DETERMINATION is the key to achieving success

COL. KALLIANPUR

DHNANJAY YELLURKAR

RANJIT KOPPIKAR
Founder Ramananda and Shantala Bellare • Nisha and Shivanand Bellare

(Refer Brahad Elastomers story on page 10)

Deeksha Baljekar Borkar

(Refer "The ABCs of Wine..." on page 19)
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Dear Friends,

Many of us have heard this famous song by Bobby Mcferrin -

“Don't worry, be happy
In every life we have some trouble
But when you worry you make it double Don't worry, be happy
Don't worry, be happy now”

Mcferrin wrote this song inspired by the famous quotation of the well-known Indian sage Meher Baba, "Don't worry, be happy". Meher Baba used this expression at the start of his message to his followers in the Western world.

Worrying is a common disease amongst many of us. As we grow older, we worry more. But are the two factors worrying and age related? No, not at all. There are people who worry constantly, many of them who started worrying right from their childhood. Chronic worriers fret all the time, about everything. Pathological worriers are chronic worriers whose apprehension affects their functioning. They are just as likely to fret over a real problem, as they are to stew over something which may be completely imaginary.

Where do we get our propensity to worry? “It is a little bit genetic and a lot of it environmental”, says Dr Graham Davey of the University of Sussex, England. According to Dr Davey, although worrying is closely tied to anxiety, it is largely cognitive, while anxiety has a strong physiological component. As per Dr Davey’s research, people who worry excessively believe that if they do not agonise over every aspect of life, event or challenge, something bad will happen. Before they are consciously aware of a threat, the brain of such people focuses on it. Then they think about all the scenarios that can go wrong. This makes them feel bad, which they then take as a subconscious cue to keep worrying because they have not found the answer yet. Chronic worriers do not have the confidence that anything they come up with is going to work, so they continue in their negative mood and worry ceaselessly.

Numerous studies have shown that constant worrying not only puts a strain on our mental but also on our physical health. It leads to anxiety which can have a lasting impact on health and happiness. Constant worrying can take a toll on our sleep, tax our immune system, raise the risk of post-traumatic stress disorder and may even lead to the risk of dying from disease.

Constant worrying is bad. But this statement has been contradicted in one of my favourite books ‘Only the Paranoid Survive’ written in the year 1996, by the famous Intel CEO, the late Andy Grove. His message in the book is very clear. “Be scared, be very scared”, advised Andy Grove “success contains its own seeds of destruction. Success breeds complacency. Complacency breeds failure. Only the paranoid survive.”

So, some amount of fear or worrying, which I call 'Constructive fear or worrying' is absolutely essential. Otherwise, you will remain complacent, as Andy Grove said in his book. It is for us to define how the constructive worrying does not get converted into chronic worrying. It is for each one of us to build our mental framework in such a way that we will nurture constructive worrying and not make ourselves chronic worrywarts.

Regards,

Praveen P Kadle
Letters to the Editor

Dear Editor,

Your cover story on Masurkar Hospital was an excellent reading and I was really impressed by this. Congratulations to you for covering such a subject viz starting a hospital in rural area.

Whilst on this subject, I have a suggestion. Why not cover all such hospitals started by Amchi Medical professionals in rural areas, which is the need of the hour. The doctors make a lot of sacrifice. People may not be aware of the good work done by all these medical professionals and KS can highlight and bring them to the forefront.

Jairam K. Khambadkone
Mumbai

Editor: Thank you for your kind suggestion. KS magazine plans to cover all such endeavours in its forthcoming issues. We request readers to share information and coordinates of Aamchi medical and other professionals, who have shunned the glamour of city life for serving the rural populace.

Dear Editor,

The June 2023 issue of KS carried two articles which had me in awe of our progressing community. Both talked about getting groups of strangers together. Both groups needed praise because they showed that two different age groups of Chitrapur Saraswats had shed their erstwhile backwardness. They had come out to participate in activities that would have been classified some years ago by expressions like, “eeshi shi, laaja”. I am talking about the first group of younger Saraswats who came forward to meet, mingle and (perhaps) marry. Not a hint of “let our parents decide”. No talk about “let the horoscopes tally”. This is true coming out of the shell. Let there be more ‘Melaavas’, let there be more getting together of young people who literally let their hair down to seek a life partner. In fact, why not organise more such meetings in places like Bangalore or Pune?

If you think that only the youngsters who shed their backwardness you should have been present the very next day when older couples came out to shake a leg. KSA had organised a get together of senior Ps and Ms (pachis and maams). Both get together had excellent participation and it surprised the organisers, as indeed, it surprised me. The large numbers told stories of a community that has become more open minded.

If you put both these sets of facts together, I would not be surprised if at least some older maams and pachis, who have been rendered single, to come together merely to seek companionship in advancing years and to be together under one roof. Loneliness can be the surest path to depression.

Kishore S. Rao
Chairman, Indian Cancer Society (Karnataka Branch) and Karunashraya - Bangalore Hospice Trust

Dear Editor,

Your June 2023 issue made wonderful reading especially your article on the Masurkar doctors’ family and their selfless service to society. I hope many such medical professionals contribute to society, the way the Masurkars have. They deserve many awards for their yeoman services to people. Rajesh Hattangady’s article on how people are gypped out of their hard-earned money was very informative and went a long way to inform people of how not to get cheated and what not to do, to stay away from fraudsters. The Humor in Uniform feature by Maj Gen BN Rao was very mirthful and it was wonderful to know that soldiers retain their sense of humor even in immense adverse situations. Shiva Gulvady’s appraisal of the gathering of senior citizens was very informative and made me wish I was present at the congregation too. The song Ye Kya Hua, Kaise Hua from Amar Prem is an iconic song and Lata Karnad Rao Ullal’s treatise on the wonderful genre of songs and the effect good songs can have on people made wonderful reading. Overall, it was a very good collector’s issue!

Sandeep Hattangady

KSA invites donations for Renovation of the Nashik Holiday Home

Donations to KSA are eligible for benefits under Section 80G of the Income Tax Act. Donations may be made through cheques in favour of “Kanara Saraswat Association” or through NEFT/RTGS (for Indian Citizens only) to SVC Co-op Bank Ltd Account Number 100903130096969 IFSC Code SVCB000009. Foreign citizens desirous of donating through bank transfer should remit to State Bank Of India, New Delhi Main Branch Account No: 40090949634; Branch Code: 0691; IFSC Code: SBIN0000691 & Swift Code: SBININBB104.
Dear Readers,

An old saying goes that age is just a number. Samuel Ullman (1840-1924), a Jewish American businessman, poet, humanitarian, and religious leader, had said, “You are as young as your faith, as old as your doubt; as young as your self-confidence, as old as your fear, as young as your hope, as old as your despair.”

In this issue, we are featuring three individuals who haven’t let physiological age hamper their drive, their enthusiasm and spirit of adventure!

First up, we have the inspiring story of Col. Vidyanand Shankar Kallianpur, 83, a retired Army veteran who was in action in two Indo-Pakistan wars of 1965 and 1971. Penned by Vedant Heblekar, our junior editorial team member, the story captures his continuing passion for Japanese Origami, or the fascinating art of folding paper.

Second on this list is Dhananjay Yellurkar, 59, who suffered a heart attack and underwent an open-heart surgery in 2009. Just seven months later, in 2010, he successfully completed the Mumbai Half Marathon. And there’s been no stopping him since, as he has competed and run Full Marathons in all the seven continents. A commendable achievement indeed.

Our third individual is Ranjit Koppikar, a Nashik based corporate honcho nearing retirement, who roped in his better half, his 24 year old son and a hotelier friend, to travel on two motorcycles all the way from Nasik to Kashmir and back! Post retirement, Ranjit plans many more such adventurous trips across India on his bike. Maj. Gen. B N Rao’s interview with Ranjit Koppikar brings out details of this adventure on two bikes.

Sachin Kalbag’s grit and determination in conquering mental illness and obesity makes a compelling read.

Our endeavour to bring into the limelight Aamchi entrepreneurs continues in this issue. We bring you a story on Brahad Elastomers Pvt Ltd., a Bengaluru based venture which was started in the late 90’s by the late Ramananda Bellare alongwith his son Shivanand. They had to undergo various trials and tribulations, since Elastomer products were a new concept in the market then.

An entrepreneur in the field of event management, a marriage planner and a wine expert – that is Deeksha Baljekar Borkar. Focusing on the Wine industry after obtaining academic and practical knowledge in wine making and tasting, Goa based Deeksha’s ‘Petite Indulgences’ crafts events for the audience to experience and indulge in fine wines, spirits and cuisines brought together by connoisseurs from their respective fields.

Ravindra Mangalore and Shekhar Karanje give us a lowdown on the importance of coaching and mentoring for life transformation…something that is essential but not voluntarily sought, by the majority.

Rajesh Hattangady brings us a primer on the five ‘must have’ insurance policies and how, one must not blindly oblige the friendly neighbourhood insurance agent, without prioritizing one’s requirements.

Vivek Hattangadi, a Pharma sales and marketing veteran and also a prolific writer on Linkedin, reveals how the Aamchi legend of marketing in the Indian Pharma industry, the late Gurudas Masurkar, popularized Crocin and also the famed Lacto Calamine lotion.

Was the river Saraswati, a myth or a reality? Indukanth Ragade provides us the answers that have been unearthed through research.

Anjali Burde takes us to Andhra and Telangana for a peep into their culinary treasures.

This month’s Parisevanam includes an analysis by Dr. Sudha Tinaiker of Chapter 18 of the Bhagvad Gita and a comprehensive report of the Sayujyam year celebrations.

We also have the regular quota of puzzles and Sudoku, Saralasanskritam, as also the contributions in the Marathi section by Sunanda Karnad, Vijayalakshmi Kapnadam, Rekha Rao, Vidya Baindur, Sharmada Shatanand Shukla and Shashi Balse’s poem which he had virtually composed overnight on the eve of his 25th wedding anniversary, a few years ago.

Slowly but surely, your magazine is bringing out hidden talents into the limelight, evident by the increasing number of entries for the Art Corner.

We invite regular contributions for the Konkani section from our members and also request you to share the coordinates of any of your Aamchi neighbours who have some special talent or entrepreneurial spirit. Our Editorial team will get in touch with them and feature their stories.

Happy reading!

Ramkishore M Mankekar
I have been learning Origami in school and that got me interested in knowing more about this art form. I was very happy to know that my grand-uncle (my maternal Ajja’s brother) has been making 3D Origami models for so many years. He showed me his 3D Origami creations and I was left astounded. I had to know more and also share with you all about my grand-uncle, whom I lovingly call ‘Misha Ajju’ (grandfather with a big moustache).

**Excerpts from the interview:**

**Q. Can you please share something about yourself for our readers?**

I am Vidyanand Shankar Kallianpur, aged 83 years. I am an Indian Army veteran who has taken part in two operations against Pakistan. The first one was in 1965 in Khemkharan sector and the second one in Bangladesh in Arakhpur sector. I retired in December 1992 as a Colonel, after serving for 28 years in the Indian Army. I live in Bangalore with my wife, Veena. I have two sons, Vikram and Virendra, living in Hyderabad and Canada respectively, with their families. I love gardening and Origami.

**Q. What got you into Origami?**

I liked making models out of paper, right from the beginning. I used to make shell dolls as well. Right from my childhood, I used to admire a lot of bridges. So, I made all these prototypes using small bamboo sticks, shells, and paper. I like Origami because whatever you have imagined, you can actually make it into the right shape. ‘Ori’ means folding, and ‘Gami’ means paper in Japanese. This word got international recognition as ‘Origami’ or the ‘Art of folding paper’. Since the age of five, I have liked folding any form of paper. When I went to Singapore in 1994, I read many books on Origami which I found in a library there. I used to do normal two-dimensional Origami and I liked modular and 3D Origami.

**Q. What was the first model that you ever made in Origami?**

The first model that I made was a simple boat at the age of five. I used to make plenty of them for my brothers and sisters who used to play with them, in the small puddles during the rains. I also made multiple boats from a single piece of paper without using any gum. That is how I got interested in doing Origami and started making other objects.

**Q. Will you take Origami as a business or continue treating it as a passion?**

I will continue treating it as a passion because to do that, I have the intention and the resilience to pursue the matter using the paper to its maximum extent. Paper is one object which you can fold, re-fold, and re-cycle, unlike any other material.

**Q. Can you tell us about some of your favourite creations that you have made or are still making?**

I have made more than a few 100s two-dimensional and three-dimensional objects in Origami. It is mainly birds like parakeets, crows, ravens, doves etc., and also animals like zebra, deer, giraffe etc. I have also created different kinds of fish (almost 30+ types) and reptiles. It is important to visualize the way these things would look like in paper, by looking at their photos. This inspires me to then proceed ahead. I have made using 3D Origami, a mother and child portrait. It is very difficult to make 3D models in Origami where pieces of folded paper have to be inserted into each other correctly. With my method, it made it easier as I could provide a curve to the pieces as they kept getting inserted into each other.

I also made the Shirali Rathotsava Teru (Ratha or chariot), after measuring the actual Ratha, minimizing it and making it into a prototype. I used 10,022 brown-coloured pieces to make this 3D model. It took me longer to make the pieces than to assemble them. In fact, the Teru can be moved from one place to the other as the wheels can move as well.

Some of my latest creations are a trumpet (as per actual size) using 890 pieces; and a helicopter with an actual moving rotor at the tail. I have also made a mono-cycle, a bicycle and a tricycle that can move around with the help of pedals. Since I am fond of gardening, I have also made lots of different types of flowers (in 3D Origami) using different coloured paper. Some flowers have a butterfly or honey bee on top.
My son is very fond of motorbikes, so I have actually seen how the bikes look and recreated it in 3D Origami and gifted it to him on his birthday.

**Q. What is the message you would like to give to children and youngsters?**

Nowadays, children are addicted to the cell phone. They end up wasting a lot of time and also spoiling their eyesight. I would encourage children and youngsters to take on a hobby like aero-modelling or Origami or anything else that interests them. This can help in building their imagination and they can go ahead in their pursuit of excellence.

---

"My origami creations, in accordance with the laws of nature, require the use of geometry, science, and physics. They also encompass religion, philosophy, and biochemistry. Overall, I want you to discover the joy of creation by your own hand - the possibility of creation from paper is infinite."

- Akira Yoshizawa

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When Ramananda Bellare was in his mid-50s, he decided to return to India in 1996 after a long career of over 18 years in Nigeria, Africa and was wondering what to do in India.

