting,
Yet her ever present glow is comforting,
She stays in all her sublime glory,
Turning a new page in hopes of changing the story.

**Poem and drawing by
Rhea Sandeep Trasikar, (17 years)**

Humour

Two friends in Jalandhar were sitting on a bench drinking Lassi.

One friend says to the other, "Which do you think is farther away, Delhi or the Moon?"

The other friend turns and says, "Hellooooo, can you see Delhi?"



Examination Result

Supriya Durgesh Bhat:
Examination Passed:
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Technological University,
Hubli. Marks obtained:
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Joys of Coin Collecting

KRISHNANAND KHAMBADKONE

You have all visited museums and gazed in wonder at all the old and ancient artefacts on display. One of the sections you must have surely visited is the Money section. Have you noticed that there is always a separate exclusive part of the museum devoted to just Money? Since the dawn of time when Humans evolved on this planet, there was this need for trade and barter. The exchange of goods and materials and usually the way to pay for this would be to barter, the exchange of goods that are deemed equal in value.

As Humans evolved and city-states were formed, a more formal mechanism was instituted which was money issued and guaranteed by the state which its citizens could use to buy these goods and services. The very first coins were issued by the state of Lydia in Asia Minor around the 7th century BC. Enough about the history of coinage. Now imagine if you can have some piece of history in your own home.

Can you name one piece of history which is over 1000 years old and that you can still buy today for a few rupees? Well it is not far fetched. You can indeed acquire such an artefact and it happens to be a coin that is over 1000 years old.



The coin pictured here was issued during the reign of Raja Chola, the great King of the Chola Empire around 1000 AD. This coin can still be bought for a few rupees.

By acquiring a coin, you are doing several things.

You are acquiring a piece of History. Imagine all the stories that this coin can tell you about this period.

You are buying an investment, the price of a coin if taken care of properly and maintained in the state it was acquired in, never diminishes only go up.

You can pass it down for future generations to cherish and enjoy.

You are preserving a piece of History. Someone who does not know it's true worth may not preserve it but use it for some other purpose and in the course of doing so irreparably damage it and thus a piece of history is lost forever.



Speaking of history, the coins issued in the India subcontinent is enough to keep one busy for several lifetimes, let alone the coins of the world. The very first coins issued in India were called *Karshapana* literally meaning “Karsha” Struck and “Pana” Money. Means money is issued by striking pieces of metal. Karshapana began to be issued around the 7th century BC by Janapadas and Mahajanapadas which were post-bronze age settlements and minor kingdoms. The coin pictured here is a silver coin of 1 karshapana of the Maurya empire, period of Bindusara (c. 297–272 BCE), father of the great Mauryan Emperor Ashoka. Issued by the Pataliputra mint. On the Obverse side you can see the symbol of the Sun. Even these coins are not hard to acquire and can be bought for a few rupees. Imagine this, you study the Mauryan Empire, King Ashoka etc. And now you own a piece of that history in the form of a coin that is nearly 2500 years old.

Of course, the story about Indian Coinage will not be complete if we do not talk about the Indo-



Greek period. All of you know about the conquests of Alexander the Great. How he reached the Indian subcontinent and stopped and did not go past the Indus after the defeat of Porus because his generals rebelled. When Alexander left and went back to Greece, he left behind several of his Generals who set up small kingdoms in the region called Bactria. This is the region of northern Afghanistan between the Amu Darya River and the Hindu Kush mountains. Shown here is the silver stater of one such famous ruler called Menander. As time went by, these Generals and their subjects slowly adopted local customs and the religion, which at that time was Buddhism. This can be seen from the Greek influences such as the robed Buddha statues of Bamiyan (before they were destroyed by the Taliban). Even these coin issued around 150 BC can be acquired for modest sums.

Speaking of empires, one of the most famous ones was the Gupta Empire which is called the Golden age. Pictured here is a Gold Stater issued in the 4th century AD. The Gupta Dynasty was one of the handful if not the only one founded by Vaishyas. Normally it was the Kshatriyas and to a lesser extent Brahmins.

Interestingly some of today's moneylenders and jewelers can trace their ancestry to this period which gave lot of importance to trade and commerce and hence was called the Golden Age.



In this coin you can see the emblem of the Gupta Empire, the Garuda Pillar, just below the arm of the person standing in the picture on the left.

Samudragupta (Samudra or ocean and Gupta) was so named because he vastly expanded the scope of the empire to include parts of present day Afghanistan and Central Asia.

Though these coins do cost some money suffice to say that these coins can still be acquired through reputed dealers and auction houses. Some of the types like the one shown here are more readily available than others.

Another interesting Epoch was the period of the Mughal Empire. Shown here a square silver rupee issued during the reign of Akbar from the Ahmedabad mint. Coins issued during the reigns of all the Mughal emperors can also be acquired for modest sums and will not cost a fortune.

The Indo-Portuguese period was another interesting one. They ruled over the enclave of Goa starting from the very early 16th century



until they were kicked out in 1961. Throughout this period they issued coins. Pictured here is one of the first machine struck coins issued in 1871. Shown here is a very large and thick 1 Tanga coin weighing nearly 40 grams.

The next great period was British rule that lasted for roughly 200 years starting from mid 18th century, the year 1757 with the Battle of Plassey until 1947. The East India Company divided the country into 3 main regions called Presidencies, Bombay, Madras and Bengal. Each of them issued their own unique coinage inscribed with local scripts like Tamil, Telugu, Bengali and Urdu and bearing the coat of arms of the company. Shown here is a nice half Anna coin issued by the Bombay Presidency in the year 1834.

From 1835 up until the year 1856, a uniform coinage was adopted for the whole country. This series generally bore the denomination and the company coat of arms for the lower denominations and for higher denominations showed the portrait of the monarch.

Shown here a 1 mohur gold coin from this uniform coinage period. The symbol on the obverse



was adopted by the Reserve Bank of India as their emblem. The reverse shows the portrait of Queen Victoria.

After the sepoy mutiny in 1857, the rule transferred from the EIC to the British Crown and



a new series of coins bearing the portrait of the current reigning monarch started to be issued.

Here is a coin issued during this period. A 1 mohur gold coin dated 1881 bearing the crowned portrait of Victoria as Empress. Here is an interesting story, in the year 1877, Benjamin Disraeli the Prime minister of Britain proclaimed Victoria as the Empress of India. Until 1876, all coins issued bore the letters Victoria Queen and from 1877 onwards they said Victoria Empress.

Now let us talk about rarities. Here is an example. Look at these two coins shown below. Both are 1 rupee coins issued during the reign of King George VI. One dated 1938 and another dated 1939. Both are more or less in the same condition, the 1938 dated coin is in better condition than the one dated 1939. Now coming to their market value. While the coin dated 1938 can be acquired for say around 7 to 8 thousand rupees. The one dated 1939 will set you back at least 3.5 to 4 lakhs. The 1939 rupee is one of the most sought-after Indian coins and even ones in average condition fetch very high prices, never. Below 3 lakhs. There are several reasons why this coin is so rare. One is that 1939 was when WWII started Silver was

in very high demand. A bulk of these coins were never released into circulation and a few that were released were withdrawn so there are very few of them left to collect.

Now coming to some basic coin collecting tips.

Always read and research before buying anything. There are a lot of good reference books for Indian and world coins.

The condition determines the value of the coin. The condition can vary anywhere between G (Good) which actually is a coin in poor condition to UNC (Uncirculated) and MS (Mint State). The higher the grade the higher the price. Grades include G (Good), VG (Very Good), F (Fine), VF (Very Fine), XF (Extremely Fine), UNC (Uncirculated), MS (Mint State)

Age does not determine the value of the coin. There are several other factors such as mintage (How many coins were minted in a year), Year of minting (as seen from the example above), condition, market demand (some coins are very sought after) etc.

There is a term for Coin Collecting, it is called Numismatics.



(Numismatics is the study or collection of currency, including coins, tokens, paper money, medals and related objects.

