The Nadkarnis of Killa Pardi
40 YEARS OF DEDICATED MEDICAL PRACTICE

Founders:
Dr. Kishore Nadkarni and
Late Dr. Purnima Nadkarni

Dr. Akshay Nadkarni | Dr. Aditi Nadkarni | Dr. Pooja Nadkarni Singh | Dr. Prabhakar Singh | Dr. Soumya Nadkarni | Dr. Valbhav Nadkarni
Goa based fashion designer Suman B.'s brand Lola.
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EXAMINATION RESULTS 2023

Students who have passed in various examinations held in Mumbai, Pune, Bangalore and other parts of the country, are requested to send their details in the following proforma to the Editor, Kanara Saraswat, before 10th September, 2023.

Name (in full): [Space for name]
Address and Telephone No.: [Space for address]
Examination passed and Board / University: [Space for examination and board/university]
Marks obtained (Please enclose a photocopy of the Marks Sheet duly endorsed): [Space for marks]
Merit or Prize/s obtained: [Space for merit or prize]
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.
Shlokas for Recitation: Adhyaya 14, Shlokas 1 to 14

Shlokas for Abhivyakti

1. कार्पण्यदोषोपहतस्वभावः
   पृच्छामि त्वां धर्मसम्मृद्धेता: ||
   यच्छ्रेयः स्थानिष्ठितं बृहि तन्में
   शिष्यस्ते$\text{ह}$ शाधि मां त्वां प्रपन्नम् || २.७ ||

2. तपस्विभ्यो$\text{स}$धिको योगी ज्ञानिभ्यो$\text{स}$पि मतो$\text{स}$धिकः |
   कर्मिभ्यश्चाधिको योगी तस्माद्योगी भवार्जुन || ६.४६ ||

3. समो$\text{स}$ह सर्वभूतेषु न मे द्वेष्यो$\text{स}$स्ति न प्रियः |
   ये भजन्ति तु मां भक्त्या मयि ते तेषु चाप्याहम् ||९.२९||

4. भक्त्या त्वनन्यया शक्य अहमेवंविधो$\text{स}$र्जुन |
   जातुं$\text{ड}$श्तुं च तत्वेष ग्रहेऽप्तुं च परन्तप || १६.५४ ||

5. देवद्विजगुरुस्माण$\text{स}$पुरेण$\text{स}$ शौचमार्जवम् |
   ब्रह्मचर्यमहिः$\text{स}$ च$\text{श}$रीरं$\text{त}$प$\text{च}$उच्चाय० || १७.४४ ||

Abhivyakti means 'expression'. Participant is given three minutes to express one's own thoughts on ANY ONE shloka from those given here. You may speak about how it applies in life to you or to someone you know. If Pujya Swamiji has spoken on the shloka you may express what you have understood from it.

You can speak in any language of your choice - Konkani, Sanskrit, English, Hindi or Marathi.

Participants must submit their names and age to their teachers or the Sabha President.

Participants for Abhivyakti must be aged 15 or above

The teacher / Sabha President / office bearer must send the list for the Bhagavad Gita competition and Abhivyakti to

Sanjana Kalyanpur  Mahima Baidur  Vandana Balwally
WhatsApp 9820636661  WhatsApp 9619652634  WhatsApp 9820817884

Kindly Register by 15th October, 2023

On the date of the competition participants must be present at the venue by 2.00 p.m.
From the President’s Team

International Yoga Day 2023, which was on 21st June this year, was a historic and landmark occasion. Prime Minister Shri Narendra Modi celebrated by performing yoga himself at the headquarters of United Nations in New York. Representatives of around 180 countries were present, on India’s call, which is historic and unprecedented.

It was our Prime Minister Modi’s relentless efforts that June 21 was declared as the International Yoga Day by the United Nations General Assembly in 2014. The Proposal received overwhelming support from the international community and since its inception, the Day has been celebrated with great enthusiasm across the globe, which is a testament to the global recognition and acceptance of this holistic practice.

Yoga – an invaluable gift of ancient Indian tradition has emerged as one of the most trusted means to boost physical and mental well-being. The word “Yoga” is derived from Sanskrit root Yuj meaning “to join”, “to yoke”, “to unite”, symbolizing the unity of mind and body; thought and action; restraint and fulfillment; harmony between humans and nature, and holistic approach to health and well-being.

This year, the theme for International Yoga Day was Yoga for Vasudhaiva Kutumbakam, effectively encapsulating our collective aspiration for ‘One Earth, One Family, and One Future’.

The significance of International Yoga Day celebrations extends beyond physical postures. It provides a platform to raise awareness about the mental and emotional aspects of Yoga. Meditation and mindfulness sessions are being conducted to promote inner peace, stress reduction, and emotional well-being.