After much debate and discussion with his younger son, Shivanand, who had just completed his BE in Mechanical Engineering, they both decided to set up a Silicone rubber component manufacturing unit in Bangalore, since it was a new technology and they felt it was better to get into something new and learn and specialise through their entrepreneurial journey. In the late 90s, Silicone rubber was not popular and public awareness about its various uses was very limited at that time.

They named the company Brahad Elastomers Pvt Ltd., and started it with Ramananda Bellare, Shantala Bellare, I. Umesh Pai, Vijayanand Kallianpur and Shivanand Bellare, as the founding partners.

The company name was coined by Ramananda Bellare, (who unfortunately passed away in March, 2022). ‘Brahad’ means Vast or ‘Brahmand’ and Elastomers meant Elastic Rubberized products. Their idea was to not limit themselves in terms of products, technology or diversity of customers needing Silicone rubber products.

For the benefit of our readers, Elastomers or Silicone rubber is a synthetic rubber made from Silica or sand found in limited parts of the World including Korea, China, Japan, USA, France, Germany and few other countries. Silicone rubber is a very diverse material and can be used for making products in high end electrical resistivity, low and high temperature continuous use (-25 to 225 Degrees C), Ozone resistance, UV Resistance, Steam, Microwave, Convection, Wind Power, Solar, Food grade and Bio Medical.

These products also form part of vital accessories, across a variety of industries.

When queried as to what were the obstacles they faced while starting their venture, Shivanand states that, “They were just too many to count. Getting orders for silicone rubber products was tough at that time, since the raw material price was high and was considered as a luxury rubber material. Government approvals for Electricity, Sales tax was difficult and getting workers was also not easy. Bank loans were difficult to get since it was a new venture and interest rates were also higher due to not having any collateral. Customers used to delay payments and it was difficult to survive.....”

But through sheer will power and through diversifying their product range, as well as maintaining constantly high quality standards, the company was able to overcome all the difficulties and make a name for itself in the ever growing, competitive market.

Brahad Elastomers Pvt Ltd is an ISO 9001:2015 certified company for over 18 years and are now working towards obtaining IS 13485 for medical devices and are also in the process of getting the CDSCO manufacturing licence for Medical devices.

The company has a long customer list comprising among others, GE Wind Power, Raychem RPG Ltd, Tyco Electronics GMBH, DEBEL, LM Wind Power (Blades) India Pvt. Ltd., Dellner Couplers, HLL, Ramsons Group, Infinity Parts (Italy), TE Connectivity India Pvt Ltd., Rekke Personal Care Pvt Ltd., Walvoil Fluid Power (India) Pvt Ltd., Finishing Equipments Pvt Ltd., and Stanson Rubber Products.

Shivanand states that the current turnover is around Rs. 4.25 crore with around 40% capacity utilisation, and they have an ambitious target of reaching Rs. 25 crore in the next five years!

With new technology machinery including Liquid Silicone rubber Injection moulding, Contactless Extrusion systems etc to be added within the next six months, the company aggressively plans to add new customers.

It is also the first Indian manufacturer of Menstrual cups and the first to work with Government bodies like Hindustan Latex Ltd., (HLL) towards popularizing Menstrual cups in Kerala. The project is now gaining popularity all over India and Brahad Elastomers is working with many State Governments to distribute menstrual cups instead of Disposable Sanitary pads that are creating havoc for Mother Nature. According to a study, every year, around 12.3 billion used...
sanitary pads are dumped in landfills in India. Each of these non-organic sanitary pads is equivalent to four plastic bags, and it takes 250-800 years to decompose.

Brahad Elastomers Pvt Ltd is also working on their own range of retail products like Silicone rubber ice trays, drink coasters, heat resistant table mats, pressure cooker gaskets, baking sheets and trays, heat resistant domestic Iron rest pads and other home products.

Today, Brahad Elastomers Pvt Ltd, prides itself on import substitution and has won awards from customers towards successful replacement of imported products, which consequently helps conserve precious foreign exchange for the country.

***

**Being an entrepreneur isn’t just a job title, and it isn’t just about starting a company. It’s a state of mind. It’s about seeing connections others can’t, seizing opportunities others won’t, and forging a new direction that others haven’t.” - Tory Burch**

Meet the Aamchi Marathon Man

Dhananjay Yellurkar, 59, is an avid marathoner and picked up long distance running post heart-attack and subsequent open-heart surgery in May 2009. He successfully completed his first Half Marathon in Mumbai (January 2010, just seven months after the surgery) and has since then been running Full Marathons across the world. On 14 May 2023, Dhananjay ran the full marathon at Santiago, Chile and completed his long-cherished goal of running full marathons in all the seven continents:

1. North America – New York City Marathon, November 2010
2. Europe – Berlin Marathon, September 2011 and Paris Marathon, April 2012
4. Africa – Big 5 Marathon, June 2014
5. Antarctica – Antarctic Ice Marathon, December 2018
6. Australia – Gold Coast Marathon, July 2019
7. South America – Santiago Marathon, May 2023

With this feat, Dhananjay has created a record – a rare person to have run Full Marathons in all seven continents post heart-attack and open-heart surgery (he has applied for an entry to the Guinness Book of World Records).

Dhananjay is a senior finance professional and is currently the Chief Risk Officer (CRO) of NIIF Infrastructure Finance Limited, a debt platform company of India’s sovereign wealth fund. He has over 30 years of work experience in the financial sector, having previously worked with ICICI, Ernst &Young, CRISIL and L&T Infrastructure Finance Limited. He has a B.E. (Electronics & Communications) degree from Karnataka University, Dharwad and MBA from Northeastern University, Boston.

Dhananjay lives in Bandra (West) with his wife Reshma and two children Neeti and Ishan. He has recently published his memoir “Fuel for My Journey” which was in the bestseller list on Amazon India in the Marathons and Running category.

***

“Don’t limit yourself. Many people limit themselves to what they think they can do. You can go as far as your mind lets you. What you believe, remember, you can achieve.” – Mary Kay Ash, Mary Kay Cosmetics Founder

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Lt. Saachi Koppikar who was commissioned into the Army Ordnance Corps on 30th July, 2022 got her first posting to Pattan in the Kashmir Valley; located about 30 kms ahead of Srinagar on the road to Baramulla. It was inevitable therefore that her family felt the irresistible urge to visit her at the earliest opportunity and also tour the beautiful Kashmir Valley, described as ‘Paradise on Earth’.

Saachi is the daughter of Ranjit Koppikar, Business Line Head of a Division of ABB in Nashik and Aparna who is with Union Bank. Saachi’s younger brother Mihir, 24, is a mechanical engineer in the Technology Centre, ABB, Nashik.

Ranjit responded to a questionnaire I had prepared for him:

Normally, a family planning a trip to Srinagar would either fly or go by train. Perhaps even a road trip by car. But the choice of doing a round trip of around 4800 kms on motor bikes crossing seven states (Maharashtra, MP, UP, Rajasthan, Haryana, Punjab and JandK) was a bold and adventurous decision; but a resolve made neither lightly nor rashly. Ranjit by his own admission is a roadie who developed a love for motor bikes and long-distance travel, while in Bangalore. He started with a Kawasaki Versys 650 in 2018 and graduated to a 1000 cc bike of the same make, post Covid.

Lt. Saachi first obtained security clearance for her family to visit her and stay in Pattan as also to go right up to Baramulla, Uri and Tangdhar on the POK border. Saachi took some casual leave and accompanied her family to various tourist spots.

Immaculate Planning
The longest journey begins with a single step. And that first step is thorough planning. They planned to undertake the journey on three motorbikes – all tourers. Ranjit with Aparna riding pillion on the 1000 cc bike, son Mihir on the Kawasaki Versys 650 and a hotelier friend, Mihir Deshpande, on a Suzuki V Strom 650.

The planning was very meticulous and preparations began well in advance, with attention to the minutest detail.
They had the bikes serviced a week before the ride. They carried a complete set of tools and tyre repair kit etc.

Itinerary and Route Out
The trip from Nasik took four days.
They set off on 1st April at 04:30hrs and the first night halt was Jaipur; 1080 kms, single stretch: which they completed at 20:30hrs.
Day 2 was Jaipur to Ludhiana; night halt.
Day 3 Ludhiana to Jammu; night halt.
Day 4 Jammu to Srinagar via Udhampur and on to Pattan.
Ranjit’s friend, hospitality professional Mihir Deshpande, organised the hotel stays in advance.

The condition of National Highways throughout, was excellent and a real pleasure to drive on. The travel from Jammu especially ahead of Udhampur from Ramban onwards up to Quazigund, however, was a challenge since it had rained heavily. This sector is notorious for landslides and to their bad luck, there were landslides the previous night and traffic was halted completely.

The BRO (Border Roads Organisation), an efficient organization, however, cleared the pathways and they set off in time to negotiate that treacherous stretch. For Ranjit, with a payload of 485 kgs (the weight of bike, the two of them with their luggage) that bit tested his riding skills to the limit: manoeuvring through pot holes, slush, rubble ……. there was no tarmac, no road at all, having been completely washed away! Although very challenging off-roading, all three riders successfully traversed the obstacles. It was an experience of a lifetime.

Biking through the 8.45 Km long Banihal-Quazigund Tunnel at a height of 27,750 feet above mean sea level was another memorable experience with traffic moving in an orderly fashion. The tunnel was well surfaced, lit and ventilated, making for a smooth ride right through.

The news that Saachi’s parents were coming on motorbikes had spread to other military units along the route and unknown to the travellers, people were tracking their progress ever since they entered the Chinar Corps Zone. Indeed, the CO
and his Sparrow (Communications Officer) of the RR (Rashtriya Rifles) Battalion at Quazigund even hosted a hot and sumptuous lunch, much to their surprise and happiness. And since the Sparrow was a Puneite, there was much to catch up, long after lunch, over cups of hot Kahwa. They had to literally drag their tired selves from the unit, and continue to Pattan, feeling overwhelmed by this unexpected hospitality.

**Impressions of the Valley**

In the valley, they found security was very visible with both CRPF and Army deployed and plenty of military convoys and QRTs (Quick Reaction Teams). But it was very safe and no insurgency as such. The situation in the valley was completely changed. Says Ranjit, “Hats off to the Army for bringing about this enormous transformation. Abrogation of Article 370 and permitting the Army a free hand in security and especially its various initiatives of inclusiveness and programs for the local youth, has made a world of difference which is very visible; very high tourist footfalls with a booming local economy, markets and restaurants flourishing”.

They went all the way beyond Uri to Kaman Aman Setu, POK border (LOC) at Tangadhar. India and Pakistan had started road travel to and fro for both citizens and goods by bus as a peace initiative. However, post the Pulwama and Uri attacks, this border route has been sealed amidst very high security. They had to cross several check points but faced no problems to reach their destination because Lt. Saachi had accompanied them and they had the requisite permissions.

A signpost at the LOC stating, ‘You Are in Direct Line of Sight of Enemy Fire’ imposed caution on the group. The bridge spans Khalin-Da-Khas Nalla with India at one side and POK on the other. They went right up to the gate on the Indian side of the bridge and could see a Pakistan Army Post a few hundred meters away on the opposite bank.

At Baramulla they had the privilege to visit the Chinar Naujawan Club, a CSR initiative run by the Indian Army and funded by ONGC. Here the local youth are trained in various trades to enable them to get jobs and avenues for self employment. Youngsters travel from afar to attend these courses and since inception, more than 480 students have secured gainful employment. This gave the visitors deep insight into the humane aspects of how the Indian Army has engaged the Kashmiri youth in very holistic and inclusive growth, weaning them away from violence, unrest and enabling as well as motivating them to join the mainstream.

“Very commendable and Hat Tip to GOC Dagger Division who has a huge role to play in the success of the CSR activity,” appreciates Ranjit.

On the way back to Pattan they also paid homage to martyrs at the Uri War Memorial. The visit to the border and the war memorial was a truly humbling experience.

**Military Hospitality**

“The reception at Pattan was immaculate, with superb arrangements, meals in the Officers Mess, drinks at Officers Mess Bar, the works …a virtual red carpet! The Army hospitality was amazing and we were left speechless!” claims Ranjit. “Lt. Saachi is indeed very fortunate and blessed to get this forward posting as all the Officers, JCOs, OR are simply wonderful and very supportive.”

They were also privileged to be hosted for lunch by GOC, 19 Infantry Division (Dagger Division) Maj. Gen. Ajay Chandpuria at his official residence in Baramulla, located on the banks of the Jhelum. “What a fine Officer and Gentleman,” Ranjit doffs his hat to the General Officer.

The group was very fortunate to be present in Saachi’s unit on 8th April, 2023 - the Ordnance Corps Foundation Day! The unit had organised a grand celebration and hosted all of them to cocktails and dinner.

**Exploring The Tourist Spots**

They went to all the off-beat places like Wular Lake, Ramsar, Uri and onward to the POK Border at the L.O.C. They rode to Gulmarg top but it was crowded worse than Mumbai locals at peak hour, so they just returned.

They visited the beautiful Tulip Gardens in full bloom, a sight to behold! At the Taj Vivanta located on a hill overlooking the Dal lake, they were served piping hot Kahwa.

They avoided the Dal Lake and the popular Shikara rides, being too crowded and overflowing with tourists. They did, however, venture into Srinagar city and enjoyed the multi course Kashmiri Wazwan, at The Ahdoos restaurant.

**Return Journey**

On the way back they took a different route and five days to return to Nashik. First night they halted at Jammu and the second night at
Chandigarh. They enjoyed sumptuous snacks at eateries in Sector 9 in Chandigarh and dined at the popular Old Pal Dhaba. On Day 3 they rode from Chandigarh to Agra via the Yamuna Expressway. They celebrated impromptu, Mihir’s birthday on this highway with pastries and delights, sitting on their motor bikes, in true roadie fashion.

At Agra they almost landed themselves in trouble, during a sneak photo-shoot with the bikes down by the Yamuna riverside and the Taj Mahal in the background. They had inadvertently entered a restricted zone though they could spot no boards or signs saying so! They were chased away by the UP cops.

On Day 4 they rode from Agra to Indore, and gorged themselves at the Sarafa Bazar eateries on the famous Indori Chaats, Kachoris and Lassi etc.

On the last day of the journey, 14th April, they covered the final stretch from Indore to Nashik. Ironically, Ranjit’s bike suffered two punctures on this last leg, which they fixed themselves.

Thus, a great, memorable, arduous, exhausting yet exhilarating experience came to an end. “It was well worth every penny and moment spent,” claims Ranjit.