Specialists, known as numismatists, are often characterized as students or collectors of coins, but the discipline also includes the broader study of money and other means of payment used to resolve debts and exchange goods. - Editor)

Adult Art Corner



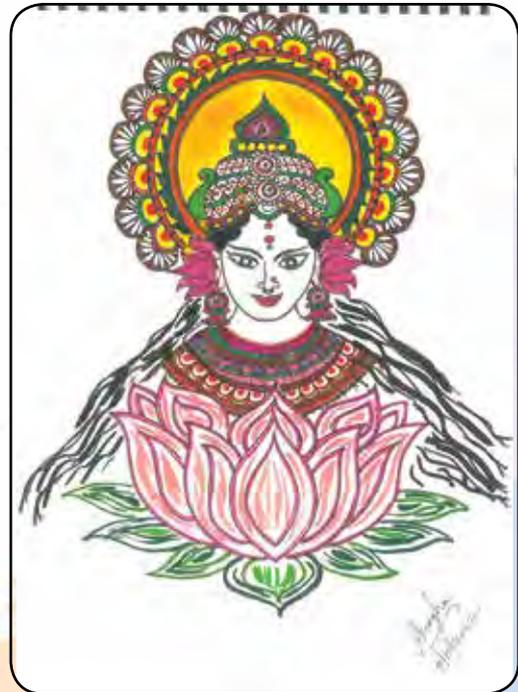
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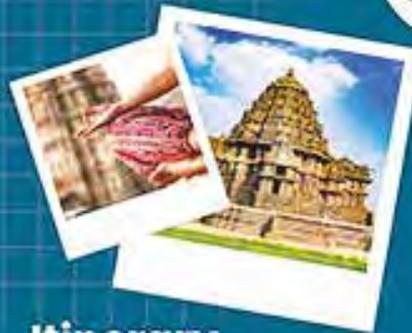
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दिपावली

श्यामला अशोक कुलकर्णी
गांवदेवी

दिप हे प्रकाशाचे द्योतक आहे. दिपावलीला बाहेरून पणत्या लावून सर्वत्र प्रकाशमय करून दिवाळी साजरी केली जाते. पणत्या लावायला त्यात तेल घालावे लागते. त्यातले तेल संपले की त्या विझतात व पुन्हा अंधःकारमय होते.

अंतरीचा ज्ञानदीप जो हरी भजनाने व निरंतर - हरीस्मरणा द्वारे पेटवला आहे, तो तसाच सतत अखंड चालू ठेवून विझू मालवू देऊ नका. अशा त्या दिव्याला एकदा का पेटवला की तो मिटवून अज्ञानरूपी अंधकाराला पुन्हा अंतरात प्रवेश देऊ नका. बाहेरून लावलेल्या पणत्यांना जर वाऱ्याची एक छोटीशी झुळूक आली तरी पणती विझून सर्वत्र अंधारमय करण्यास कारणीभूत ठरते. परंतु अंतरातील ज्योतीला कितीही वाऱ्याची जोरदार झोत आली तरी ती ज्योत विझणार नाहीच. उलट आपल्या जीवनांत दुःख संकटरूपी वादळ आले तरी ते त्या अंतरंगातील ज्योतीच्या प्रकाशाने जळून भस्मसात झाल्याशिवाय रहाणार नाही, त्यांत शंकाच नाही.

गुलाबाचे सुगंधित फूल पाहिजे पण त्याच्या देठाचे काटे नकोत असे म्हटल्यासारखे होईल. देठ काढल्यास फुलाच्या सर्व पाकळ्या बिखरतील. तसेच जीवनात फक्त सुखच पाहिजे व दुःख अजिबात नको असे होणे अशक्य असते. असा जर अट्टाहास केला तर दुःखा बरोबर सुख ही निघून जाईल व आपले जीवनच कोलमडून पडेल.

नामस्मरणरूपी तेलाची धार सतत घालत रहावी लागेल. त्या योगे भक्ताचे हृदय मंदिरा इतके सात्विक व सोज्वळ-निर्मल होईल की स्वताःहून सदगुरु भक्ताच्या हृदय मंदिरांतील सिंहासनावर विराजमान होतील. एकदा का सदगुरु विराजमान झाले की, आत-बाहेर सर्वत्र प्रकाशमय झाल्यावर, भक्ताचा जगाकडे बघण्याचा दृष्टीकोनच बदलतो. ज्या दृष्टीस आजपर्यंत आपले वाईट चिंतिणारेच लोक असल्याचे सर्वत्र भरून असल्याचा भ्रम होतो तो नाश होऊन उलट आपले शुभ चिंतन करणारे जगभर असल्याने आज मी इतक्या आनंदात जगू शकत आहे. याची त्याला जाणीव होते व 'आनंदी आनंद गडे, जिकडे तिकडे चोहीकडे', हे

उच्च विचार अनुभव जीवन आनंदाने जगण्यास प्रेरीत करतात. ही सृष्टी आनंदाने किती नटलेली आहे याची त्याला प्रचीती आल्याने इतकी वर्ष आपण स्वःताच्या आयुष्याची नासाडी केल्याचा पश्चाताप होतो.

(गांधीजीं गेले "वैष्णव जनतो" ह्या पदांचे कन्नडांत भावानुवाद केल्लेल्या जयंत काटिकणीगेल्या पदाचेर आधारित हो कोंकणीतुलो भावानुवाद)

प्रत्येकळ्यांगले पिडेची जाणिव आसल्यारी
जिंकता तू ह्या जिवनांत
लोभ नाशिल्ले उपकारची सुखकर
घमंडू येनाशी मनांतू

आदर आस्सो सर्व जीव जंतुरी
निंदा मत्सर पुस्सूनु काडया
नितळ वागणूक अढळ अभिमत
शिकयतल्या आवसूक खुशीत दवरयां

समतायेंतु लोभ काडणु उडोंवया
स्त्रीक अभयाची सावली दिवयां
असत्याची रूची कळनाशिल्ले जिब्बेक
परक्यांली मालमत्ता नाकारांव्या

लखलखीची मोह दांटूनु
रुजोंवया स्थितप्रज्ञता मनांतु
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पुण्यक्षेत्र मेळता हृदयांतु

कपट करनास्तना वच तूं मुखारी
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हें चौ जीवन- प्रवासाचो ध्येय

सुषमा आरूर
दोनापावला

बाप्पा मोरया..... जर्मनीतून

स्मिता बळवळ्ळी

गजानना श्री गणराया
आधी वंदू तुज मोरया

प्रथम वंदिला जाणारा आपला गणपती बाप्पा. त्याच्या आगमनाची आतुरतेने आपण वाट पाहत असतो. बाप्पाचं स्वागत करून यथासांग पूजा होते. आरत्या म्हणताना नातेवाईक, मित्रमैत्रीणी, शेजारी पाजारी यांचा गोतावळा असला की त्या आरत्यांना ऊत येतो. भक्तिभावाने प्रसाद स्विकारून गणेशोत्सव पार पडतो. भारतात आपण वर्षानुवर्षे हे करत आलो आहोत.

दोन तीन वर्षापूर्वी आम्ही जर्मनीला आलो. बाप्पाचं दर्शन आता इंटरनेटवर घ्यावं लागणार, अशी मनाला समजूत घातली होती. पण गणपती जवळ आले आणि काय आश्चर्य, एशियन दुकानात चक्क गणपती बाप्पाच्या मूर्ती! असंही कळलं की काही जण तर भारतातून मुद्दाम मूर्ती आणतात. माझी एक मैत्रीण तर इथे घरीच बाप्पाची सुंदर मूर्ती करते. इथे उपलब्ध असलेल्या सामुग्रीत बाप्पाचं स्वागत आणि पूजा उत्साहाने केली जाते. हे पाहून आणि ऐकून खूपच आनंद झाला. पण एवढंच नाही. सामूहिक आरत्यांच्या आनंदाला जर्मनीत आल्याने मुकावं लागणार ही खंत मनात होती. परंतु सांगायला अभिमान वाटतो की, या वर्षी इथे जर्मनीतील ड्यूसलडॉर्फ शहरात साजऱ्या झालेल्या सोहळ्याने, सार्वजनिक गणेशोत्सवाचा मनमुराद आनंद लुटता आला. याचं श्रेय जातं क्रेफेल्ड मधील मराठी मित्र मंडळ यांना. कारण इथे जर्मनीत, मोठ्या संख्येने लोकांना एकत्रित करून उत्सव साजरा करण्याची परवानगी त्यांनी येथील शासनाकडून मिळवली.

रविवार ११ सप्टेंबर २०२२ रोजी दुपारी ३ ते ५ दरम्यान ड्यूसलडॉर्फ शहरातील Volksgarten (फोक्सगार्टन) नावाच्या विशाल असलेल्या बागेत गणपती बाप्पाची मिरवणूक आयोजित करण्यात आली होती. त्या

ठिकाणी जात असताना, प्रवासात आम्हाला काही भारतीय भेटले. नवीन ओळखी झाल्या. बरेच जण, ड्यूसलडॉर्फ पासून लांब असलेल्या शहरातून अर्धा एक तास प्रवास करून मुद्दाम बाप्पाच्या दर्शनाला आले होते. जागेची निवड अतिशय उत्तम होती. बागेत भरपूर हिरवळ होती, कारण अजून हिवाळा सुरू झालेला नाही ना! शिवाय रहदारीचाही त्रास होणार नव्हता.