The International Day of Yoga celebrations this year focused on reaching marginalized communities and underserved population. It is essential to make Yoga accessible to everyone, irrespective of their socioeconomic background, age or physical abilities. Special efforts were made to engage schools, community centers and healthcare facilities, ensuring that even the remote areas can benefit from Yoga practices. Furthermore, digital platforms played a crucial role in promoting and enhancing the reach of the International Day of Yoga 2023.

The International Day of Yoga celebrations in 2023, was a testament of the global unity and harmony that Yoga fosters. Let us proudly honor the rich cultural heritage of Yoga, promote it’s practices far and wide and strive to make the world a healthier, happier and more resilient place.

Kishore Masurkar
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Four Generations!

From L to R (Standing): Vinayak P. Kamat (Maternal Grandfather), Sumangala V. Kamat (Maternal Grandmother), Deepti R. Rao (Paternal Grandmother), Ravishankar R. Rao (Paternal Grandfather)

From L to R (Seated): Ganga V. Kamat (Granddaughter-in-law), Anasuya R. Gersappe (Great-Grandmother), Anirudhha R. Rao (Grandson)

Sitting on Great-Grandmother's lap, is little 'Hridayi' (Great-Granddaughter) Born on 27th April 2023

 Eylül 2023
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7
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Jahnavi Sorab bags the National Level Scholarship for 2023 in the field of Bharatanatyam

Jahnavi Sorab has been awarded the National Level Scholarship in the field of Bharatanatyam for the year 2023 by the CCRT (Centre for Cultural Resources and Training, Ministry of Culture, Govt. of India). This scholarship recognizes merit amongst upcoming Talent in the various fields of Art and encourages their future learning journey.

Jahnavi, 12 years old, is the elder daughter of Mr. Raghavendra and Mrs. Champa Sorab and is the Grand daughter of Mr. Keshav and Mrs. Umasundari Sorab, and Mr. Jayanth Rao Philar and Late Mrs. Vijaya Philar.

Jahnavi showed a very keen interest in dance at the tender age of 3. Her mother, Champa Philar Sorab, herself a trained Bharatanatyam dancer, recognized her abilities and started tutoring her. Champa’s journey with dance started due to an initiative taken by her father, Mr. Jayanth Rao Philar, who together with Jaycees organization, started a Dance school, in the town of Belmannu, Karkala.

Its indeed a huge privilege and blessing of Guru Parampara and Lord Bhavanishankar, that Jahnavi’s very first “small” dance performance was at Shri Chitrapur Math Shirali in 2014 during Rathotsava at the age of 4.

Jahnavi started her formal training in Bharatanatyam at the renowned institution, Sai Arts International Bengaluru, under the tutelage of Karnataka Kalashree Dr. Suparna Venkatesh in 2018 and is continuing her learning journey since then. Jahnavi passed the Junior level exam conducted by Karnataka Secondary Education Board with distinction, securing 92%. She has also completed 4 levels of Gandharva exams conducted by Akhila Bharatiya Gandharva Mahavidyalaya Mandal, Mumbai.

Jahnavi studied in Sri Sri Ravishankar Vidya Mandir, Bengaluru North and bagged the first place in the National Level Bharatanatyam Dance competition, as part of the Ramayana Festival organized by the Art of Living Foundation.

She, along with her younger sister Shreyasi, have offered Nritya Sevas at the Shri Chitrapur Math Shirali and Bengaluru on various occasions.

The Duo have also perfomed at various Indian Cultural forums in Germany. Owing to their current stay in Germany, Jahnavi has picked up German Language and also made a presentation in German introducing this Indian Classical Art form to her classmates and Art Fraternity in school, which has been very well appreciated. May the Guru Parampara and Lord Bhavanishankar continue to shower blessings to keep her journey of learning going.
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Dear Readers,

As we enter the eighth month of this year, the monsoon, probably due to the global warming phenomena, has made a delayed entry across our country. Let us all hope that the climate model prediction by the scientists for El Nino, does not come true.

Am happy to state that our frequent requests to all of you, for providing us leads on people from our community who are blazing new trails in different fields, is bearing fruit. We have started getting information on many individuals - those low profile and some not so low profile, but creating a niche for themselves in their chosen field. The entire editorial team is thankful to you and we are confident, that this flow of information will continue in the years to come.

Now coming to this issue, we bring you the Nadkarni family of brilliant doctors. In 1983, Dr. Kishore Nadkarni along with his wife Dr. Purnima, started their first 20 bed hospital in Killa Pardi, a small town in South Gujarat, about 36 kilometres from the Maharashtra border. Dr. Purnima’s passion for implementing the IVF technology in rural India saw fruition in 1995 and post that, there has been no looking back. What is commendable is that their eldest daughter, Pooja, and their two sons, Akshay and Vaibhav were schooled locally and went on to become doctors. Unfortunately, Dr. Purnima, after a long fight with cancer, succumbed to it in late 2021. Do read their story in the following pages. We hope that the younger generation will get inspiration from it.

