Late Dr. Arun G. Masurkar

Masurkar Hospital, Gokak
50 years of selfless service
A grand success!
(Detailed report on page 21)
In this issue....

From the President's Team 5
Editor's Reflections 7
Cover Story: Masurkar Hospital 8
   50 years of selfless rural service and counting....
Saraswat Volunteer And Athletic League 19
- Talmaki Wadi
Letters to the Editor 20
Aamchi Melaava 2023 a Grand Success! 21
The Blossoming Rose ... Soumya Santosh Sirur 22
The Language Beyond Words 22
   ... Sankalp Shatanand Shukla
Military Musings: Hor Lai Pange 23
   Contributed by Maj Gen B N Rao (Retd)
Hello there, I just called to say, I want to cheat on you 24
... Rajesh Hattangady
Bhagavad Gita 26
... Dr. Sudha Tinaiker
KSA gets together the young-at-heart PMs 27
   at Talmaki Wadi ... Shiva Gulvady
Our pilgrimages to Kauai 28
... Krishnanand Khambadkone
Art Corner 31
Kids Colouring 32
   The Trees of Lalbagh
   ... Adya Nagarkatti
The Rise of Electric Two – Wheelers in Mumbai 34
   ... Paartha S. Ray
Birds - My feathered friends 35
   ... Suchitra Shekhar Balvalli
The joy in the idiotic 36
   - Bhakti Ullal
Children’s Corner: Adi Shankara’s Life and Teachings 38
Ye Kya Hua, Kaise Hua 41
   ... Lata Karnad Rao (Ullal)
Culinary treasures of India - Odisha 42
   ... Anjali Burde
Personalia 43
Parisevanam: Nava Nava Rasa Natana Karii (Part 2) 44
Aggression; Arrogance & Anger- The 3 ‘A’s that can bring
down a leader and developing the 3 ‘C’s 51
   ... Mayur Kalbag

The Editorial Committee invites Articles, Poems, Art work,
Sketches, Paintings and encourages readers to write Letters to
the Editor giving suggestions/feedback.

We specifically call on the Youth of our community to come
forward and contribute their ideas and thoughts to make the
magazine more interesting.

Articles, Poems and Letters may be sent in Word doc. format
(not pdf) and paintings in jpg format. Publishing the same will
be at the discretion of the Editorial Committee.
CO-ORDINATION COMMITTEE OF THE INSTITUTIONS GRANTING EDUCATIONAL, DISTRESS AND MEDICAL AID
F-1(a), Saraswat Colony, Santacruz (West), Mumbai - 400054

Applications are invited in the prescribed forms from economically backward and deserving Chitrapur Saraswats for the following aid :-

(A) **EDUCATIONAL AID:** From students studying in schools, colleges or pursuing other courses, like Engineering, Medical and other Professional Courses. The last date for receipt of applications is 30th Sept.

(B) **DISTRESS RELIEF AID:** From the aged, invalid, infirm, uncared for and other needy persons. The last date for receipt of applications is 31st August.

(C) **MEDICAL RELIEF AID:** From those who have incurred expenditure for treatment of a major illness, hospitalisation or surgery and need financial assistance. The last date of receipt of applications is 31st August.

(D) **PRIYA HATTIANGDI SCHOLARSHIP FUND:** From students pursuing courses in English Literature & Fine Arts, encompassing Painting, Crafts, Calligraphy etc. The last date of receipt of application is 30th Sept.

Application forms for the above can be obtained from :-

The Manager, Kanara Saraswat Association, 13/1-2, Talmakiwadi, Javji Dadaji Road, Tardeo, Mumbai 400007. Phone No. 022-23805655

The Manager, Shri Chitrapur Math, Shirali-581354 Phone No.08385-258368.

The Manager, Shri Shivagopal Krishna Mandir, Chamrajpet, J.C.Road., Sagar-577401. Phone No. 08183-227677.

The Managing Trustee, Shri Shiva Krishna Mandir, Talsiladar’s office, Lamington Road, Hubli-580020. Phone No. 0836-226435

Hon.Secretary, The Chitrapur Saraswat Education & Relief Society, F-1 (a), Saraswat Colony, Santacruz (West), Mumbai 400054. Mobile 9833997646

Applicants from Bangalore City, Chennai, Dakshina Kannada including Udupi, Kasargod Districts should apply from following centres

A. The Hon. Secretary, Canara Union, 8th Main, 15th Cross, Malleshwaram, Bangalore 560003. Phone No. 080-23342625, 080-23345976—For all applicants from Bengaluru.

B. (1)-The Secretary, Saraswat Poor Students’ Fund, c/o Ganapati High School, G.H.S. Road, Mangalore 575003 - for Educational Aid, from Dakshina Kannada, Udupi and Kasargod District.

B-(2)-The Secretary, Saraswat Seva Samiti, Saraswat Colony, Someshwar, Kotekar 574152, District: Dakshina Kannada - All applicants for Distress and Medical Relief from Dakshina Kannada, Udupi Dist., & Kasargod Dist.

C. The Secretary, Saraswat Association, Dr. Dinkarrao Memorial Hall, Ormes Road, Kilpauk, Chennai - 600010 - for all applicants from Chennai.

**N.B.** Properly filled application forms for Aid should be submitted alongwith original medical bills & photocopies (self attested) of the mark sheet, proof of admission / fee receipt, salary / income certificates, first page of bank passbook / cancelled cheque.

All completed forms should be handed over / posted to the same (office) authorities from where the forms have been collected.

FOR AREAS OTHER THAN ABOVE :

D. Coordination Committee, Mumbai.

(1)-The Hon. Secretary, Kanara Saraswat Association, 13/1-2, Talmakiwadi, Javji Dadaji Marg, Tardeo, Mumbai 400007. Tel. No. 022-23802263, 022-23805655.

(2)- The Hon. Secretary, The Chitrapur Saraswat Education & Relief Society, F-1(a), Saraswat Colony, Santacruz (W), Mumbai 400 054. (Mob : 9833997646), Email: csers_educaid@yahoo.com.

Aid Applications can be downloaded from website [www.csers.org](http://www.csers.org)

For Co-ordination Committee

Hon. Secretary
In India, the traditional role of women as homemakers is deeply ingrained in society. This cultural attitude has often limited women's opportunities and stifled their ambitions, keeping them confined to their homes. However, there have been significant shifts in recent years towards diminishing this typical housewife culture in India.

The government has taken a proactive role in promoting gender equality and women's empowerment. Policies and programs have been implemented to encourage women to pursue higher education, learn new skills, and start their own businesses. Female empowerment through education is key, and this has been reflected in a surge in the number of girls entering higher education. Women are also able to access opportunities in male-dominated fields such as engineering and medicine.

Another positive shift is the increasing acceptance of women in leadership positions. A growing number of women are assuming leadership roles in businesses, politics, and other areas that were once dominated by men. This sends an important message about equal opportunity, respect, and the value of women's contributions to society. Activists and civil society movements have played an instrumental role in advocating for women's rights and challenging institutional and societal barriers.

Marriages too are evolving. Women are playing a larger role in choosing their spouses and in defining the terms of their marriage. Marriages are also becoming more egalitarian, with couples sharing household responsibilities, such as cooking and cleaning. Such shared roles ensure that women are not trapped in traditional gender roles, but can instead pursue career-oriented goals.

Despite these advances, there is a long way to go in completely dismantling the typical housewife culture in India. Societal and institutional barriers towards gender equity must be addressed, and efforts to empower women should continue. Addressing gender-based violence, which continues to be a persistent problem, will require a sustained effort from families, society, and the government.

In conclusion, India's traditional housewife culture is slowly diminishing, thanks to the concerted efforts of government agencies, civil society organizations, and activists. Today's women have more opportunities than ever, from education and entrepreneurship to leadership and involvement in public life. They are playing a bigger role in defining their own lives, and their contributions to society are being increasingly appreciated. In this way, the new generation of women in India is rightfully taking its place on the world stage. The challenge ahead is to build on these gains and ensure that they continue to expand to all communities in Indian society, regardless of religion or social backgrounds. This is essential for a truly inclusive and equitable society.

With regards,
Kishore Masurkar
Leave behind all the roar and dust, heat and bustle of a busy city ...... as your relax at Gourish. For it is set in a cool spot, amid tall, green trees, between Fergusson and Apte Roads, where nothing disturbs you. GOURISH offers you all modern amenities. Enjoy every moment of your stay at GOURISH. You’ll be back again and again.
Editor's Reflections

“It is our choices that show what we truly are....,” goes an old saying.

This holds true for our cover story, which celebrates 50 years of the Masurkar Hospital in Gokak. The late Dr. Arun Gourish Masurkar decided that he would practice in a rural area and use his clinical acumen to serve people who otherwise, had to travel to bigger cities to avail medical treatment. Do read the inspiring story of the Masurkars, which I managed to get from them after much persuasion, because they wanted to stay low profile and shun the limelight.

The issue with our community is that we are too low profile, most of the times, no profile – we prefer hiding our light under a bushel, in the wrong notion that people will think otherwise! But in today’s world of 5G, Digitalization and Social media, that should not be the case.

As it is, our community is so small and seems to be gradually shrinking...if we do not bring out the hidden talents and enterprise across towns, cities and overseas now, we will never be able to showcase and archive all the good work that is being done by Bhanaps.

Surely, there are many more in our community like the Masurkars of Gokak, contributing to society in different ways, but hesitant or unwilling to talk about it.

This magazine offers an opportunity to showcase themselves and their good work. Hence, if any of you readers are aware of some enterprising but reticent Bhanaps, do get in touch with the Editorial committee members and lead us onto them.

While on this, one must mention the water colour painting of H.H.Shrimat Anandashram Swamiji which was created 67 years ago by Dinesh Mullerpattan when he was just 21. If not for the initiative taken by his son in forwarding the photograph to us for publication in the Art Corner, it would have just remained a framed photo in the Mullerpattan household, without recognition for the talent of the person who created it.

This issue also covers two major events conducted by the KSA – the first being the KSA Marriage Bureau in collaboration with Aamchi Vivaah Bandhan – hosting a first of its kind, “Aamchi Melaava” – an endeavour to bring under one roof potential brides and grooms from our community. This event ended with many participants striking new acquaintances and friends. With KSA getting requests for more such events to be organized across cities, maybe some Bhanap entrepreneur could come up with an exclusive matrimonial and Dating app for the community!

Another most looked forward to event was the get together of senior citizens, organized on behalf of KSA by the evergreen Sunil Ullal and team, and it went off successfully with a wonderful talent show put up by the enthusiastic participants. Did someone say age is only a number....

Maj.Gen.B.N.Rao (Retd.), provides us a humorous excerpt from a Lieutenant’s diary, about the origins and consequent complications caused by the ‘Darling pudding’.

Rajesh Hattangady takes us through some of the widely prevalent phishing scams and how everyone needs to be alert to avoid becoming a victim.

Suchitra Balvalli, an ex-Delhiite but now a Mumbaikar, brings us to speed on the variety of birds that she’s been spotting over the years from her flat, thanks to the green cover provided by the trees in Goregaon, where she stays.

Krishnanand Khambadkone’s trip to the tropical climes of Kauai in Hawaii provides us a fascinating journey which he says is sometimes reminiscent of driving along the South Kanara coast!

Dr. Sudha Tinaiker concludes the 17th chapter of the Bhagavad Gita in this issue with her erudite analysis.

While Bhakti Ullal’s compilation of idioms makes for an interesting read, Mayur Kalbag’s article on the 3 A’s – Aggression, Arrogance and Anger, and the 3 C’s Calmness, Composure and Control to counter them is very appropriate for those who find themselves highly stressed on the work front.

This issue also contains the regular contributions, including the poems and the ever popular Art corner.

Keep sending in your contributions that will make the KS even more readable and unputdownable.

Ramkishore M Mankekar
The year was 1967. Dr. Arun Gourish Masurkar had just completed his MBBS and went along with his parents on a thanksgiving temple tour to Goa and Gokarn. While visiting the Mahabaleshwar Temple, when he got to know that the head priest had long been in pain and suffering because of a diabetic toe, he successfully completed the required surgery. The head priest was so relieved and happy that he was saved the time and inconvenience of going all the way to Hubli, that he celebrated by inviting all the village people home for lunch!

This event left a deep impression on Arun and set him thinking - there was such a big need for proper healthcare in the rural areas and he decided there and then, that he would move to a small town to provide people the benefit of his training. Perhaps at the back of his mind, was also the fact that his parents had made enormous sacrifices to educate him and while he was still in high school, his elder brother, a medical student, had suddenly passed away.

Back in Mumbai, with his ultimate goal in mind, he set about selecting his fields of training. Accordingly, though he loved internal medicine, he decided to specialize in surgery and chose the posts that would be most helpful in a rural setting - general surgery, orthopaedics, neurosurgery, ENT and even Radiology.

In 1968, he got engaged to Shamala, daughter of Dr. Savur Srinivas Rao and Dr. Shanta Rao, who were renowned in international scientific circles. She was in the third term of her final MBBS then and it was her childhood ambition to be a doctor and like her mother, present her work at conferences in India and abroad.

She was overawed by Arun’s confidence, his focus on his goal and the charisma of his personality. So when he suggested that she study for a diploma in Anaesthesia and Gynaecology & Obstetrics (which incidentally, were not her favourite subjects!), as he needed her help to settle in a rural place, she readily agreed.

When he completed his M.S., Shamala had just obtained her D.A., so while she enrolled for her D.G.O., he took up the post of Surgeon in Karnataka Health Institute, Ghataprabha, a tiny town with two large hospitals, a railway station and a small market around it.

Both of them thought it would be a good place to work as it had all the infrastructure. Unfortunately, Arun was not given an opportunity to utilize his training to his fullest capabilities. Seeing his clinical acumen, several prominent people of Gokak, a small town 15 kilometres away, suggested he set up a hospital there. By then, Shamala had completed her studies and so, with help from local residents, they set up their own hospital in Gokak.

Shamala’s father suggested that they start their hospital with all the facilities that are generally available in a city hospital. So with help in the form of gifts and loans from both their families and a loan of Rs. two lakhs from SVC bank and lots of help and encouragement of the locals, they started on 11th of March, 1973 in a rented place with a facility for 12 indoor patients, a well-equipped operation theatre, a labour room, an X-ray room and a tiny lab. They lived in the adjacent house with a tiled roof and mud walls.

Those days, Gokak taluka was the business centre for a large agricultural area, and the Gokak Mills and its colony. Gokak Mills was the largest spinning mill in Asia and had a very well-maintained township of about 10-15 thousand people.

Practicing medicine in Gokak was very different from what they were exposed to in Mumbai. The town was not used to the concept of consultation, and both of them initially had a tough time convincing the patients that they were prescribing medicines and giving injections only if required. They would always be available 24/7 in the

Cover Story

Masurkar Hospital
50 years of selfless rural service and counting....

- RAMKISHORE M. MANKEKAR

Dr. Shamala Masurkar
required to be present.

Arun was well trained in general, orthopaedic and ENT surgery (in those days what are now considered specialties, were part of general surgery!), and his clinical acumen in medical emergencies was excellent. Shamala was busy with Obstetrics and gynaecology work and also gave anaesthesia for his patients’ surgeries. He handled radiology, and she managed the fledgling laboratory.

They were glorified general practitioners, handling all types of emergencies, especially paediatric and snake bites, which they had not handled in Mumbai. Her training in anaesthesia came in very handy especially while dealing with cobra bites.

They had to have all the equipment spares, especially for the ones used in an emergency, as there was no place nearby to refer patients. When a few trained staff of KHI Ghataprabha went on strike, they joined the Masurkars, but most of the staff were trained on the job and some have been working for well over 40 years now!

The Masurkars goodwill got them a lot of help from the local community. In August, five months after they started, a businessman from Kolhapur sent a representative to them, stating that he wanted to sell his 3.5 acre plot on the outskirts of Gokak and would like it to be used for a Hospital. Shamala was reluctant but Arun, visionary that he was, saw it as a wonderful opportunity. The deal had to be completed within two days and here again, they got help from a local merchant who arranged the finances, as they were too small and new for the banks to lend money, when they already had a hefty loan!