बागेच्या प्रवेशद्वाराजवळच सगळी मंडळी गोळा झालेली नजरेस पडत होती. मिरवणुकीत सहभागी होणारे तरुण आणि तरुणी यांनी सफेद सलवार, कुरता परिधान केला होता. त्यावर बांधलेल्या केशरी ओढणीमुळे, तो पेहराव अधिक खुलून दिसत होता. बऱ्याच जर्णीच्या नाकात नथ दिसत होती. मायदेशापासून इतक्या दूर येऊनही, आपली जपलेली संस्कृती पाहून कौतुक वाटलं. शंभर एक जण तरी जमले असावेत. वेगवेगळ्या बऱ्याच भारतीय भाषा कानावर पडत होत्या. त्यावरून अंदाज बांधला की महाराष्ट्राव्यतिरिक्त अन्य राज्यातील मंडळी सुद्धा उत्साहाने आली होती. मला तर 'आमची मुंबई' ची आवर्जून आठवण झाली. बहुतांश महिला भारतीय पोशाखात दिसत होत्या. भगवे फेटे बांधलेल्या दोन जणांच्या खांद्यावर अतिशय सुंदर पालखी होती. त्यात आकर्षक असं मोराचं सिंहासन होतं. त्यावर विराजमान झाली होती गणपती बाप्पाची रौप्यमूर्ती. पालखीच्या दोन्ही बाजूला सात आठ वर्षांच्या मुली नऊ वारी साडीत खूपच गोड दिसत होत्या. जर्मनीत हा असा नजारा दृष्टीस पडेल अशी कधी कल्पना सुद्धा केली नव्हती.

काही वेळानंतर बाप्पाच्या स्वागताप्रित्यर्थ, एक पथक ढोल ताशे घेऊन दाखल झालं. कार्यक्रमाचा आरंभ झाला तो शिवरायांच्या जयजयकाराने. "छत्रपती शिवाजी महाराज की जय, जय भवानी" या जल्लोषाने आसमंत दुमदुमून गेला. श्रीराम आणि रामभक्त

हनुमान यांना नमन करून, "भारत माता की जय" म्हणत मातृभूमीला वंदन करून ढोल ताशांच्या गजरात बाप्पाच्या मिरवणुकीला सुरवात झाली. ढोल ताशांच्या ठेक्यावर झांज पथक साथ देऊ लागले आणि दुसऱ्या पथकातील तरुणी लेझिम करू लागल्या. विशेष म्हणजे या लेझिम पथकात एक जर्मन युवती सुद्धा होती. ती अगदी त्यांच्यात मिळून मिसळून होतीच. शिवाय तिच्या हालचाली आणि उत्साह भारतीय तरुणींच्याच तोडीचा होता. मिरवणूक पुढे सरकत होती. ढोल ताशे वाजवणाऱ्यांचा जोश वाढत होता. लेझिम गटाची एक प्रमुख होती. तिच्या निर्देशानुसार लेझिम वेगवेगळ्या शैलीत पण ढोल ताशांच्या ठेक्यावर केली जात होती. तो ताल आणि नाद असा होता की त्यात कोणी प्रेक्षक तल्लीन झाले नसले तरच नवल! भारतात या आवाजाचा कधी कधी त्रास वाटू लागतो. परंतु इथे दूर परदेशात आल्यावर लक्षात आलं की, हेच नाद ऐकायला कान आतुर झाले होते.

ढोल ताशे वाजवणाऱ्या पथकाला नेदरलँड्स या जर्मनीच्या नजीकच्या राष्ट्रातून पाचारण करण्यात आले होते. त्यात भारतीय तरुण आणि तरुणी यांचा समावेश होता. इतक्या लांबून प्रवास करून आल्याचा थकवा तर त्यांच्या चेहऱ्यावर नव्हताच. दोन तास ते जड ढोल ताशे गळ्यात घालूनही, त्यांचे हात अतिशय उत्साहाने आणि जोशाने ढोल ताशांवर पडत होते. तितक्याच उमेदीने पुढे सरकत होतं लेझिमचं पथक. ढोल ताशे आणि लेझिम यांचा ताल इतका संतुलित होता की त्यांनी एकदाही समोरासमोर तालिम केली नव्हती याचा कोणालाच थांग पत्ता लागला नाही. भौगोलिकदृष्ट्या लांब असल्यामुळे हे शक्य झाले नव्हते. पण अर्थात ढोल ताशे म्हणा किंवा लेझिम, त्यांनी वैयक्तिक रित्या घेतलेली मेहनत मात्र स्पष्ट दिसून येत होती.

अतिशय प्रसन्न वातावरण पसरले होते. दोन तीन दिवसांपासून संध्याकाळी बरसत असलेल्या वरुणराजांना मात्र सूर्यदेवांच्या रथाने रोखून ठेवलं असावं. कारण मिरवणुकीच्या वेळी रविकिरणे ढगाआडून डोकावत होती. ओलं चिंब करायला पावसाच्या सरी नसल्या

तरी सर्व समुदाय भक्तिरसात नक्कीच भिजलेला जाणवत होता.

बरेच पालक आपल्या लहान मुलांचा हात धरून तर काही त्यांना खांद्यावर बसवून, "गणपती बाप्पा मोरया" असं जोराने म्हणत जात होते. अशा उत्सवांमार्फत भारतात रहाणाऱ्या मुलांवर आपोआप संस्कार होत जातात. परंतु इथे दूर परदेशातील पालकांचे, त्यांच्या लहानग्यांवर संस्कार करण्याचे प्रामाणिक प्रयत्न दिसून येत होते.

साधारण दोन तासांनी मिरवणूक वाजत गाजत बागेच्या दुसऱ्या टोकाला पोहोचली. एव्हाना अंदाजे दोनशेच्या वर लोक जमले असावेत. "सुखकर्ता दुखहर्ता" ने आरतीला सुरवात झाली. आरत्यांना उधाण आलं होतं. सामूहिक आरतीतील हर्ष आणि समाधान काही वर्षांनंतर पुन्हा एकदा तेही परदेशात अनुभवता आलं, जे पुर्णपणे अनपेक्षित होतं. वातावरण भक्तिमय आणि पवित्र झालं होतं. इथे बाप्पाचं विसर्जन होत नसलं तरीही बाप्पाची भेट परत पुढच्या वर्षीच होणार हा भाव, "गणपती बाप्पा मोरया, मंगलमूर्ति मोरया" म्हणताना सगळ्यांच्या आवाजात जाणवत होता. त्यानंतर प्रसाद वितरण होऊन कार्यक्रमाची सांगता झाली.

मिरवणूक जात असताना, बागेत फिरायला आलेले कित्येक जर्मन अचंबित होऊन कार्यक्रम पहात होते. अनेक जणांनी फोटो आणि विडियो देखील काढले. एक, दोघींनी जवळ येऊन विचारणा केली. एका भारतीय तरुणीने त्यांना जर्मन भाषेत, गणेशोत्सवाची थोडक्यात माहिती सांगितली. इतक्या मोठ्या संख्येने भारतीय एकत्र येऊन आपला उत्सव साजरा करतात याचं त्यांनी कौतुक केलं. त्यांच्यासाठी ही गोष्ट आश्चर्यचकित करणारी असावी. पण परदेशात आल्यावर प्रत्येक सणात जात, पात, प्रांत असा भेदभाव न करता एक भारतीय या नात्याने सगळे आनंदाने भाग घेतात आणि सणाचा आनंद द्विगुणित करतात. हीच तर आहे आपली खासियत.

लोकमान्य टिळकांनी स्वातंत्र्य लढ्याच्यावेळी लोकांना

“कोंकणी आदगत्यो आनि वाक्प्रचार ”

- 1) आंब्या राकडारी घालतचि बुद्धि येता.
A man becomes wise when mounted on the funeral pyre. Getting wise too late.
- 2) आंब्यारि फोडो, तुंब्यारी फोडो, मग्या फोडो फस्
An incongruous combination.
- 3) इकणिसावें पुराण
The Nineteenth Puran. Impossible, as there are only eighteen Puranas. (Sacred poetical works).
- 4) इदरारि होगळू नर्ये, माकशि बोगळू नर्ये
Do not praise a person on his face nor decry him behind his back.
- 5) इंगळे खाव्नु केंडं हागता.
He eats burning charcoal and voids the cool. (a furious person) or vice versa.

contd from page 45

एकत्रित करण्यासाठी सार्वजनिक गणेशोत्सव सुरु केला. इथे इयूसलडॉर्फमध्ये गणपती मिरवणूकीच्या निमित्ताने अनेक भारतीय एकत्र आले. आजच्या काळात, अशा सार्वजनिक गणेशोत्सवामुळे, परदेशात स्थायिक झालेल्या भारतीयांना आपल्यातील भारतीयत्व टिकवून ठेवण्यास मदत होते. लोकमान्यांनी घालून दिलेली प्रथा आज वेगळ्या अंगाने साध्य होत आहे. लोकमान्य टिळकांना त्रिवार वंदन. ही प्रथा पुढे नेण्यासाठी, अतिशय शिस्तबद्धपणे आणि भारतीय परंपरा व संस्कृती जपून सोहळा साजरा करण्यासाठी वेळात वेळ काढून, मेहनत घेणाऱ्या मराठी मित्र मंडळाचे मनापासून आभार.