Bhakti Ullal, our intrepid editorial team member, has a nose for all that will make news! And this time, she has discovered Suman Bhat, a budding, Goa based fashion designer, who is slowly but surely making waves in the fashion industry. Suman B. as she is known in the industry, has created her own brand, ‘Lola’. We wish Suman all the very best in her endeavour of making Lola one of the best-known brands in the highly competitive world of fashion.

Maj. Gen. B N Rao, raconteur par excellence, narrates the life of Wing Commander Prakash Kalavar, originally from Dharwad and his exploits as part of the Indian Air Force from 1963 to 1987, when he retired. A second generation defence officer, his father had served the RAF during World War II.

Rajesh Hattangady’s column on how one should have a clear focus while investing, should strike a chord amongst many.

Anjali Burde brings you some of the easy to cook culinary treasures from Kerala. Do try your hand at these.

In Parisevanam, Dr. Sudha Tinaikar expounds on the Bhagavad Gita’s 18th Chapter, while Dr. Vinod Kallianpurkar shares his experience of miracles that occurred during the concluding ceremonies of the Chaturmasa in 2005.

The report on the Kara Seva Shibir – 2023 should inspire many more youth, to enrol and participate in the forthcoming Shibirs with even greater enthusiasm.

Our Art Corner is proving to be very popular with contributions coming in large numbers. Just goes to show that there is so much of talent within our small but progressive community.

The Balsawer siblings from Pune provide us an account of how they planned and joined the Warkaris in their walk from Alandi to Jejuri enroute to Pandharpur, for celebrating Ashadhi Ekadashi.

I am delighted to announce the addition of two more members to our Editorial Team: Vaishali Heblekar, a dynamic marketing and communications person from Pune and Roopa Uday Mankikar. Vaishali currently edits an online quarterly for our community, ‘Puneri Pulse’ and would be a great asset to our team. Roopa Mankikar, as most of you would know, was very active in assisting her late husband, Uday Mankikar when he used to work on the Konkani pages of our magazine. Her knowledge of Konkani and translation skills will no doubt, help augment the number of pages in that section in the coming months.

Happy reading!

Ramkishore Mankekar
In continuation of our ongoing series on Aamchi doctors who decided to shun city life and practice in rural areas, we bring you the amazing Nadkarni family. Dr. Kishore Nadkarni, the 70 years young patriarch of this family, who along with his brilliant wife, Late Dr. Purnima (refer box) settled in a small town Killa Pardi, in South Gujarat in 1983. Their children Pooja, Akshay and Vaibhav did their schooling from the local Vallabhashram School, topped their respective Class XII exams and got into medicine. Pooja was a CBSE board all India topper in 1997 and bagged the President’s Gold Medal!

Before reading on, a brief introduction of Dr. Kishore Nadkarni’s family of doctors would be in order: Dr. Akshay Nadkarni (elder son) - Onco Surgeon; Dr. Vaibhav Nadkarni (younger son) OB-GYN-Infertility; Dr. Aditi Nadkarni (Akshay’s wife) - OB-GYN-Infertility; Dr. Soumya Nadkarni (Vaibhav’s wife) - OB-GYN-Infertility; Dr. Pooja Nadkarni-Singh (eldest daughter) - OB-GYN-Infertility; and Dr. Prabhakar Singh (Pooja’s husband) - Chest Physician turned embryologist & genetic specialist.

**Today, over the last 40 years, their ventures, Nadkarni Hospital & 21st Century Hospitals Pvt Ltd., have expanded from a 20-bed single hospital in Pardi to eight units across Vapi, Valsad, Surat, Vadodara and Ahmedabad.**

In 1978, when Kishore Nadkarni qualified as a General Surgeon (MS, FCPS, MNAMS) from G. S. Medical College and KEM Hospital Mumbai, he continued in KEM Hospital as a lecturer and Asst. Professor. Having been a topper throughout his academic career with several prizes, medals and awards in his bag and contributing to medical publications, he seemed all set for a full-time career at KEM Hospital, under the mentorship of his role model, Dr. Arun Samsi. However, in May, 1980, due to financial constraints, he resigned from KEM Hospital. After short stints in the UK and Bahrain, he returned in 1981 to take up the post of Surgeon in the small town of Killa Pardi in South Gujarat, around 150 kms from Mumbai. His wife Purnima was still pursuing her MD (OB-GYN) at KEM Hospital while he worked in a Trust hospital in Pardi and simply loved it. Performing almost 10-12 surgeries daily, he and his team also went to different villages and conducted camps. The villagers showered their love and adulation on him by bringing fruits, vegetables, fish and eggs.