Ranjit Koppikar’s takeaway for our readers

“During the course of my career I have had the privilege to travel to many countries and experience different cultures. But my dream was to roam across India on the bike with my better half. This travel was the first step. What a beautiful country and people: my India!

I superannuate next year and this is going to be our calling. Many of my friends and well wishers have advised me not to travel on motorbike, however age is just a number. Chase your passion, one life to live, one life to dream one life to ride! Carpe Diem.”

** Fun Time Quiz **

** Contributed by Indukanth Ragade **

Here are some questions the answers to which are not to be got in the conventional manner. The answer to the first question is given and will give you a clue on how to deal with the rest:

1. What bus has found room for the largest number of people? Colombus

2. What water body suggests that you should leap?

3. What is woven by the yard and worn by the foot?

4. Which animal took luggage with it to Noah’s Ark?

5. What stays hot even in the refrigerator?

6. What is it that is full of holes and still can hold water?

7. Which is the strongest day in the week?

8. Which are the most unsociable entities in earth?

9. Can you imagine a situation in which it would be perfectly proper for you to lie?

10. What is it that comes with a running motor, goes with it wherever it goes, is of no use to it and yet the motor can never run without it?

11. What would you call a man who is constantly wiring for money?

12. What makes the road broad?

---

"The way to develop self-confidence is to do the thing you fear and get a record of successful experiences behind you." - William Jennings Bryan

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ANSWERS

Fun Time Quiz

1. What bus has found room for the largest number of people? Colombus

2. What water body suggests that you should leap? A spring

3. What is woven by the yard and worn by the foot? A carpet

4. Which animal took luggage with it to Noah’s Ark? The Elephant

5. What stays hot even in the refrigerator? Chillies

6. What is it that is full of holes and still can hold water? A sponge

7. Which is the strongest day in the week? Sunday, because the rest are week days!

8. Which are the most unsociable entities in earth? Mile Posts because they are never seen together.

9. Can you imagine a situation in which it would be perfectly proper for you to lie? When you want to lie on a bed.

10. What is it that comes with a running motor, goes with it wherever it goes, is of no use to it and yet the motor can never run without it? The noise that the motor makes!

11. What would you call a man who is constantly wiring for money? An Electrician

12. What makes the road broad? The letter B.

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Coordination Committee of the Institutions granting Educational, Distress and Medical Aid invites applications from economically backward and deserving Chitrapur Saraswats

For more details, please refer: www.csers.org

July 2023

Kanara Saraswat
Together, let’s take SVC Bank ahead.

Thank you for electing Rose Panel to the Board of Directors of SVC Co-operative Bank Ltd.!

Dear KSA Members,

‘Unity is strength’ was more than exemplified in the Election to the Board of Directors of SVC Co-operative Bank Ltd. We are happy to announce that because of the unstinted support of our community members and shareholders of SVC Co-operative Bank Ltd., the Rose panel has been successfully elected to the Board of Directors of SVC Co-operative Bank Ltd. for the period 2023-2024 to 2028-2029, with a huge margin.

We express our heartfelt gratitude to all those who elected us for such an important responsibility. All the panel members are committed to the values and mission set forth by Late Rao Bahadur S. S. Talmaki – the founder of SVC Co-operative Bank Ltd., who named the Bank after his Mentor and Guru – Late Shamrao Vithal Kaikini. We offer our humble Pranams to you and express our heartfelt gratitude for the complete trust, unfailing faith and deep affection you continue to bestow upon us, as we become the torchbearers of SVC Bank’s great legacy.

We shall always act in the best interest of SVC Bank’s shareholders, customers and employees. Our strong belief in the values of Energy (Shakti), Integrity (Satyanistha) and Experience (Anubhav) alongwith your support to all our endeavours, shall help us in furthering the vision of our Founder – building a financially independent India. Our mission is to increase profitability of the Bank by flourishing in overall business, deepening & strengthening our relationships with our valuable customers and shareholders and accentuate digital transformation to offer enhanced banking experience.

We seek your continued support in our good endeavours as we together build on the legacy of this great institution and make it a super brand of excellence.

We would like to once again thank you for your support that shall keep us going. Thank You!

Warm regards and lots of love,

Chandavarkar Durgesh Sanjivrao
Bangalorekar Raghunandan U
Bijoor Prakash
Shedde Pramod Devadas
Gokarn Sunil Sumitrarao
Karnad Girish
Chandavarkar Devdutta Narayan

Mundkur Sudhir Sadashiv Rao
Mavinkurve Arun Dattatreya
Tonse Satish Rao
Savnal Amarnath Venugopalrao
Mudbhathkal Gautam
Sanadi Maitreyi Shivanand
Trikannad Seema
Rubab Tadvi Namdar
Eh jee! Oh jee! Suno jee! It’s 4G!
4 Generations

From L to R: Neha Ambarish Hattikudur (mother) with Nirmala Somshekhar Mudbidri (great-grandmother) and Deepa Ramesh Bijoor (Ammamma - grandmother).
Sitting on great grandmother's lap is little ‘Shlok’ (great grandson).
Also seen in the photo is their furry, Mia Mudbidri.

Art Corner

Oil painting on canvas of Shirdi Sai Baba by Chitralekha Pandit (59 years) Dahisar East

Cityscape: A pencil sketch by Shriyans Hattangadi, 9 years, Wakad, Pune
Art Corner

Puss in Boots by Atharv Bangalorekar (8 years)

Night Time - Nimay Nitin Ullal (14 years)

Oil pastel artwork by Anagha Golikeri (13 years)

Colour pencil artwork by Shruti Ashwin Nadkarni (Bangalore)
Art Corner

Colour pencil artwork by Smita Naimpally (Bangalore)

Graphite pencil artwork by Vijay Ubhayakar (USA)

Matsya avatar in Pattachitra style of painting by Aditi Ullal (15 years) in acrylics

Colour pencil artwork by Prathamesh Amembal (15 years)
Q: Deeksha, you are an event planner and a wine expert. How did you journey into this place?

A: I grew up in Pune. My parents, Tanuja and the late Sanjay Baljekar were extremely ambitious and broad-minded people who always encouraged my older brother and me to study, read and see the world to gain varied experiences. They were seasoned global travellers who introduced us to a variety of foods and cultures.

I owe my interest in wines to my dad. He enjoyed travelling and meeting people and was an avid wine lover. This inspired me to pursue a career in an area that would let me enjoy the good life and I chose the field of wines and spirits.

Also growing up, I was fortunate to visit renowned wineries in California, Australia and Spain and spend time at our beautiful vineyards in Nashik and Akluj. A trip to Napa Valley, California was the turning point which got me to seriously consider exploring a career in the Wine Industry.

Q: How long have you been in event planning and the wine industry? Have you always been based out of Goa?

A: At 17, I took up a summer job in event planning and ended up working there for four years while I completed my graduation. We organized concerts, live shows, corporate events, and promotions in Pune and across Maharashtra. Those were four years of sleepless nights, crazy fun and lots of learning.

I moved to Goa after marriage and have been here for almost 10 years. I’ve been juggling between the beverage industry, event & wedding planning and real estate. My husband runs a legal consultancy firm. We run our varied businesses from our home office and we have a team of efficient people who are like family to us.

Q: You have qualifications in winemaking which is quite uncommon, let us know more.

A: My decision to make a career in the wine industry led me to pursue a PG Diploma in Oenology (the science of winemaking) from the renowned Curtin University in the famous wine region of Margaret River, Australia. I also hold a Level 3 Advanced Certification in Wines and Spirits from the Wine and Spirit Education Trust (WSET, U.K.). I have been told that I possess a special skill when it comes to tasting wines and this I owe to my continuing education, training and self-exploration into the vast pool of wines available. I also have a major in literature and a PG in Marketing Communications.

Q: Tell us something about your company, Petite Indulgences, which evokes images of delectable treats.

A: After my return from Australia, I worked for three years in Mumbai at an Indian winery and leading wine importer/distributor. Along with giving me valuable insights into the industry, it motivated me to begin something on my own.

Petite Indulgences is an initiative to create novel and innovative occasions and events that allow the audience to experience and indulge in fine wines, spirits and cuisines brought together by connoisseurs from their respective fields. We also conduct a variety of programmes like wine appreciation, corporate wine etiquette workshops, customised events and tastings, sale of wines and bar accessories.

Q: How did you come up with this idea of setting up a food and wine club?

A: I started the Goa Food and Wine Club, to share my knowledge with fellow wine lovers. We had some fantastic events and social meetings, and then the pandemic struck. However, I look forward to rebooting the club soon.

Q: What would I experience if I came to one of your food and wine-tasting sit-downs? What is the approximate price range for such an event?

A: On average, food and wine experience prices start at around INR 1500/- per head. A guest will be served a minimum of 4-6 wines paired with either cheese/tapas or a 3-course meal. Currently, these workshops are being conducted only in Goa, unless we are invited to a corporate workshop in another city.
Q: **Can you tell us about the different types of wines?**

A: Simply put, wine is classified into five main categories: red, white, rosé, dessert (sweet) and sparkling wines. The names we hear popularly like Merlot, Cabernet Sauvignon or Sauvignon Blanc are all grape varietals. Just like we have varieties of mangoes like Haapus, Paayri, Totapuri, etc.

Q: **What is Champagne? How is it different from wine?**

A: The main thing to understand is that ‘All champagnes are sparkling wines, but not all sparkling wines are champagne’. Only sparkling wines produced in a region in France called ‘Champagne’ are allowed to be called Champagne. The rules for its production are extremely strict to protect local wine customs and guarantee that consumers get an authentic product. There are over 20 types of sparkling wines around the world: Prosecco in Italy, Cava in Spain, Sekt in Germany and Austria and so on.

Q: **What do you think of Indian wines? Can we make it to the global wine map?**

A: The Indian wine industry has evolved and grown in recent years. There has been a significant change in consumption patterns mainly due to changing lifestyles and increased disposable incomes. Indian consumers are getting more adventurous and open to exploring different grape varietals and wine styles. Maharashtra and Karnataka are at the top of their game in domestic wine production and this has also led to a new and emerging market for wine tourism.

Indian wines are starting to gain recognition in international markets and are being exported to the US, UK and Japan. Wine education and appreciation have also gained popularity and this is a long-term career option as well. These trends indicate a positive trajectory for the Indian wine industry, with a growing consumer base, increased domestic production, and a burgeoning wine culture.

Q: **Can pair Saraswat food with wine?**

A: Yes, we can always explore our traditional foods with wine. Pair spicy food with a semi-sweet wine for contrast pairing. For example, *Batata Saung* will pair well with a white wine like Riesling while *Mirsange Kairas* can be served with a full-bodied red wine like Cabernet Sauvignon or Shiraz. Serve a *Mackerel Ghasshi* or any *Upkari* with a lighter-bodied white wine like Chenin Blanc or Sauvignon Blanc.

Pair sweet dishes with wines that are a bit sweeter than the cuisine. Enjoy *Madganne* or *Kheer* with a dessert wine like a Late Harvest Chenin Blanc or a Tawny Port Wine or an Ice Wine.

Q: **Do share some tips for planning memorable weddings with our readers.**

A: Weddings are a very special occasion for extended family members to catch up and spend time with each other. It can also be a first-time meeting with people who will soon be part of our family. So, the hosts and the guests must be able to celebrate the days together, create happy memories and leave the planning and managing to a trusted wedding planner.

Apart from fixing the wedding date, be clear about the budget, have an approximate guest count, and a likely venue; then stick to it. It is imperative to give a patient listen to the bride and groom because this is their event. They will surely have dreams about how their wedding should be and those ideas should not be overlooked.

The trend these days is moving towards destination weddings which are intimate and cosy with just close family and friends. The focus is on creating an unforgettable experience for everyone present.

Q: **Deeksha, anything else you would like to share with our readers?**

A: I would like to sign off by raising a toast to health and wealth. Indulge in the finest that life has to offer.

Thank you Deeksha, for sharing some interesting titbits with us. Wishing you and Petite Indulgences many years of spreading joy and creating happy moments.

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"Wine is bottled poetry." – R L Stevenson

"These are the best companions for an intelligent woman: a good book and a good glass of wine.” – Augusto Branco
Coaching and Mentoring for Life Transformation

- RAVINDRA B. MANGALORE AND SHEKHAR J. KARANJE

What's coaching and mentoring all about?? Coaching is a process in which the coach helps his clients in their journey to “learn and navigate” through their problems to get “Better at Life”. Mentoring involves goals, and places greater emphasis on, “long-term growth and personal development” by guiding mentees towards their “unlimited potential, future aspirations and fulfilling life”. Do people voluntarily seek coaching and mentoring? Honestly, the answer is a “NO”. This can be attributed to their lack of understanding of what coaching and mentoring is exactly all about. Most people, wrongly but commonly feel coaching and mentoring is for those who have something radically wrong with them. Not very true! Several world class successful leaders and legends are coached. Legendary sports champions and athletes around the world are coached for better techniques, mind-set change and application to their sport. However, people surely want to seek answers and solutions to their problems that they are secretly suffering. So, they seek mentoring and coaching for a possible way out. People who work with coaches and mentors are seen to enhance their self-belief and show more enterprise doing things differently, develop “magical ideas and solutions” to their nagging problems. These magical ideas often translate into their “Aha” moments that help them scale up their life. So, coaching and mentoring certainly helps bring out the best in people! While coaching and mentoring can happen to anyone who is committed to embrace change and a better quality of life, entrepreneurs, business leaders, career professionals, career beginners and sports women and men have found more tangible and enduring outcomes from coaching and mentoring. How can one be discerning and identify if s/he requires coaching and mentoring? The answer is simple and can be inferred by reflecting on the following few indicators:

♣ You are ambitious but have lost direction – your vision, mission and goals

♣ You are doing well and wanting help to move your business to its next level

♣ Experiencing transitions and disruptions at life and work

♣ As a business leader/ owner, you feel lonely when pushed to take hard decisions for your business survival/ growth

♣ Beaten by challenges and feel defeated

♣ You are a high achiever who could be staring down the barrel of burnout

♣ Want to add more meaning to life – relationships, love and passion, creativity, hobbies, happiness, philanthropy, spirituality and much more If you identify with any or all of the above, stay rest assured coaching and mentoring will help you move forward in accomplishing your goals. We would love to partner and help you in your journey. Are you ready?

A brief introduction about the authors, Ravindra B. Mangalore and Shekhar J Karanje:

Ravindra Mangalore and Shekhar Karanje are tenured, seasoned and experienced engineers and corporate professionals who have independently chosen people development programs, purely driven by their strong inner calling, that awakened within them while performing their respective jobs. They help create a meaningful value to society that ranges from individuals, entrepreneurs, educational institutes, school students, parents, to university grads, post grads and onto early-career, mid-career and senior-career working professionals.