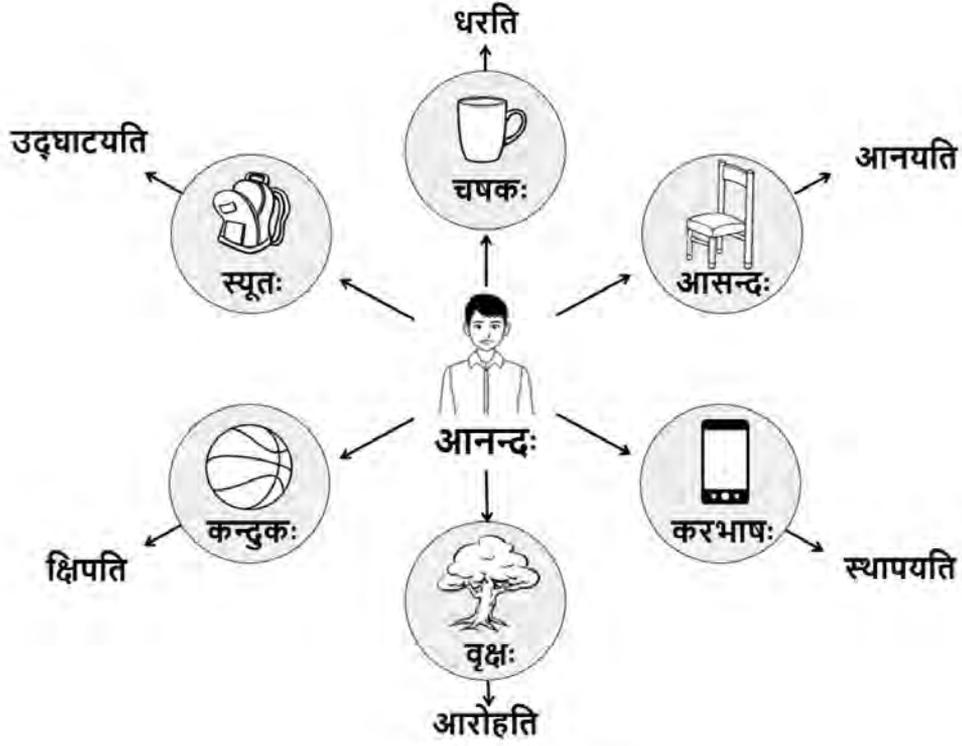
KONKANI LEXICON FUN QUIZ

(What are the equivalent Konkani words)

Praise
Wood
Burning Charcoal
Fire
Melt
Enmity
Rancid
offence
Priest
Upturned

॥ सरल-संस्कृतम् ॥

आनन्दः किं करोति ? What does Anand do ?



6.1 Look at the picture above and tell what are the various actions Anand performs. Use words given in the box to fill in the blanks –

आनन्दः धरति ।

4. आनन्दः क्षिपति ।

करभाषं

Anand holds a **cup**.

Anand throws the **ball**.

स्यूतम्

आनन्दः उद्घाटयति ।

5. आनन्दः स्थापयति ।

आसन्दम्

Anand opens the **bag**.

Anand keeps the **mobile phone**.

चषकं

आनन्दः आनयति ।

6. आनन्दः आरोहति ।

वृक्षम्

Anand brings a **chair**.

Anand climbs a **tree**.

कन्दकं

The pictures shown above are all examples of words in Masculine gender ending in the sound अ. They are used as the 'object of action' in the sentences given above. A simple way to know the object of an action is to ask 'what' or 'whom' on the verb.

e.g. **What** does Anand **hold** ? Anand holds a **cup**.

Note how the forms of these words change when used as 'object of action'.

Answers given on Page ...

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प्रार्थना

श्रीकला कौशिक

प्र-अर्थना अर्थात् प्रकर्षण अर्थना. आम्ही कल्लेई बरे कार्य सुरु करताना पैले देवालाग्गी प्रार्थना कोरनूची सुरु करताती न्हवे. म्हळ्यारी जे कल्ले आमका देवाक सांगचे आस्स ते संकल्प किंवा प्रार्थना रूपाने देवाक सांगताती सगळीं.

निसर्ग आणी नियति प्रत्येक क्षणांतु परीक्षा घेत आसता. त्या निसर्गनियमानुसार आमगले मन नित्याचे व्यवहारांतु बुडडीले, शिरकलेले आसता. त्या शिरकलेले मनाक चिक्के मट्टाक, तिळांशप्रमाणाने थोडो वेळूतरी स्थिर कोरका जाल्यारी ही प्रार्थना आवश्यक आस्सता, आणी सहायवे जाता.

‘तिळांशमात्र’ कारण संस्कृतांतु एक म्हणी आस्स, पञ्च 'म' काराः अति चञ्चलाः। पञ्च 'म' काराः म्हळ्यारी मत्कुण (बिक्कुण), मक्षिका (मूसु), मीन (मासळी), मर्कट (मांकड), आणी मनः तांतु मन तरी विचारचेची ना, क्षणार्धांतु खंचे खंडकी इहलोक, परलोकांतु फिरनु येता. अशी आशिल्या ह्या मनाक क्षणमात्र तरी स्थिर कोरका जाल्यारी ही प्रार्थना अत्यंत आवश्यक.

वैदिककालांतु इन्द्र, वरुण, उषा, सूर्य, अग्नि अशी पञ्चमहाभूतादि देवांक यज्ञरूपाने, विशिष्ट मन्त्रस्तुति रूपाने आहूति दीवनु प्रार्थना, पूजा करतालीं, कालांतराने निर्गुण रूपांथावनु सगुणरूपाची मूर्तिपूजा सुरु जाल्ली.

आमगल्या इन्द्रियगोचरा खातिरी त्या सगुणरूपांतु आशिल्या विशिष्ट देवतेगली संबधित विंगड विंगड रूपांची मूर्तिपूजा सुरु जाल्ली. इहलोकी कल्याण आणी परलोकी शाश्वतसुख ह्या उद्देशाने प्रार्थना सुरु जाल्ली. श्री समर्थ रामदास स्वाम्यानी सांगिलवारी "सगुणांचे आधारे सगुणशक्ति परमेश्वराचे आशीर्वाद आमच्या पाठीशी न्हमी असतात. ह्या भावनेने नवविधा भक्तिंतु प्रार्थना मुख्य आस्स. ही प्रार्थना खंचेई भाषेची आशिलेतरी देवाक पावता.

तुकाराम महाराजांगल्या अभंगावारी "केली कांश्यांची जगदम्बा, परि ते कांशे 'कांशे' न्हवे ती जगदम्बा. पूजा अंबेची अंबे घेणे, कांशे राहे कांशेपणे." म्हळ्यारी कलशाक 'अंबा' म्होणू पूजा केल्यारी, ती पूजा 'अंबा' स्वीकार करता, मनाने कल्पिलेली त्या मूर्तिगली पूजा ती देवी स्वीकार करता, मागिरी तो फक्त कलशूची

वरता.

अशी ह्या ईश्वरध्यानाने मानसिक शारीरिक आनंद प्राप्त जाता. परमेश्वराने आमका अत्यंत दुर्लभ नरदेहु दिल्ला. त्या परमेश्वराक आभारू म्हळ्यारी पूजारूप सेवा. समर्थांगले वचनावारी 'जो अन्न देतो उदरासी त्यासी कसें विसरावे'

म्होणू ताक्काची आमगले सुख दुःख प्रार्थनारूपाने सांगचे. माग्गीरी आमचांतुची आशिल्ली ती सुप्तशक्ति जाग्रत जाता. जे सुखदुःखाचे भोग येतातो ताज्जे स्वीकार करूक आणी जे कर्तव्य आस्स ते कर्तव्य करूक बल मेळता. आणी मार्गदर्शन मेळूक सुरु जाता.

ह्या प्रार्थनेने जीवात्मा परमात्मागलो परस्पर संबंध दृढ जाता. प्रार्थना करताना त्या इष्टदेवतेगली मूर्ति दोळ्या मुखारी येता, त्या अनन्या प्रार्थनेचो तो वेळु फक्त त्या इष्टदेवतेगलो आणी मगलोची. म्होणू मन हांगा थंड भटकना.

त्यावेळारी मन केन्द्रीकृत जाता. देवू मजलाग्गीची पळयत आस्स ही भावना उत्पन्न जाता. सगळें संभाषण केवल विलोचनेनेची पण जाता. आणी प्रीति वाढता माग्गीरी श्रद्धा, भक्ति, विश्वासू वाढता. प्रार्थनेची परमोक्त अभिव्यक्ति म्हळ्यारी ध्यान. प्रार्थना ध्यानांतु घेवनु वच्चे प्रथम पाऊल. पारदर्शकण निर्मल स्वच्छ भक्ति. जे शाश्वत आस्स ताज्जेवारी मन केन्द्रीकृत जावचाक प्रारंभ जाता. ही प्रार्थना परिशुद्धमनाने दुसर्याखातीर केल्यारी ती प्रार्थना देवू स्वीकार करता आणी आशीर्वाद दिता. केव्हा आमगल्या जीवनांतु सुख समाधान आसता त्यावेळारी दिसता आमचे खातीर कोणकी प्रार्थना केल्या. अशी ही अनन्या प्रार्थना आमगल्या जीवनांतु मुख्यजावनु आस्स.