Pardi was a quaint little town, a taluka with a population of around 12,000, in Valsad district. Historically, in the middle of town, there is a hill facing the lake where Shivaji had built the Killa... hence it’s also known as Killa Pardi. In addition to the local Gujaratis, Pardi had a sizeable Parsi population (Pardiwallas) and Muslims. The people were kind, talkative, fun-loving and food loving.

The town extended for five kilometres from one end to the other along National Highway 8.

It was connected to over 60 villages to the east, leading up to the Maharashtra border and coastal fishing villages to the west leading to the Arabian sea. Valsad and Vapi were two of the bigger towns on the other side. There were hardly any hotels or eating places then. There was a lot of greenery, mango and chikoo orchards, extensive plantations of casuarina and eucalyptus trees and plenty of nurseries.

Being a taluka place, the town had schools, colleges, a court, police station and a few dispensaries and small private nursing homes.

When Purnima initially joined Kishore, there was no vacancy in the Trust hospital. So, she took up a government job as a District Laparoscopic Officer and performed Laparoscopic tubal ligations in different Primary Health Centres (PHCs), across the district.

In 1983, when their second child Akshay was born, they decided to start their own 20 bed Nadkarni Hospital by dipping into their savings and borrowings from parents and uncles, topped up by a bank loan of four lakhs. The government of Gujarat was very cooperative and granted them all the necessary permissions for setting up the hospital.

From the very first week, they were seeing 30-50 patients per day and conducting operations...
almost daily. The patients were mostly local, from neighbouring villages and towns.

As expected, life was slow paced, but the hospital work kept them busy. The charges were very low and the Nadkarnis diligently ploughed the monies earned back into their practice.

Purnima was interested in developing and implementing the IVF technology in rural India - having been trained under Dr. Indira Hinduja at the KEM Hospital. In the early nineties, both Kishore and Purnima went abroad for training in IVF-ICSI at Belefield & Keil, Germany, King’s College in the UK, New England Medical Centre in Boston, USA, and at UWA in Perth, Australia.

The first rural IVF centre was inaugurated in Killa Pardi in 1995 and by the turn of the century, they had developed a decent IVF Program giving good results. After starting the IVF facility, Purnima’s name and fame spread, and they started getting patients from all over Gujarat, Mumbai and even abroad, mostly NRIs from the USA and the UK.

In 2000, the Nadkarnis launched their second hospital under the 21st Century Hospitals Pvt. Ltd. banner, in the industrial town of Vapi. This was a 60 bed multispeciality hospital which today is a huge superspeciality centre with ICCU’s/NICU, Cathlab, Bypass Surgery OT, Critical Care, Oncology and Infertility Services.

Over the next 23 years, more than 20,000 ICSI pregnancies were achieved in both the Pardi and Vapi centres, which attracted patients from both India and abroad. Three ‘Miracle Babies Meets’ were held in the same period with over 350 IVF babies gathering under one roof as a celebration of success.

In 2007, the Surat branch was established, providing a base for Pooja Nadkarni-Singh and Prabhakar Singh, to develop a centre of excellence in IVF, genetics. Pooja, an OB-GYN & Infertility Specialist and Prabhakar, a Master’s in Embryology from the UK, set up this genetic lab which does Pre implantation genetic evaluation of embryo for rare diseases (one of only eight centres in India). They have also expanded the centres to Baroda in January 2022 and Ahmedabad in August 2023.

Akshay joined the group in 2011 as an Onco surgeon. He did his MS (Gen Surgery) from Manipal and DNB & Onco Surgery Fellowship from Tata Memorial Hospital. He learnt his laparoscopic onco skills from Dr. Shailesh Puntambekar, a renowned lap onco surgeon from Pune, with whom he had worked and trained for a year.

When Akshay started his onco practice in Pardi and Vapi, his practice flourished. Onco services - Surgery/Chemo/Radiation were not available easily between Surat and Mumbai, and with the incidence of cancers on the rise in this tobacco chewing belt, people had to travel long distances daily for radiation therapy. So, it was decided to set up a cancer care centre with Radiation unit, advanced OT’s/Lap facilities and facility for Robotic surgery in a 11 storied standalone building in Vapi. Vapi is an industrial town with an ever - increasing population and is also a focal point for onco patients from Thane districts of Dahanu, Boisar, Palghar, Vasai and Virar. This centre was completed during the covid period in a record time of six months. It also functioned as a covid facility for a brief period during both the phases of the covid pandemic and over 900 indoor patients were treated.