For further information and enquiries, contact Ravindra B Mangalore: M: +91 9003450367 | Email: ravin.mangalore@gmail.com  Shekhar J Karanje: M: +91 9845443127 | Email: shekhar.j.karanje@gmail.com

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“There are not more than five musical notes, yet the combinations of these five give rise to more melodies than can ever be heard.
There are not more than five primary colours, yet in combination they produce more hues than can ever been seen.
There are not more than five cardinal tastes, yet combinations of them yield more flavours than can ever be tasted.”

— Sun Tzu, The Art of War
**Vasant Amladi - A Gentleman Coach!**

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**Sandeep Hattangady**

I am a cricket buff and cricket is like a religion to me. I idolized many players but never had the opportunity to interact with any player. But fate gave me an opportunity to chaperone the great Mumbai cricketer - a batter as well as a fast bowler Vasant Amladi, as my cousin sister got married to his son. He was ramrod stiff with a fit gaze that would have put any youngster to shame. He was also responsible for training his international wards like Mumbai captain Shishir Hattangadi, pacer Zaheer Khan and the multi-faceted Ravi Shastri. He was a right arm medium bowler and right hand bat and played for Tatas too along with Mumbai in the Ranji Trophy. He was a stickler for discipline and had a fetish for playing copy book cricket and always reprimanded his wards for any error or mistake in their bowling or batting technique. His other famed student was Rohan Gavaskar, son of the Little Master Sunil Gavaskar, who too gained his impeccable timing and strokeplay from Amladi Sir. The titan of cricket passed away on July 10 1998. I salute this great cricketer and coach and hope other Bhanaps are inspired by him!

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**Sanjay Baljekar – in Memoriam**

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**Vombatkere Vivek G Row, Chennai**

In May 1962, I stayed for a few days with my elder sister Nalini and her husband (the late) Baljekar Dinkar in their quarters in the Bhilai Steel Plant where he was working. His cousin (the late) Baljekar Balkrishna mam was also there, in charge of construction as the Chief Construction Manager of HSCL (Hindustan Steel works Construction Limited). Later, he became the Chief of HSCL, at Calcutta (now Kolkata) as CMD (Chairman and Managing Director). His wife Saguna and my sister had both grown up in Madras (now Chennai). The families were in touch.

Their seven year plus and energetic son Sanjay was enjoying his school’s long summer vacation and must have been a handful to manage at home. My offer to take him out for a day’s outing was accepted.

One morning, I picked him up on a borrowed bicycle and rode to the colony’s cinema theatre for a cartoon film.

Before entering, he solemnly handed me Rs.10/- towards his share of cost of ticket and snacks, with a proviso that he had to keep up his word to his Amma not to exceed this limit. I assured him he would be.

The way to the entrance from the cycle stand was past the snacks counter. Popcorn and chips added to our appreciation of the film. These were washed down with cold drinks and the hot ride back home was made bearable with ice-cream. At every purchase, Sanjay would anxiously enquire that his limit had not been breached. My assurance satisfied him. I was touched by his eagerness to keep his word and to adhere to his Amma’s wishes.

On reaching home, he announced his outing had been enjoyable. There was no talk of money which was just as well as it had been run through by intermission!

A few years later, I met Sanjay at Madras, when he was an entrepreneur. He remembered the outing but not any details.

Later he moved to Pune and I went on transfers and we lost touch. I was therefore surprised to hear from him in 2002. He called to invite my daughter to give a Bharatanatyam performance in the forthcoming Annual Cultural Fest organized by the Amchi association of Pune.

Hers was to be the only dance performance alongwith Hindustani classical music performances by established artistes, including Lalit Rao, Omkar Gulvadi and Yogesh Samsi. I came to know that Sanjay had suggested that the classical dance slot be also given to a suitable amchi dancer.

When we met at Pune he was cordial as he had always been. The memory of the ‘outing’ was forgotten but memory of our association, dating upto about 40 years back, as well as his affection, had lingered.

That was Sanjay! - Om Shanti.
The Original ‘Crocin Man’ Gurudas Masurkar

- VIVEK HATTANGADI

Close on the heels of the Birth Centenary celebrations of Late Gurudas V Masurkar, considered as the Father of Indian Pharma Entrepreneurship, we bring to you an interesting revelation that not many readers would be aware of! – Editor.

In India the history of Crocin goes back more than 60 years when it was first introduced in the market by Crookes Interfran, (later known as Duphar Interfran Limited). Crocin was prescriptive and was marketed through the ethical route.

In 1996, Duphar Interfran sold the brand to SmithKline Beecham (now Glaxo Smith Kline). Soon after Crocin became an over-the-counter drug. Today Crocin sells more than 2.50 million pills each day. That’s nearly 30 pills every second, around-the clock!

But who is the marketing brain behind the original Crocin, now a Super Brand? He is none other than Late Gurudas Masurkar, the former Sales and Marketing Head of Duphar Interfran.

He passed away on 2nd March, 2013, but he will be remembered as the ‘Crocin Man’.

Born on 11th July, 1922, Late Gurudas Masurkar started his career as a medical representative in Crookes Interfran and soon rose to the top. Apart from Crocin, he was also responsible for the success of the famed Lacto Calamine skin lotion.

After his retirement in 1976, he started his own enterprise, Entod Pharmaceuticals.

Late Gurudas Masurkar was not only a brilliant marketing man, he was an excellent human being. He has helped in shaping up the careers of many young men; I was one of the beneficiaries. When he was on the Board of Directors of Shamrao Vithal Cooperative Bank, he helped young entrepreneurs in ensuring that the loans were cleared as smoothly as possible.

Vivek Hattangadi is Chief Mentor - The Enablers and PharmaState Academy. A hard core Branding, Sales & Marketing veteran with over four decades in the Pharmaceutical industry, he is based at Ahmedabad and considers Late Gurudas Masurkar as his mentor. He is a prolific writer and very active on Linkedin. www.vivekhattangadi.com.
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Enhanced Software Solutions Pvt. Ltd.
909, 9th Floor, Lodha Supremus, Road No. 22, MIDC, Wagle Estate, Thane West, Thane - 400604.
A Tribute to My Beloved Sunandapachi.

My Mother’s youngest Sister, my Sunandapachi, was a warm, compassionate and vibrant person. She was a proud and dignified woman who had a passion for life. She had a wonderful sense of humour, which endeared her to everyone she came in contact with and it is a great testament to her nature that she formed so many long-lasting friendships over the years.

Born in 1924 at Karwar, to Laxman and Kalyani Bijur, Sunandpachi was no. 7 in a brood of 8 offspring, (4 brothers and 4 sisters), who grew up into a spunky, sportive and confident kid, with ready wit and abundant curiosity. Schooled in Karwar, Dharwad and Bombay where the Family moved to and fro during WWII, Sunandpachi got married to Vasant Nadkarni, an intelligent Bank officer known for his knowledge, integrity and hard work. Two brilliant children, Anil and Shobha, were born to them, who graduated from IIT and GS Med College respectively and flew the nest for further studies in the USA in the late 60s-early 70s, and settled there. It was a difficult time those days, when there was no internet or even a telephone in every house. Communication between parents and their children was only by snail mail, so they learnt to live independent lives, with no expectations and that made each of them strong individuals who managed their lives wonderfully.

My sister Pratibha and I spent many a summer vacation at Mumbai with our maternal aunts, uncles and cousins. We (village bumpkins from Hubli) always learnt something new from them. Sunandpachi was fun! She would transform into just another kid among us! She taught us a variety of games with playing cards and the art of staying focussed, (including tricks she gifted us dress material, she didn’t stop there, she taught us how to cut and sew our own dresses. fond memory we made with her.

Mango season at hers was an exciting experience, with mangoes spread out on the floor, eating one mango after another, until the juice trickled down our fingers to reach the elbows, is a plain the 5-stone "Gajge"!

Sunandpachi got married to Vasant Nadkarni, an intelligent Bank officer known for his knowledge, integrity and hard work. Two brilliant children, Anil and Shobha, were born to them, who graduated from IIT and GS Med College respectively and flew the nest for further studies in the USA in the late 60s-early 70s, and settled there. It was a difficult time those days, when there was no internet or even a telephone in every house. Communication between parents and their children was only by snail mail, so they learnt to live independent lives, with no expectations and that made each of them strong individuals who managed their lives wonderfully.

As an adult, Sunanpachi became my best friend, advisor and confidante. Her greatest quality was to encourage me to make the best of everything and to face problems head on. She was a proud woman who believed that there was no obstacle that couldn’t be overcome. She lived a quarter century alone after she was widowed, but never let the loneliness get to her. She played the harmonium, sang bhajans, humming away as she went about the household chores. Her home always had positive vibes!

Sunandpachi was a regular at Saraswat Mahila Samaj and the Hind Mahila Samaj, where she made many friends who loved her for her ready wit and cheer. She wrote and presented humorous skits and poems which she could churn out with ease. She sewed small pouches for coins and keys and presented them to her relatives and friends, or anyone who crossed the threshold of her apartment. She made cushion covers, rag quilts, throws of all sizes and colours. She kept herself busy, writing poems and articles for the KSA Magazine, for milestone birthdays of friends, and just talking to nieces and nephews, regular face time with her children and grandchildren, watched News and TV serials in the evenings, and chatted with her cook-cum-companion of 25 or more years, who became a part of the family and faithfully took good care of Sunandpachi, even as they both aged gracefully together.

She had many friends of all ages. Time and again, she was disturbed when some of them, younger to her and who had promised to always be there for her passed away. Brothers and sisters who once lived close by, moved to suburbs to stay with their children and eventually left for heavenly abode. She grieved for them for a while, but popped back to her normal self, determined and stronger, never wallowing in fear or self-pity! She always understood if her children could not visit her and never complained or lamented.

We lost dear Sunandpachi at the ripe old age of 98.6 years on 05 June 2023 and what a wonderful innings it has been! She was the first Mother in her generation and our huge family, whose children migrated to the US in the 60’s and 70’s. Today, we are many more Mothers in the Family whose children have become citizens of the outside world and Sunandpachi has paved the way for us lonely Moms to walk on! She has left us a huge legacy worth emulating!

She will be missed by all, but her memory will live on forever!

...........Jyotsna Madiman Bhate
Anilkumar Shripadrao Kaikini

April 16, 1938 - July 03, 2022

In loving memory of Anilkumar Shripadrao Kaikini who is greatly missed each day by his

Beloved wife, Samyukta Kaikini;
Daughters & sons-in-law, Rupali & Prasad Pathak, Vaishali & Sandeep Yederi;
Grand daughters & grand sons-in-law, Harshini & Ravish Iyer, Radha & Sudeshna Trilok, Janhavi;

and all in the Kaikini, Wandrekar, Jagavkar, Mallapur, More, Gokarn, Pathak, Yederi, Iyer and Trilok families.
How I battled three surgeries, lumbar dislocation, and four-year-long mental illness to drop from 102 kg to 74 kg and run a half-marathon

- SACHIN KALBAG

In October 2022, I completed my first 10 km walkathon, and a month later I ran and completed the Indian Navy Half Marathon. Nothing impressive, thousands of people do it, but allow me to narrate two backstories.

In the first, sometime in August or September 2018, I was soon to be 45, and I was obese at 102 kg. I was obviously unfit, I looked 10 years older, and my body had bloated like a pufferfish. At my workplace, despite not slacking off at my duties, many assumed I was lazy. What they didn’t know was the second backstory that dictates why I approach certain tasks at a more deliberate pace.

In April 2016, I had suffered a double whammy – first, a stroke due to an undetected congenital condition called arteriovenous malformation or AVM, and then mental illness. The stroke left me briefly paralysed. Two complicated surgeries, five days apart, set things right.

A couple of months later, in July 2016, I was diagnosed with clinical depression and generalised anxiety disorder (GAD). I had turned suicidal, causing immense distress to my wife Prajakta but was aware enough to visit a shrink. My excellent psychiatrist put me on medication and therapy, both of which continued for over two years.

Except for my wife and my doctor, not a soul knew about my condition. I went to work, suffered through the day, solved my colleagues’ problems, brought out a newspaper, and returned home, wanting to end it all.

Many think that sadness and depression are the same; they are not. Sadness is a human emotion; clinical depression is a long-term mental illness caused by a quirky mix of brain chemistry, genetics, life events, medical conditions, and personality.

I began to stress-eat. By December 2016, my weight had climbed to 90 kg. By mid-2017, I was 99 kg, and before the dawn of 2018, I reached the daunting milestone of a century. I found myself donning XXL shirts and sporting jeans with a 36-inch waist.

Then, there were the jokes. If you are overweight or obese, you are almost always the butt of jokes.

Professionally, I was doing well. In late 2015, I quit as the editor of Mid-Day, which, during my tenure, climbed to No. 7 in the national newspaper rankings and won several national awards, including the President’s Medal. In November 2015, I helped launch the Mumbai edition of The Hindu as its first Resident Editor. In January 2018, I joined the Hindustan Times as its Executive Editor. As a journalist, a career I chose in 1994, I couldn’t ask for more.

Life was seemingly good. My family and friends were celebrating my success, but on the inside, depression and GAD were hurting me to the point of killing me. I had no confidence, no motivation, and it took an immense effort just to go to work. That was me — four years before that 21.1 km race. So, yes, whatever you read about depression, it’s not an exaggeration.

In those four years, I realised a simple truth: there is no physical fitness without mental fitness.

Despite the odds stacked up against me, I started walking at a park near my house. On the first day, I could not walk even 500 metres. But I turned up the next day. I would walk every day, gradually increasing the distance. By week three, I could walk five rounds – 1100 metres. By December 2018, I walked 3 km every day.

By mid-2019, I could walk up to 8 km daily and do one-hour yoga sessions thrice a week. By the end of 2019, I was walking 10 km a day in 90 minutes, and the yoga lessons continued but with increased intensity. My weight dropped to 87 kg. I was still overweight, but better than the 102 kg earlier.

Fitness and weight loss are not a function of
exercise alone — diet matters even more. I first reduced my sugar consumption. Cutting it to zero overnight would mean a system shock. Portion control, rather than elimination, became my guiding principle. Instead of a dessert after every meal, I rationed it first to once every two days, then four days and then a week.

I reduced and then stopped consuming all sugary drinks and no biscuits and cookies at home. We switched to fruit for sugar cravings — apples, grapes, bananas, chikoos. It took me about four to five months of disciplined rejection of sugar to overcome temptation. It’s hard. If you have a sweet tooth, you’d know.