They shifted to the new hospital building on 18th February, 1979. Though it was on the main road at the entrance to the town, they were concerned that it would not be easily accessible for people. But then the first rickshaws came to Gokak, all buses passed by the hospital, and it was also convenient for villagers to come in their bullock carts and park them in the large compound, so more patients started coming in.

When they applied for recognition for MTP, a District Health Officer with his team came and inspected the hospital. In 1977, it was the only private hospital in Belgaum district to be recognized for MTP. Keeping abreast with new developments, the hospital procured an Ultrasound unit in 1984, and a Laparoscope in 1986.

It is impossible to realize one’s dreams alone. One needs the love and support of family and friends in making it happen. As the years flew, work grew, and so did their family. They owed a large part of their success to Arun’s parents and his grandmother, who stayed with them. It was only because of them and especially his mother, Kamala, that Shamala could devote her time and energy to work.

They were doing what they loved by choice, but they always felt it was a sacrifice for their children, as at that time there was no English medium school in Gokak, so the boys Ashwin and Vikram were with Shamala’s parents in Mumbai, and daughter Anuradha was in Sholapur with Arun’s sister’s family.

In 1983, when a small school was started for the children of the officers of Gokak Mills, Vikram and Anuradha shifted to Gokak. However, since Ashwin would have missed a year while shifting, he continued at Bombay Scottish School in Mumbai.

Ashwin went on to complete his MBBS from KEM in 1994, and M.S. in General surgery, from Nair Hospital with training in Laparoscopic Surgery in 1997 and joined the senior Masurkars on 31st May, 1998. His wife, Dr. Seema (daughter of Dr. Suresh Mukkadar) joined him that September, after obtaining her Diploma in Gynaecology & Obstetrics from KMC, Mangalore.

Anuradha, now Anuradha Rajiv Bantwal is pursuing a career in Audiology and Speech in Mumbai, while Vikram is an Intensive Care specialist, based near Brisbane, Australia.

Dr. Arun Masurkar passed away on 12th March, 2008. His vision, his clinical acumen, his rapport with his patients and with the general public in Gokak would always be missed.

“It is one thing to dream and work to make it
a reality and quite another thing for a son and the daughter in law, to give up their own dreams and join you to carry forward your dream,” says Shamala Masurkar.

Ashwin’s career as a Laparoscopic surgeon in Mumbai was booming and his seniors were surprised when he informed them his decision to move to Gokak. When they asked him the reason, being the typical chip of the old block, he said to them, “In Mumbai so many of you are there, but who is there in the small towns? They need me more, over there….” And history repeated itself when his wife, Seema forsook her aspirations of working in a big hospital in the Metro and willingly joined Ashwin to provide medical care in a small town in rural India.

Incidentally, Ashwin had a childhood ambition of becoming a pilot – which he still nurtures – he has personally created and installed a flight simulator set up, which is one of his go-to stress busters. The other one being his singing while strumming the guitar!

With Pujya Swamiji’s blessings, they have contributed to make this hospital a centre for excellence in patient care and innovative techniques in surgery.

Over the years, Ashwin has acquired expertise in Gynaec laproscopic surgery and Endo-urology. In an attempt to bring down the cost of hernia surgery without compromising on technique, he has innovated his own technique called “TARM”, which has now got international acclaim (more details available on the website www.masurkarhospital.com.)

Ashwin has won many awards and accolades for his surgeries and gives lectures, talks, and demonstrates surgeries at various conferences across India and abroad. In 2016, he became the first surgeon in North Karnataka to invest in RIRS, a laser unit for removing renal calculi without an incision on the body.

Though overheads in a small town are lower, the need to keep spares of all emergency equipment nullifies this advantage. Seema is an expert in managing finances for the costly equipment needed, especially for advanced laparoscopic surgery, and endo-urology, and yet manages to keep the charges for surgery significantly lower than in cities.

In addition to routine work in the hospital, Seema’s interest is in infertility. She set up the Intrauterine insemination lab in the hospital in 2001. It was the first one in Gokak, helping many infertile couples to be blessed with the joys of parenthood.

Aware of social obligations, she lectures in schools about adolescent health and sex education to mothers and students of class 8,9 and 10. She has volunteered for free ante natal check-ups in the Gokak Govt. Hospital under the Pradhan Mantri Surakshit Matrutva Abhiyan. She has also volunteered for free antenatal checkups in Primary Health Centres of nearby villages under the Divine Mother and Child Health scheme backed by the Shri Satya Sai Trust.

Just as Arun and Shamala faced challenges - professional, social, and with family, Ashwin and Seema too have had their share, with the changing times, and have been able to overcome them and are actively contributing to society. In the 25 years since they have joined, with a commitment to service, determination and hard work, they have carried forward Arun Masurkar’s desire to make a difference in the lives of the rural people. By introducing newer concepts, ideas and equipment, they have taken his vision to a higher level. Not just with improvement in the hospital and patient care, but by making the environment a bounty of nature.

Shamala, who leads a retired but otherwise active life says, “During our time, we were the first consultants, with a well-equipped hospital, and now there are over 40 hospitals, in addition to a large Govt hospital and KLE hospital, and Gokak has grown exponentially. So now the need is for use of newer technology, better patient care, and as Ashwin puts it, the need is to improvise without compromise to make treatment, especially surgery affordable for the rural population.”

When asked for a take away message for our readers, Dr. Shamala Arun Masurkar had this to say: “One should have a goal in life and systematically work towards attaining it with complete focus and dedication. The exhilaration on achievement of the goal, makes one forget all the hard work and sacrifice that you put into it.”
A request to all shareholders of
SVC Co-operative Bank Ltd.

Vote for Rose. Vote for Progress!

The present Board of Directors of the Bank completes their term of office and fresh elections are scheduled to be conducted on Sunday – June 04, 2023. We request all shareholders to actively participate in the election process by casting their valuable votes to propel effective management of one of the most prestigious and successful financial institutions of our community. An overview of growth in business position of the Bank in last 5 years is presented here:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Profit</td>
<td>140.01</td>
<td>142.01</td>
<td>150.21</td>
<td>146.86</td>
<td>176.31</td>
</tr>
<tr>
<td>Deposits</td>
<td>16,263.51</td>
<td>16,500.84</td>
<td>17,331.55</td>
<td>18,315.68</td>
<td>19,257.70</td>
</tr>
<tr>
<td>Advances</td>
<td>11,500.28</td>
<td>11,607.97</td>
<td>12,327.98</td>
<td>13,364.35</td>
<td>14,222.92</td>
</tr>
<tr>
<td>Total Business</td>
<td>27,763.79</td>
<td>28,108.81</td>
<td>29,659.53</td>
<td>31,680.02</td>
<td>33,480.61</td>
</tr>
<tr>
<td>Gross NPA</td>
<td>3.59%</td>
<td>3.50%</td>
<td>3.74%</td>
<td>3.96%</td>
<td>2.91%</td>
</tr>
<tr>
<td>Net NPA</td>
<td>1.99%</td>
<td>1.90%</td>
<td>2.02%</td>
<td>1.83%</td>
<td>0.79%</td>
</tr>
</tbody>
</table>

₹(in Crores)

We have constituted a professional team to contest the elections, with a view to harmoniously carry on the successful work for the next five years. Brief profile of the team is mentioned herein.

We are sure this will help you in appreciating our candidature in guiding the Bank, its Management and staff in achieving impressive growth and good financial results for the benefit of all the shareholders, depositors and employees.

**CATEGORY: GENERAL (12 VACANCIES)**

**Chandavarkar Durgesh Sanjivrao**
- Presently, the Chairman of SVC Co-operative Bank Ltd.
- An Industrialist having experience of over 40 years.
- Actively involved in various Community Social Responsibility (CSR) projects through Charitable Trusts.

**Bangalorekar Raghunandan U**
- Presently, Director of SVC Co-operative Bank Ltd.
- Is a seasoned banker with all-round experience over four decades in Banking industry in multinational and private banks. As Group Leader in standardisation of credit administration activities of Barclays Bank across 14 countries, he has also designed and developed automated CFMS credit Facilities Management System and Document Management System in the Banks.
- B. Com., LL.B., CAIIB (F), Auditor / Lead Auditor (ISO 9000:2000) Certification from SGS Somerset, U.K.
- Worked in ANZ Grindlays Bank PLC as Western India Regional Head Credit Operations – Wholesale Banking, Standard Chartered Bank PLC as Western India Regional Head - Credit Risk Control, Kotak Mahindra Bank Limited as Senior Vice President & India Head - Credit Administration (WB), Barclays Bank PLC – PAN India Head for Credit Risk Control – Wholesale Banking and finally with RBL Bank as Consultant.
Bijoor Prakash
- Presently, Director of the Bank and Chairman of Board of Management.
- Qualified as a Chartered Accountant, Management Accountant and a Certified Public Accountant (USA).
- Has served on the Board of SVC Co-operative Bank Ltd. for more than 12 years, as Chairman of Audit Committee, Chairman of Admin Committee and member of NPA and IT Committees.
- Worked for International Companies in India and abroad in Finance, Accounting and Commercial Areas at the Board level.

Shedde Pramod Devadas
- Presently, Director of SVC Co-operative Bank Ltd.
- B. Tech. in Aeronautical Engineering from the Indian Institute of Technology, Mumbai and is an alumnus of MIT Boston USA.
- As part of his responsibilities he looked after debt portfolio in ICICI Ltd.
- Was President of TDICI (now known as ICICI) Venture Funds Management Co. Ltd.
- Was part of a unique team within ICICI (1977-1985) which sought to identify unmet demand and served needs in the Indian Economy through “Project Promotion” by encouraging new private sector initiatives

Gokarn Sunil Sumitrarao
- Presently, Director of SVC Co-operative Bank Ltd. and also member of the Board of Management.
- His expertise include priority sector advances including MSME, Corporate Credit / Green Field Projects, Syndicating loans as leader for Infra Projects – Road, Power etc., Credit monitoring and NPA Management.
- Key positions held by him while he was in Bank of India were – Branch Manager/Chief Manager of Specialised Overseas / Corporate Branches, Manager Credit – UK & European Branches at London, Chief Manager – Commercial & Institutional Credit, HO, Handling Syndication Desk, Assistant General Manager – Kolkata Mid Corporate Branch, Divisional Manager – Mid Corp., Pune Division.
- M. Com. LL. B (General). CAIIB. He was with Bank of India for nearly 40 years. Last position held was DGM – Mid Corporate Credit, Pune Div. office.
- Project Manager – Bank’s wholly owned subsidiary – NBFC & AVP in Bank’s Life Insurance Subsidiary.
- He was also Faculty on retainer basis at Indian Institute of Banking and Finance from April 2016 to March 2018.

Karnad Girish
- Presently, Director of SVC Co-operative Bank Ltd.
- B. E. (Hons), Electrical and Electronics from BITS Pilani and holds Masters in Administration Management from NMIMS, Mumbai.
- Started his career with NELCO and then to Pertech Computers Limited, Mumbai, Samsung Electronics Company Limited – Delhi in IT Customer Support.
- Subsequently joined IBM India Limited, Bangalore where he worked in the areas of Logistics and Human Resources.
- He has worked with major MNCs such as Mahindra British Telecom (now Tech Mahindra), WNS Global, Patni Computer Systems (now Capgemini) and Mastek in senior management positions handling HR, Talent Acquisition, Administration & Procurement in the capacity of Vice President.
- His areas of expertise are Talent Acquisition, Human Resources, Information Technology, Facilities, and Administration & Procurement.

Chandavarkar Devdutta Narayan
- Presently, Member of Board of Management of SVC Co-operative Bank Ltd.
- Over 36 years of successful experience providing Techno-commercial, fiscal, strategic & operations leadership and Vocational guidance in uniquely challenging situations.
- Currently engaged in Pro-bono Social Activities with multiple charitable organizations.
- 24 years’ experience with Mercedes Benz including 12 years at Board of Management level and held various positions - Vice-President After-Sales (Service, Spares, and Customer Satisfaction), Retail Training, and Homologation & Vehicle Logistics including last 2 years at Regional Office of Daimler Middle East & Levant (responsible for 12 Countries) based at Dubai.
- B.E., Mechanical, PG in Marine Engineering from Naval College of Engineering, Indian Navy.
- Worked in Oman as National Service Manager of a Distributor for Volkswagen, Audi, Peugeot & Renault and also as Non-Executive Director with Millenium Properties Pvt. Ltd.
- Also worked as a Commissioned Officer in Indian Navy, Engineering Branch (Military Service): As Engineer Officer in-charge of sea-going Ships.
### Mundkur Sudhir Sadashiv Rao
- Presently, Member of Board of Management of SVC Co-operative Bank Ltd.
- Delivery-focused leader with an excellent track record in the banking and information technology value chains, with global leaders including Tech-Mahindra, IBM, Tata-Unisys Ltd, the State Bank of India Group, HDFC Bank - India and Gulf Bank - Kuwait.
- B.Sc. Diploma in Business Management, Diploma in Computer Methods and Programming.
- Over the years, has evolved from Banker to IT Leader to Business Transformation Champion, assisting businesses to achieve leadership position in selected areas of operation through the strategic and tactical application of technology-based process enablers.

### Mavinkurve Arun Dattatreya
- Worked with Tata Motors, Indian Aluminium Company Limited (now part of HINDALCO Limited) in Production Planning & Control and Warehousing, ICICI Limited (financing of corporate projects).
- B. Tech. in Metallurgical Engineering from IIT Bombay, and has a post graduate Diploma in Business Management from Bombay University.
- Has completed a one-year Executive Programme in Applied Finance at IIM, Calcutta, and short duration executive programmes at IIM Ahmedabad and Bangalore.
- Director on Board of Vinyl Chemicals (India) Ltd.

### Tonse Satish Rao
- More than 36 years of experience in banking, mainly in the functional areas like, Retail, Commercial, Treasury, Risk Management, Investment Management and Banking Regulation spanning across India, Hong Kong, Mauritius, Kuwait & Qatar.
- M. Com (Banking & Finance) Gold Medallist from IGNOU, FRM and CAIIB.
- Has worked with State Bank of India, Kuwait Real Estate Bank (Later converted into an Islamic Bank by the name Kuwait International Bank), QInvest, Doha, Qatar, Qatar Central Bank.

### Savnal Amarnath Venugopalrao
- Core skills in the areas of Banking Operations, IT Processes, Program Management, Audit & Internal Controls and Staff training and development.
- B. Sc. (Statistics) and MMS (Finance) from Mumbai University and professionally qualified Cost Accountant.
- He started his career with the Tata group in IT and was posted on projects in USA and Switzerland.
- During 32 years of rich experience with Citibank in risk management, banking operations and information technology, he held positions of increasing seniority in operations, IT, supplier management, internal audit & business planning, including Chief of Audit-Citigroup India, Chief of Staff and responsible for strategic planning, Asia Transaction Services IT Program Office.
- He has served in honorary positions in several charitable institutions in areas of school education and rural woman empowerment.

### Mudbhatal Gautam
- Has over 34 years of IT Industry experience covering all aspects of IT Management.
- Has had multiple assignments with Tata Capital, Reliance Industries, TCS, TATA UNISYS, IndusInd Bank and Union Bank of India.
- Graduated from University of Madras, PG Diploma in Management Studies and Computer Management from NMIMS, Certified SAP/R3 Consultant and CISA.
- Chief Information Officer with Tata Capital and earlier with IndusInd Bank, involved in setting up and managing IT both for captive IT setups as well as Technology Consultancy Organisations.
- Also an active Sportsman having represented Tamil Nadu in the Ranji Trophy cricket tournament.
CATEGORY: WOMEN (2 VACANCIES)

Sanadi Maitreyi Shivanand
- Presently, Director of SVC Co-operative Bank Ltd.
- B. Sc. (Hons), CAIIB and Licentiate in General Insurance.
- Has Banking experience of more than 35 years.
- Joined State Bank of India as Probationary Officer, Junior Management Grade I and reached up to Top Executive Grade VI. She was also posted at Osaka Branch – Japan as VP Credit and Operations from 2004 to 2007. During 2007-08, was deputed as SBI Nominee Director on Boards of State Bank of Patiala and State Bank of Bikaner and Jaipur. Subsequently worked in SBI corporate office as DGM HR Department. Before she took retirement she was DGM Personal Banking Business Unit, Local Head Office, Chennai.
- She has specialised in Corporate Credit and has Branch and Administrative Office experience.