Today, the Aveksha 21st Century Cancer Care Centre is a one stop shop for all cancer surgeries, laparoscopies, chemotherapy, radiation, immunotherapy and palliative care. A tumor board meet is held by all consultants, including visiting consultants from Tata Memorial Hospital every 15 days. The Nadkarni Medical Foundation provides free and subsidized cancer care at Aveksha and also provides treatment under all government schemes like the Mukhyamantri Amrutum Yojana, Ayushman Bharat Yojana, Rajiv Gandhi Jeevandayee Arogya Yojana etc.

Vaibhav Nadkarni, a Gold Medalist OB-GYN & Infertility specialist joined the group in 2019. Along with Aditi, he is taking the infertility treatment programme forward, giving about 80 % success rates. Vaibhav’s wife Soumya, also a Gynecologist and Obstetrician has recently joined the group.

Kishore Nadkarni, the person who started the Nadkarni family’s endeavours of providing medical assistance to the rural populace in Pardi is now 70, and continues to practice General Surgery, Coloproctology, Male Infertility & Andrology, besides overseeing the progress and expansion of the 21st Century Hospitals group.

Today, the 21st Century Hospitals Group’s Pardi & Vapi centres are regarded as a superspeciality institution and a referral centre in the area. With the setting up in 2011 of the Nadkarni Medical Foundation (NMF) and Nadkarnis’ Medical Training Academy (NMTA), more than 3,000 post
graduates (through fellowships) from all over India and abroad have been trained in IVF, Laparoscopy and Ultrasound.

In the much-felt absence of his wife Purnima - who valiantly fought and succumbed to cancer in October, 2021, Kishore is now the guiding light for the rest of the Nadkarni brood, as they plan to expand their medici-care facilities across more towns and cities of Gujarat.

Letters to the Editor

Dear Editor,

In the article 'Kashmir Calling' in the July 2023 issue of KS, the height of the Banihal-Quazigund tunnel was erroneously mentioned as 27,760 ft. The correct height is 5870 ft (1790 mtrs). The error is regretted.

Maj Gen B N Rao
Pune

Dear Editor,

My sincere compliments to you for publishing articles on various subjects viz Doctor's Services in remote areas, Small Family Businesses of Amchis which are run successfully, On Health and Fitness etc. I am sure, we can look forward to many more such areas in your future articles.

In short, you have brought about a big change to KS Magazine in such a short time of 4 months. My congratulations to you and your present team.

Jairam Khambadkone

Dear Editor,

Let me first begin with the excellent issue brought out by you and your team in July 2023. The piece on Gurudas Masurkar threw light on the wonderful personality and his business acumen, in forming Entod Pharmaceuticals. Another wonderful entrepreneur is Ramanand Bellare who formed his elastomers company and his son took it to dizzying heights. The military musings was interesting to read as usual. Rajesh Hattangady's column on the much needed five insurance policies to have, was a good advice for all. The article on Origami was impressive and I felt relieved that our young editors will go far in the field of journalism and mass communication. My ardent wish is to see an interview with the auteur director Shyam Benegal. Overall it was a page to page unputdownable issue!

Sandeep Hattangady,
Dahisar, Mumbai

Important Announcement from Coordination Committee of the Institutions granting Educational, Distress and Medical Aid

From 2023-24, the applications from South Kanara which hitherto were handled by the Saraswat Seva Samiti, Mangalore, will now be considered by the Co-ordination committee of Aid Giving Institutions. Applicants are hence requested to fill in the application forms of the Co-ordination committee and submit them for consideration. For more details, please refer: www.csers.org
About The Trip

Join an amazing trip to India to re-discover your roots. Jointly organised by CHF (US) and CSS (UK) for our Yuvadharas, the trip will allow you to return to your ancestral villages and learn about local cultures & cuisine. Visit the beautiful beaches of Karnataka and return to nature. Hiking through the wildlife sanctuary of Sharavati Valley, immerse yourself in the traditional theatre performances and learn about local industry through cashew, factory, and coffee/mango/spice plantation tours. As a joint venture between the UK and US Amchi diaspora communities, meet like-minded people and form new friendships.

Register your interest

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

Who can join?

16-35 year olds

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

Itinerary

A perfect blend of adventure & culture

- Wildlife Sanctuary & Hike
- Spice farms & coffee/fruit plantations
- Eco-beaches & Mangrove forest
- Historical forts & places of interest
- Yakshagana - a traditional theatre art form
- Women empowerment programmes
- Volunteer at Sryvati School
- Meditation sessions
- Spiritual talks with Swamiji
- Visit the different Mathas
Capt. Suresh M. Mavinkurve  
(DC Mumbai Port Trust - Retired)

It is with great sadness that we inform you about the demise of Capt. Suresh M. Mavinkurve on 5th of July, 2023. He was a loving husband and father. "We love you and will always miss your presence. You taught us to always be kind, never give up and live life to the fullest."