I felt good, and I was on track.

And then, Covid hit. On August 30, 2020 I contracted Covid, along with my mother. Because of a reduced workforce, I had to work from my quarantine room — recording news videos and podcasts and appearing on six radio shows a day as an analyst, in addition to running two editions of Hindustan Times.

One did not mind the physical toll it took. As a journalist for 28 years, I worked 12-14 hours a day. What broke us was the mental impact. Everybody, without exception, snapped. I was no different. The symptoms of clinical depression and GAD were returning — a year and a half after the first phase had ended in December 2018. Just like that, my doctor put me back on Selective Serotonin Reuptake Inhibitor (SSRI) tablets. Two more years of pain.

It took me many weeks to get back to completing my full quota of 10 km a day, which I’d later increase to 15 km. A combination of SSRI tablets and therapy contributed significantly to my recovery.

Just as I was recovering, I sprained my back during a yoga session. I was diagnosed with spondylitis of the L4-L5 vertebrae. The spine surgeon at Mumbai’s Nanavati Hospital prescribed three months of strict bed rest to avoid surgery.

The inevitable happened. I put on weight again. I avoided spine surgery, but was diagnosed the same month with varicose veins and underwent vascular surgery.

My fitness story did not have a linear narrative, there were more roadblocks than I could count: mental illness, temporary physical disability, surgeries, a pandemic that refused to go away, and professional pressure, the equivalent of the earth’s core.

Towards the end of May 2022, I decided to take a break for a few months, spend time with family and focus on myself.

I had no job lined up. We went to the UK and made a road trip along the English and Scottish countryside. It was a fantastic holiday.

When we returned, I called my friend Nitin Pai, the director of Takshashila, a Bengaluru-based think tank whose public policy courses are possibly the best in the country. I had graduated from its first public policy cohort in 2012 (with top honours, I hasten to add unashamedly), and I wanted to enrol in their intensive one-year-programme. He offered me a job instead.

Thanks to an accommodating and empathetic work culture at Takshashila, I found myself in a mentally safe space. A combination of this safety, SSRI tablets, and therapy dramatically improved my mental health — to the extent that I gathered the courage and the confidence to complete my first 10 km walkathon in October 2022 and my first half-marathon a month later.

In January 2023, I joined a gym and hired a personal trainer to tone my body, besides losing weight and being fitter for longer. My trainer and I decided upfront that we focus on consistency, not intensity.

In the last six months, I have gone from zero freestyle squats a day to 120, from 10 kg leg presses to 90 kg, from five minutes on the elliptical machine with resistance level 1 to 25 minutes with resistance level 15 and elevation 16. These are just three of the scores of exercises that my trainer has designed for my body and age.

But look, the thing is, the battle is half-won by just turning up: unless I have to travel for work or someone is ill at home, I never miss a day at the gym. Remember I mentioned how I had to train myself to not give up on running? That same mental training was now driving my physical training.

It’s been six months, and I have maintained my body weight and replaced fat with muscle mass. My yoga sessions and walks (minimum 10,000 steps a day) continue.

Four years of regular exercise has brought down my body mass index (BMI) from 33 (category: obese) in 2018 to 23.5 (category: healthy weight) in June 2023. My resting heart rate, which was a (Cont’d on page 29)
Movers and Shakers

Santosh Bijur, joins as VP and CEO, AT&T Communication Services India

Santosh Bijur has joined AT&T Inc. in May 2023 as VP and CEO AT&T Communication Services India (ACSI). He will lead their India Development Center with the purpose of connecting people to greater possibility – with expertise, simplicity and inspiration.

Santosh has deep experience and passion to grow capabilities and transform global technology centers into high-performance teams. He has worked with Sprint, MCI, and Verizon in the US and also Verizon, Jio, and Lumen Technologies in India.

He has a bachelor’s degree in computer engineering from the University of Mumbai, a master’s degree in computer science from the University of Kansas, and an Executive MBA from the Indian School of Business, Hyderabad. He is also a co-inventor for three US patents in the area of contact center technology.

*****

Jnanesh Kodical is Managing Director, Payments Legal at JPMorgan Chase Bank, N.A.

Jnanesh Kodical has recently moved to London as the MD and Global Head of Legal for Payments Strategy and Integration, Global Trade and Financial Markets Infrastructure.

He has been with JPMorgan Chase Bank since 2010 gradually moving up the corporate ladder with stints across continents in the interim. In 2010, after seven years with Citibank in Mumbai as its second in-house lawyer supporting corporate and consumer businesses across South Asia, Jnanesh moved to JPMorgan Chase Bank in Mumbai for heading legal coverage for its Treasury and Securities Services businesses in India and to help set up its Global Corporate Bank business. He later moved to Sydney in 2013 to head legal coverage for Australia and New Zealand for the bank’s Treasury and Trade, and Investor Services businesses through a period of significant regulatory change across the industry. At the end of 2016, Jnanesh was posted in Hong Kong (JPMorgan’s Asia-Pacific headquarters) as Deputy Head of Legal to combine coverage for its Treasury Services and Global Trade businesses. In 2018, he was designated Head of Legal for Asia-Pacific for JPMorgan’s Payments business across 14 countries in the region and was promoted to Managing Director in 2021.

(Cont’d from page 28)

dangerous 98, is currently 66. In 2018, my shirt size was XXL. I now wear L in certain brands and M in others (whither standardisation?). My jeans size is down to 30 inches around the waist from 36 inches in 2018, and my lowest weight has been 73.9 kg.

This effort requires an ecosystem, an abstract term that took me four years to understand. To me, it means I have a supportive and trusting partner and a workplace that breathes empathy. It means you operate in a non-aggressive social environment by avoiding toxic people even if they are close to you, and it means you tell yourself constantly that tomorrow, not today, will be the last day of your exercise. Because, you know, that tomorrow never comes.

This article first appeared in the Truth Be Told newsletter by The Whole Truth Foods. Sachin Kalbag, 50, is a journalist, college teacher and public policy professional with 29 years of experience. He has worked in Mumbai, Delhi and Washington, DC in newspapers such as The Hindu, Mid-Day, DNA, and Hindustan Times, where he held national-level editorial positions. He co-hosts two podcasts – one on policy issues and another on busting fake news on social media. He appears twice daily on 94.3 Radio One as a news analyst. He can be reached at sachinkalbag@gmail.com.

July 2023

Kanara Saraswat
The moment you hear someone mentioning Insurance, our mind immediately goes on the defensive. We have had enough with those pesky callers and some, who seek our help to fulfill their sales targets.

This article is not targeted towards them, it’s all about five ‘must have’ insurances.

While all of us do possess either one or a couple of insurance policies, let’s list the various types of insurance that we must have, and see how we score.

#1: Vehicle Insurance: This is a mandatory insurance. Most of us have it, procured mainly to avoid being penalized by the RTO. Even if one forgets to take the policy, Authorities have made it mandatory for the vehicle manufacturer to insure the vehicle towards third party damages for a minimum of 3 years. Although one needs to take a comprehensive insurance rather than 3rd party, at least something is better than nothing.

#2: Life Insurance: This one is everyone’s favourite topic of discussion. Simply because no one wants to discuss rather they prefer to run away from this. Although most of us have one on us, we have couple of Life Insurance agents in our complex, some far off relative, then there is the friendly social media and Whatsapp which keep bombarding me, calling me at odd times, not to forget my bosses relative who has just taken up a life insurance agency. I end up having at least one of this either through my willingness or out of sheer frustration!

What one needs to remember is, to possess a policy which is the most relevant to us - that Life insurance is Pure Term Plans. This happens to be the purest and the most relevant Life Insurance policy that every earner in the family should have. A flat premium throughout the term of the policy, one stays insured for the sum insured by paying the least amount of premium. Remember, the earlier you take this insurance, the lower will be the premiums. Every other Life Insurance can wait, since most others barring Retirement plans are hybrid solutions.

#3: Personal Accident: Although everyone is insured through a Life Insurance, not many know of this fact that most deaths have occurred due to accidents. From natural calamities, travel, accidental death or a simple snake bite death is covered. This type of insurance insures way more than only death. It also compensates us in Total or partial disability. Personal accident also provides us with weekly benefit if we aren’t in a capacity to resume our professional obligation. This is seen as a salary or income compensation benefit by many. I recommend you to have one. It doesn’t cost you the moon.

#4 Health Insurance: This is another insurance which we all possess and has gained more traction post-pandemic. Couple of points to note: take a personal health insurance, irrespective of the company providing you one, try and take a policy which has a lifelong renewal facility, avoid taking a policy that has capping in them e.g., daily expenditure limits on room rents etc. Unlike the Life insurance or Personal Accident policies, the premium for these policies will increase based on the age brackets. Do also consider taking it for your parents. They are the ones who need it the most and given the rising medical costs, being covered under health insurance is a wealth preserver than just a mere protection plan, that comes in different forms.

#5: Home Insurance: The value of your residence goes into crores, however it ends up being a big zero in case of fire, floods or damages during calamities or terrorism acts.

We often take pride in the way we have built our “sapno ka ghar”, however when it comes to protecting it, this insurance is the most ignored one. What if my neighbor’s house catches fire and it engulfs mine too? Your guess is as good as mine. In the absence of any home insurance, the entire contents, furniture, jewelry, white goods cannot be salvaged. In short, start your life from scratch and this isn’t easy given the financial challenges that each one has on hand. Ensure that your lovely home deserves the same care and attention that you give yourselves.

Well then, how have you fared? Is it 5/5? It’s time to shift gears and ensure we score full marks.

While this is just the brief outline on the 5 must have insurances, you may seek specific details from registered professionals.

Rajesh Hattangady is the Founder of THiiNK. A practicing financial planner since 2003, he helps provide individuals various solutions from Insurance to Investments.
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Here is a report on the colourful and enjoyable activities created as part of the Sayujyam year by a dedicated group of teachers of the Prarthana Varga

The year 2022 began with Prarthana Varga teachers, students, parents and volunteers putting together a videographic tribute for our beloved Parama Guru- Our Karunamurti Guruswami, called- “Sanukampa”- Divine lessons in Compassion. It was premiered on June 19, 2022 on our very own Shri Chitrapur Math website.

The online shivir was organized to celebrate the 75th Janmadivasa of our revered 10th Guru H.H. Shrimat Parijnanashram Swamiji’s love and compassion towards all creatures great and small. This is reflected in Their words, “मुक्या जनावरणी नीट काळजी या, त्याथा चांगल्या भोज्यात जेवण या” which serve as a guiding beacon in Their lessons in compassion for all of us.

On November 13, 2022, Prarthana teachers and children performed samuhik Gurupujana online as their offering on the Janmadivasa of H.H. Shrimat Sadyojat Shankarashram Swamiji.

Personal child-safety-skills workshops were conducted by Prarthana teachers at Bengaluru, Shirali in Kannada and in Marathi at Karla school for the age group of five to 13 years in July ’22, Nov ’22 and Dec ’22 and Jan ’23 respectively.

On February 11, 2023, the 26th Pattabhisheka Vardhanti of H.H. Shrimat Sadyojat Shankarashram Swamiji at Karla Math, the Prarthana family of teachers, children and parents offered their gratitude to Parama Pujya Swamiji by performing samuhika Gurupujana.

Children expressed their gratitude to Pujya Swamiji by speaking about the difference that Prarthana Varga has made in their lives. Bengaluru Prarthana Varga-s and many other centres also offered Gurupujana.

On March 26, 2023, a skit Shiva Lahari was staged in Santacruz in the august presence of Swamiji where 66 children from Mumbai’s local Prarthana Varga participated. Directed by Sudhir Balvally maam, the various waves (leher) of Shiv bhakti were depicted in various forms such as the Shivbhakt singing Haryanvi folk music, the dilemma of the great devotee King Janak resolved by his Guru Ashtavakra, the questions about bhakti created in the mind of Rani, a little girl, the main character in the skit, which were clarified by a bhikshuk and the beautifully depicted Dakshinamoorti shlok in Bharatnatyam dance form; all bejewelled creatively to create Shiv Lehri!

Regular Prarthana sessions are conducted where Vimarsh, Sanskrit through Kallolah/ games, celebration of festivals, craft—drawing activities are conducted on a weekly basis.

Presently, this Prarthana Varga comprises 25 Centres (India and abroad). There are approximately 221 students attending Prarthana Varga and 66 teachers on roll.

The Prarthana family of children, parents, teachers, resource people and volunteers offers all these activities at the Lotus Feet of Pujya Swamiji.
Parisevanam

"Beautiful Captures"

July 2023
Kanara Saraswat
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We, Saraswats, believe that we originally lived on the banks of the mighty Saraswati River hurtling down from the mighty Himalayas. Is this just a mythological belief or is there any concrete evidence that once, there flowed a river by that name?

Research by the Physical Research Laboratory, Ahmedabad, in collaboration with IIT-Bombay has recently literally unearthed evidence that is enough to show that there was a perennial river in the parts of North-western India that followed along the current course of the river Ghaggar. The scientists believe that it is the ancient river Saraswati mentioned in the Rig Veda.

The Ghaggar River today is a seasonal river originating from the Sub-Himalayas and fed by seasonal monsoon rains. But nearly two-thirds of the 1500 archaeological sites of the Harappans were from the banks of the Ghaggar! Was the Ghaggar therefore the original Saraswati River, now reduced to a seasonal river?

In a paper published in 2019 in the scientific journal, “Nature”, scientists, Anirban Chatterjee, J S Ray, and Anil Shukla of The Physical Research Laboratory, Ahmedabad, along with Kanchan Pande of IIT Bombay Mumbai have literally unearthed evidence from the sands of the Ghaggar river that it was once the Saraswati! They analyzed samples of the sands from the banks of the Sub-Himalayan River taken from 3 to 10 metres depth. These contained coarse white or grey grains containing white mica, typical of glacial-fed higher Himalayan rivers. This sand was found over a stretch of more than 300 kilometres! The scientists then studied the isotopic ratios of Strontium – Neodymium ratios and studied the ages of the sands by the Argon dating method. They found that the results from both overlap those of Higher Himalayas! This indicated that today’s seasonal Ghaggar was once the perennial Saraswati! But how did the perennial river become a seasonal one?

Radio-carbon dating and optical dating of mollusks shells found in the sand indicated that the Ghaggar had two distinct perennial phases. The first phase was from 80,000 to 20,000 thousand years ago in which the river had uninterrupted flow. It then started diminishing due to the extreme aridity of the later glacial period. However, the river gained strength some 9000 years ago and became perennial with the flow from the Sutlej and continued till 4500 years ago. The Vedas were written about 9000 years back and so the authors conclude that the revived perennial condition of the Ghaggar between 9000 and 4500 years ago can be correlated with the Rig Vedic Saraswati!