Trikannad Seema
- Presently, Member of Board of Management of SVC Co-operative Bank Ltd.
- Seasoned professional having 35+ years of experience across banking and insurance service industries, having worked for two of the largest entities – State Bank of India and SBI Life Insurance - in this space in India and Overseas.
- Handled challenging assignments across a wide spectrum including, Retail Banking, Forex Transactions, International Banking, Corporate Lending & Operations, Credit Operations & Regulatory Compliance Overseas, Human Resources & Training (Domestic & Overseas operations)
- In the capacity as Vice President - Credit Administration and Operations at New York Branch of State Bank of India, has set up credit policy for the Branch.

CATEGORY: SCHEDULED CASTES/SCHEDULED TRIBES (1 VACANCY)

Tadvi Rubab Namdar
- Presently, Director of SVC Co-operative Bank Ltd.
- Graduated from Pune University.
- Was selected through MPSC as a Police Officer.
- Has worked for 36 years in the Maharashtra Police Department and served in various districts of Maharashtra.
- Worked with CID Crime Branch, in various Operations in Mumbai City.
- Was Deputy Commissioner Mumbai Airport Zone, Deputy Commissioner Operations Mumbai City.
- Was the Principal of Police Training College at Marol, Mumbai.

Polling will be held on Sunday – June 04, 2023, from 8:30 a.m. to 4:30 p.m. at polling centres at following branches of SVC Co-operative Bank Ltd.

<table>
<thead>
<tr>
<th>Mumbai</th>
</tr>
</thead>
<tbody>
<tr>
<td>Badlapur [W]</td>
</tr>
<tr>
<td>Ghatkopar [E]</td>
</tr>
<tr>
<td>Mahavir Nagar - Borivali [W]</td>
</tr>
<tr>
<td>Sleeter Road - Grant Road [W]</td>
</tr>
<tr>
<td>Bandra [W]</td>
</tr>
<tr>
<td>Goregaon [W] - S V Road</td>
</tr>
<tr>
<td>Malad [W]</td>
</tr>
<tr>
<td>Thane [W] – Damani Estate</td>
</tr>
<tr>
<td>Borivali [E]</td>
</tr>
<tr>
<td>Kalyan [W]</td>
</tr>
<tr>
<td>Matunga</td>
</tr>
<tr>
<td>Vakola - Santacruz [E]</td>
</tr>
<tr>
<td>Chembur [E]</td>
</tr>
<tr>
<td>Kandivali [E] - Ashanagar</td>
</tr>
<tr>
<td>Mira-Bhayandar Road - Mira Road</td>
</tr>
<tr>
<td>Vasai [W]</td>
</tr>
<tr>
<td>Cuffe Parade</td>
</tr>
<tr>
<td>Kandivali [W]</td>
</tr>
<tr>
<td>Mulund [W]</td>
</tr>
<tr>
<td>Vashi Sector 19</td>
</tr>
<tr>
<td>Dadar [W]</td>
</tr>
<tr>
<td>Khar [W]</td>
</tr>
<tr>
<td>Pandurangwadi - Goregaon [E]</td>
</tr>
<tr>
<td>Versova - Andheri [W]</td>
</tr>
<tr>
<td>Dahisar [E]</td>
</tr>
<tr>
<td>Koparkhairane</td>
</tr>
<tr>
<td>Panvel</td>
</tr>
<tr>
<td>Vijay Nagar Andheri [E]</td>
</tr>
<tr>
<td>Jayanagar Dahisar [E]</td>
</tr>
<tr>
<td>Kurla [E]</td>
</tr>
<tr>
<td>S V Marg - Grant Road</td>
</tr>
<tr>
<td>Vile Parle [E]</td>
</tr>
<tr>
<td>Dombivali [E]</td>
</tr>
<tr>
<td>Lalbaug</td>
</tr>
<tr>
<td>Saki Naka - Andheri [E]</td>
</tr>
<tr>
<td>Virar [W]</td>
</tr>
<tr>
<td>Eksar Road - Borivali [W]</td>
</tr>
<tr>
<td>Mahakali Caves Road - Andheri [E]</td>
</tr>
<tr>
<td>Santacruz [W]</td>
</tr>
<tr>
<td>Wadala</td>
</tr>
<tr>
<td>Pune</td>
</tr>
<tr>
<td>----------------------</td>
</tr>
<tr>
<td>Aundh</td>
</tr>
<tr>
<td>Balewadi – Pune</td>
</tr>
<tr>
<td>Bhosari</td>
</tr>
<tr>
<td>Chinchwad</td>
</tr>
<tr>
<td>Kothrud</td>
</tr>
<tr>
<td>Pimpri Chinchwad</td>
</tr>
<tr>
<td>Pune Camp</td>
</tr>
<tr>
<td>Pune Deccan Gymkhana</td>
</tr>
<tr>
<td>Pune Satara Road</td>
</tr>
<tr>
<td>Wanowrie</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gujarat</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ahmedabad – Stadium Road</td>
<td>Bhopal – Madhya Pradesh</td>
</tr>
<tr>
<td>Karelibaug</td>
<td>Chennai – Anna Nagar</td>
</tr>
<tr>
<td>Rajkot</td>
<td>Chennai – Nungambakkam</td>
</tr>
<tr>
<td>Surat</td>
<td>Coimbatore</td>
</tr>
<tr>
<td>Vadodra - Akota</td>
<td>East Patel Nagar – Delhi</td>
</tr>
<tr>
<td>Vapi</td>
<td>Faridabad</td>
</tr>
<tr>
<td></td>
<td>Hyderabad</td>
</tr>
<tr>
<td></td>
<td>Indore</td>
</tr>
</tbody>
</table>
35 YEARS OF MANUFACTURING INDIA’S FINEST SPECIALTY GREASES AND LUBRICANTS.

Standard Greases & Specialities Pvt Ltd. was established in 1983

India’s largest Grease manufacturer

Owns a castor oil derivative company called Royal Castor Products Ltd.

SGSPL has 5 manufacturing plants at strategic locations across the country

Supplies to more than 20 MNC’s and thousands of special equipment operators


Manufacturers of Automotive and Industrial Products: Lubes | Greases | Coolants | DEF – Ad Blue

Speciality Products: Food Grades | Mining | Marine | Metal Working Cement Plant | Turbine Oils and Other Customised Products

Standard Greases and Specialities Pvt. Ltd.
101, Ketan Apt, 233, R.B.Mehta Marg, Ghatkopar(E), Mumbai, 400077, India
For enquiries contact: +91 22 25013641
E-mail: standardgroup@standardgreases.co.in
Congratulations on your Golden Anniversary and wishing many more

JAYANT SUNDER ARUR & SUNILA ARUR (nee Chandavarkar)

Best wishes from
Kunal & Deepali Arur
Siddharth Arur
Parth & Antara
Arur Family, Relatives & Friends

June 2023
“As we look upon her picture, sweet memories we recall, of a face so full of sunshine, and a smile for one and all…”

Smt. Gayathri (Archana) Ajit Masurkar
(nee Kallianpur)

[6th October 1959 - 27th April 2023]

Gayathri (Archana as known to many), enjoyed simple things in life.
She was kind, empathetic, generous, selfless, loving, independent, and adventurous.
Anyone who knew her would never forget that ever smiling face, her enthusiasm (towards all meaningful things) in life, the warmth she exuded, her welcoming personality, above all her soft spoken nature.
Her passion for singing (especially bhajans etc., an acquired talent from her father Late. Shri. Kallianpur Sanjeev Rao) were profound.

She treasured and respected relations, be it family, relatives and friends. She never failed to connect with near and dear ones (irrespective of geographic location) daily with her thoughtful “Good Morning” messages and even more so, text or phone call casually or on their special occasion(s) – a true “glue” that held us all connected together!!

Fondly remembered by:
Her Husband Ajit Masurkar
Her Father-in-Law Balakram Masurkar
Her Daughters and their families
Akshata, Ashvin, Alpana, Taneesh Kallianpur
Arpita, Anshul, Avantika Ullal
Her Brother-in-law and family
Kishore, Nirmala, Kruthi Masurkar
Kavya, Samarth Trikannad
Her Siblings and their families
Uma Kiran Rao (Panemangalore)
Kallianpur Dinesh Rao

.. and many more whose lives were touched by her.
Dear friends,

The SVAL is on the verge of permanent closure!

This is a fervent appeal and invitation, to the younger generation as well as other members of our community at large, to actively participate and rejuvenate our institution, the Saraswat Volunteer and Athletic League (SVAL), popularly known as Vyayamshala, located in room No. 5 of Building No. 16, Jooni (Old) Chawl in Talmaki wadi, which was formed with the blessings and financial support of H.H. Shrimat Anandashram Swamiji, on 22nd February 1948, through the amalgamation of Saraswati Volunteer Corps (SVC) and Saraswat Athletic League (SAL). In recent times, with the blessings and financial support from H.H Shrimat Sadyojat Shankarashram Swamiji, SVAL got back on its feet. Under the guidance of Late Mihir Bijur, new equipment was installed and SVAL was bustling with activity once again, but not for too long!

Before going further with our appeal, a brief peep into the pages of history would be in order.

**Saraswati Volunteer Corps (SVC)**

The **SVC** was formed on the auspicious Dassera day on 7th October, 1935 by a band of young social workers, under the leadership of **Mr S. S. Balsekar and Dr N Ramarao.** The other Patrons were **Mr H. Shankar Rau, Rao Bahadur S. S. Talmaki, Mr S. R. Dongerkery, Mr N. L. Kodikal, Mr S.S.Yerdoor and others.** As per our archives, the first voluntary services rendered were on 11th November, 1935 at a function held at Blavatsky lodge, Bombay. It is also recorded that a batch of 13 volunteers were sent to Shri Chitrapur Math, Shirali, to assist in the organizing and celebrations of the Rathotsava Festival from 1st April, to 7th April, 1936. It was a regular practice of SVC to render voluntary services in various public functions.

**The Saraswati Athletic League (SAL)**

The **SAL** was formed on 31st January, 1943. The purpose was to encourage wellness through physical development. Some of the notable persons who took a lead in establishing the League included, **Mr G.P. Murdeshwar, Mr A.S. Padukone, Dr. B.P. Divgi, Mr G.R.Bhatkal, Mr R. L. Murdeshwar, Mr A.H.Kulkarni, Mr D.N. Kulkarni and others.** Both the institutions, viz. Saraswat Volunteer Corps and Saraswati Athletic League were merged on 22nd February, 1948 to form the present day Saraswat Volunteer & Athletic League. After passing of the Public Trust Act, 1950, the SVAL was registered as a Society Trust with the allotment of registration number E-33 dated 27th February, 1953.

Apart from running the gymnasium, the SVAL was also rendering voluntary services in helping institutions to organize many public and private functions. The SVAL has seen its glory when many Bhanap weightlifters like **Ramesh S Balsekar, Nayampalli, Murli Nadkarni** and a few others participated in State and National Weightlifting competitions and won many prizes for SVAL. Late David Abraham, famous Actor and Gymnast, was President of our league for quite a while.
Today with changing times, regrettably, SVAL is not even a pale shadow of its glorious past and sadly stands on an imminent brink of closure. This is mainly due to paucity of manpower to manage the daily affairs of the League, and the drastically reducing number of members who patronize the gymnasium.

The members of the present managing committee who have served SVAL for many years now, are finding it extremely difficult to continue due to their growing years. Fortunately, the book of accounts from formation of the League up to 31st March 2022 have been audited and all records are being properly maintained.

We are thus making an earnest appeal to our community at large and more so the younger generation, to come forward to serve on the Managing Committee of SVAL and bring back the lost glory that the gymnasium had achieved.

In the event of not getting any positive response, the Committee will have no option but to take drastic steps for permanent closure of the gymnasium.

The interested persons may approach us on our Email IDs: rajadpandit@gmail.com & opc.bipin@gmail.com

Raja Pandit Bipin Nadkarni Ashok Maskeri
(Hon. Secretary) (Chairman) (Hon. Treasurer)
M: 9821049688 M: 9821025983 M: 9930880733

Letters to the Editor

Dear Editor,

A Good memory - a Boon and a Bane

Thank you for publishing my article, A Good memory – a Boon and a Bane in your May 2023 issue, page 31.

However, the last paragraph seems to have been inadvertently left out.

In its absence, Readers may feel I have been pessimistic and highlighted a problem without suggesting a solution.

Wherein, I have suggested an option such as remembering in our thoughts, our Guru Parampara / the Divine :

Forgive and forget is a good adage. While forgiveness can come with age or maturity, forgetting is a different matter. Memories, often negative, pop up at inconvenient times. The mind resists being ordered to forget. Diverting the topic, as with a recalcitrant child, is easier said than done. One option that may help could perhaps be the turning of the mind towards the Divine.

- Vombatkere Vivek G. Row, Chennai

Editor: We sincerely regret the oversight and the inconvenience caused to the writer and our readers.
The first ever Aamchi Melaava was organized by Kanara Saraswat Association’s Marriage Bureau in collaboration with the coordinators of Aamchi Vivah Bandhan (AVB) on Saturday, the 22nd of April 2023, on the auspicious occasion of Akshay Tritiya. The intention was to get eligible boys and girls from our community under one roof, so that they could get to know each other and become friends, which in turn could lead to a partnership for life!

The preparation for this occasion had started a few months back, after the idea was first mooted by Anisha Narayanan, with a lot of brainstorming and meetings with different ideas being tossed around and finalized. Since this was the first time such an event was being organized, Dilip Sashital and Anisha were a bit nervous and thinking that even if 20 girls and 20 boys attended the event, it would be a grand success!

As KSA and AVB continued networking and spreading the news of the Aamchi Melaava around, the number of participants swelled to around 87 – and this spurred the organizers and volunteers further to make the day a grand success for the participants.

Finally, the day of reckoning dawned... Saturday, the 22nd of April 2023 began with a lot of excitement and anticipation - all the volunteers assembled in KSA’s Anandashram Hall to welcome the participants. The excitement and enthusiasm of our participants was palpable....while most were from Mumbai, there were few who had travelled all the way from Pune and from as far as Delhi and Chennai.

Post the registration process and breakfast, the program began with Sabha Prarambha Prarthana recited by Usha Surkund.

Sunil Ullal, Samiir Halady and Ashwini Prashant anchored the event.

Sunil set the ball rolling by giving a brief introduction of the Melaava as an event to give a common platform to Aamchis to come together in an informal setting. He started by encouraging the participants to introduce themselves.

The response from the participants was awesome – many voluntarily introduced themselves and also aired their expectations from their to-be life partners. Few who could not make it to the event due to being out of Mumbai/India, had sent in their videos. The same was played at the venue. The volunteers had provided each participant with a writing pad and pen so that they could jot down the names and/or contact details of participants whom they would like to be friends with.

In order to break the ice and overcome the inhibitions amongst the participants, various group games and activities were conducted, which included Antakshari, Guess the Nation, Match the Face, etc. The laughter, participation and discussions amongst the participants reached a pinnacle – the inhibitions evaporated and the participants were seen enjoying and acquainting with each other! In fact, few participants were also getting actively involved by making requests for songs and games to be played during the event.

The volunteers were constantly encouraging the participants to intermingle with each other and talk, even if the same was in small groups.

By the time the various rounds were over, it was lunch time – it was a time where participants interacted with each other over the delicious buffet lunch provided by Vinay and Maya Gangavali of Guruprasad Caterers. Many names and numbers were exchanged and the excitement was palpable – truly, the ice breaking games had been a success!

Post lunch, the participants were requested to further mingle and connect with each other – it was wonderful to see the participants speak with each other! This continued through the tea break post which the Aamchi Melaava came to a close with the Sabha Samaapti Prarthana.

All the participants were extremely happy with the arrangements and thanked the organizers for the same.

The excitement of the Aamchi Melaava continues to this day – we have received many calls not only from the participants/their parents/guardians for the contact details of other participants to take an
alliance forward, but also from other Aamchis with requests for holding similar Aamchi Melaavas in other cities across India! Yes, we will definitely do so.

We would like to thank all the participants and their parents for wholeheartedly making this first Aamchi Melaava a grand success.