In grief:  
Mrs. Leela S. Mavinkurve  
Chanakya S. Mavinkurve and family

You are dearly missed, uncle.  
Those beautiful moments you shared with us stay as golden motes in time. You may no longer be here with us, but we will always remember you as a winner who lived life to the fullest.

Shaurik Mavinkurve  
Kauitya Mavinkurve  
Chanakya Mavinkurve  
Mrs. Leela S. Mavinkurve
My parents, Basrur Subba Rao and Uma Subba Rao, were married for 62 years and passed away within a few months of each other: Mummy on August 11, 2022, and Pappa on January 28, 2023. Their marriage was a remarkable journey across continents and cultures, challenges and triumphs. While they were polar opposites in many ways, my parents shared three core qualities: courage, dogged determination, and devotion to family. They drew on these qualities throughout their marriage to help create a loving home for us.

In 1969, after Pappa accepted a job in Holland, Mummy reluctantly left her beloved India to join him, traveling halfway across the world with my siblings and me, aged 7, 5, and 2 years. She worked hard to adjust to her new home, learning Dutch and making new friends, but never forgetting her Indian roots. The epitome of elegance, Mummy did not feel comfortable wearing Western clothes and always wore her beautiful silk saris, even in the cold Dutch winters. A talented seamstress, she overcame language and transportation barriers to earn a Dutch diploma in design and sewing. She organized fashion shows to display her unique creations, which she single-handedly designed and sewed. She used these and other fashion shows not for profit but to raise money for charitable causes in India serving underprivileged families. To raise additional funds for charity, she organized Melas-bazaars with Indian food, arts, and crafts, for which she mobilized the Indian community and our Dutch friends to volunteer their time and resources. After my parents moved back to India, Mummy continued her tireless work in community service and activism. She was even interviewed on the evening news as she joined a band of concerned citizens who were protesting the felling of trees in Bengaluru. She was not going to allow that to happen without a spirited fight!

Pappa was equally courageous and determined. Leaving behind a successful I.A.S. career, he moved us to Holland for better opportunities for all of us. He worked hard but always made time for us. He taught us to ride bikes, tutored us in maths and science, and exposed us to the arts and cultures of Europe. A man of unparalleled intellect, he was a scientist and a philosophy scholar, and he never saw any conflict between those two mindsets. His lecture, “Appreciating Hinduism Through Science” beautifully explained how modern scientific concepts were first described in the Vedas thousands of years earlier. After retirement, Pappa poured his heart and soul into researching and writing about ancient Kannada literature and philosophy. He ultimately wrote three books: Kanaka Dasa, Allama Prabhu, and Lingayata Philosophy, each of which involved many years of meticulous and painstaking research. These works were not mere translations of ancient vachanas. Rather, Pappa used his sharp intellect and gift with words to provide transliterations, in which he explained the meanings of the texts so that we could understand and appreciate the profound power and beauty of the poetry. An outstanding photographer, Pappa traveled well into his eighties to remote villages to photograph forgotten temples and deities. Some of his stunning photos are included in his books. As such, these books are themselves works of art, a lasting legacy for future generations.

My siblings and I were blessed to be a part of our parents’ remarkable journey. We can only hope that we have inherited even a fraction of their courage, determination, and devotion.
A Tribute to my Ajja – Satish Mukund Trikannad

My ajja was a very special person, he never spoke much – but he was loved by all because of his giving nature. He would always go the extra mile to help everyone. He had a deep love for music, cricket and not to forget, long walks. Even at the age of 86, before he was diagnosed with cancer, he would regularly take hour long walks and try to find any newly opened restaurants and snack shops! Due to his robust health, he lived a good life and enjoyed his retirement without the ailments that normally plague people in their old age. He really taught us to live life to the fullest.

On June 6, 2023 he breathed his last and went on a long walk to his heavenly abode. We miss him dearly and hope he comes back someday to tell us about his new favourite restaurant.

- From Usha Trikannad (wife), Sapna Hattangadi (daughter), Narendra Hattangadi (son-in-law), Nachiket Hattangadi (grandson), and the entire Trikannad family.

In Loving Memory Of
SHYAM LAXMAN RAO HOSANGADI

(13.01.1950 - 08.08.2022)

Fondly remembered by
Wife: Jyothi Hosangadi
Children: Gayatri & Praveen Louis, Mythili & Paresh Kumble
Grandchildren: Rhea & Chinmay
Brother: Ravikiran Hosangadi
Karnads, Hemmadys, Tallurs, Hosangadis & Talgeris
‘Lola’ by Suman B., a brand making waves in the fashion industry!

Bhakti Ullal interviews Suman Bhat, a budding Goa based fashion designer, whose label ‘Lola’ is making waves in the fashion world!