Indukanth Ragade, 85, is a 1963 Ph.D. in Chemistry. After 18 years in the dye stuffs industry, he relocated to Chennai, and joined Alacrity Foundations Ltd., introducing efficient Rain Water Harvesting systems, that were simple to build and inexpensive in cost in over 140 flat complexes in Chennai. His book, “Self-Reliance in Water – A Practical Manual for Town and City Dwellers” details how city and town dwellers can access enough water from their own premises. This book is on the Net.

In March 2021, he published, “Konkani – The Mirror of Samskrit” which shows how 60% of Konkani is pure Sanskrit. The book contains 2100 words of Konkani which are either identical to their Sanskrit equivalents or only slightly altered (the alterations following a specific pattern for masculine and neuter nouns). Only about 100 of these are corrupted versions of their Sanskrit equivalents.
The states of Andhra Pradesh and Telangana were one till recently, hence the cuisines of these two states are similar yet different due to regional, geographical and historical influences. Andhra Pradesh is a coastal state hence rice and seafood are widely consumed. Telangana lies on the arid Deccan plateau hence millets such as jowar and ragi are consumed along with rice. Meat is a regular part of daily meals. Food here is known to be spicy due to the use of the spicy Guntur chilli that is widely grown in this region. However, Andhra dishes are spicier than those of Telangana. Hyderabadi cuisine of Telangana is popular and is greatly influenced by the Mughlai and Nawabi styles as these rulers had made Hyderabad their capital. Even today Hyderabadi Biryani is famous and popular throughout the country and overseas too. Along with it are popular meat dishes like kebabs and haleem. Mirch ka salan and bhagare baingan are popular accompaniments. Popular sweets with Mughlai influences include Khoobani ka meetha (rich apricot compote) and double ka meetha (bread pudding).

Andhra food includes a variety of spicy podis or powders that are mixed with rice and eaten at the beginning of a meal. The spicy raw mango pickle Avvakaya is a regular accompaniment. Tamarind and gongura (sorrel leaves) are souring agents used along with the spicy chillies. Gongura leaves are cooked with pulses and meat and also made into pickles. Til and groundnut oil are used in regular cooking whereas ghee is used for special dishes on festive occasions.

Pappu (dals), pulusu (spicy curries), charu (saar or rasam), koora (leafy vegetables) are part of daily meals. Brinjal, okra and ivy gourd (tendli) are popular vegetables prepared in various regional styles.

Sarvapindi (a thick crispy rice pancake), pessarattu (moong dal dosa), sakinalu (a kind of chakli), chekodi (kadboli) and a variety of laddus like rawa laddu, boondi laddu, bandar laddu (type of besan laddu) are popular snacks.

Sharing recipes of these regions. One is a daily fare and the other is a sweet dish made and served on special occasions.

### Palakoora pappu- Spinach dal

**Ingredients:**
- ¾ cup tuvar dal
- 1 cup chopped spinach
- 1 large tomato chopped
- 2-3 green chillies
- 6 garlic pods
- ½ tsp turmeric
- ½ tsp jeera
- 2 tsp tamarind juice
- salt to taste
- 2 tsp oil or ghee for tempering
- 2 spicy red chillies

**Method:**
1. Wash the tuvar dal well and place in a cooking vessel, add 1.5 cups water, turmeric powder, green chillies and 3 crushed garlic pods. Cook in a pressure cooker. Finely chop the remaining garlic and keep aside.
2. Take the cooked dal in a pan and mash well. Turn on the heat and allow it to boil. Add the chopped spinach to the boiling dal and allow it to cook for 6-8 minutes. Keep stirring in between. After the spinach has cooked, give a good stir. Add salt to taste, tamarind juice and boil for a minute.
3. In a tempering pan heat the oil or ghee, add jeera and the chopped garlic. Allow garlic to turn golden brown, add the broken red chillies. Switch off the flame and add tempering to the dal. Serve with rice.

### Gil-e-firdaus-

Though it sounds exotic, this is a kheer made using the humble bottle gourd and sago pearls and is served at weddings.

**Ingredients:**
- 1 cup grated bottle gourd (doodhi)
- ¼ cup sago pearls (Sabudana)
- 500 ml full cream milk + ½ cup skimmed milk
- ¾ cup sugar
- ½ tsp cardamom powder
- A drop of green food colour (optional)
- 50g mawa or 1/2 cup condensed milk
- 1 tbsp charoli
- 1 tsp ghee
- few dried rose petals (optional)

**Method:**
1. Wash and soak the sago in ½ cup water for 30 minutes. In a thick bottomed pan
July 2023

Kanara Saraswat

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

In loving memory of our dear Father

Shri Subhash B Nagarkar
17.06.1943 to 18.05.2023

It is with great sadness we inform the sad demise of our father on May 18, 2023. We will always miss you. You have taught us to always be happy, never to give up and live life to the fullest.

Love always- Wife: Ahalya Subhash Nagarkar
Daughters: Priya Nagarkar and Bhavana Nadkarni
Son in Law: Makarand Nadkarni Nagarkar and Soukur Family

Bengaluru Local Sabha, May 2023

On 21st May, Samaradhana of Parama Pujya Shrimat Pandurangashram Swamiji was observed with Shri Guru Parampara Charithra Pathan, Bhashya Pathan and Ashtavadhana Seva. On 28th May, as a part of Sayujyam Seva, Guru Pujan was performed by Bengaluru and UK Sabha sadhakas. This was followed by Vimarsha which was conducted for Bengaluru Sabha sadhakas by Ankita Karnad.

Reported by Saikrupa Nalkur

Hubli-Dharwad Local Sabha, May 2023

Hubli and Dharwad Sabhas along with Belgaum Sabha, hosted the visit of Param Pujya Sadyojat Shankarashram Swamiji, from 27th to 30th May, at Shri Shiva Krishna Mandir Hubli. This visit of Param Pujya Swamiji to Hubli, was after a gap of three years, and hence the enthusiasm amongst the Sadhakas was overwhelming, in welcoming their beloved Guru to Hubli.

HH Swamiji arrived at the venue on 27th May 2023 from Shirali, and was welcomed at Shri Shiva Krishna Mandir, with Purna-Kumbha Swagat and Paada Prakshalan performed by Vikram Sirur. HH Swamiji performed the Dev Darshan and blessed all the sadhakas assembled there. This was followed by Prasad Bhojan.

On 28th May, the day began with Bhavanishankar Suprabhatam, followed by Gayatri Anushthan, Bhajan Seva and Nitya Poojan. Swagat Sabha was convened at 12 noon, wherein Nandan Balwalli welcomed HH Sadyojat Shankarashram Swamiji, the Vaidiks, Retinue members, and all the sadhakas to this three day event at Shiva Krishna Mandir.

HH Swamiji delivered His Ashirvachan. The Presidents of Hubli, Dharwad and Belgaum Sabhas
performed Paaduka-pujan, which was followed by Paduka-pujan by laity, Teertha-vitaran, Bhiksha seva and Prasad Bhojan. In the evening, Deep Namaskara was offered by the sadhakas, followed by Bhajan seva and cultural programs by children.

On 29th May, HH Swamiji performed Jalabisheka, and thereafter visited the Archaeology Office at Dharwad, to express gratitude to the ASI officers who helped in the registration of some of the Artefacts which are displayed at the SPVS Museum at Chitrapur Math, Shirali. The ASI officers offered a grand welcome to HH Swamiji at their office. Alongwith the Presidents of Hubli & Dharwad Sabhas, Shankar Bhat and Vinay Kalyanpur also accompanied HH Swamiji during this visit.

Maha Mrutunjaya Homa was performed at Shri Shiva Krishna Mandir and was completed by around 12 noon, this was followed by Nitya Poojan and Prasada Bhojan. In the evening the sadhakas offered Bhajan seva, followed by cultural programs.

HH Swamiji performed Shiva Pujan, which was attended in very large numbers, by sadhakas from Hubli-Dharwad and Belgaum Sabhas, and other community members from Hubli & Dharwad. This was followed by Ashtavidhan seva and Prasada Bhojan.

On 30th May 2023, Dharma Sabha commenced around 12 noon, followed by Paduka Pujan by the laity. Nandan Balwalli offered Kshamayachana and Sandeep Sirur delivered the Vote of Thanks to all the Vaidiks, Retinue members and the gathering assembled at the Shri Shiva Krishna Mandir Sabha Graha, for making this three day event a memorable one.

Reported by Ashwin Koppikar in collaboration with Nandan Balwalli.

Report by Andheri Sabha, Mumbai

Samuhik Gurupujan was performed at Karla Math during the Pattabhishek Vardhanti on 11th Feb ’23. Our sabha sadhakas alongwith Prarthana varg parents and children, and few yuvas performed Guru Pujan.

Athrav Bangalorekar, Aarav Kopikkar and Arnav Kopikkar expressed their gratitude towards weekly prarthana varg, in the presence of Puja Swamiji at Karla Math.

**Sayujotsav – from March 23rd to 28th**

Param Puja Swamiji’s visit to Santacruz was an auspicious occasion for all of us in Mumbai. Our Andheri Sabha sadhakas also participated wholeheartedly in the daily sadhanas as well as volunteered during the days. Andheri bhajan group, “Samvit Anand Bhajan Seva Vrunda”, led by Anagha Gokarn and Vinay Masurkar, along with the Prarthana Varg children and yuvas offered bhajan seva on 25th March ‘23 in Santacruz. The group comprised 13 sadhakas, 6 yuvas, and 6 children.

Our prarthana children also participated in the Skit written and directed by Sudhir Balwalli, which was held on 26th March.

**Anand Mela held on 25th March**

Our enthusiast yuvas had booked and managed three stalls at the Anand Mela with great success.

Siddhartha Adur and Krupa Chandavarkar alongwith Aarav, Arnav Kopikkar and Atharv Bangalorekar hosted a game stall. Another eye-catching game stall was hosted by Omkar and Soham Dhareshwar along-with Pranav Chandavar.

The Food stall was anchored by yuva, Abhishek Gokarn and managed by Aditi Gokarn, Pooja Bangalorekar, Shriya and Khyati Nagarkatti, Priya Bhat and Deepa Koppikar.

**Sayujyum Samuhik Sadhana** -Conducted monthly samuhik sadhana panchakam, Vishesh Gayatri Mantra Japa, and online Guru Pujan.

Vimarash sessions were conducted online every month, by Sadhana Kaikini and Deepa Murdeshwar every month. Sadhakas wholeheartedly participated in the interactive sessions. We are grateful to our active coordinator, Kanchan Mannige for encouraging sadhakas to participate in Sayujyum Samuhik Sadhana and Vimarash sessions.

Reported by Deepa Koppikar

Cont’d on page 44)
## Ultimate Series

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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 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.

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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.
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- The tour will take place during school holidays for a duration of 8-10 days.

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- Spice farms & coffee/fruit plantations
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- Yakshagana – a traditional theatre art form
- Women empowerment programmes
- Volunteer at Srilali School

- Meditation sessions
- Spiritual talks with Swamiji
- Visit the different Matha

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Parisevanam

Bhagavad Gita

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

Chapter 18

_Bhagavān_ started the teaching of Ātmavidya to the soldier Arjuna who was converted into a śiśhya and Krishna himself became the Jagadguru. The actual teaching started in the 2nd chapter with the 11th verse. The second chapter was a brief summary of what would come up to the 17th chapter. The last chapter, the 18th is the final summarization of whatever was elaborately explained in all the 15 chapters.

The first six chapters concentrated on _Karmayoga_, the next six concentrated on _upāsanā or bhakti_. The last six concentrated on the actual Ātmajnāna (the identity and connection between the Individual self and Brahman).

The first six chapters also concentrated on the individual self-effort.

The second six chapters had more emphasis on Īśhvaraprasāda (Grace).

Character and values as the most important aspect of spiritual growth was stressed in the last six chapters, especially in the 16th and 17th chapters.

This chapter being the final summary of the entire _Gītā shāstram_, _Bhagavān_ is quite brief in his teaching.

This is the last question of Arjuna.

“Hey Mahābāho (Krishṇa), I want to know the real significance of _Sannyāsa_. Hey Rishikesha (Lord of all sense organs), Oh Keshinishūdana (one who killed the asurā Keshi), I want to also know what _tyāga_ means?

Do they mean the same or are they different? (v1)

_Bhagavān_ gives the opinion of other scholars. This is not Bhagavān’s opinion.

“Arjuna, some scholars say that giving up all activities which are done for selfish results is _Sannyāsa_ (kāmyakarma _Tyāga_).

These scholars say _Tyāga_ is giving up attachment to the results of those _karma_-s which have to be done during one’s life (_Karmaphala _Tyāga_).”

“Some other scholars opine that all _karma_-s including the ‘to-be-done’ _karma_-s like _yajna_, _dāna_ and _tapas_ should also be given up to be a _Sannyāsī_. Other scholars opine that _karma_-s like _Yajna-Dāna-Tapas_ should not be given up; all other _karma_-s can be given up.”

Now Bhagavān gives His opinion on the two terms. In the next eight verses _Bhagavān_ explains that _Sannyāsa_ is the same as _Karmayoga_. (v2,3)

“Bharasattama (Arjuna), listen to My opinion with regard to your question. I will explain first what _tyāga_ is. _Purushavyāgrah_ (Arjuna), _tyāga_ itself is of three types. You must know them to understand the full significance of _tyāga_.”

“One should not give up the _Karma_-s that are compulsory as advised by the _Veda_-s. _Yajna-Dāna-Tapas_ are the sacred _karma_-s which purify the mind and ‘to-be-done’ _karma_-s. These should not be given up.”

“If so, will such _karma_-s not bind a person? It depends upon how these sacred _Karma_-s are done. In My opinion _Partha_ (Arjuna), they have to be done, giving up attachment to their results. This giving up of attachment to the results of an action is _Tyāga_.” (v4,5,6)

_Bhagavān_ has already said in the 4th chapter that no living being can exist without doing anything even for a moment. The same is being repeated here in the context of _Karmaphala-Tyāga_.

“Arjuna, it is not advised to avoid those _karma_-s that have to be done daily by all (such _karma_-s are called _Nityakarma_-s). When these daily compulsory _karma_-s are given up out of delusion and confusion, such a _tyāga_ is called a _Tāmasika Tyāga_.”
“When the nityakarma-s are given up because they are difficult to follow or give bodily exhaustion, such a tyāga is called a Rājasika tyāga.”