The Aamchi Melaava would not have been possible without the active support of the KSA Managing Committee Members, Aamchi Vivaah Bandhan, the volunteers Dilip Sashital, Sumangala Hattangadi, Sunil Ullal, Anisha Narayanan (who also sponsored the mineral water at the event), Ashwini Prashant, Deepali Surkund, Usha Surkund, Hemant Kombrabail, Kiran Balse, Samiir Halady, Parag Nadkarni, Anil Baindur, Shobhana Rao and Swati Nadkarni.

This is just the beginning....we hope to see our participants coming together in the beautiful journey of marriage in the future – we reiterate our request to the participants and their parents: please do send us photos of alliances that would have happened through this Aamchi Melaava and we will be happy to publish the same in the KS Magazine. Not only that, there is a surprise awaiting such alliances from KSA!!!

This article was compiled with inputs from Anisha Narayanan, Ashwini Prashant and Sunil Ullal.

---

**The Blossoming Rose**

From a small bud to an awesome Rose,
Like the Queen of the garden you pose.
Each day I see you rising,
Your growth cycle is pretty inspiring.
Since the day I planted your seeds in the soil,
Hoping to see you grow I toiled.
Then one fine day, you sprang up reaching to
the sun,
Watching you grow was so much fun.
Stems and leaves and a tiny little bud,
You were a blossoming plant now, no more a stud.
I just sat there admiring your growth,
Hey! There are two buds now and I love them both.
I watered you every day with a hose,
You are not a bud anymore, but a lovely fragrant Rose.
You grew up in the heart as much as in the soil,
And that makes you a remarkable flower that
no one can spoil.
I have raised you with love and patience,
May you keep growing and spreading your fragrance.

- Soumya Santosh Sirur, Age 10, Hongkong

**The Language Beyond Words**

In silence speaks a language true,
Beyond the words we say or do,
A subtle dance of hands and eyes,
That tells the truth and never lies.
The nod that signals, "I agree",
The frown that shows, "This isn't me",
The smile that whispers, "I'm content",
The sigh that speaks, "I'm feeling spent".

We use our bodies to convey,
The things we cannot quite just say,
A hug that says, "I understand",
A touch that says, "I'm close at hand".
The tilt of head that says, "Please speak",
The arms that fold that say, "I'm weak",
The posture that says, "I'm in charge",
The stance that says, "I'm feeling large".
The language beyond words we know,
That tells us how we feel and show,
So pay attention to the clues,
And see the message that ensues.

For when we learn to understand,
The language of the body grand,
We'll find a world that's rich and deep,
And communication more complete.

- Sankalp Shatanand Shukla
‘Hor Lai Pange’ is a Punjabi phrase the rough equivalent of which in Hindi is ‘aa bail mujhe maar’ or, needlessly inviting trouble upon oneself.

This hilarious article is an excerpt from the diary of a young Lieutenant (name unknown) but such situations in the army are not quite as rare as one would imagine. To continue in the words of the anonymous Lieutenant -

“I was a Lieutenant posted in a unit commanded by Major Gill. Upon receiving communication that the Sector Commander Brigadier Gill along with his wife and a grown up daughter would be transiting through our unit, I was called by Maj Gill, an earthy Jutt (Jat Sikh) who eyed those who conversed in English with disdain. He spoke in Punjabi only, even with South Indian troops. His culinary knowledge went no further than Makki di Roti and Sarson da Saag. Both of us were bachelors.

“Kaka jo mein kai reyaan palle ban lae” (lad, listen carefully to what I tell you). He gave me the itinerary of the Commander in chaste Punjabi. He told me that Brig Gill would arrive with his family in the evening, stay the night in our guest room and leave for the Sector HQ next day early in the morning. We were to host the Commander and his family for dinner. Major Gill left the arrangements to my devices. With a look of contempt he said in Punjabi that he had heard the Gill’s were anglicized in their ways. He kept muttering under his breath and then dug into the file before him.

I saluted and left his office wondering how two Gills could be so much unalike.

Our ‘special cook’ was on leave. Army men are supposedly ‘Jacks of all trades’ and can make a meal out of anything e.g. when in search of food in an adverse situation beyond raiding the enemy or living off the land; but the Army never thought it necessary to include cooking in the training manuals. A ‘propah’ dinner had to be laid out. And that was it.

While taking stock of the unit CSD canteen, I came across a box containing a pressure cooker. The carton had been partly eaten by rats and a recipe book was peeping out. Here was the solution. The recipe book was studied and a menu was chalked out.

Cooking is not rocket science I realized. The instructions were carefully followed by langar cooks under my supervision. The meal began to take shape. There was no recipe for a pudding and no formal meal is complete without one. Improvisation was resorted to at which the Army is adept. In mountains we were entitled to dry fruit in our rations. There were more nuts and raisins than custard in the dish that was put together.

The Gills were received with the customary military fanfare. Brigadier and Mrs. Gill made a handsome and sophisticated couple. Their daughter was a charming young lady deserving second, third, fourth, fifth and many more looks - an absolute darling. The dinner went off well. But it was the pudding which stole the show. The young lady very sweetly asked what was it called? Major Gill’s heart sank. He looked at me. Without batting an eyelid I said ‘Darling Pudding’.

A week later the unit received a telephone message from the Sector HQ. Attach your Officers Mess ‘special cook’ with Sector HQ for 14 days for training of Sector HQ ‘mess cook’. Maj Gill called me and said...... “Hor lai pange.”

Narrating the article my mind went back to 1961 when I was a 2/Lt doing my infantry attachment with 19 Rajput at Damana in the Jammu Sector. 19 Infantry Brigade had organised a TEWT (tactical exercise without troops) and the responsibility was given to 4 Madras which was then part of the brigade. That battalion also had an officer named Major Gill who, like the Gill in the narrative above, was only comfortable speaking in Punjabi. During the break, Major Gill could be heard giving instructions to the Thambis in Punjabi, to commence serving the tea and eats. The Brigade Commander, Brig R S Noronha (later Lt Gen and Vice Chief of the Army Staff) who heard him, chided the officer “Gill, you have been with the Madrasis for 15 years now and you still haven’t learnt to speak Tamil?”

Major Gill retorted with a straight face “Sir, my troops fully understand Punjabi” All the officers who were present and heard that reply, burst out laughing.
As a Nation, we are the fastest growing economy in the world. While this news is something to cheer about, we also have a dark side of this growth. Especially when it comes to digital and mobile transactions.

And if you think as a finance guy I am spared, well you are wrong. Just the other day, I received a call from an unknown mobile number stating that I had a life insurance policy no xxx, that I had paid only the first premium. While I never had such a policy, I could immediately catch the lie.

Within a few days my client called me with similar feedback. However, this time he had paid the first premium. He was informed that since he had paid 50000, the value till date was 128000. Since IRDA (insurance regulators) need the clients to pay atleast 3 years premium, my client needed to pay an additional 100000 to fulfil the 3 years criteria. Additionally, he was asked to send his KYC documents to fulfil formalities and revive the policy. My client was ready to oblige - why on earth would anyone ignore this, since he was promised 228000 after 45-60 days on surrender of the policy! I instantly alerted him of this being a spam call, however the tone of these spammers was too good to be ignored. I too spoke to them personally, and believe me, anyone would fall for it. As a follow up and to prove my point, I personally visited the insurance company, gave the policy number. And you would be shocked to know the end result. It was sheer SPAM, no such policy number, no such policy revival scheme and benefit existed or was promised by the Insurance company!

Just the other day, my relative received a message to update the KYC or else one would lose access to either the bank account or the SIM. The important point here is that one can easily fall for this since, if the SIM is deactivated or the bank account or locker is frozen, one will lose almost everything! This is the starting point and we end up speaking to the person. We are instructed to download a sharing app. This app once downloaded allows the scamster to have access to your mobile where you would have stored all the bank details/ OTP that reach you, and a whole lot more of important data. By the time you would know things are amiss, you would have lost everything that you had in your bank and would be mulling over this grave mistake!

Surely, there would be many more examples that can be cited here for your benefit, however this article would then run into pages.

So how can we safeguard ourselves, against such calls and emails?

1: Never rely on Google for searching all important numbers etc. Googling isn't a safe exercise in such instances... Google is a search engine and anyone can rank their fake numbers above the official websites.

2: Check if it's from a mobile number. Most calls or sms are sent from mobile numbers. Investment and insurance companies send messages and emails from official numbers and never from a Gmail ID or mobile numbers. One can always double check with the numbers from the passbook/investment statements, banks/ institutions websites or call the bank/investment officials.

3: If anyone does give some bit of true info (spammers do have all your data) don't be startled and surprised. We live in an era where data lives in the Cloud literally. Call the concerned company's official toll free number or their branch for more details.

4: Connect with an advisor or shubhchintak like me to seek more details. Don't hesitate to seek help from professionals. Remember it's, "Better late than be sorry". Don't be in a hurry to update your KYC, you had ignored it for this long, few more days of delay won't make much of a difference.

5: If you have fallen into the trap, it's also recommended to file an FIR at the police station, however given the hassles and difficulties of doing the same, it is avoided by most.

6: Raise a red flag, block the number and flag it as spam. That way most others will see that number and email as flagged.

7: Don't ever trust anyone, if whatever that is told to you is too good to resist, then there is some catch to it. That temptation is called GREED.

8: Document most details of your insurance and contact details etc. If you read all the policy
papers, you will find contact numbers, email IDs of all the concerned departments rights from area- zone- grievance- ombudsman etc. Don’t hesitate to reach out.

9: Avoid clicking on links sent to your mobile or mails. Cross verify with individual companies. Most times, updations etc., can be done on the website/portal ourselves or with the help of your trusted financial advisor.

10: A visit to the nearest branch of the financial institution will help. Even the ATM has loads of information that one can peruse, to avoid falling into a financial scam.

How does one identify a spammer?
1: Sounds and talks too sweetly.
2: Most times they have your accurate data and they call from mobile numbers.
3: Usually follow up on a regular basis.
4: Will act as if they are officials from the company.
5: Will direct you to send your details to a distant branch of the company.
7: Will request you to download screen sharing or access sharing applications like Anydesk etc.

How to catch them off-guard?
1: Ask for their individual PAN card and Aadhaar card
2: Inform them you have already done the same and thank him/her that the benefit has already reached you.
3: Speak rudely, they might show their true colour!
4: Thank them and inform them you aren’t interested in any benefit.
5: Inform that their number or email is showing up as spam and flagged.
6: Give them a mobile number or official email ID of the company to write back.
7: Inform them, you don’t have any policy or plans or any such bank accounts and disconnect the call.
8: Inform them that company officials had reached out to collect the same, and formalities have been completed.

We live in a digital world and India is the hub of this revolution. While there are loads of positives, there are many who would want to make a quick buck. It’s therefore imperative that we remain alert and are cautious on everything that hits us. Or else a small slip could mean, "come one and all, cheat on me".

EXAMINATION RESULTS 2023
Students who have passed in various examinations held in Mumbai, Pune, Bangalore and other parts of the country, are requested to send their details in the following proforma to the Editor, Kanara Saraswat, before 10th September, 2023.
Name (in full):
Address and Telephone No.:
Examination passed and Board / University:
Marks obtained (Please enclose a photocopy of the Marks Sheet duly endorsed):
Merit or Prize/s obtained:
Photographs will be accepted only of those students who obtained 80% and above in SSCE/HSCE/ICSE/ CBSE, and above 75% for graduates.
Please note that all the results and photos will be printed in our October issue.

Vinay V Gangavali
Phone: 2380 0460
Mobile: 9892407934

WE ACCEPT OUTDOOR CATERING
ORDERS FOR
GET-TOGETHERS, BIRTHDAY PARTIES,
MARRIAGE, THREAD CEREMONY AND
ANY OTHER OCCASIONS.
3-5/18, 2nd Floor, Talmakiwadi, Tardeo,
Mumbai - 400 007.
As promised, Lord Krishna is detailing the three types of shraddhā with regard to one’s daily living. In the previous session we saw the vangmaya tapah. Now Bhagavān wants to talk about the mānasam tapah.

Equanimity (चित्तसमाधानम्) of mind in the form of samatvam, gentleness (सोम्यता) in one’s attitude, mental silence and mastery over the mind are mānasam tapah (मानसम्तपाः). To a large extent, such a person can be called a karmayogī. This person has purity of motives (भावसंशु) and can never harm anyone intentionally. (V14-16)

Moreover Arjuna, the one who goes through the process of discipline without any attachment to the results of such a discipline, is of a sātvik bent of mind. The only thing that commits him to either of the above three discipline is sātvikī shraddhā.

When one who takes to any kind of a disciplinary action only to impress others and expects worship from others, such tapas is rājasik tapas. Here, the purpose is boasting and ostentatiousness. Such a discipline can never give any lasting benefit.

Tāmasic tapah on the other hand is to torture one’s own body and also to torture others. This kind of tapas is tāmasik tapas. Here, the purpose is boasting and ostentatiousness. Such a discipline can never give any lasting benefit.

Now Bhagavān has the last chance to talk about the phrase which we use while concluding any religious or spiritual activity. It is OmTatSat (ॐतत्सत) used as a single phrase. The meaning and importance of this phrase is explained by each word.

This phrase is used for auspiciousness in the beginning, middle and the end of any spiritual or religious activity. “Om” comes from the verbal root “ava” in Sanskrit (अव धातु:) which means “to protect”. Om is used in the form of nirdesha to start any vaidika karma. The teacher too starts and ends his/her teaching with this word. Use of Om is to protect the doer and the activity till its legitimate end.

“Tat” too, a word which describes that infinite consciousness/ Brahman and the word “Sat” is that very consciousness which is the very basis (अचधष्नाम) of the entire Universe. These two words are used independently or with the other two, again for the same purpose of invoking auspiciousness in the spiritual activity, whatever it may be.

It is said in our scriptures that this phrase of three words was used by Prajāpati Brahmā at the time of the creation of the Universe, because of which this phrase has the utmost auspiciousness and is used in all religious/spiritual pursuits.

Bhagavān also says that the conscious use of this three-worded phrase can convert a rājasik activity also to a sātvik one when used with the right intention.

Bhagavān concludes the 17th chapter with reminding Arjuna that any spiritual activity like yajna, dānam or tapah without shraddhā never gives any kind of a
karmaphalam, either in this world or the next. Therefore, though the Veda-s are the ultimate pramāṇam for the right course of action in one’s spiritual growth, the presence of sātvikī shraddhā is of utmost importance. Even in a scripturally illiterate or ignorant person, it is this sātvikī shraddhā which leads to the attainment of the ultimate human goal of Moksha. (V23-28)

(Concluded)

KSA gets together the young-at-heart PMs at Talmaki Wadi

- SHIVA GULVADY, NERUL, NAVI MUMBAI

How would you describe one of your best Sunday mornings? How about when time manages to stand still yet fly at the same time?

April 23, this year was one such remarkable day – many thanks to the KSA team, Sunil Ullal, the support staff and of course all the PMs.

The flyer called out to all PMs (Pacchis & Maams – over 55 and over 60 respectively) to gather at the Anandashram hall in Talmaki Wadi, for a morning filled with fun games, quizzes, music and dance. The turnout was quite impressive – just shy of 100, with the Ps heavily outnumbering the Ms.

Sunil Ullal was his usual ebullient self and set the ball rolling in his inimitable style.

The morning kicked off with a very informative and interesting presentation by Aditi Gangolly’s team from “Nyaasah Care”. They spoke about the stupendous work being done in the area of senior citizens care and how a support network can sustain and nourish the 4 key pillars of Empathy, Engagement, Entertainment and Emergency. The “Care with Empathy” credo was like a leitmotif throughout the presentation and left a deep impact on the audience. The Nyaasah Care Team also had an interesting quiz lined up for our intelligent and attentive PMs and ….. the answers came at rocket speed.

This was followed by enthusiastic performances by our PMs; songs, dances, magic show, mimicry . . . it was like being transported to a fantasy land. What one saw was an amazing display of talent, enthusiasm and spirit. Every performance was brilliant. A few worth mentioning were the Parijnan Bhajan Mandal which did the Sit-in dance with the “tipris” - beautifully choreographed by Surekha Kodikal and also the racy “Zhingaat” number from the film “Sairaat”. Olden, golden melodies, semi-classical dances gracefully performed by young and energetic Jyoti Gokarn and Chandrama Bijur, the Ps really rocked with their creativity and had the audience not just swaying to their songs but also asking for more.