Q: Suman, tell us about your years growing up and how you found your way into clothes design.

A: My summer holidays were often spent in Mumbai with my maternal grandparents. My grandmother would always be knitting, sewing, or doing some kind of embroidery. I enjoyed needlecraft and arts & crafts and loved learning from her. Once for a school summer project, I had to make a circular skirt for myself which my grandmother helped me with. That’s the earliest memory I have of wanting to do something that involved sewing and clothing. The actual term design only came much later from my art teachers who helped me with mixing my love for sewing/clothing and drawing.

Q: Do you have any formal training in fashion design and have you apprenticed or worked with a designer or house?

A: Yes, I have a degree in fashion design from the Symbiosis Institute of Design. I took a gap year between higher secondary and Symbiosis, where I interned and then later worked for the Late Designer Wendell Rodricks.

Q: With no family connections in the fashion industry, how did you go about launching your own prêt designer label ‘Lola by Suman B’?

A: My entire first collection was sewn and embroidered by hand. Since I went to a design school, I had a network of people who trained in different areas of fashion. This made it easier to collaborate on shoots of the collection. It was sometime later in 2013, that I uploaded the images on Facebook and all the pieces from the collection were sold. I don’t think I had any particular plan or strategy. I was at a point in my life where I was simply doing something I loved and enjoyed doing.

Q: Are you the sole creative guide of your brand or do you have a team that you work with?

A: I am the sole creative head of my label. I do not have a design team. But I do have an excellent manager who is also one of my closest friends and a great team of seamsters.

Q: How would you define the style of the clothes you design?

A: The brand Lola’s ethos has always been a balance between fluid and form. The designs are a mix of well-tailored and soft drapes.

Q: Do acquaint us with the design process of how fabric turns into a stunning gown?

A: I can’t speak for a general process as every designer works differently. At Lola, I start by looking at the fabric I could use. Then I decide on the colour palette for the same. Once that’s done, I begin with a mood board based purely on the feel of the fabric and the colours chosen. I don’t sketch the entire collection at one time because there’s so much to learn along the way and I don’t like to limit myself. New ideas pop up after looking at 2-3 pieces from the collection, so, I like taking it one step at a time. Every design that the label launches are patterns made by me. Pattern making is a process of turning a 3D design into a 2D layout that is then used as a stencil to cut over the fabric to then make the garment. Since we also work a lot with drapes, I oftentimes enjoy just draping on my dress form in my office and seeing different ways in which a pattern for the same could be executed. Once the patterns are made, they are sent down to the seamsters to cut and sew.

Q: I have seen some striking prints in your collections, do you design the fabrics as well?

A: The prints in my collections are all collaborations with my fellow designer and artist friends. I give them a brief of the kind of look I am aiming for and what the general motif of the print should be. They work on the art, graphics and finally the digital repeats. What fabrics they are printed on and what styles they are converted into is a process I handle alone.

Q: What is it like having Goa as your base.? Do you feel you are missing out by not being in one of the big cities?

A: This is a question I get asked all the time. Goa is home to me; I was born here. So, working from here gives me a sense of belonging. Yes, the brand does miss out on opportunities by not being based out of a bigger city. But personally, I have realized that every missed opportunity has balanced itself by giving me the best quality of life.
This in turn allows me to be a better entrepreneur. It’s a balance I am more than happy with. I don’t think I would’ve been able to harness my creativity in a bigger city as much as I have been able to in Goa, my home.

Q: What were the main challenges you faced when you first launched your brand and how did you tide through them?

A: I was only 23 when I launched my first collection. Not having experience with business and going into it blindfolded did pose some challenges like; managing finances, effective planning and expanding the business. But there was another challenge in store and that was not being taken seriously by vendors as they saw me as a 23-year-old kid trying to find her feet.

What I have also learned through the years is that challenges don’t end in the early stages of a business, they just take new shapes and forms along the way. So as an entrepreneur, you must be resilient enough to face each challenge and not feel defeated.

I was lucky that my parents Anita Haladi and Gurunandan Bhat gave me constant support because of which the thought of giving up never crossed my mind. Having a healthy support system whether it’s family or friends is the key to facing any challenge in your life. I am blessed to have both in mine.

Q: As of today, your clothes have been graced by several celebrities and have also been featured on the cover of fashion magazines. What do you look back and tell yourself?

A: I tell myself that I have given this last decade the best I can. All I can do now is to continue giving it my 100%. Looking back, I feel a sense of accomplishment and gratitude that I have not lost my curiosity and love for learning new things.

Q: What is a normal day in your life like? Is it anything like in the film ‘The Devil Wears Prada’?

A: No, nothing like that. It is actually the exact opposite. Because I am so heavily involved in the production of my work, my life is nothing like the movie. You’ll find me covered in threads/pins and pieces of fabric on most days.