“Arjuna, the best among the tyāga-s is Sāttvika Tyāga. Here the ‘to-be-done’ daily actions as advised by the Veda-s are done; giving up the desire for the result of that Karma. This is the best form of Karma.” (v7,8,9)

“The Sāttvika Tyāgī’s attitude towards any karma is without any judgment or likes and dislikes. His attitude towards karma-s is equal minded. He/she has the subtlest intellect which is devoid of all doubts regarding what is to be done and what is not to be done.”

“It is not possible for any living being to give up all actions. Wherever one is, whoever it is, that person has to do the basic activities needed to keep the body alive. The only way one can give up all actions to give up attachment with karmaphala. Bhagavān repeats again and again that karmaphalatyāga is the real tyāga (In the 12th chapter, Bhagavān called karmaphalatyāgī as the best Bhakta). (v10,11)

What are the three types of Karmaphalam?

“The results of any action (karma) is of three types. It could be what is desired (ishtam), it could be what is not expected or desired (anishtam) or, it could be a mix of both. Such results affect only those who do not have the attitude of Karmaphalatyāga; in contrast, for a karmaphalatyāgī no phalam is ishtam, anishtam or a mixture. Whatever may be the phalam, it is Īshvara prasādam.” (v12)

(…. To be continued)

HERE and THERE (Cont’d from page 38)

Thane Local Sabha - Report for May 2023

Samaradhana of H.H. Shrimat Pandurangashram Swamiji

A hybrid event was organized at Srikar Baljekar’s house in Thane. 26 Sadhakas attended the event. Guru Pujan was performed by Srikar Baljekar, while Sadhakas chanted alongside Meenakshi Baljekar. Excerpts from the English translation of the ‘Shri Chitrapur Guruparampara Charitra’ were read online by Shailaja Ganguly. Sadhakas offered Bhajan Seva too.

AGM for the year 2023-24 was held on 21st May after the hybrid Samaradhana event, which was attended by 30 sadhakas.

Reported by Shreya Mavinkurve, Hon. Jt. Secretary, Thane Local Sabha

Saraswat Cultural Forum, Pune, FY 2022-23:

The whole world was hit hard by the coronavirus pandemic and our normal cultural life was also not spared. Every activity went Online digital way! But in the year 2022-23 all of us were happy to be back in the halls for the programmes and beautiful sites for our annual picnic and fun fair!

On 22nd September 2022, we had the Annual General Body Meeting followed by an enthralling ghazal programme by Sachin Sashital and lunch at the University Women’s Association Hall.

Our Annual Picnic was held on 4th December 2022, at the Sneha Seva Shibir Parivar, Khanapur, Pune. With games, music, singing, instrument Playing and a magic show, our 60 strong picknickers were kept entertained. The typical Maharashtrian thali was served for lunch.

Anand Bazaar for Bhanaps at Pune has been a memorable Funfair event for many years. It was held on 4th February 2023 at the Anand Niketan ground, Kothrud, Pune. It was held with great enthusiasm and fervour.

There were 25 stalls. Passionate and creative, as they were inclined to be, with their delicious food products, art and craft items, games and music, the stall owners enticed the visitors with their marketing and selling skills. At the Karaoke stall we had some who could sing very well and also few others attempting to sing!

There were more than 85 people at the ground. It was an evening of joy, happiness, celebration and of course lots of fun.

The Managing Committee of the Forum is thankful to all the Members, their Guests and visitors for their active participation in the programmes held.

- Sunil Mundkur, Hon. Secretary
Crossword on Konkani Amchi food

Clues:

Across
A12(8) Less-known cousin of puranpolis, but just as delicious
C7(5) Those unstoppable fritters
D10(5) Lord Ganesha's favourite sweet
E3(8) Steamed in turmeric leaves, these sweet delicacies are always part of the feast at Gauri pooja
F5(11) Irresistible and mouth-watering noodles floating in sweetened rich coconut milk
G15(6) Coconut-filled half-moon-shaped sweets made especially during Deepawali
I1(6) A rare dish with just a hint of sweetness, made with pumpkin or cucumber and steamed in banana leaves
I8(9) The second most popular masala amongst Amchi folk after 'Kholamba pitti'
L11(5) Spicy and fiery hot coconut-based gravy dish which can be made with a variety of lentils

Down
A12(6) Idlis (with some extras) as my ammama would call them
C11(6) A rice-based steamed breakfast dish... no, it's not idli
E6(7) A crunchy fried snack, shaped like a raindrop
H10(6) Steamed in little baskets woven using jackfruit leaves and served with chutney.
I1(8) The Amchi equivalent of a sambhar
M8(4) The Konkani word for a South Indian breakfast item internationally known as pancakes.
P2(5) Sweet fried dough with a rich flavour of jackfruit

Bonus clue: Spellings are as per our beloved Rasachandrika

Rules: Just a wee bit differently designed from the normal crossword

- Follow the Column and Row combination (just as you would on a spreadsheet) ex. a clue that says Across A12 would mean following Column A and Row 12 to fill in the answer.
- The count in the brackets indicates the number of letters in the answer
Konkani veggies n fruit

Play this puzzle online at: https://thewordsearch.com/puzzle
13.1 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 Feminine words with case ending of षी िवभी |

Eg. सीता – सीतायाः, बािका – बािकायाः, देवी – देव्याः, सरस्वती – सरस्वयाः |

( भारत्या, नर्तक्या, सुखदाया, कृृत्राया, शािकाया, नन्दिन्या, अध्यािकाया, गृहिण्या, गाित्याया, शािन्या )

1. बािका – बािकायाः नाम सुखदा अस्ति | 2. नलिनी – नलिन्या: पुत्री शािनी अस्ति |
Girl – Girl’s name is Sukhada. Nalini – Nalini’s daughter is Shalini. |
3. अम्बा ललिता अस्ति | 4. सखी वैदेही अस्ति |
Sukhada’s mother is Lalita. Shalini’s friend is Vaidehi. |
5. वणि: पीतः अस्ति | 6. एषः कक्षः अस्ति |
Saree’s color is yellow. This is the room of the Old Woman. |
7. एषः कक्षः अस्ति | 8. स्वात: कुट्र अस्ति |
Singer’s singing is melodious. Where is the Teacher’s bag? |
9. अप्रजा श्वेता अस्ति | 10. भोजनं स्वािदिष्टम अस्ति |
Bharati’s elder sister is Shveta . The food of the Housewife is tasty. |
11. नृत्य सूरम् अस्ति | 12. भिगनी आग्नशृति |
Dancer’s dance is beautiful. Nandini’s sister is coming. |

Answers given on Page 49
तिला निर्णय घेऊ द्या
सुन्दर कनी

अपना जनम कुठे, करी, केवळ ज्ञान हे आपण ठरू शकत नाही. हे सात नियती ठरवते. सुखवस्तु दरिंदा करत जनमको, आई-वनमेल सुरीक्षित करते, तर, सात सुखसोवी, शिक्षण मिळते. तत्सम त्यांनी केलेले संस्काराचे आपलं व्यक्तिमत्व प्रदर्शते. पण त्यांना स्वतंत्र निर्णय स्वतंत्र ध्येयाचा हक्क मात्र मिळेलच असं नाही.

मुलगी जनमाला आली की तिला स्वागत होतां. पहली बंदी धनाची पेडा किंवा लक्ष्मी आली घरा मह्यून. पण ते कोणक फार काही टिकवत नाही. तिल्या पाठीवर मुलगा झावा असं आवर्जन वाटावयक्त लागता. वेदांत दिवा हे कंठ मह्यून प्रसन्न सूरु होतात. पूर्ण मुलगीच झाली तर निशाचा पदरी पडते. सात खाप आई होणार्या स्वीकर कोडणं जात. तिल्या बायाच्याही देव असू शकतो, पण तो माण्य करण कामरांना नामर्द पणाच्या भय असतां.

मुलगी ही पर्यावरणांमध्ये झाली, तिला वयावत येताच उजव्या पालिजे अशी काळजी लागते. तिल्या हंगामाची हंगाम, नमुना खाय करवा लागेल मह्यून कुठे उपस्थतात. शिक्षण धाय तिल्या पाठीवर तिनं उघर राहवं असं वाटावयक्त, शिक्षक तर नवरा खांगला शिक्षकेना, आपल्या कुटूळाच्या इजल्यातला शोभेच असा मिळेल, आपल्या जीवनाता घोर नाही, मह्यून प्रयत्न केले जातात. किती शिक्षक, कणाशी लगत करावं हे देवानंतर तिला हक्क नसतो. "तुल्या काय कठत?" मह्यून तिथी भूस्वसंबंधाची होते. तिला काय हवं हा विचार कोणीच करत नाही.

पॉर व्यालत तिला कयू लागतं क्रि आपलं स्थान दुःस्थम आहे, आपल्या भावाचे जास्त लाड होतात. मुलगी मह्यून तिने घरी काम करती स्वयंपण शिकावा, असा आहेच असतो. आपल्याच अनेक प्रकाशी मंडन लाडली जात आहेत हे तिला जाणवू लागतं. विशेष करवा असं वापर. पण त्यांमध्ये लागवणे माणसांक बढ नसतं. तिथे हार मानणं तर मग पुढे सर्व प्रकाश काळ, वासनाव क वारी अत्याचार, आणी काठी न संपन्नाशोषण तिच्या नशेंद्री येत.

हे वुल्टेची थांबलं हवं असं माणसांके काळ असतं, पण ठोस पाल्या मिलाच, ध्येयाची असतं. बंद करण उठवून तर घराभर भडवे लागतं. पण नष्ट चक थांबत नाही. एकटा मुलगी, स्वतंत्र रक्षण करु न शकावणी एक असां मह्यून तिच्याचे क्रांती ठेवणारे पुढे सरसवरो, तेवा शिक्षणांक संस्कृत संस्कार सक्षम ध्येयाचा तिला जास्त गरज आहे. ही खरं तिच्या जनमालाच्याच जबाबदारी असते. केवळ लगत करून तिला उजवावयक्त, आपल्या परंपरा प्रतिष्ठा जयनवयक्त, तिला शिकवा आपले निर्णय स्वतंत्र घेऊ द्या.

कढी कढी

कढी कढी मला वालतं पकी व्हावं
आकाशानं उंच उंच भराव भरावयत
राजावनात मुक्तपणे भटकवावं
निसर्गाची मजी लुटावी ॥111॥

कढी कढी मला वालतं डेंदरार वृक्ष व्हावं
प्राणीमाणानं किवेत ध्याव
शितल वानरांना सर्वांना हंगाव गोजाराव ॥121॥

कढी कढी मला वालतं मासा व्हावं
समुदार्ची खोल खोलनाची धाणी करावी
धरी येऊण स्वच्छंदपणे तरंगंत राहव ॥131॥

कढी कढी मला वालतं चंद्र व्हावं
अवकाशतृणां यहाचावी गहुं गहुं करावी
त्यांच्या संगे ज्ञनमा खेळायचा ॥141॥

कढी वालतं मी माणूस आहे
हॅच बरं आहे
माणूसकी दाखें ग्रें प्रेम माया आपली जिव्हवायाने
नाती गळावी बंधूंन ठेवावत
जमेल तितकं सगळ्यांचं भरंत कराव
भरंत कराव ॥151॥

रेखा राव
देवु खंडे राखता? तो कश्ची दिस्ता?

हों एक विचार मनान्तु घड़िये घड़िये एता।
स्वर्ग लोक आस्थूपुरोसे, देवागले खरे वासस्थान ,
झाल्यारी श्रद्धा आनी भक्तिने
भरले हृदयान्तु तो आस्ता सदा विराजमान।
स्वर्गान्तुले सुखभरत सावतारण, वृत्त, गायन विविधतेने परिपूरण;
देवाक ग्रिय, सतत भजन,कीर्तन आनि तागले नामस्मरण।
म्होणु तो बसता तागले भक्ताँगले मन मनिदान्तु,
तो आड सता मधुर मन्दु हसाने ,
तान्गले स्वर्ण समान हृदय गळोण्तु।

महणताति वहें, देवु निर्गुण आनि निराकार,
भक्तिचे शक्तिने केल्यां ताक्का सगुण आनि साकार।
कस्तातु हातु धारक, दुखातु दोळे पूर्णसूकु ,
सदैव सावन्याति आस्ता,आम्गले सम्वन्यांगले मुख्यदेवता साक्षात् श्री भवानिशंकर,
तागल्या इलारी झालति नतमस्तक सवृ गण,गणयवः,किन्नर आनि यम किन्नर।

शर्मदा सतान्तर शुक्ल।

“कोंकणी आदगत्यो आनि वाृप्याचार ”

१. आपन करना, दुस्त्यांक सोणा।
He himself does not do a job, yet prevents others from doing it.

२. आपण खायना, दुस्त्यांक दीना。
Dog in the manger.
He will not eat a thing but not allow others to do so.

३. एका कोपाने बायींतु उदल्यारि,
Dha कोपाने उंचारिय येना।
Action done in a fit of anger cannot be easily reversed.

४. एका माळ्चे मणि, एकु होळु नर्थी,
Beads of the same garland,
एकु सानु नर्थी।
of the same size and quality.

५. तोडळाकळ घासु होळु,
The mouthful of food is larger
तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां तां

Answers to सरल सांस्कृतम् -

Exercise 13.1 -
1. सुखद्याय: 2. शालिन्या: 3. शार्टिकाया: 4. वृृद्धायाः 5. गाविकायाः
6. अध्यापिकाया: 7. भारतया: 8. गुहिण्या: 9. नतिक्या: 10. नन्दिन्या:
बलावा आया
विजयवालस्सी कानाकड़

आज सोमवार. मागील सोमवारी मी आणि माझी बहीण उजोती आम्ही मेरीण अर्थाते घरी बदलापूरा गेले असा पणापोथीचया ओघात ती बोलरी की आता या छान पावसात एकतात भिजून्यासे वाहते. मी महाणे "मला बिजावला नाही पण बाजारात आवळलो". ती महाणे "येथे कर्ज जवळ आहे. टेनचे कर्ज रिटर्न टिकट देऊन गाडीत बसावयासे, आणि गाडीत नूतन येता येता पवित्रत बर बर घडा, काढून टाल आणि त्यामुळे धुळ दातून आलेल्या काल्फूकुट रवैतांच्या रांगावाने श्रृंग चांदूदराच्या पाप्पाचे खाली वाहणारे झाड खिंचवा होऊ आहाला पाहता येतील."