And, all the while, Sunil Ullal doing an awesome job as the Emcee/Anchor and keeping us on track while managing the timelines beautifully.

Gauri Yennemadi commenced the morning session with the Sabha Prarambha Prarthana and Sheela with Sharatchandra Shirali concluded the memorable get-together reciting the Sabha Samapti prarthana.

Then it was time for lunch and Hangyo Icecream. That was followed by long goodbyes with promises and assurances to meet more often for such get-togethers in the future.
Kauai has become one of the top 3 destinations for us, you can call it a pilgrimage which we have done twice already and many more to follow in the coming years. Kauai is truly a magical Isle. It is the oldest island of Hawaiian Island chain, endowed with majestic peaks, stunning waterfalls, rivers, canyons and very lush, green landscape. This place starts growing on you the moment you land at it’s small quaint airport located right by the ocean.

The reason we call this a pilgrimage is because of the Iraivan temple, a Chola style temple dedicated to Lord Siva (https://en.wikipedia.org/wiki/Iraivan_Temple) that is being constructed there. A little history about this temple and it’s founder. The foundation of this temple was conceived by Sivaya Subramuniyaswami (https://en.wikipedia.org/wiki/Sivaya_Subramuniyaswami) who established the Kauai Hindu Monastery in 1975. His very readable autobiography called “The Guru Chronicles” can be downloaded as an ebook from this link https://www.himalayanacademy.com/view/the-guru-chronicles. He was one of the handful of western Hindu monks to have received his Diksha from an Indian Guru. This Guru called Yogaswami was a famous and revered Saivite monk (https://en.wikipedia.org/wiki/Yogaswami, https://www.himalayanacademy.com/view/yogaswami_ei) who hailed from Jaffna in Sri Lanka.

The entire structure of this temple is carved by master sculptors in Bangalore and shipped to Kauai. The temple design was completed by V. Ganapati Sthapati in the late 1980s. Carving of the 4,000-plus blocks of granite commenced in 1990 at a worksite in Bangalore, India and then transported to temple site at Kauai. Starting in 2001, the stone was shipped to Kauai and assembly begun by a team of silpi temple carvers under the direction of a master architect or sthapati. The 3.2 million pound temple is expected to be completed soon. Two Indian swamis: Sri Sivaratnapuri Mahaswamigal (popularly known as Tiruchi Swami) and Sri Balagangadharanatha are assisting with the project and in 1990 provided eleven acres of land outside Bangalore.

On the way to this temple, you will encounter one the many spectacular waterfalls on this island called the Wailua falls. There is also a small forest with Rudraskha trees which is part of the Kauai monastery. You can pick the rudraksha fruit/berries which are a deep cobalt blue in color, once you remove this purple layer you can see the familiar rudraksha which is normally cleaned, oiled and dried in the sun before being made into rudraksha malas, prayer beads etc.

While it is a small island, there is a portion of the island that is inaccessible by vehicles and road. There is a 3-4 hour boat ride that takes you past this region called the Na Pali coast. There are trails that run through this region but these are recommended only for experienced trekkers and is not for the faint hearted. The boat ride is highly recommended. It normally starts in the afternoon and ends shortly after sunset, food and drinks are included in the fare. You will be treated to stunning vistas and other visual treats including dolphins and if you are lucky, whales during their annual migration trips.

Apart from this, there is a lot of other things to do in Kauai including shopping. There are a lot of small mom and pop, boutique stores where one can buy artifacts and knick knacks that can be found only on Kauai. One unique souvenier that one should not fail to acquire is the “Red Dirt Shirt”. It is a tshirt that is dyed with the red dirt soil of Kauai. If nothing else, just lounging by the sea, sipping your beverage of choice, listening to sound of waves, feel the waves of the pacific lap your feet, hunting for seashells, reading a book or just relaxing doing nothing.

As for food, being a island it is a real treat for the seafood lover. Local hawaiian favorites like the loco moco, a meal that is a good balance of carbohydrates and protein was the staple for people who used to work in the sugarcane and pineapple farms. Saimin burger which is a burger patty sandwiched between two buns made out of noodles. Apart from patronizing local restaurants, our options included occasional trips to the Costco food court for salads and the other food they had on offer on their very limited menu or into Costco itself for pre-cooked packaged food that can be reheated on the stove or microwave.

Driving around Kauai it sometimes feels like you are driving along the South Canara coast.
The topology is very similar, lot of jackfruit and coconuts trees, narrow two lane roads lined with lush green tropical foliage. We also had a dish made of Taro leaves that reminded us of back home.

There are other activities you can indulge in including traditional Hawaiian Luau dinners, helicopter tours of the Na Pali coast, Wailua river cruises, diving and snorkeling, visit the Waimea canyon (this will remind you of the grand canyon). There are a several pristine beaches where you can pack a lunch and have a nice picnic. I hope this piece on Kauai piques your interest and encourages you to pack your bags and head there for your next vacation.

Some information for travellers:

How to get there: Hawaii is part of the US and one of the 50 US states. There are a lot of direct flights to Kauai from the west coast and from other other areas with 1 stopover at most. From India, I did a quick search on momondo.com and there are flights from Mumbai to Kauai with stopovers in Tokyo and San Francisco.

Where to stay: Tourism being the main industry, there are a lot of hotels catering to travellers on any budget. You can book in advance through sites like hotels.com, airbnb, vrbo or even directly from the hotel websites.

What to pack: Kauai is a tropical destination. Weather there is balmy kind of hot and humid like it would be in December in south kanara so no winter clothing. If you are a tshirt and shorts type of person then this is the ideal destination for you.

Where to eat: I have already mentioned some of the dining options based on our personal experience. There are a few Indian restaurants on the island (which we have not visited) but being a place that caters to tourists from all over the world, savoring the various culinary delights the Island has to dish out is also part of experiencing the island.

Where to go and what to do: If you are planning a stay of a week or more then you might want to include one or more of the other Hawaiian islands in your itinerary like Oahu, Hawaii and Maui. I have already mentioned some of the things you can do while in Kauai. But two of the must do things are of course the visit to Kauai Monastery and Iraivan temple and the Na Pali coast boat tour.
About The Trip
Join an amazing trip to India to re-discover your roots. Jointly organised by CHF (US) and CSS (UK) for our Yuvadhara, the trip will allow you to return to your ancestral villages and learn about local cultures & cuisine. Visit the beautiful beaches of Karnataka and return to nature, hiking through the wildlife sanctuary of Sharavati Valley, immerse yourself in the traditional theatre performances and learn about local industry through cashew factory, and coffee/mango/spice plantation tours. As a joint venture between the UK and US Amchi diaspora communities, meet like-minded people and form new friendships.

Register your interest
Please send an email including name & age of participant(s), email address & WhatsApp number to: ChitrapurTour2023@gmail.com

Who can join?
16-35 year olds
• The trip is aimed at the Yuvadhara of our UK & US Amchi diaspora community.
• Parents can also join the trip as chaperones if they wish.
• The tour will take place during school holidays for a duration of 8-10 days.

Itinerary
A perfect blend of adventure & culture
• Wildlife Sanctuary & Hike
• Spice farms & coffee/ fruit plantations
• Eco-beaches & Mangrove forest
• Historical forts & places of interest
• Yakshagana – a traditional theatre art form
• Women empowerment programmes
• Volunteer at Srivari School
• Meditation sessions
• Spiritual talks with Swamiji
• Visit the different Maths
This "Anushthaan Pose" of H.H. Shrimat Anandashram Swamiji, a water colour painting measuring 24x20 inches by Bangalore based Dinesh Mullerpattan (now 88) was done in 1956 (67 years ago). He had completed the painting under the guidance of his elder brother, Late Somashekhar Mullerpattan, without any studio or equipment of any kind!

A colour pencil artwork, Lady with a Lamp aka Glow of Hope, by Sarita Ravi Kaushik, Belgaum

Colour pencil artwork by Dhwani Padukone, Bangalore

Pencil Art-Purva Nagarmath -14 yrs
Art Corner - Kids Colouring

Ankita Kallianpur, (age 9), from Borivili East

Aishwarya Basrur (age 8) from Shrewsbury, Boston (USA).
World Environment Day is celebrated on the 5th of June every year. The first thing which comes to our mind when we think of this day are trees.

Lalbagh is a botanical garden in the city of Bengaluru, Karnataka. It has a history of more than 200 years. Its area is about 240 acres. It houses more than 1,000 species of trees and plants which are more than 100 years of age. Some of the trees have their origin in Persia, Afghanistan and France. Most of the trees are labeled for easy identification. We took a tour of the garden by foot and sighted some rare trees.

**Krishna’s butter cup (Ficus Bengalensis var. Krishnae)**

The leaves of the tree have two pockets on the rear or a single jar like funnel. The leaves are curved like a cup hence the name. The other names of this tree are Krishna bor and Krishna fig.

**Corymbia Citriodora**

This is a lemon scented Eucalyptus tree which represents Australia at Lalbagh. These trees which are native to Australia are known to grow up to a height of 130 feet. The evergreen leaves when crushed give a lemon scent as they contain citronella oil.

**Gardenia Latifolia**

This tree is a low branching tree. This tree is named after Dr. Alexander Garden, a Scottish born American naturalist. The flowers of this gardenia are fragrant. The Chinese use the fragrant flowers to make tea and it’s fruit is used in treatment of flu and colds in Chinese herbalism.

**Tipuana Tipu**

This is a South American tree which is about 30ft in height. This tree originates in South America, Brazil, Argentina, Uruguay and Paraguay. It thrives most successfully in Bolivia, hence also called “Pride of Bolivia”. The leaves are known to make good fodder.

Lalbagh also houses the largest known Bombax Malabarica tree which is popularly known as Red Silk Cotton tree.

A walk amongst the trees in Lalbagh is very refreshing. Be sure to visit this garden when you visit Bengaluru.
The Rise of Electric Two – Wheelers in Mumbai
- Paarth S. Ray, Member, Jr. Editorial Committee

On almost any road in Mumbai, you will see one thing in common – “delivery men” out to deliver various goods ordered online. One thing that has changed is their mode of transport! Earlier, they used to deliver by scooter or bike, but now YULU MIRACLE CT’S PARKED AT A ROADSIDE, many of these delivery men use Electric bikes, especially from an E-bike company called ‘Yulu’.

Yulus have become especially popular after the pandemic. Not only Yulus but there are many E-bike companies whose bikes the delivery men use for local grocery/food deliveries. These are widely used because they are efficient, small, eco-friendly and cheap. Anyone, 16 years or above can ride a Yulu Miracle CT but with the supervision of an adult. The maximum speed limit of an E-Bike is 25 km per hour. It has power of less than 250 watts, making it a bit slow. Because of these two factors, one does not need a license to ride. It is easy to ride. People can buy it or take it on rent for a day or some hours through an app on their smartphones. You can save ₹1,700 by switching to a Yulu from a scooter using petrol. Some models of Yulu are completely made in India. The batteries of Yulu Wynn are swappable at charging stations and can be charged at home too. Since it uses electricity, it does not cause air pollution, which is the cause of many health problems in cities.

Ah, but it is not foolproof. Though it reduces air pollution in the city, it causes air pollution in the place where this electricity is generated. As we all know, electricity in India is generated using coal. All E-bikes use this electricity to function. When the demand for electricity rises; the demand for coal rises and as a result, mining of coal increases and prices shoot up. Mining causes the depletion of natural resources from underneath the Earth. At the thermal plants where this electricity is generated, air pollution is caused. In short, we are transferring air pollution from the cities to the places (mostly villages) where the electricity is generated.

Hence, on the one hand, while this seems to be one solution to our city’s problem of pollution, we only seem to be transferring it from one place to another. So far, it has been a grand success for the owners of the companies making and selling/renting these bikes and has been of great utility to the people using them. However, we need to search for better long-term solutions to this problem.
We relocated to Mumbai from Delhi in 2014. Our house, which is adjacent to St Thomas school ground has a sizeable amount of green cover with mango, rain trees, gulmohur, travelers’ palm, coconut,neem, Ashok all in abundance. It is hard to believe that living close to the railway tracks in this metropolis, we have such verdant surroundings, where many birds reside e.g., Bhardwaj, koyal (cuckoo), golden oriole, Magpie robin, the wagtail, the petite sunbird, the quarrelsome mynas, sparrows, the aggressive shikra, occasionally a kingfisher and many others.

We recently managed to install a bird feeder meant specially for the decreasing population of sparrows and now have many of them darting in, twisting and turning their necks in rapid staccato movements to establish it is safe and once assured, stuffing themselves on the Kang seeds. I hope their numbers increase soon.

One crow, whom we have named Aadhar, comes daily, caws for food vociferously and vanishes only after gorging on leftover rice and chapati put on the plate specially designed for him. A daily visitor, he deserves an Aadhar card - hence his name. Being fastidious, he gorges on dal rice and cleans up to the last morsel only if the tadka is in ghee. Crows have literally their own pecking order. Aadhar caws and beckons, then makes way for the boss crow to peck at the choicest morsels. The boss like a health conscious gentle crow, eats sparingly. I remember office parties where even in the corporate world, a similar pecking order is seen. We believe the crows to be our ancestors and tasty food is offered to them especially during Pitrupaksha but at this opportune time, where humans are vying for his attention, he performs the vanishing act.

Early morning, the parakeets (popat) are up squawking merrily resplendent in their green coat and red collar. A group of parakeets have staked their claim on the St Thomas school mango tree. I badly wanted to entice them to enter our balcony, but they merely squawk and maintain “social distancing”.

We also have the shikra, a large regal bird with large piercing eyes and wicked talons visiting us sometime. He loves to rest on the rainy tree but wonder of wonders, the fiercely territorial crow drives him away and the shikra meekly scoots away.

The Golden oriole is another bird who never fails to fascinate me with its bright yellow plumage with black thrown in for good effect - a sartorial delight - should enter a beauty competition. It whistles loudly and the notes are crystal clear. A treat for the eyes and ears.

Another diurnal visitor is the sunbird with their sharp pointed beaks. The male, a handsome bird, has a back of deep violet silky feathers so fine, that I am sure must be soft as well. The female sunbird is light yellowish green. Most of the male birds are generally more attractive/colorful (unlike humans- Ha Ha!) than the females. They come to the balcony to suck nectar from the hibiscus flower, so light in weight that the flowers hardly bend.

The one bird which never fails to hold my attention is the Bhardwaj with its brown wings. He comes early to the rain tree with his red eyes and makes a sound of “Whoop Whoop” calling his mate. He is rather clumsy and seems to make only short flights. But when he flits from one tree to another, it is a sight to behold.

Summer heralds a spurt in the Koyals’ vocal activities who have woken us around 3.30 am regularly. Someone needs to set right their body clock - the Mumbai pollution may have put it out of gear. They strike a pure note “kuhu” which is answered by rejoinders from her cohort koyals. Sometimes the male cuckoo gets a sore throat. Wondering if I could give him a sure shot cure medicine, “Vicks ki goli lo , khich khich door karoo”.

Disclaimer – Pardon any mistakes. I am only an Amateur bird lover.

Rates for Classified and Casual Advertisements in Kanara Saraswat

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

All remittances are to be made by NEFT (for details, please call KSA Office) or by D.D. or cheque, in favour of ‘Kanara Saraswat Association’

June 2023 Kanara Saraswat
I was fascinated when I heard my French friend Valerie talk about a man of many talents who could ‘décrocher la lune’. He could do what, I wondered? Had she not just said ‘take down the moon’, whatever did that mean? Seeing the questioning look on my face, Valerie went on to explain that this was an expression used to describe someone who could ‘obtain the impossible’. It is said to have evolved from the older expression ‘prendre la lune avec les dents’ which was coined in the 16th century and of course, there are many stories behind its evolution.

We call such expressions ‘Idioms’ in English and not only are they fun but they cast a fresh light on the riveting workings of the human mind. The part of us that is less rational and is fueled by imagination.

‘I am not hanging noodles on your ears,’ they say in Russian when what they really want to tell you is, ‘they are not pulling your leg’. Or a Japanese would say ‘Brew tea from the dirt under another’s fingernails’ when what she means is ‘to learn a bitter lesson’.