श्रीकला कौशिक

११० foundation day दिवसु कोंकणी भाषेच्या लेखनाक पुरस्काराचे वितरण जाल्ले । 'जननी जन्मभूमिश्च स्वर्गादपि गरीयसि' अशी ही आमगली कोंकणी भास भो गोमटी मृदु भास। दुसर्या भाषेचीं आम्ही उल्लयले आयकुनु कितली मृदु भास, आयकल्यारी मनः प्रसन्न जाता म्हणताती. ह्या भाषेक केनरा सारस्वताच्या वरीष्ठानी पुरस्कारू घोषित केले मिति सकटांक

आभारू.हांव फक्त माध्यम. म्हणशी होडी लेखिका न्हयी .

मगलो पप्पा श्रीधर बैलूर "विनीत" हया नावाने लेखन करतालो. तागल्या लेखन कौशल्याचे तीळांतुले तीळांश आत्मसात कोरुक संस्कृत, मराठी, कोंकणी, हया भाषेंतु बोरोवचे सानशे प्रयत्न. हया प्रयत्नाक प्रोत्साहन दिलेलमिती चिरऋणी जावनु अस्स ।

क्षमस्व मस्त म्हयनाने मगलो विचारु मांडत आस्स ।
क्षम्यताम्।

धन्यवादाः ।

KONKANI LEXICON FUN QUIZ

(Answers)

होगळिका	वैर
राकुड	खंवट
इंगळे	अपकारु
उज्जो	पुरोहितु
करगुंवचे	उमति

Answers to सरल-संस्कृतम्

Exercise 6.1 - 1. चषकं 2. स्यूतम् 3. आसन्दम् 4. कन्दकं 5. करभाषं 6. वृक्षम्
Errata in Ex. 5.1 5. त्वं हससि । You write.

सुमती आक्का - एक दुर्मिळ ठेवा.



शाळेच्या एक बाई
अखंड स्मृतीत राहणाऱ्या.
धैर्याचा अखंड मेरु तू
काम करणारी अथक नदी तू
कल्पनांचा सागर तू
दया क्षमा सारखे पाघरुण तू
सर्वांसाठी साक्षात् अन्नपूर्णा तू
पृथ्वीवरील परी कुठे हरवून गेलीस तू.
शाळेतील प्रत्येक मुलांची आई होतीस तू
तप्त वाळवंटात शीतल झरा होतीस तू.
कधीच विसरणार नाही दिलेला धडा तू
अखंड राहिल प्रज्वलीत केलेला उत्साहाचा
दीप तु
सुमती आक्काला शत शत प्रणाम

वासंती चितार

In our on-going series 'Couple-in-seva' we present the story of Sham and Sujata Shirali who feel strongly that

"Our Guru is always there to protect us"...

"We could not go for Swamiji's *Pattabhishek* in February 1997, so we were just waiting for an opportunity to meet Swamiji. We had seen the film on the *Pattabhishek* at the Karnatak buildings. Finally, in May 1997, we got the opportunity of going to Shirali and meeting Swamiji in person. We can never forget those golden moments - sitting with Swamiji on the first floor in the old building of our Math and Swamiji sharing their experiences at Mt.Abu with Bade Swamiji.

As kids we used to visit Shirali during our school holidays and I did attend the *Rathosav* once. We had gone to Shirali for H.H.Anandashram Swamiji's 50th birthday. I remember watching *Kanakabhisheka* being performed, and small golden flowers offered on His head.

When we were staying at Thane, my father was the President of our *sabha* and once, when both Swamijis visited Thane, They had stayed at one *aamchi's* bungalow and we had visited them in the evening during *Dipanamaskar*. My father used to collect *Vantiga* when we were at Dharwar. We used to visit Talmakiwadi during Swamiji's camps, I clearly remember Parijnanashram Swamiji's *Pravachan* regarding "*Gurupaduka*". My mother had taken *mantradiksha* from Anandashram Swamiji. Sujata and I had visited Shirali Math just after our marriage and performed Satyanarayan pooja. She had taken *Darshan* of Parijnanashram Swamiji in Talmakiwadi on the occasion of Datta Jayanti in 1987.

In 1997, May when we first met our Swamiji - the present Mathadhipati, I had asked Them about the *mantradiksha* and Swamiji readily agreed. He asked me to come on the following morning. I think I was among the very first lot to take the *mantradiksha*. After the *mantradiksha* Sujata was called in and we could do *Aarti* to Swamiji. Sujata took her *mantradiksha* on 9/9/1999 during the Mallapur Chaturmas.

"In 2007, the three of us first went to Karla for *Seva Saptaha*. Then, at the time of

Padayatra we two went to Haldipur along with Sharayupachi and Nijanandmam. Together, we made arrangements for the *Yatri-s* to have a footbath in warm water.

We also helped in making arrangements for their food and stay for the night and we attended the night *puja* performed by Swamiji in the temple. After that, we completed the *Padayatra* on foot along with others. It was a memorable and once-in-a-lifetime experience for all of us. We have also been going to Karla for the *Navratri-Utsava* and at that time, we also volunteer for the *Gramabhojan*.

"Over the years, we have volunteered at many *shivir-s* --- NRI, *Karaseva*, *Samvid shivir*, *Saraswat shivir*, *Saraswat Sammelan* and will be present at both *shivir-s* to be held at Shirali. During the recent Karla *Chaturmas* we stayed for two months in *seva* in the *puja* committee and elsewhere. Kaustubh and I were also involved in the *Kanakanjali Utsava* at Santacruz. We helped in the *puja* section and Sujata used to come after work. When MTNL offered VRS in 2019 she told Swamiji. After her retirement we were told to assist at the Shree Trust -run SPEVC School for the differently abled at Virar in the 'Mother and Child Holding Hands' Project- managed by Samvit Sudha. With Pujya Swamiji's Guidance mothers of the children who used to just wait for their children to finish school were given the opportunity to earn some money. They were taught to make gift items from handmade paper, which are sold through Samvit Sudha. Initially, they were given instructions and taught how to make these items by Laxmipachi and Rupalipachi. Later, we took over and helped them to make these items properly. During the pandemic the school was closed, but now, we have started going there again.