बदलापूरच्या तीन दिवसांचा मुख्यांक संपत्त. या तीन दिवसात पासलें थैमाण गातात होते. त्यामुळे आम्ही घरावर आकर्षणे करावी. गुरुवारी सर्वप्रथम दिवसे दर्शन झाले आणि मी घरी पत्याच्या बेठ संगमिता. बदलापूर काव्य वेळा सर्व भांडुमार काळीमार घडावून ठेवते. पण मनात कर्ज रंजी घातल होते. महाणे मी कर्जतला जाऊन, त्याचा मागीली घरी पत्याच्या बेठ संगमिता. आणि मी बदलापूर स्तेनच्या साथी मित्रांना. बिंडिंगचा बाहेर पडत्याची पाप्पाच्या शें आम्ही अंगावर शिपन कापल्याच्या आले. महाणे रस्तेत जात मसूनपुरी आम्ही रिसाने स्तेनच्या आले. अरुणा त्याचे छात्रांप्रमाणे गेली आणि आम्ही दोघी पनेटच्या घडावून गेलिली. अरुणाला तिथे फक्त बदलापूर पूर्वे कर्जने रिटर्न टिकट मिळवली. योग्य गाडीत आम्ही चलो. डहाट आला झाड थाकला होता. आरामात लिंकिंगजवली पाच्या जगात पटकली आणि कर्जतला दिलेले आम्ही प्रवास पुढापूढा तुला होता. वांगणीच्या जक्कपास हिरवीर गेले पुढे झोठ झाले. मयोबृः गडत मल्लक रंगाच्या पाप्प्याने वाहणारी उंचास नदी आणि पाप्प्याने भरलेली शेते व वडकीं भरपूर पाप्प्याच्या ग्लॅस होते. हिरव्या रंगाच्या वेल्च्याच्या छोट बाजारात मिळत होत्या. दुर सहयोगी पवित्रताच्या गडद काठपट हिरव्या रंगाच्या रंग दिसत होत्या. त्यास अँधांसोने दुर थाकला आलात माग घडावून रस्ते कर्ज दिसत होते. त्याचा दुर काठपट दुर थाकला आला माग घडावून रस्ते कर्ज दिसत होते. त्याचा दुर काठपट दुर थाकला आला माग घडावून रस्ते कर्ज दिसत होते.

मी साझेदार होऊन तिन्या विचारले "तुम्ही कुठे जाता?" ती महाणी "मी खोपोलीला महाराजाच्या दरवानाला जाऊलाचे". मी विचारले "कोणताही महाराज?" ती महाणे. "होगांजिंगी महाराजांचे मतें खोपोलीला आहे. मी दर महिंद्राला देते. तुम्ही पण चला, काळ कुत्रे पीणांमध्ये जात आहे. काळ मी येऊ शकले नाही महाणे आज मिस्टेंसोबत जात आहे. तुम्ही पण चला. दरवान घरे, प्रसाद भोजन करा, नंतर चाहे जेऊन पत्र जा. मठ दुवा नाही. रिसाने 30 रुपयांत मागलेला जात आहे."

मी सुमारे 35 वर्षपूर्वी त्या मठात गेल्याची मता आठबाणी आणि जग महाराजच आपल्याच बोलवत आहेत. तसेच अनेक वाचते. केळीमध्ये खुशने आम्ही तिर्य्गी तिर्य्ग जापल्याचा निश्चय केला.

कर्जत - खोपोली दर्मानन प्राकुल्क भाउदे आपल्यांत होते. येतले की कोणतेही जवळजवळ भाउद्यांचा साहस घेऊ आहे. त्याप्रमाणे २० राज्यांत मागलेला जाऊन भाउदे आपल्यांत होते.

मयोबृः गडी त्यांती. आम्ही खाली पाहिले. तर खाली नाही. वाहते होती. दुर धवनासून घडवते घडवते, दुराची उडव्या होता आली दुराची फक्त हिरवीर गेले. खोपोली स्तेनच्या जवळ येते येता लोकांच्या व्यक्तीच्या उपरुपरून दिसून लोकाच्या आणि पाकाचे पण चंबलन. मताचूप वाहते. आता भिजणाची काळजी नाही.
ಮಾದಯವೂ ಪರಿಸರದಲ್ಲಿ ದಾಳಿತಾಯಿತು ಮಹಾರಾಜಾಚಾಯ್ಯ ಜುಪ್ಪಾಂದ್ರವರ ದೇವತೆಯನ್ನು ನಮಸ್ಕರಿಸುತ್ತಾನೆ, ಬಾಹೇರು ಒಂದು ಆಂಗ್ಯ ಬಣ್ಣದ ಚೇನ್ ಅರ್ಜುನ ಬಸಿಸಿ ಅದೇ ಆಂಗ್ಯ ದೌರ್ಘಟಿತಿಗಳಿಗೆ ನ್ಯೂಯಾರ್ಕ್ ವರ್ಷಕಾಲದಲ್ಲಿ ದುರ್ಘಟಿತಿಗಳಿವೆ. ಎಡಿನ್ಸ್‌ಟೊನ್ ಲೋಮಾಂಡಿಯ ಸ್ಥಾನವೇ ಹೋದುಹೋದು. ತನ್ನಿಗರು ದೇಶದಿಂದ, ಪರಿಸರದಲ್ಲಿ ಒಂದು ಬಹುಜನರಾದ ಆಂಗ್ಯ ಆಂಗ್ಯವಿಗೆ ಹೆಚ್ಚಾಗಿ ತೆರೆಯಲಾಗುತ್ತದೆ. ಸುಮಾರು ಷೇರಲ್ಲಿ ಒಂದು ರೋಡು ಪೂರೆಯನ್ನು ಬಸಿಸಿ ಹೋಯುತ್ತದೆ. ತೆರೆಯುವ ಪರಿಸರ ಜೀವನಕ್ಕೆ ಉದ್ದೇಶ ಪಡೆದು ಒಳಗೊಂಡಿದ್ದಾನೆ. ಕೆಲಸು ಉಂಟಾಳು ಪ್ರತಿಯೊಂದು ವಸ್ತು ಮೇಲೆ ಕೆಲಸಿದಾಳಲಾಗುತ್ತದೆ. ತನ್ನಿಗಳು ತೆರೆಯುವ ಪರಿಸರದಲ್ಲಿ ಬಹುಮಟ್ಟಿಗೆ ಹೊಸ ವಿಧಾನಗಳಿವೆ. "ಬುಲಾವಾ ಆಯಾ"  

ಜಗವೆಯೊಳಗೆ ಜೀವನ..

ನಾಮ ಹೆಸರು ನಮನ
ಮೌನ ಹೆಸರು ಮನನ
ಭಜನ ಹೆಸರು ಸ್ಥಾನ
ಸಾಧನಾ ಹೆಸರು ಸಾಧನ
ಜಗವೆಯೊಳಗೆ ಜೀವನ..

ನಜುಧಾ ಪ್ರಾಮಾಣಯಿಂದ
ಭೇಟಿಯ ತಂದರು ಆಧಾರದ ತಂದರು ಆಧಾರದ
ನಕ್ಕೆ ಪ್ರಾಮಾಣಯಿಂದ
ಗುರು ಸಾಂಘ ಸಾರ್ವಜನಿಕ ಜೀವನ
ಜಗವೆಯೊಳಗೆ ಜೀವನ..

ಆಡಿನ ಸಂತ್ವ ವಾನನ
ಸರ್ ಪ್ರುಣ್ಯ ಪ್ರಾಮಾಣಯಿಂದ
ಪಾಡಿ ಮಣ್ಣ ಗುರು ಜೀವನ
ವಾಹಿ ಗುರು ಚರಿತ್ರಿ ವಿದ್ಯೆ
ಜಗವೆಯೊಳಗೆ ಜೀವನ..

ಕೃಷ್ಣ ಕೃಷ್ಣ ಜಾತ ಯಾತೆಯ ತುಕ ಕೃಷ್ಣ
ಇಂದೂದರು ಯತ್ತಿಗಳ ಕ್ರೀಡೆ
ಇಂದೂದರು ಆಧಾರದ ತಂದರು ಆಧಾರದ
ಈಭುತೆ ಒಳಗೆ ಜೀವನ
ಜಗವೆಯೊಳಗೆ ಜೀವನ..

ವಿದ್ಯಾ ದೇವಾಗತ ಶಂಕರ
(ವಿದ್ಯಾ ಶಿಖರಾಮ ಬಡ)
आमगल्या संसारा काणी
शशिबल्ले

पठ्यगत पठ्यगत वर्षी भुरून उड़ीते गोलीं।
आजी आमगल्या लग्नाक पंचविंदा वर्षी जाली॥०॥

दोनी वक्राचे हो घुटू १ मे १९८०चे घुटू लागलो।
महालगड्यांगल्या आशिवादाने अहुन्नी सम चत्त आस्स॥
दोनी मिन्न स्वभाव दोनी वंगालीं विचारा।
अजुनीके काळश एकदम वर्तान, येता मनातु विचार॥१॥

हांव काळण्यामुळे ती गोरी गोमटी।
देवा देवचे संसारांतू आड येणी केंनाची ही रंगोटी॥
हिगले मातृ गरम गावाच्या कांती थंड हत्या।
लेकिन हांव्यांनी आमगल्या लग्न टिकनास ६ महीनेनं॥२॥

तिकका मस्ते बंगां तिकका मस्ते परकार।
माक्का मात्र ना परकार आजी नाती परकार॥
माक्का भो प्रती आशिवादांनी ती पानाची घेंवा।
मजूज स्तंभरी पुणी करी महायाची कालनाची घेंवा॥३॥

खर्च सांगू तिगल्या रंदवा भो वर्ते जाता, आस्स ती सुगरण।
माक्का मात्र कोस्क बंता चा आजी केल्या शिष्यण॥
तिगल्या हाताचे जेव्हा बिसरनाचा तिगल्या रंदवा रुप्य।
खंडीपुणी मगल्या हाताचे जेव्हा पव्हारी जातील लुगमली गोली॥४॥

खर्च संगता इतक्या वसौतू एकक्यां म्हणून जाणनी।
एकक्यां दिसू ती वणनीत्विकर्ण तांड कोटूं निदंबूं॥
तिन्न माका दिल्ली चेष्ट्यां मोळी मुगलुमी।
तामजेंतार मात्र तिन्न मारली होडी फुल्ली॥५॥

आरती पूजा अभिषेक नांवं दवलरी गोडी।
त्या तेंजेजवणांनी मेठून केळ्ली मगली पाळी॥
तिगल्या कंस हुगुर थंडे जात आस्तसी।
मगल्या मात्र काळशीं दर २ महदीव्यांनी जाताताळ॥६॥

तिल्यांतू दोष आस्तसी, आस्तसी तें माजुंतुळी।
जालाणां दाखवत यैसवती आमगं पंचनारी॥
हींची आसु पुरू आमगल्या सुपूर्वी संसारा रहस्य।
खंडीची परिस्थितीची वचुक दिनी आमगं तोंडव्यांं हास्य॥७॥

संसारां सुपूर्वी जांव्यांचं जांव्यांचं बायांतांगल्या हारांतू आस्ता।
तिन्न मुनांनांटूं वत्सरां काणी म्हुणू आजी हांव तुक्नां दिस्ता॥
संगल्या महालगूंयांगल्या इरारी आमगल्या एकी प्रायम्या।
आमगल्या हांव संसार-रुपू चत्त राब्बों डिवेल जायन्तना॥८॥

आम्पी भानप
चैतन्य नाडकणी, गोरेगाव (ण)

आमेली प्रथम परं, युगादीच मोहनेवेद,
नून वर्षावंच, ती सुधवाची मोहनेवेद॥८॥

रामनवमी, शिवरात्री, गणेश चतुर्थी,
तुळशी पूजा, होडी पुनव, परं पी दीपावली॥२॥

महै, महे, सानसान परंचंचं संभं, 
घरांत घुंवत, गोडशे, 
तिकशोचे परं, धमघम॥३॥

समाजचे सांस्कृतिक मेला, जात आस्ताळ
कौनी, भजन, प्रवचनांचे 
कार्यक्रम जाताळ॥४॥

लान, मुंजी समारंभांतूळ,
आपेक्षेष मेलाळ
सुखु-खाय सोनचारी खब्बो,
तांच्यातूळ करताळ॥५॥

गुरु महानंत, भानपगेली,
देवक सांस्कृत
काही कुलचंच आराश्य देवनं 
स्थापित जाताळ॥६॥

भानपांतूळ, चक्जवो गंवाचे 
आडांव आस्ता
एक दोनी काम धावाचेच, 
नांवांक लागिले आस्ता॥७॥

हांव दरचे, सान-धरचे बुद्धांकार,
आशी कुलबंध आस्ताळ
विविध जीवांनी आशिलेतीर्थी, 
समाजांतुळे लोक प्रतीत आस्ताळ॥८॥
**REMEMBRANCE**

**SMT. ASHA KENI**  
**(NEE SUMAN MALLAPUR)**

(12th June 1937 – 2nd March 2023)

In fond and everlasting memory of a very gentle soul, God has taken you with him to that place where you truly belong.

We all pray that may her soul rest in eternal peace.

Affectionately remembered and greatly missed by Nikhil (Nephew), Mallapur, Koppikar, Vinekar, Yederi and Keni Families

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**CLASSIFIEDS**

**Room for Rent**

Room for rent available in a 2.5 BHK apartment in Andheri West, owned and occupied by a single lady. Preferred applicant should be a lady, preferably middle aged or young working professional. Please contact Geeta Murdeshwar on 9768200304.

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**OBITUARIES**

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

Dec 02: Krishna M Nadkarni (91), at Pune.
Jan 31: Manoj Manjunath Vombatkere (42) at Thane.
Mar 2: Asha Keni (nee Suman Mallapur) (86).
Apr 01: Manohar Anant Kalyanpur (72) (Ex- Chitrapur CHS) at Dadar, Mumbai.
Apr 27: Lalita Gersappa (92) at Bengaluru.
May 11: Suniti Narayanrao Basrur (87) at Mumbai.
May 18: Subhash B Nagarkar at Santacruz (W) Mumbai.
Jun 05: Sunanda Vasant Nadkarni (98) of Congress House at Karla.
Jun 06: Satish Mukund Trikannad (86) of Talmakiwadi at Mumbai.

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**EXAMINATION RESULTS 2023**

Students who have passed various examinations conducted across India and overseas, are requested to send their details in the following proforma to the Editor, Kanara Saraswat, before 10th September, 2023 by email to: admin@kanarasaraswat.in.

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.

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**Vinay V Gangavali**  
Phone: 2380 0460  
Mobile: 9892407934

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