Picture your jaw dropping when your Spanish friend blurts out loudly ‘Cleaner than a frog’s armpit’ when he talks about his late grandfather. You will only find your jaw drop again when you realize that all he meant was ‘his grandfather was very poor’. But be aware if the sweet-faced old Yiddish-speaking lady says, ‘Onions should grow in your navel’. That is a mild insult.

So why do we use these crazy expressions? They sound ridiculous, follow no logic, and etymologically make no sense. And yet we would not hesitate to say ‘I am not pulling your leg’. Idioms as they are called add colour and life to a language. I agree our idiom has no legs to be pulled or any to stand on either. It is rather nonsensical but it sounds so much more interesting in a conversation than the meaning in plain language.

An idiom is a set of words whose meaning is not clear from the words in it. It is a rather inexplicably illogical way to communicate. Take for example the expression ‘he kicked the ...’. The words make complete sense to this point and you wonder what it is he has kicked, only to have the word ‘bucket’ coming along to make it ‘he kicked the bucket’. And bang, you are quickly taken to a totally different level. The collection of words completely turns the meaning.

Funnily, the words idiom and idiot have the same root; the ancient Greek word ‘idios’ which meant ‘of one’s own’ or ‘private’. The word ‘idiot’ originally meant someone who was not interested in public affairs. And an ‘idiom’ is a form of private expression. They are a play of words, a cryptic puzzle which can only be solved by someone who already knows the answer. Idioms not only add a surprise element to a conversation but also connect to the history and evolution of the language. Idioms are definitely a bit idiotic and a break away from the rule-centric, grammar-driven model. Though they are not an essential part of language, not only have they crept in but have made a permanent place there. Idioms are proof that the human mind works in ways which are beyond logic. Our mind has the capacity to go beyond the hegemony of reason and embrace the incongruous and allow more delight into life.

There is a huge collection of idioms used in the English language. There are idioms using animals, colours, clothes, numbers, body parts, food, plants, flowers, weather etc. Let us explore the stories behind some of these strange expressions.

To begin with, let us explore some idioms based on ‘water’.

1. Pour oil on troubled waters
   Meaning: To calm a disturbance
   Usage: She usually ignites with her speeches, but in her last one she poured oil on troubled waters.
   Story: In the late 18th century, people believed that the best way to calm a raging sea was to pour oil on the water. This belief led to the origin of this expression.

2. Pour cold water over something
   Meaning: To discourage or be negative about
   Usage: He threw cold water over the drama when he drew the curtain before the performance was over.
   Story: This expression came to use in the 1800s when water was thrown over the fire to douse it
or on someone’s face to wake them up. It came to be seen as killing or putting out another’s enthusiasm.

3. Water over the dam
Meaning: A thing in the past which is over and done with, especially an unfortunate occurrence.
Usage: I do not want to discuss that project anymore. It is water over the dam.
Story: Look at the water that flows over the dam. Once it flows over, it moves ahead to never return.

4. Still waters run deep
Meaning: Someone who is calm and quiet on the outside but an interesting person seething with passion and intelligence underneath. Never judge anything by its appearance.
Usage: Though she seldom expresses her thoughts during class, her still waters run deep.
Story: This is a phrase found in many languages and is believed to have evolved from the original Latin phrase, ‘the deepest waters flow with the least sound.’

The expression was possibly popularised by Shakespeare in his play “Henry V”
Part 2 Act 3 Scene 1: Smooth runs the water where the brook is deep. This is evident in the play which means that someone who is calm and placid could be dangerous.

Since early times, it is believed that people do not often drown in fast-flowing rivers because they can get caught in the current and be carried off to some place downstream. However, if a person falls into a still lake there is a good chance of the person drowning because you can never judge how deep the water is when it is still.

We can continue our search for more such interesting figurative expressions in the English language in the coming issues.

Planning a home away from home?
Visit KSA Nashik Holiday Home

---

**OBITUARY**

**Nagaveni Bhat Baindur**
(W/o: Late Baindur Ananth Bhat)
Passed away peacefully on Wednesday 19th April 2023 at the age of 84 at Bengaluru, Karnataka.
She is survived by her son Devanandan and daughter Lalitha.
MAY HER SOUL ATTAIN SATGATI!

**WINOVER CATERERS**
Marriages, Thread Ceremonies, Engagement and Birthday Parties Etc.
WE DELIVER FOOD/ SNACKS FOR PARTIES AT HOME Take away and Tiffins Or opt for Ala-carte Amchi food and Variety cuisines Delivery Service available. All over Mumbai-Thane-Virar
Call or Whatsapp for our take away menu Vinod Kaval / Ashwini / Rupali 9820843392 / 9004841198 / 9892300608
Shop No 4, Andrea Apartment Off Azad Road Vile Parle East, Mumbai- 400057
Adi Shankara's Life and Teachings

Shukla Paksha Panchami Tithi in the month of Vaisakha, of the Hindu calendar is an auspicious day. This year the date as per the English calendar was April 25. This day is celebrated to commemorate the birth anniversary of the true pride of our country. A child prodigy, a genius, an intellectual giant and a spiritual light who illuminated the land of Bharata. The great guru is none other than Adi Shankara or Shankaracharya whose teachings are as relevant and impactful today as they were when he first spoke them many centuries ago.

In his short life of 32 years, he traversed the length and breadth of the country multiple times propagating his philosophy of Brahman or the one Supreme source of which everything is a part. Adi Shankara condensed the essence of all the scriptures in just one line –

ब्रह्म सत् जगन्मिथ्या जीवो ब्रह्माय नापरः

This translates as ‘Brahman, the pure consciousness, is the ultimate reality; the world is an illusion and there is no difference between the individual consciousness and the Brahman’.

He wrote voluminous in-depth and insightful commentaries on ancient Indian texts including the Bhagavad Gita, the Vedas and the Upanishads. Though the majority of Adi Shankara’s works are quintessentially on Advaita, he gave equal importance to Bhakti. He believed that Bhakti is a very essential step for Chitta Shuddhi without which Self-realisation was not possible. He composed verses and hymns in praise of Gods and goddesses. He formed six sects of worship to the main gods - Shiva, Vishnu, Shakti, Surya, Ganesha, and Murugan. Shankara also prepared the rites and rituals that would be followed for worship in most of the major temples. He wanted the people to worship the lord in any form they wished, the result of which was ultimately to purify the mind and make it fit for self-realisation.

He challenged the leaders and brilliant scholars of those times through debates and discourses and worked to bring the common populace following various interpretations of the scriptures to the commonality of the one god in every sect. To do this he established the four Shankaracharya Peethas, also referred to as the four Mathas of Shankaracharya in the four cardinal directions of the country. These were established with the objective of sustaining and also propagating Sanatana Dharma.

(Source: multiple online resources)

Diamond Caterers
Your very own family caterer having experience of over 5 decades.
We serve all types of cuisines and undertake orders for Marriages, Engagements, Thread ceremonies, etc.

Contact us:
Jayant Shirali: 9820079674
Adeep Shirali: 9820029577
Adi Shankara hymns and meditations

Answer on page 57
Unscramble these letters to find some famous hidden Granthas by Adi Shankara

Puzzle

L A T A A S A H A E M K E Y M
A A H K P N B R I O A S U H U T
T M A A H O A B D
A A V S Y A I S A D A U S H P N I
A H C D V I U V N A A K E I M
A P M A N E C K H E A R N A
H H A A B D A N I M V O G
A D N K M U A Y I A A K R K
H N S I U V R S A S A A N M H A A
B M A H R A S R T U A S

Answer on page 57

Sudoku - June2023

Answer on page 51
Most people like film songs. Some songs are unforgettable, melodious, meaningful and soothing. Some are happy, fast, and foot-tapping while others are sad, slow and heart wrenching!!

Certain songs have a special place forever in our hearts. When my elder sister was getting married years ago, "Jaa muli jaa dilya ghari tu sukhi raha", was a song that was often played on a speaker at the wedding venue.

The meaning of the song was so apt for that occasion that my mother, sister and myself and very close relatives couldn’t control our emotions! Whenever I hear that song even today, I am reminded of the occasion and the moment of my sister’s tearful departure to her in-law’s place soon after her wedding.

Some songs remain eternally etched. My father, late R.G. Karnad, worked for Central Excise & Customs Department of the Central Government. He was often transferred to various places in Maharashtra every three years.

However, despite this I and my family continued to live in Solapur for nine years. My mother, late Hira Karnad, a popular Marathi novelist and short story writer of 1960s and 70s was sick for quite some time and was unable to walk.

Leading doctors were involved in treating my mother’s ailment at that time. My father had refused multiple transfers and promotions on the grounds of my mother’s ill health. In 1973, he was once again due for a transfer and promotion.

Despite his reluctance, my mother insisted that he join the new post at Kolhapur for career betterment. I had just finished my graduation and my two younger brothers were still in school. Owing to my mother’s insistence, father decided to go to his new posting for two days to report to his senior officer and seek permission to join later.

He departed to Kolhapur after asking me to look after my mother and younger brothers during his brief absence. Unfortunately, when he was in Kolhapur, mother’s condition worsened, and she became critical. She shortly developed breathing problems and passed away at the age of 44.

Her sudden passage was a great shock for all of us. Father had to rush back immediately. Since mother was a well-known personality, several people joined in her final journey and came home to pay their condolences.

After nearly 10-15 days of my mother’s passage, my youngest brother switched on Radio Ceylon just to clear the silence that had enveloped our home. The first song that played was Kishore Kumar’s ‘Ye kya hua, kaise hua, kab hua, kyun hua’...

My father, who till then had somehow managed to control himself, became emotional with tears streaming down his cheeks. I could not control my tears either as we could not bear to hear the song any further. Since then, whenever I hear this song, the incident flashes in front of my eyes.

My mother, late Mrs. Hira Ramkrishna Karnad, was a great Marathi author, who had scripted several poems and more than 500 short stories that were published in the monthly and Diwali issues of leading magazines of those days.

She had three novels and five short story collections to her credit. Few are aware that my mother was also a good singer and expert Kathak dancer. She was part of a troupe that featured Sadhana Bose, a famous Kathak dancer of 1940s and had travelled all over India for their stage shows.

Unfortunately, she fell a victim to an incurable disease - Disseminated Sclerosis (DS) - at the early age of 36. My mother fought courageously for nine years and despite her ailment, continued to pursue her passion - writing - even from bed till the end.

She passed away on June 2, 1973, leaving behind pleasant memories and a treasure trove of literary works. This year marks her 50th death anniversary.

In Nerul, Mumbai, a road was named after her to honour her contribution to the world of Marathi literature. Hira Ramkrishna Karnad is still remembered in Maharashtra for her stories, novels and poems by relatives, friends, fans, and readers. But I miss her the most as a daughter.
Odisha, formerly known as Orissa lies on the eastern coast of India. Its name is mentioned as Utkal in our national anthem. This state is well known for its temples and tribal culture, art and handicrafts. Oriya cuisine is simple yet flavourful and makes minimal use of oil and spices. Rice is the staple cereal. Mustard oil is the usual cooking medium due to the influence of the neighbouring states of Bengal, Bihar and Jharkhand. Panch phoron- a mix of mustard (rai), cumin (jeera), aniseed (badishep), fenugreek (methi) and nigella (onion seeds or kalonji) is used for tempering and flavouring the dishes. Being a coastal state fish and seafood are also widely consumed.

Pakhala or curd rice is eaten every day, both as a fresh as well as a fermented version. Khichdi is also a staple rice dish. Pulau is mostly cooked with meat, vegetables and raisins.

Local vegetables such as pumpkin, gourds, raw papaya and plantains, raw jackfruit and brinjal are used to prepare side dishes or added to lentils. Dalna is a famous preparation made using tur dal and mixed vegetables. Pumpkin is favourite vegetable, the tender vines and even the flowers of this vegetable are used to prepare flavoursome dishes. Pumpkin flower fritters (kakharu phula bhaja) are popular as a side dish in a vegetarian thali or even eaten as a snack. Another popular vegetable is the pointed gourd or parwal locally called as potol.

Coconut, both fresh and dried is used in cooking. Saga or green leafy vegetables are also consumed in daily meals. These include spinach, red and green amaranth, Malabar ivy, pumpkin greens, methi leaves and tender drumstick (moringa) leaves. Dried lentil dumplings called bari are also added to the leafy vegetables.

Khatta or chutneys are served as side dishes and prepared using curd or tomato. Among them doi baingan and doi bhindi are popular.

Sweets are rice and jaggery based. Chenna or cottage cheese is also used to prepare a variety of sweet dishes. Popular sweet dishes include chenna poda (a rustic baked cheesecake), kanika (sweet rice) and a variety of pithas- prepared using rice flour or rice batter that is steamed in turmeric or banana leaves, baked on firewood or fried and generally have a sweet filling.

Almost all traditional items of this cuisine are included in the Chhapan Bhog (56 items) offered to the Lord at the Jaganath Temple of Puri. The famous Rath Yatra which is celebrated every year on the second day of Ashadh falls this year on 20th June.

Sharing the recipes of two such items- Chenna poda which is also Lord Jaganath’s favourite and Aloo potol rasa.

**Chhena Poda** – Traditionally this sweet dish was prepared on wood-fired earthen chulah in a clay pot lined with sal leaves giving it a burnt smoky flavour, but can also be prepared in an oven.

**Ingredients:**

- 1.5 litres cow milk
- 3 tbsp fine rawa
- 2 tsp ghee
- ¾ cup powdered sugar
- ½ tsp cardamom powder
- A handful of chopped cashews and raisins
- Juice of 3 lemons diluted with equal amount of water

**Method:**

Heat the milk in a vessel, as it reaches boiling point lower the flame. Add a teaspoon of lemon juice and stir, keep adding the lemon juice little by little till the milk curdles and the whey separates. Pass the curdled milk through a strainer or cheese cloth and collect the milk solids. Allow the chhena to cool till it is warm enough to handle. Take it in a wide deep plate or paraat, using the base of your palm knead it well till it becomes smooth, add the rawa and continue kneading till it becomes a paste –like consistency. A little whey may be added for this purpose. Add sugar, elaichi powder and knead well again. Cover and keep aside for 20 mins. After 20 mins. rub in the ghee. Add the raisins and chopped cashews.

Preheat an oven to 180 degrees. Grease a small round or square (6-inch) cake tin. Pour the prepared mixture in it. Bake for 20-25 minutes as per oven settings, till the top and sides become a golden brown. Insert a toothpick to check. It should come out clean. Cool completely, cut into slices and serve as a dessert.

Note: This recipe can also be made in a pressure cooker. Line the cooker base with an inch of salt. Remove the rubber gasket and vent weight. Place it on a medium-low flame for 10 mins. Once it is hot place the prepared dish on a small stand inside. Cover the cooker and bake for about 30-45mins. Check in between to avoid burning.
**Aloo potol rasa** - A must serve dish at weddings and on special occasions.

**Ingredients:**
- 250gm parwal, washed and scraped
- 2 medium potatoes peeled
- 2 tomatoes + 2 green chillies + ½ inch ginger
- 6 cashews
- 1 tbsp melon seeds or 2 tbsp fresh coconut
- 2 cloves + 2 cardamoms
- 4-5 tbsp oil
- 1 tsp jeera
- 2 bay leaves
- 1 tsp red chilli powder
- ½ tsp turmeric powder
- ½ tsp jeera powder
- 1 tsp dhania powder
- ½ tsp garam masala powder
- Salt to taste

**Method:** Cut the parwal into two horizontally, remove tough seeds if any. Cut potatoes into large chunks. Soak cashews and melon seeds in hot water for 20 mins. Make a paste of the soaked cashew, melon seeds or fresh coconut along with two cloves and cardamoms. Grind tomatoes, ginger and green chillies to a puree.

Heat oil in a pan, add the parwal and saute till they turn golden. Take them out and keep aside. In the same oil add potatoes and fry till golden. Take out on a plate. In the same pan add jeera and bay leaf, as it turns fragrant add the tomato puree and fry well. Add the dry masala powders and saute well. Add the cashew coconut paste and continue sauteeing till it starts releasing oil from the sides. Add the fried parwal and potato. Mix well. Add a cup of hot water, cover and cook for 6-7 minutes till the vegetables are cooked well. Garnish with coriander leaves and garam masala.