"However, during the pandemic we assisted in the online *Gurupujan* training by setting up the link and showing participants how to adjust the camera and so on. Initially, the response

~~~~~Parisevanam~~~~~

was lukewarm as *sadhaka*-s were hesitant in taking to this new format. With the help of Shilpa Mudurpachi we did individual practice sessions with the *sadhaka*-s and online demonstrations to motivate them. Slowly, many *sadhaka*-s began to participate. We also assisted the *Sayujam* team in Local To Global (L to G) programmes. This helped us to ward off all the tension and uncertainty most people underwent. Also, technology helped us to meet everyone online, do *Gurupujan*, *strotrathan* and much else. We could offer all these *seva*-s at Pujya Swamiji's Holy Feet only because of Their Guidance And Grace.

"One precious memory is of our trip to Mt. Abu for Mahashivaratri, when, for the first time we did the *puja* ourselves. Although we had not taken any material, the devotees there made all the arrangements for us. Next day we attended the *bhandara*, serving all the *sadhu*-s. We could also do Bade Swamiji's *padapuja* on Their Holy Feet and place a flower on Bade Swamiji's head. Sujata and other women were allowed to make *chapati*-s for Bade Swamiji.

"During the pandemic, as all three of us were at home we did the *pathanam* of the *Navaratri Nityapath* every evening. We also did the *Devi Anushthan* regularly.

Around this time Sujata's breast cancer was detected. Although most of the hospitals were closed and medical service was meagre, we got the best medical attention and her treatment started immediately. Whenever we had to visit the hospital for her treatment, we used to

invariably get a call from Deepakmam telling Sujata that Swamiji had prayed for her. After Sujata's treatment was over, the three of us were able to meet Swamiji at Karla in November 2021. Thereafter, we got the chance of doing *seva* for both the *Rajatotsav* and *Amrutotsav* and also during the entire *Chaturmas* this year.

"We feel satisfied and contented doing *seva*. Pujya Swamiji Himself gives us the strength to fulfill our responsibility by His *Vatsalya*. In *seva* we learn to shed our prejudices, we learn to get along with different types of people and to do things together taking everybody along. We become more calm in tough situations knowing that we are not alone, that our Guru is always there to protect us. We try to understand people and try to accept them as they are. We also learn to shed some of our ego.

"Children learn a lot from parents. We too learned from our parents who used to perform *puja*, do *Deepanamaskar*, plus my mother used to do the *pathan* of our *Guruparampara Charitra* everyday. We also learned quite a lot from our son Kaustubh when he got the chance of *seva* at Karla during Navaratri some years ago and later, told us many things that he had learned from Arunmam and Ajaymam.

"We feel that with Swamiji's *Kripa* we can face problems more easily. We know now that everything happens for some reason, and we must accept whatever happens as *prasad* and offer everything we do at the Lotus Feet of Swamiji."

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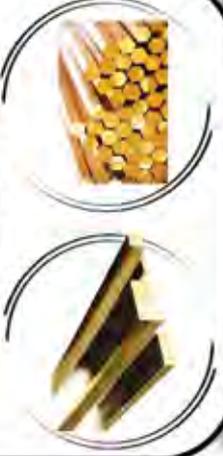
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Yes, My Son Is Mentally Challenged!

RESHMA ASHOK NAYAMPALLY

For any woman, the birth of her child is the happiest moment of her life. On Oct 27, 1980, I gave birth to Vishal. I was on Cloud Nine and beside myself with joy! But soon my joy was tempered with some harsh basic truths. Vishal could not turn, sit, crawl and reach the normal milestones children do.

The doctor confirmed what my mother and others in the family suspected – Vishal was not a ‘normal’ child. He was mentally and physically retarded. In those days; we did not have politically correct words for mental retardation – such as special children, challenged, and so on.

This potentially would have been like an atom bomb of grief exploding on my heart and soul, but strangely and thankfully it did not. Perhaps, others in the family were upset, but I took it in my stride as a challenge and was determined to face the situation with positive intent. If God in his eternal wisdom had put this on my plate, I would make the best of it. Not for a moment did I feel sorry for myself or curse my fate.

Sitting on a pity pot was not for me. Vishal also had a deformity in his feet. This needed multiple surgeries and physical rehabilitation. I remember I would carry him when he was four years old and take the bus from Khar to Haji Ali.

Now, when I look back it must have been very tedious and energy sapping - carrying Vishal and his bag full of change of clothes (there were no diapers in those days), towels, food, drink all slung over one shoulder and my baby in my arms.

But I look back at those times and remember the people who went out of their way to help me. The Almighty has a way of sending angels who come to your aid in difficult and trying times. The conductor and driver of the BEST Bus route no. 83 would hold the bus for me, when they saw me and wait till I managed to find a seat. Everyday

these two men would make an effort to be extra nice to me and I am so eternally grateful for it. There were other fellow passengers in the bus, who would say a prayer for Vishal's well-being.

From the very beginning, I never tried to hide my son from public gaze. In the early days, there



were a few people, who would stare at Vishal with curiosity since he did not fit into their idea of normal and some kids would even start crying out of fear. But I was determined and patient. I would disarm such people by enlightening them about Vishal's condition over which he evidently had no control. Vishal is my son and he has every right to be part of our lives. My late husband Ashok was my pillar of strength and was the wind beneath my wings. He shared

the same positive approach where accepting Vishal completely was concerned.

It was because of Ashok that I could even manage to get involved with Sanjan Home for the past two decades and work for the residents living there. They say behind every successful man there is a woman, but for me it was my man – ASHOK, whose unstinted rock-like support facilitated my deep involvement and commitment for the cause of Sanjan Home. Right from the very beginning, he shared all the tasks of looking after Vishal even though he had a responsible job at Air India which demanded undivided attention and time. Ashok ensured that he struck a perfect balance between his official and domestic responsibilities.

Raising a child with mental and physical retardation can be very, very challenging. But I think God gives us parents the strength to soldier on and confront every situation with fortitude, tender love and care. Neither Ashok nor I have ever felt that we got shortchanged by God. We've always felt that we should do the best.

(Con'td on page 57)

Parisevanam

Bhagavad Gita

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

Chapter 13 (Part 3)

In the concluding 10 verses of this chapter, Bhagavān talks about the jñāna sādhanā-s and the results of this knowledge. At every step, Bhagavān has mentioned the results of this knowledge. However, the topic being important, He explains it again in detail.

“Arjuna, all the sādhanā-s should ultimately follow the method of sādhanā which I have spoken about all along. By following karmayoga and purifying the mind, one should do the scriptural study under a Guru and ultimately, contemplate upon this knowledge to get the right vision, or perspective of this knowledge. (वेदान्त श्रवण मनन निदिध्यासनम्)”

“Some people without being aware of this stepwise approach may worship other deities. Even such people ultimately cross over the cycles of birth-death and reach Me.”

“Arjuna, may you understand that whatever is born in this Universe whether it is an animal, a human being, or a plant, every such being is born out of the combination of Purusha and Prakṛti only (पुरुष प्रकृति संयोगः). Purusha and Prakṛti are inseparable matter and consciousness principles in the creation of the living and non-living Universe.”

What is the 'phalam' of this sacred knowledge?

Bhagavān describes here the complete change that happens, in attitude and lifestyle of such a knower of Brahman (ज्ञानी).

“Arjuna, the one who has understood what has been explained so far, sees Me (Parameshvara) as the indestructible consciousness principle in every destructible body-mind-sense complex (अनवस्तेषु अवस्थितम्). This is the right vision; this clarity of perception is called moksha.”

“A jñānī seeing Me, the Iśhvara, in all beings does not destroy himself by getting back again and again into the cycles of birth-death. A jñānī actually saves himself with this knowledge, merging in Me, Brahman, never to come back again and again in different bodies.”

“A jñānī understands very clearly that it is Prakṛti and its effects which are responsible for all the actions in all the body-mind-sense complexes (प्रकृतेः क्रियमाणानि). The Ātmā always remains a non-doer (akartā).”

“When the jñānī sees the innumerable beings as a mere manifestation in Brahman, he understands the infiniteness of Brahman (अनन्तं ब्रह्म).”

An example of ocean and its waves is given in this context in Vedānta. When one is capable of seeing every wave as a mere appearance in the ocean, there is a clear understanding of the vastness of ocean; also, the understanding that both the wave and the ocean are nothing but one indivisible water.

Bhagavān continues with the vision of the jñānī. Here Bhagavān illustrates space and light (आकाशः -प्रकाशः) as examples to explain how Brahman is not affected by anything.

“Kaunteya, a jñānī understands that he is that Brahman, which is beginningless and endless (अनादि अनन्तम्). It is beyond the three guṇa-s (गुणातीतम्). Even though intimately present within the body, the Ātmā is not afflicted by the actions of the body and its results which only belong to the body-mind-sense complex (असङ्गत्वम्).”

“Space provides opportunity for everything to exist in it, but is not in the least affected by anything present in it. Similarly, Brahman though situated everywhere- within and outside the body, is not afflicted by the attributes or the actions of the body-mind-sense complex.” This is a beautiful example of 'asangatvam'.

“Sunlight shines on everything and reveals everything; but does not get affected by what it lights up. Similarly, Ātmā/Brahman though it witnesses and lights up the whole Universe, does not get tainted by anything that it lights up. The place which it lights up may be the dirtiest of places or the most exalted; the light has nothing to do with it.” This has been explained in detail in *Manīsha Panchakam* by *Adi Shankaracharya* to indicate the *asangatvam* of Brahman.

Bhagavān concludes the chapter with the final word on the phalam of this knowledge which is nothing short of moksha.

“Arjuna, one who recognizes and understands clearly the difference between Purusha (kshetrajna) and Prakrti (kshetra) is saved for good. Moksha is the result of this clear vision.” (v 25 to 35)

(Concluded)

(Cont'd from page 55)

we can to make Vishal’s life good, enjoyable and meaningful despite his issues. I have been blessed to have wonderful support from close relatives and dear friends whose solid support at all times has strengthened my resolve to give Vishal and the residents of Sanjan Home a life of dignity.

I have seen a few parents who are embarrassed by their special child and try to keep their child away. But why? Isn’t he a human being just like anyone else? Doesn’t he deserve a life as good as anyone else? If people cannot understand what mental retardation can do to a human being and his family, I think it is our duty to explain it to them, to sensitise them, to make this world one that is there for all living beings-genius as well as the mentally disabled. Having Vishal has made me realise that. I am forever grateful to God for his grace and divine blessings. In gratitude forever.

(Reshma Nayampally is the Gen. Secretary of Dilkhush Welfare Society and is the strongest pillar of this foundation which is providing shelter to 25 residents suffering from mental illnesses at Sanjan Home Valsad. Reshma is organising a fund raising Musical show on Dec 17 at ISKCON Mumbai. Donations to DWS are exempt from Income tax u/s 80 G.- Editor)



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The Serendipity Arts Festival (SAF) is set to take place in *Panaji, Goa* from *15 December to 23 Dec 2022*. This Festival, now in its 5th Edition, presents Art in all its multimedia *avatars* that surround us. SAF is one of the largest multidisciplinary arts initiatives in the South Asian region, spanning the visual, performing and culinary arts, while exploring genres with films, live arts, literature and fashion, in multi layers of programming. We invite you all to celebrate this diversity in art forms, creating unforgettable experiences, and adding a splash of wonder to your December at the SAF 2022.

EVERYONE IS WELCOME!

Entry is free, but you have to register yourself (which can be done on the spot or online) **and carry an identity card provided by the organisers.**

Organisers

Culinary treasures of India- Goa

ANJALI BURDE

The state of Goa holds a special place for Chitrapur Saraswats as it is the abode of our *kuldevatas*. An annual visit or visit for special occasions to Goa, for paying respects to our *kuldevatas* is very common.

The cuisine of Goa can be broadly divided into the Saraswat cuisine and the Catholic cuisine. The vegetarian dishes of both are almost similar in their use of coconut, rice and local spices but the non-vegetarian dishes consumed by the Catholics have a Portuguese influence. While the Saraswats use tamarind and cocum as souring agents, the Catholics use vinegar for the same. The Saraswats of Goa also consume fish as part of their traditional diet.

Many items prepared by our community are also prepared by the Goan Saraswats though some are known by slightly different names such as *mooga gathi (ghashi)*, *khatkhatein*, *pathrodo*, *patholi*, *kakadi dhondas (doddak)*, *madgane etc.*

Other well-known dishes of Goa include a variety of fish curries, *bebinca* (a layered sweet made using eggs, coconut milk and sugar), *xacuti* (coconut based chicken curry) and *sorpotel* (a pork based dish).

The humble bread loaf locally called '**poi**' is a staple accompaniment to many gravy based dishes. It is also commonly paired with a lentil based curry called tonak, which is prepared in homes and also served as popular breakfast dish in all small and big eateries and restaurants. I have childhood memories of eating this dish in a small eatery (khanaval) outside the Mangeshi temple premises.

Sharing the recipe of **White vatana tonak** which can be eaten with sliced bread or even with chapati.

Ingredients: (Serves 4)

1 cup dry white peas soaked overnight
1 cup chopped onion
1 /2 cup grated coconut 2 tbsp oil
1/4 tsp mustard seeds 1 /4 tsp turmeric 1 /2 tsp red chilli powder
a pinch of hing 1 /2 tsp jaggery
a marble-sized ball of tamarind (soaked and pulp extracted) Salt to taste

For masala: Gently roast the following ingredients in a little oil till aromatic

1tsp poppy seeds (khus-khus) 1tsp fennel (badishep) a petal of mace (javitri)

A petal of star anise (badiyan) 2-3 cloves

Method : Pressure cook the soaked peas with a little salt and turmeric powder. In a pan heat 1tbsp oil, add half the chopped onion and fry till light brown. Add the grated coconut and fry till light brown. Cool and grind to a fine paste with the other roasted masala. In the same pan add the remaining oil. Add mustard seeds and allow them to splutter, add *hing* and the remaining chopped onion. Fry till onion turns soft. Add the ground paste and fry for some time. Add the cooked peas, salt, tamarind pulp and jaggery. Add water to get desired consistency of the gravy. Allow it to boil for some time. Garnish with coriander and serve hot with *pav*, sliced bread or *chapatti*.

Another not so common sweet dish from Goa is sweet potato kheer or

Kangachi kheer.

Ingredients: (Serves 4)

2 medium sized sweet potatoes, washed peeled and grated. (About 1 standard cup tightly packed)
4-5 cups milk 3 /4 cup sugar 2 tsp ghee

1 /2 tsp elaichi powder

Few strands of saffron soaked in warm water

Method: Heat a thick bottomed pan, add ghee. When the ghee heats up add the grated sweet potato and fry for a while. Add 3 cups milk and bring it to a boil. Simmer and cook for about 6-7 minutes. When the sweet potato softens, switch off the flame. Cool it a bit and pass the mixture through a strainer. Put the milk back into the pan. Add the remaining milk and keep aside. When the sweet potato is cool enough grind it to a paste. Add the paste to the milk, add sugar, elaichi powder and place the pan back on the flame. Keep stirring the mixture and cook till it attains a thick (basundi like) consistency. Add the saffron. Switch off the flame and allow to cool. Chill and serve.

Note: You may skip grinding the sweet potato but grinding gives the *kheer* a smooth silky consistency of *basundi*. One will not be able to tell the difference. Thus it is a healthier version of traditional *basundi*. You may garnish it with sliced almonds and pistachios if desired.

Brain Teasers

SUDOKU DEC 2022

5			7					9
	8				2		6	
		2	5			7		
	9	3		5		6		
			6		1			4
4		6		7		1	5	
		4	1		5			
	1		3					9
3				4	7			2

Fill in the grid so that every row and column & every 3x3 box contains digits 1-9 without repeating the numbers in the same row or a column or box. The numbers appearing cant be changed and there is only one solution.

Solution to Dec 2022 Sudoku is on page 60)

Spot the Cricket Ball Contest



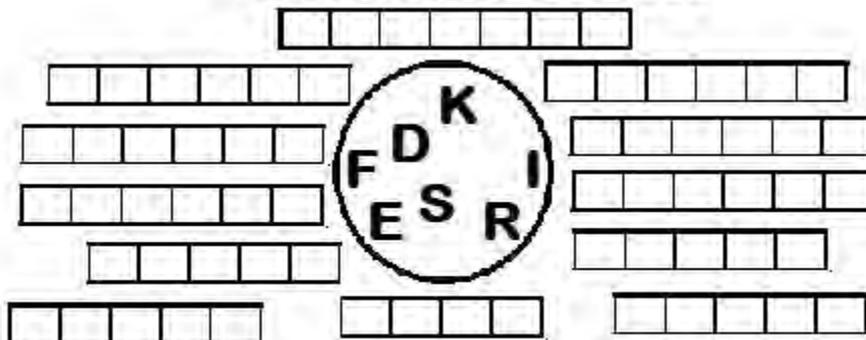
In which square is the ball?
Two winners get Rs. 300 each

Lateral Thinking Quiz

A man is condemned to death. He has to choose from three rooms to accept his punishment. The first room has a firing squad with guns loaded. The second room has a blazing fire. The third room is full of tigers that haven't eaten for six months. Which room should he choose?