**Personalia**

Soumya Santosh Sirur (Age 10) won a Country-level award in Hong Kong for her poem 'The Blossoming Rose'. She won 1st place in Poetry category at the Hong Kong Art Symposium, where the theme of 'Growth' was depicted by her in the growth cycle of a 'Rose' in a heartfelt poetic way.

This is the 2nd Country level 1st place she has won, the earlier one being in an Art Competition in 2018.

Soumya also won a 2nd place in HK Lit Fest. Her work is soon going to be published in a new book "VOICES OF TOMORROW – The Future Thought Leaders Passionate to Change the World" written by the children which will be published by Amazon.

Col Anand A Shirali, S/O Late Arun M Shirali and Smt. Geetha A Shirali of Udupi was promoted and appointed as Commanding officer of the 20th Rajputana rifles battalion in April 2023 at Suratgarh, Rajasthan. Col Shirali has had an illustrious career in service, serving both along the western and eastern borders of the country. He also has had the distinction of serving as the Aide-de-camp(ADC) to the Governor of Haryana. The officer is an alumni of OTA Chennai and the prestigious Defence services staff college, Wellington. Col Anand is happily married to Mrs. Varsha Shirali and blessed with a seven year old son Atharv. Smt Geetha Shirali did the honors of pipping the rank of "Colonel" in a solemn ceremony in the battalion as the rest of the family including his sister Smt. Kripa Nagarkar participated virtually in the event.
Our sojourn at Vyasashram was happily extended by three days, thanks to the loving insistence of the Kashi Mathadhipati to our Pujya Swamiji that His Holiness should participate in the Vardhanti celebrations of the Bhagawan Vedavyasa Mandir. The Vardhanti coincided with the auspicious Shishya Swikara day of our Guruswami on 1st March and this suyoga manifested palpable spandana, with us offering the early morning Navratri Nityapath, Devi Anushthana and Gayatri Anushthana followed by the sacred Vedic rituals at the Vedavyasa Mandir in the Divine Presence of both Mathadhipati-s. The entire environment was a spiritual treat for all.

After a dip in the cool waters of the sacred Pushkar sarovara and pujana at the bank, passers-by suddenly paused as they watched Pujya Swamiji walking through the quaint narrow lanes on His way to Atmateshwar and the old and new Rangji temples – Shiva walking up to perceive Himself as Narayan! For us, the Guruswami, walking just a step ahead, to clear the petty obstacles, perceive Himself as Narayana! For us, the old and new Rangji temples – Shiva walking up to the quaint narrow lanes on His way to Atmateshwar and paused as they watched Pujya Swamiji walking through the old and new Rangji temples – Shiva walking up to perceive Himself as Narayan! For us, the Guruswami, walking just a step ahead, to clear the petty obstacles.

Arati at Brahma-muhurta by Pujya Swamiji at the Unique Brahma temple – and the very obvious transformation in the Chief Archaka’s demeanour through this encounter with Divinity, was ample proof of the Shakti’s silent vibes – well worth the climb up and down countless steps – a reminder of tapas being an integral part of our sadhana!

The rousing welcome at Bhilwara came second only to the sheer ecstasy writ large on the face of each and every local Saraswat at the formal reception, listening with rapt attention to their newly acquired Guruji. “Guru Maharaj, Guru Maharaj, Jai Jai Guru Maharaj”, their reverent jaijaikara-s still resonate in our ears!

Learning happens not only through shravana of Guru-Upadesha, but also by just being in the Sananidhya of the Guru, watching and absorbing potent lessons because He walks the talk! Some time back, Pujya Swamiji had talked about sandhi-kala as an auspicious time for spiritual practices and how we grahashta-s can create our own sandhi-kala in between our mundane daily activities! Throughout this yatra we observed Pujya Swamiji creating innumerable such sandhi-s by literally stealing time away from His hectic schedules, to be with us, to prod, encourage and guide us, ensuring all the time that we remain connected in sadhana.

Samvit Dham, Jodhpur was another unique experience with the very rare Atirudra planned so meticulously. Parama Pujya Swamiji conducting Swadhyaya on the bhaktipurna Shivanandalahari just before the start of the yaga, set the tone, focused our minds and helped calm down the otherwise unbridled excitement. The loud Swahakara-s of the Rudra chanting emanating from the yogashala made the entire environment Shivamaya!

The spectacular Arani-Manthana ritual to kindle the fire for the havan-kunda-s was a special treat to watch, for it reiterated the presence of the vibrant shuddha-chaitanya within the inert! The discipline stringently followed not only by the archaka-s but also by the many Yajamana-s participating in the yaga at the 41 havan-kunda-s was noteworthy. The sheer speed of the faultless chanting of the Rudram at each avartana reverberated in the heart of all onlookers too, inspiring everyone to participate, whether by just sitting quietly in japa, or by doing a parikrama of the yogashala.

The daily satsanga with H.H.Swamiji, sometimes in the presence of Pujya Narayan Giri Swamiji and other Mahatma-s, ensured that the antaramukhata was not diluted even after the day’s Rudra avartana-s were completed.

The Nagarika Abhinandana belied the expectations of the organisers themselves with representatives and participants from 125 institutions turning up to felicitate our H.H.Swamiji. The most emotional, touching moment followed with Shri Narayan Giri Swamiji offering H.H. Bade Swamiji’s spathika and rudraksha mala to our Swamiji – an invaluable prasada received with the...
Parisevanam

utmost reverence and humility!

The grand finale with the Purnahuti marked the culmination of the Atirudra on the fifth day, but the effect continued at the Dharmasabha where the ardent loud swahakara-s melted into lyrical bhajana-s. The sponsors and sevaka-s received prasadika shawls but for the audience, the prasada came in the form of the Ashirvachana-s from our beloved Guru and other Mahatma-s.

Finally, – Mount Abu, the last destination of the Uttara Bharat Yatra, but in all reality, the beginning of an inward journey in retrospect — soaking in the incomparable peace of the ‘sannata’ of the mountains and basking in the incomparable glow of the constant Guru -Sannidhya of 40 precious days –with even the Gods above sending a Blessing in the form of unseasonal rain ! Wherever we went during the day, there was always a rush to get back to Sant Sarovar lest we miss the impromptu satsanga-s! Through all the activities, was an underlying thread of calm resonance – perhaps the deeper nuances of ‘upasana’ were slowly unfolding within, to get us to Kacholi – to be engulfed in the serenity of the Samadhisthal of Pujya Bade Swamiji nestling at the foot of the divine Aravali mountains!

The yatra which had started with Blessings of our revered Guruparampara at Jnananand ashrama, came to an end at the Sant Sarovar Ashram – the yatris who had congregated at Karla now dispersed with a treasury of memories...

That One Gurushakti which protects and uplifts from all suffering, provided one makes a focused effort, The One Who is Herself the Goal, the Movement and the Path, She is One who is indeed, the ‘Yatra’!

To That All-Encompassing, Ever-Compassionate Gurushakti, we yatris offer our immense gratitude and humble pranama-s for this once-in-a-life opportunity of a multitude of enriching experiences and pray for the samarthya to digest and absorb the learning from its every moment!

Om Namah Parvati Pataye Hara Hara Mahadev!

*****
24 Years of proven Track Record in Serving Business Objectives

300+ Implementations
250+ Customers
150+ Analysts/Architects/Implementers
30+ Products / Solutions
15+ Countries
10+ Partnerships

Completed Projects for Top Corporates in
- BFSI
- Telecom
- Pharma
- Retail
- Information Technology

For Business Inquiries please contact us on info@ess.net.in
For Exciting Career Opportunities send your CV on careers@ess.net.in

Enhanced Software Solutions Pvt. Ltd.
909, 9th Floor, Lodha Supremus, Road No. 22, MIDC, Wagle Estate,
Thane West, Thane - 400604.
# ULTIMATE SERIES

**ELECTRODES FOR CS & HSLA STEEL**

<table>
<thead>
<tr>
<th>OUR BRAND NAME</th>
<th>AWS CLASS</th>
</tr>
</thead>
<tbody>
<tr>
<td>ULTIMATE 18</td>
<td>E 7018</td>
</tr>
<tr>
<td>ULTIMATE 18 NC</td>
<td>E 7018 NACE</td>
</tr>
<tr>
<td>ULTIMATE 18 (SPL)</td>
<td>E 7018-1</td>
</tr>
<tr>
<td>ULTIMATE 18 (SPL) NC</td>
<td>E 7018-1 NACE</td>
</tr>
<tr>
<td>ULTIMATE 80</td>
<td>E 8018 G</td>
</tr>
<tr>
<td>ULTIMATE 90</td>
<td>E 9018 G</td>
</tr>
<tr>
<td>ULTIMATE 92</td>
<td>E 9018 M</td>
</tr>
<tr>
<td>ULTIMATE 95</td>
<td>E 9018 D1</td>
</tr>
<tr>
<td>ULTIMATE 100 D2</td>
<td>E 10018 D2</td>
</tr>
<tr>
<td>ULTIMATE 100 H</td>
<td>E 10018 M</td>
</tr>
<tr>
<td>ULTIMATE 110 H</td>
<td>E 11018 M</td>
</tr>
<tr>
<td>ULTIMATE 120 H</td>
<td>E 12018 M</td>
</tr>
</tbody>
</table>

---

**CUSTOMER SATISFACTION WITH QUALITY + TECHNICAL KNOWLEDGE SHARING**
Triton Group

CLIMATECH
India's leading manufacturer of valves for Air-conditioners

TRITON
India's largest manufacturer of tyre valves

FUTURE TECH
India's leading manufacturer of brass Extrusions

The Triton group was founded in 1975 by our visionary founder M.V. Gokarn. With 5 manufacturing plants and an in-house R&D Center, Triton is a vertically integrated group of 3 companies serving the nation and the global market with home grown technology in components for Automobiles, Electric Vehicles, Refrigeration, Air-conditioning, Tyre Pressure Monitoring and many other applications.

REGISTERED OFFICE
Sunrise Chambers, 22, Ulsoor Road, Bengaluru 560 042
Email: info@tritonvalves.com, www.tritonvalves.com
P: +91 80 25586965 / +91 80 25586966 F: +91 80 25586483,
CIN: L25119KA1975PLC002867, GSTIN: 29AAACTB671P1ZJ

Follows us on
A Global Research-Based Pharmaceutical Enterprise

CELEBRATING 100 YEARS OF A VISIONARY & PIONEER

FATHER OF INDIAN PHARMA ENTREPRENEURSHIP

G. V. MASURKAR

The MAN who taught us how to fly

Experts in Ophthalmic, ENT & Dermatology medicines
Over 250 commercially available finished products in its range
International Formulation R&D centres
Global Supply to over 55 countries

Quality, Innovation & Research Since 1977

Entod Pharmaceuticals Ltd
Corporate Headquarters: 1219, C-Wing, ONE BKC, "G" Block,
Bandra Kurla Complex, Bandra (East), Mumbai, Maharashtra 400051
Tel.: (+91) 22 – 26423608/ 22-226442052 Fax.: (+91) 22-26441056
E-mail: contact@entodpharma.com • www.entodinternational.com
As we deal with the present, it’s important that we be mindful of expenses and also not lose sight of the future. So while we save money to meet immediate and short term expenses, let’s also continue to secure our long-term financial freedom.
The meeting was to start exactly at 9am and except Pravesh everyone else was present and that included our main boss, Mr. Ravendra. Ravendra looked quite upset because of the delay and in that same moment the door of the conference room opened and we all saw Pravesh enter nervously. He looked around and the moment he noticed our boss, Ravendra, he sincerely apologized for his delay. Just as he was trying to explain the reason for his late arrival our boss interrupted him. “This is total indiscipline! It has been more than fifteen minutes I have been waiting for the meeting to start. I will not tolerate this kind of indiscipline from you in the future. Do you get that?” He almost screamed aggressively at Pravesh. “Yes Sir” he responded and walked to his chair. He looked completely humiliated. Pravesh had to make a presentation about his clients which he did in a very demotivated manner. I could not bear to see him that way. For most of us Pravesh was actually a very punctual and disciplined employee in our department. Yes, it is true that he had turned up late for the meeting but was it right for our Ravendra to scold and humiliate him in front of everyone?

To be very honest, from that day onward my own respect for my boss began to steadily decline and I was not the only one. A few weeks later I saw three of my colleagues tendering their resignations. During the exit interviews they revealed to the HR Manager their reasons. “Sir, we are very happy with our professional responsibilities but are extremely unhappy with the aggressive and arrogant style of leadership of our boss, Mr. Ravendra. Even for a small mistake rather than correcting and guiding us he yells and at times even shouts cuss words at us, that too, in front our colleagues” The HR Manager heard all this and was at a loss for words. He knew that the organization was losing three extremely able and competent executives just because of a leader’s arrogant and aggressive attitude!

My dear readers, through this real-life story I wish to highlight the importance of Control. The way in which we must be able to control our aggression and convert it into Assertiveness is important. Aggressive behavior can ruin relationships, professionally as well as personally.

The first thing is learning to not REACT but RESPOND to situations!

In that first example about Pravesh reaching the meeting late, the better thing would have been for Ravendra to control his anger. However, after that meeting he could have had a one-on-one talk with Pravesh to understand the reasons for his late arrival to the meeting. By shouting at him in the beginning itself the boss completely demoralized and demotivated Pravesh and thereby punctured his positive and proactive attitude with which he had planned to make his presentation.

As I got promoted and became a team leader there were many instances where some of my team members and juniors would make errors and mistakes or would be non-punctual but I knew for sure that I would control my emotions and not get aggressive or angry with them. I had learnt to be calm and composed and controlled while dealing with my team members and it really helped in generating a very positive Team Bond between all of us!

At the conclusion I only wish to say that leaders must rise with the three C’s (Calmness, Composure and Control) and not fall down with the three A’s (Aggression, Arrogance & Anger)
12.1 Read the examples given below. Accordingly fill in the blanks in the other examples.

The 6th Case in Sanskrit is used to denote Possession or Relation. The following underlined words are Masculine words with case ending of षष्ठी विभक्ति.

Eg. रामः – रामस्य, दशरथः – दशरथस्य

1. बालकः – बालकस्य नाम प्रणवः अस्ति | 2. दशरथः – दशरथस्य पुतः रामः अस्ति |
Boy – Boy’s name is Pranav. Dasharath – Dasharath’s son is Ram.

नाम प्रणवः अस्ति | जनकः सदा चशवः अस्ति |
Pranav’s father is Sadashiv. Ram’s father is Dasharath.

नाम प्रणवः अस्ति | जनकः दशरथः अस्ति |

3. ---------- अनुजः अर्जुनः अस्ति | 4. ---------- गुरुः कृष्णः अस्ति |
Yudhishthir’s younger brother is Arjun. Arjun’s teacher is Krushna.

5. ---------- वन्धुः तक्ष्मणः अस्ति | 6. ---------- अग्रजः रामः अस्ति |
Shatrughna’s brother is Lakshaman. Bharat’s elder brother is Ram.

7. ---------- स्वरः लघु अस्ति | 8. ---------- वर्णः नीलः अस्ति |
Rajesh’s bag is small. The color of the Bag is blue.

9. एषः ---------- कक्षः अस्ति | 10. ---------- आसन्दः तत्र अस्ति |
This is the classroom of the School. The Writer’s chair is there.

Answers given on Page 58
कोण कुणाचे पेतो रे? तो राम आम्हाला देतो रे!!

लग्न पहावे करून, पर पहावे बांधून असे प्रचलित वाक्य आहे. पण ते खरंच सार्थ आहे. या वाक्यप्रचाराचा अनुभव आम्हाला आलेला आहे.

आमचे आराध्य कुलदेवत श्रीराम यांच्या कुपारासायने आम्हाला आमचे पर बांधून मिठान्याचा सुखद व रोमांशक असा अनुभव आला. ती आज भी लेखनीपूर्व उत्तरायणाचा प्रयत्न करत आहे. मुंबईत राहत असताना पुण्यनगरीत अधूरमधून येणे होत असे, गल्लीबोळतून फिरताना पुण्याविलक्त्म च्या वारीस लागले व आपले एकासे छोट्यासे स्वतंत्र रे पर येथे असावे अशी आशा करतोला सुरुवात झाली. मनस्वी इच्छाशक्तीमुळे एका बिल्डरना भेटण्याचा योग जुळून पण आला. योग कसला "योगायोगच". प्रसिद्ध लघाटे बिल्डर यांच्या "श्री" नावाच्या इमारती होनात उभ्या असलेल्या पाहिल्या व त्या मनत भरल्या.