(Answer on page 60)

Brain Teaser Dec 2022



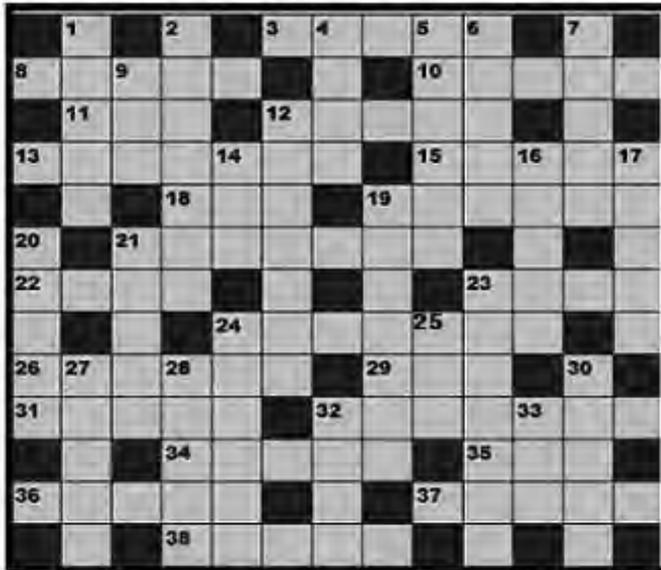
Make 1 word of 7 letters; four words of 6 letters; 4 words of 5 letters; and two words of four letters

Answers to the above on page 60

Answers to Quiz on page 33

1 & 2. Vice Adm. Ram Dass Katari 3. Adm. R. Hari Kumar

CROSS WORD FOR DEC



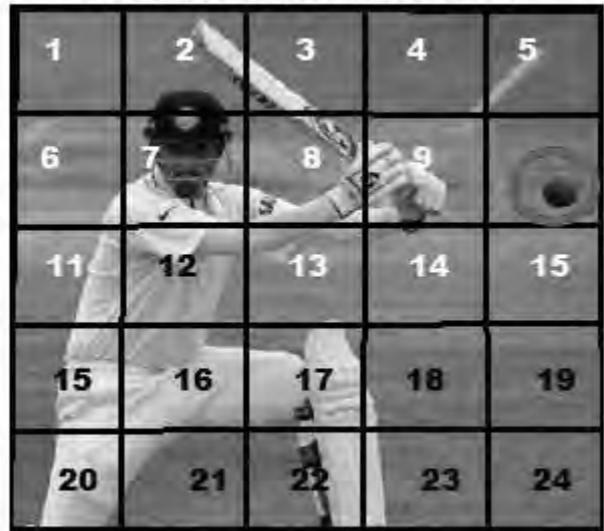
Across:

- 3- Man from Basra (5)
- 8- Regular (5)
- 10- Takeaway weapons (5)
- 11- Unit of Frequency (3)
- 12- Restaff (5)
- 13- Concentrate vision (again) (7)
- 15- Tear apart (5)
- 18- Surprised reactions (3)
- 19- Take long steps (6)
- 21- Ex Japanese Emperor (7)
- 22- Active Italian Volcano (4)
- 23- Invoice (4)
- 24- Ran behind a thief(7)
- 26- Yuvraj hit him for six 6s (6)
- 29- Possessed (3)
- 31- Popular Mexican dance (5)
- 32- Looking closely (7)
- 34- Assembly of Bishops in church (5)
- 35- Frequently (3)
- 36- Confused Combative struggle (5)
- 37- Inquisitive (5)
- 38- Tricycle for tiny tots (5)

Down (Clues)

- 1. Inquired of (5)
- 2. Portable Tube shaped rocket launcher (7)
- 4. Feel remorse (4)
- 5. A4 paper size (6)
- 6. Not Outer (5)
- 7. Science Fiction film (5)
- 9. Ultra High Frequency (3)
- 12 Evacuate hurriedly in fear(4,3)
- 13 Letters before PSI (3)
- 16. Shining bright (5)
- 17 Marine Pinnipeds (5)
- 19 Hidden Cache (7)
- 20. American Cartoonist (5)
- 21 Legally invalidate (5)
- 23 Sleeping place (7)
- 24 A Prayer (6)
- 25. Federation of seven emirates (3)
- 27. Levy on income (5)
- 28. A valuable team member (5)
- 30. Come in don't exit (5)
- 32. Pig Meat (4)
- 33. Uncertainties (3)

SPOT THE BALL CONTEST



Lateral Thinking Quiz Answer

Answer: The room of tigers. If the tigers haven't eaten in six months, they'd be dead.

WORDS USING LETTERS D E F R S K I (from page 59)

FRISKED(7);
RISKED, DIKERS, DISKER, FISKED (6)
FRIED, FRIES, DRIES, SERIF, SKIED (5)
DIRE, FIRE, DISK, SKID (4)

SUDOKU SOLUTION

5	4	1	7	6	3	2	8	9
9	8	7	4	1	2	3	6	5
6	3	2	5	8	9	7	4	1
1	9	3	2	5	4	6	7	8
7	5	8	6	3	1	9	2	4
4	2	6	9	7	8	1	5	3
2	7	4	1	9	5	8	3	6
8	1	5	3	2	6	4	9	7
3	6	9	8	4	7	5	1	2

Personalia

Poonam Burde has decided to make a mid-career change and has shifted from the Times Group to the Network18 family. 10 years in the field of journalism and now she is an Associate Executive Producer at CNN-News18. Taking on the responsibilities of running the output team in the morning to presenting news and anchoring news debates in evening primetime, her new role brings fresh challenges with it. Poonam's ability to lead a team at TIMES NOW brought up this opportunity at Network18 which pursued her for immediate hiring. She hopes to lead the team and the channel to new heights.

(We wish Poonam, success in her new role and hope to see more Bhanaps appearing on Television as News anchors – Editor)

Lakshmi Sirur: This is a huge moment of pride for the Sirurs and Benegals. An author from Bangalore, 'Yasmin SAIT' has launched a book called 'Manan - Delving deeper into oneself' which is a collective of 9 diverse narratives of inspiring women in their mid-60s who are still taking on the world head on fiercely against all odds and for whom the word impossible doesn't exist.



Lakshmi Sirur (nee Ashalata Benegal) - The founder of SWARAMALA MUSICAL FOUNDATION for 40 plus age group, has her story in the book. This book is a must read as it is a powerful eye-opener for all those women and breaks the misconception that it is too late to dream big or chase your goals AFTER 60....

For Lakshmi Sirur, singing and music is her passion. However, she has also ventured into story and script writing and one of her stories is ready and she's in talks with a director. The copy of 'Manan' is available on Amazon! And those of you who wish to participate in SWARAMALA music shows may contact the founder on 9321222290.

Arjun Hemmady On Newsx : Arjun Hemmady, resident of Talmakiwadi, Mumbai is a full-time finance professional, bestselling author and freelance sports journalist. His cricket-based

fiction novel Captain Khadoos has topped the Amazon bestsellers list in the Cricket category. On 26th October 2022, Arjun was invited on NewsX channel to give his views on the Indian Cricket Team getting served cold food after a practice session in Sydney, Australia. The panel, comprising of eminent sports journalists shared their thoughts on what would have been the reaction in the international press if a similar incident would have taken place in India. Appearing for the first time of live television, Arjun showed commendable calmness and composure as he put forth his views in a cogent and concise manner. We wish Arjun the very best and hope that this is the first of many more such appearances on national television.

The link of the interview is shared herewith -
<https://www.youtube.com/watch?v=lOQ28y3d2Rs&t=1223s>

Here & There

Bengaluru Local Sabha for the month of October 2022

Samaradhana of Parama Pujya Shrimat Shankarashram Swamiji I was observed with *Bhashya Pathana* and *Ashtavadhana Seva*. *Kumarika Pujan* was observed on the occasion of *Mahanavami*. *Kojagari Purnima* was celebrated during which *Lakshmi Pujan* was performed followed by *kheer vitaran*. *Sadhaka-s* participated in *Garbha* and *Dandiya* late in the evening and danced enthusiastically to the beautiful tunes sung on this occasion by *bhajan mandali-s*. *Lakshmi Pujan* was performed on the occasion of *Deepavali*.

Girvana Pratishta classes, *Sambhashana Varga* classes (online) and *Prarthana Varga* are being conducted every week.

Gayathri Japa Anushthan is performed every Sunday.

Morning *pujan-s* and evening *pujan-s* are performed by *gruhastha-s*.

Durga Namaskar is being performed every Friday by Ved. Shri Vijay Karnad Bhat.

Report by Saikrupa Nalkur

Thane Sabha : Thane Sabha observed the Samaradhana of Parama Pujya Shrimat Shankarashram Swamiji - I on Saturday, October 1, 2022 in Dombivli at Dr.Ghanshyam N. Shirali's residence. The schedule of the programme was as follows:

Sabha Prarambha prarthana, Shri Gurupaduka Stotram, Shri Parijnanashram Trayodashi, Guru Pujan, followed by Nritya Seva and Bhajan seva by sadhaka-s, *Sabha Samapti Prarthana, Deepnamaskar, Jayjaykars.* About 22 members attended.

Sanskrit Sambhashan and Uchcharana varga for all are being organised and conducted regularly.

Report by Chandrima Kalbag

Our Institutions

Report of Navaratri utsav 2022

The Saraswat Mahila Samaj, Gamdevi celebrated Navratri virtually on 1st November 2022, at 4 pm.

This evening we had the pleasure of listening to wonderful renditions of bhajans from a young budding artist Miss Arya Dhareshwar. She was aptly introduced by Hon Secretary Priya. Arya learnt light music from our very own music teacher Geeta Yennemadi pacchi. Presently she is learning classical music from Yashasvi Sarpotdar of the Atroli gharana.

Arya sang *stuti* and bhajans of Shri Ganesh and Devi in semi-classical style in Kannada and Marathi melodiously which were highly appreciated by the audience.

Nivedita Nadkarni thanked everyone for their attendance. She expressed gratitude to our generous donors who donated for the repairs and painting of our Samaj hall. To mention the same:
Rs 15000/- from Shobha Marbally
Rs 20,000/- from Priya and Santosh Bijoor
Rs 20,000/- from Chetana and Praveen Kadle
Rs 10,000/- from Nirmala Nadkarni
Rs 10,000/- from Nivedita Nadkarni
Rs 2000/- from Sharmila Mittagaonkar to Saraswati Vrindagan in fond memory of her mother Nalini Sanzagiri, who was the active member of the Samaj.

The program was sponsored by Suman Kodial.

Report by Vijayalaxmi SureshKapnadak

DOMESTIC TIDINGS

BIRTH

We welcome the new arrivals and congratulate the parents:

- Oct 6 : A baby boy (Shaurya) to Akshata (nee Karnad) and Sagar Vivek Balwalli at Linkoping, Sweden.
Nov 5 : A Baby boy (Smaran) to Niyati (nee Murdeshwar- Nashik) and Gautam Shrikant Basrur at Vile-Parle (East), Mumbai.
Nov 10 : A baby boy to Nidhi (nee Thakker) and Gaurav Mohan Nadkarni at Mulund (West)

OBITUARIES

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

- Oct13 : Vinodini (Sheela) Manohar Aldangadi (82) at Matunga (King's Circle), Mumbai.
Oct14 : Gautam Madhukar Nadkarny (65) at Nashik
Oct14 : Krishna Ramchandra (alias Ramrao) Nadkarni, 92 at Bankikodla.
Oct17 : Dr. Anandmoorthi P. Rao (Kombrabail) (88) of Belgaum in Pune.
Oct18 : Radhika Krishnanand Sthalekar (nee Gita Sajip) at Santacruz, Mumbai.
Oct19 : Pradeep Giridhar Udiawer (56) at Dadar Mumbai.
Oct25 : Surekha Pradeep Kilpady (61) at Jakarta, Indonesia.
Oct29 : Suresh Kaushik at Manki, Karnataka.
Oct31 : Krishnadutt (Kishen) Kailaje at Borivali, Mumbai.
Nov 8 : Sharad Nazare, (68) at Hubballi.
Nov 9 : Vinod Shridhar Benegal (81) at Andheri (W) Mumbai.
Nov10 : Lata (Sadhana) Anilkumar Halady (75) of Borivali (W) at Girgaon, Mumbai.
Nov10 : Chandrakala Mohan Nadkarni (nee Chandra Talgeri) (69) at Mulund West Mumbai.
Nov11 : Chittaranjan Gangolli of Andheri at Vileparle, Mumbai.
Nov12 : Ramchandra Kodange (Ramu) at Bengaluru.
Nov15 : Krishnabai Muralidhar Tonse (nee Bankeshwar) 88, at Bengaluru.

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