लघाटे साहेबांचे भेटून मनतात इच्छा बोलून दाखवावी व त्यांनी पण आम्हाला सर्वतोपरी मदत करून आमची "सदनिका" सुपूर्व केली. पराची किल्ल्याप्रमाणेच प्रेम एखादा चांगल्या विविधी आपण गृहप्रवेश करावा असे ठरले. एका चांगला विवस पाहून त्यांच्या आदत्याविविधी सार्वकाळी आम्ही पुण्यात्मक्या त्या नवीन परी आलो. संपूर्ण बिल्डिंगमध्ये अंधार असताना आम्हाच परानु उन्नत पाहून प्रथम चपापत्तोच. दार ही आतून बंद होते. जरा साशंक होऊन चार बाजारले तर आतून एका व्यक्तीने दार उघडून आम्हास कोण तुम्ही? अशी पृथ्वी केली. आम्हीच या पराचे मालक असे सांगितल्याच्या त्यांची हात जोडून क्षमा मागितली.

आताते हे कसे घडले तर त्या बांधकाम कामगारपेक्षेच ते एक होते असे काढले. प्रभु रामचंद्रांचे भक्त असलेले ते आमच्या बालातून श्रीरामांचा फोटो ठेंगून पूजाआधा करून असत. रामायण बाचत. त्याविवशी त्यांचा शेतस्तच अधाय संपूर्ण होणार होता म्हणून त्यांनी आमची परवानगी मागितली. परवानगी कसली? देव्याचा होती ती. गृहप्रवेशाच्या विवशी त्या पुण्यात्मक्याचे प्रभावी उत्तर पूजा करून आम्ही सावण ब्राह्मणांची पूजा केली. त्यांची पूजा अच्छी व अथायपूर्तता केली व आमचा गृहप्रवेश झाला. तीच प्रमुखी प्रतिमा आम्ही हवाली करून ते गृहस्थ निधून गेले. आम्ही पण ती प्रतिमा आम्हाच देवघरात इतर देवदेवांच्यांनी स्थापन करून पूजा करून नेवेच केला व गृहप्रवेश झाला.

आताते हे जे कोण गृहस्थ होते त्यांना आपल्याकडून काही भेट देव्यासाठी आम्ही बिल्डिंगमध्ये शोधले. तिचे तर नाहीच पण लघाटे यांच्या इतरत बांधकामांच्या जागी पण ते गृहस्थ आम्हाला तेव्हा व त्यानंतर कधीही गवसले नाहीत.

पूर्वनमीचा आपल्या बाडविडळंची पुण्यार्थस असणार. कुलदेवतांचे आपल्याला लागलेले आशिवांव ते हे पर म्हणजे प्रसादत नये का? हो. महाप्रसादच आहे हा.

// श्रीराम जयराम जयनाथ राम //

माया बिजू - पुणे
ती एक सकाळ
संभता बकळकळी

सकाळी वेळ

सूर्यदेवाच्या आगमनाने वातावरणात पसरलेला उतसाह
मुळेंकरांच्या ऑफिसला जाणारा लगबग
रस्त्यावर राहनारी चवदछ
पुन्हा आज ऑफिसला उशीर जळ्याने बस ऐवजी टंकसीत भी विराजमान
सकाळी लवकर न उठल्याने मुलांचरा राग मनात
घालाई निघाला नव्याशी झालेला वाद
सकाळी ताजातवाने वातेवरती जोन राग राग असल्यात आलेला वैताग
टंकसीत बसल्यावर मोबाइलमध्ये दोंबे चुपसंग मला नापसंग
बाहरच्या गमती जमती, गडबड गाढफळ पहाण्याची मला आवड
टंकसीला सगळे हिरव सिग्नल मिळू देत अशी च मनात आशा
तेवढ्याला लाल सिग्नलमध्ये टंकसीला खचकन लागलेला ह्यां
जरा वासवल्या बसून बाहर डोकाले
अणि समोर दिलेली एक तरुणी
पण ती बसली होती फूटपापयाच एका व्हीलचेचरवर
एका पायाची माडी, एका पाय खाळी सोडलेला
सुंदर लोबलक घेव सोडलेले
बाझा सडसडीत, अंगात एक काढा टी शर्ट आणि राहाडी पॅंट
तिया चेहरा कगळलेला आणि नजर मात्र फुटपापयाच एकटक लागलेली
का कोण जाणे, टंकसी अशी अजून त्यों वेळ थांबती असे मनापसून वातम
आणि मुळेंक्रया टॉपिक पोलिसांख लागली त्यासून मंत्रले
कुठे बरे टंक लागली असेल तिचा, हाच विचार मगत
माडी नजर तिच्यावर खिळलेली
काही वेळ गेला आणि तिने व्हीलचेचरव्या बाजुला असलेला आपला हात
उघरला
तिच्या हाताच्या हाळखाळी नवहत्या नियंत्रत
तिने चेहरा वळवला, सुंदर चेहरा पण चेहनयाच्या भावांचा आभाव
टपपरे भरू दोळे पण भावनासून्य
एक ठोकाच चुकला ह्याच्या
बोलता तरी चेत असेल तिला
कोणचा पॉर असेल, अशी रस्त्यावर का बसली असेल
असंध्य प्रश्नांची मनात गर्दा पण उत्तर शोधाची क्षी
कारण तेवढ्याळा टंकसीले वेग घेतला आणि ‘ती’ दोक्याआड झाली
मनात मात्र बसली तिची छब्बी
आपल्याला किती लाभांचे, किती सुख पदरात पडलंय
आणि तरीही केहीदो छोट्या केहीदोऱ तकारी करत सकाळ करते आहे मीच कडवट
ढरल्या जे मला हवं आहे ते सुख नव्हे तर जे मिळालंय
त्यात सुख मनायचंय
Our Institutions

Saraswat Mahila Samaj, Gamdevi, Mumbai

On the 8th of April 2023, Vasantik Sammelan was celebrated in the Samaj Hall. A light music programme was presented by talented singer Shantala Nagarkar Bankeshwar. Nivi Nadkarni welcomed the audience and introduced the guest singer. Born in the music loving Nagarkar family of Bangalore, she received her elementary education in classical music from Lalita Kaikini. She learnt more of her music from Youtube, as her father was in a transferable job. After her marriage she shifted to Mumbai and is presently learning Hindi music through Aniket Khandekar’s online classes. She presented many popular and melodious Marathi songs and thereafter followed many Bollywood songs that kept everyone enthralled.

The video recording of all the four days was circulated amongst the Sadhakas of Dharwad, Hubli and Belgaum Sabhas, through a Youtube link: https://www.youtube.com/playlist?list=PLTIqdtiojtcdz1leZAraRXZ7Bi_TLUTZ by the respective Sabha Presidents. A copy of the Isha Vyasa Upanishad writeup was also made available to them, so that Sadhakas could listen online to Shri Rajgopal Bhat’s Pravachan and also go through it to understand the shlokas at their leisure.

Report by Ashwin Mohan Koppikar, President, Dharwad Local Sabha

Our Institutions

Saraswat Mahila Samaj, Gamdevi, Mumbai

On the 8th of April 2023, Vasantik Sammelan was celebrated in the Samaj Hall. A light music programme was presented by talented singer Shantala Nagarkar Bankeshwar. Nivi Nadkarni welcomed the audience and introduced the guest singer. Born in the music loving Nagarkar family of Bangalore, she received her elementary education in classical music from Lalita Kaikini. She learnt more of her music from Youtube, as her father was in a transferable job. After her marriage she shifted to Mumbai and is presently learning Hindi music through Aniket Khandekar’s online classes.

She presented many popular and melodious Marathi songs and thereafter followed many Bollywood songs that kept everyone enthralled.

She was then felicitated by President, Padmini Bhatkal who also proposed the Vote of Thanks.

Snacks were sponsored by the following: Sheila Khambadkone in memory of her mother, Late Shanta Hemmady; Maya Maskeri in memory of her husband Late Suresh Maskeri and Daksha Bellare in memory of her mother, Late Deepa Murdeshwar.
Prof. Sadhana Kamat and Adv. Narendra Kamat Memorial Lecture

On 16th April, 2023, the Prof Sadhana Kamat and Advocate Narendra Kamat Memorial Lecture was held online. An annual feature initiated by Sadhana Kamat in memory of her husband Narendra Kamat, it is now being jointly presented by Saraswat Mahila Samaj, Kanara Saraswat Association and the Kamat family.

Neela D'Souza, an octogenarian was invited to give a talk on a thought provoking topic- “Ageing - It’s Joys”. Smita Mavinkurve welcomed Neela D'Souza and the audience and thereafter, Anuja Mudur – Sadhana Kamat’s daughter introduced Neela.

Neela D'Souza while expressing her thoughts on “Ageing and its Joys”, emphasised the importance of growing graciously, not to think of age as a factor, but as a time for learning, gathering knowledge and wisdom over the years.

Her daily morning walks continue at age 90, and things which gave her pleasure and happiness, she said, were spending time with friends, relatives, meeting people and personal interaction. But what seemed to alarm her, was the digital invasion - everything on the Mobile - greetings, talks, letters. The day which she cherished of writing letters to many and getting in return those letters - no longer had a place in our lives now. Even meeting friends, celebrating events, birthdays etc., physically, had become a rarity.

Her golden advice to everyone was, lead your life gracefully, do what you can thoughtfully, do not interfere or dominate in anyone’s life, even your children - let them live their lives. She also reminisced about Sadhana and Narendra with whom she had a very good rapport and how she missed them. Vibha, Sadhana’s daughter was married to her son Dilip.

Then followed an interactive session with the online participants. She then thanked all and the Saraswat Mahila Samaj for inviting her. Ashwini Prashant proposed the vote of thanks.

Reported by Geeta Suresh Balse

---

With Best Compliments -:
From

ACME SOAP WORKS
Manufacturers of Industrial & Household Soaps & Detergents

Ram Mandir Road, Next to Ram Mandir,
Goregaon (W), Mumbai - 400 104
Phone + 91 98332 60962.
Email id: acme@acmesoapworks.com
Adi Shankara hymns and meditations

VISHNU BHUJANGAM ADAEM A
BXEDYDURSGLROITYMDZOD
AHANANDALAHARTPFMCOV
FJNMNVKAKTSIDDJGZFA
QBCIJSXWHHYFWIXWZMI
GANGAASHTAKAMGGFCAUT
YNMXMDPZWAQZITOKRWA
EIHABIJNTPCOAYAWDQP
SOUNDRALAHARISUWFYA
LQMZWVJSARZEAHRNQN
ZXIMUMNERDAIDDJFKPC
PQDUXTWVMPXISKITFJCH
MKANAKADBHALASTOTRAM
NGTDLYADTSQGVWWNCR
QFQNNZPPOBSARBDTASA
HSLFZOJGAQKOPSIYGT
SBBRLWWEUHOUHFTLVTIN
(SARADABHUJANGAMNCXOA
YTUMONDIPSJQXQJQLM
WBJXLNIRVANASHATAKAM

1. anandalahari  2. soundrayalahari  3. nirvanashalakam  4. vishnubhujangam
5. gouridasakam  6. haristuti  7. advaitapancharatnam  8. saradabhujangam
9. kanakadharastotram  10. gangaashtakam

SOLUTIONS

HASTAMALAKEEYAM
APAROKSHANUBHUTI
ATMABODHA
ISAVASYAUPANISHAD
VIVEKACHUDAMANI
PANCEEKARANAM
BHAJAGOVINDAM
MANDUKYAKARIKA
VISHNUSAHASRANAMA
BRAHMASTRAS
CLASSIFIEDS

MATRIMONIAL

Glasgow University MBA - Male - Aug 79 Born. (British Passport holder - Never married). Currently working from home (Ahmedabad) as a Project Manager for MNC. Seeks a girl with an age difference of 5 to 6 years.
Contact: Father: 9724422665 (Mobile and what's app)

BIRTH

BABY girl to Ganga and Aniruddha Rao born on 27th April 2023. Granddaughter to Deepti and Ravishankar Rao (Gersappe) and Sumangala and Vinayak Kamat. Great granddaughter to Anasuya Gersappe.

DONATIONS

Kanara Saraswat Association is grateful to the following donors:

Scholarship Fund
Arun G Manjeshwar 20000/- (In m/o Late Smt Manorama and Shri Mangesh Kombrabail)

Medical Relief Fund
Well Wisher 11000/- (In m/o Smt Sunanda and Shri Krishna Mavinkurve)

DOMESTIC TIDINGS

Births
Apr 22: A son Aadhivik to Shweta and Prakash Ravindra Tonse at Honnavar, Karnataka.
Apr 27: Baby girl to Ganga and Aniruddha Rao (Gersappe) at Mumbai.

Thread Ceremony
May 11: Chi Neel Vinay Kumta at Bangalore.

Engagement
Sanjana, daughter of Late Smt Sangeeta and Shri Mahesh D Kalyanpur with Yash, son of Smt Anuradha and Shri Vijay Kallianpur on 23rd April 2023 at Mumbai.

OBITUARIES

We convey our deepest sympathies to the relatives of the following:
Apr 3: Vasant Anantrao Nayampally (83) at Santacruz, Mumbai.
(Apr 4: Sachidanand Konaje (75) at Bangalore.
Apr 7: Bhalchandra Ramakant Baindoor (86) at Goregaon, Mumbai.
Apr 19: Nagaveni Ananth Bhat Baindur (84) at Bangalore.
May 1: Leela Vishwanath Balvalli (84) at Borivali, Mumbai.
May 5: Vinay Vivek Nadkarni (62) at Malad, Mumbai.

Answers to सरल संस् कृ तम् -

Exercise 12.1 - 1. प्रणवस्य 2. रामस्य 3. युचिधिरस्य 4. अजुनस्य 5. शात्रुप्रस्य 6. भरतस्य 7. राजेशस्य 8. स्यूतस्य 9. विधातश्च 10. लेखकश्च

Kanara Saraswat Association

Nominations were invited for 3 vacancies on the KSA Managing Committee for the year 2023-24. In response, six valid Nominations were received before the last date of filing nomination. Three nominees viz. Mr. Dattanand Gulkady, Mr. Krishnakishore Surkund and Mrs. Usha Surkund withdrew their Nominations before the last date of withdrawal. As a result, there will be three candidates viz. Mr. Sunil Ullal, Mr. Aditya Mankikar and Dr. Hemant Nadkarni for the three vacancies on the Managing Committee of KSA for 2023-24. Therefore, in the current year there will not be Election of Managing Committee which may please be noted.

Vandan Shiroor
Hon. Secretary, KSA
With Best Compliments
From

Rithwik Foundation
For Performing Arts
SVC KA LOAN HAI
TOH AFFORDABLE HAI

HOME LOAN
@ 7.75%*
p. a. onwards

GOLD LOAN
@ 7.75%*
p. a. onwards

CAR LOAN
@ 8.00%*
p. a. onwards

MORTGAGE LOAN
@ 9.75%*
p. a. onwards

DOCTORS LOAN
@ 9.85%*
p. a. onwards

OVEDRAFT
@ 9.00%*
p. a. onwards

CASH CREDIT
@ 9.00%*
p. a. onwards

TERM LOANS
@ 9.00%*
p. a. onwards

*Terms & Conditions Apply

CALL 24X7 ON:
1800 313 2120

SVC CO-OPERATIVE BANK LTD.
(Multi-State Scheduled Bank)
ESTD. 1908

HUM SE HAI POSSIBLE
(Formerly The Shamrao Vithal Co-op Bank Ltd.)

Printer & Publisher – Ramkishore M. Mankekar on behalf of The Kanara Saraswat Association
Printed at SAP PRINT SOLUTIONS PVT. LTD., Shankarrao Naram Path, Lower Parel (W), Mumbai - 400013, Maharashtra. www.sapprints.com
Published at The Kanara Saraswat Association, Association Building, 13/1-2, Talmakiwadi, Near Talmaki Chowk, J.D. Marg, Mumbai 400007
Editor – Ramkishore M. Mankekar

TITLE CODE : MAHMUL01042 : RNI 61765/95