Q: How do you manage to handle the stress of maintaining high quality while meeting timelines?

A: I find planning ahead is something that helps with that kind of stress. Planning and time management are skills I have learned along the way and these are the keys to dealing with the stress related to deadlines. Consistency is key. If I think I will not be able to deliver my best product within the expected timelines, I do not take on the order/project. Giving anything less than that will only do more harm in the long run.

Q: What was the experience during the pandemic? How did you manage to support the karigars during this difficult time?

A: Lola being an evening wear label, the pandemic did affect us a lot as people were indoors and not stepping out (for good reason) and hence didn’t feel the need to shop. My focus was on making sure my employees were safe and healthy. I was lucky enough to have finances in place or take on loans to help pay them their salaries. But I never looked at these things as being an added support. I believe that if you run a business, it’s your job to look after your employees, no matter what the situation. They supported me as much as I supported them. As a business, ‘You are only as strong as your Team’.

Q: What is your advice to our community’s young future designers and entrepreneurs?

A: I would like to say that choose fashion design as a career only if it truly excites you. Because it’s not a high-income career when you just begin. There are years of hard work and growth after which you feel financially settled. If this doesn’t enthuse you, you won’t feel inspired enough to push through the initial years.

To an entrepreneur just starting up, my advice would be, ‘Take a gap year between your higher studies to make sure you resonate with the industry you plan on working in. Intern with and observe other businesses in that field to help you decide if you want to build something from scratch. Use that year to convert your love for what you want to do into a skill. Being truly skilled in the field of the business you start, will help it grow and sustain through any challenges you face. And lastly, remember that you learn much more on the job than you do anywhere else.’

We wish Suman, all the very best in her entrepreneurial journey and hope that brand LOLA becomes a huge success!
Walking through the plush lobby to visit the 21st floor, I got into the elevator. Being a stickler for time, I was already on the dot and was feeling quite upbeat to be reaching the meeting perfectly on time.

Before I could start enjoying my moment, the lift stopped abruptly to pick few people, and it stopped again on the 7th and then the 10th. Some wanted to go upstairs, few already present wanted to alight on their desired floors. Reaching closer to my destination the lift took me down suddenly, since the attendant forgot to press my destined floor. There was very little that I could do except put on a plastic smile. I could only stand my ground and await my turn with patience to reach my destination at the earliest.

Whilst walking out of the meeting, a thought suddenly struck my mind. Isn’t the lift experience akin to equity investing experiences? Although I knew of my destination, I had absolutely no control on other factors (external). They too had their agendas and destinations, while some entered and few exited, all of them resembled the equity investors who had different approaches and goals and thought processes.

While I had my eyes and mind set on my goal (21st) floor, I had to give myself some time to reach, and I did reach, albeit a bit later than envisaged. The silent elevator had taught me one important lesson in investing DISCREETLY, “no matter what the market does and what others do, never ever leave one’s conviction and the focus on the destination/goal. One is bound to reach there.”

And just in case you do falter and are confused being in the elevator, all you need to do is simply click the call emergency button on the elevator panel and get connected to a certified financial planner, and that should guarantee you a pleasant experience.

Rajesh Hattangady is a practising financial planner and runs his firm THiiNK since 2003. He can be reached on rajesh@thiink.in

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Where do you want to reach?
Where's the market headed?

Rajesh Hattangady

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How much I miss you Tayee

How much I miss U Tayee
You are my Inspiration, idol and guide
Miss Our morning n evening phone calls
Our exchange of news and happenings!

U were a walking encyclopedia
Endowed with unfailing Memory
God’s special gift to U which amazed many
And many sought U for guidance.

You were a storehouse of knowledge
Your "Amma’s Column" is an online research library,
Sought after by researchers n lovers of Indian culture n History
Which U have left behind for posterity

I Wonder the way U recited bygone Kannada poems,
The famous lines from English literature
The funny Goan Konkani Songs
The Geeta n Sanskrit Shubhashitams with great aplomb!

Your confidence and boldness
Your resilience and disciplined living
Your simple and high thinking
Your impatience for nonsense
And above all the suffering U bore with your characteristic disdain
Amazes me N I salute U for all of that

A life far away from your family for sake of job
U immersed in work exploring new cities
Loneliness, depression you caste away
Instead U brought to light varied works!

You were a beacon of hope and succor
Providing home n hearth for some,
Education for many, monetary support for the needy
Your will be ever remembered for Ur hospitality and generosity
All of this is your legacy for the posterity Tayee!

Sushama Arur
Donapaula, Goa.
Invites Donations for Renovation of NASHIK HOLIDAY HOME (NHH)

KSA's HOLIDAY HOME FACILITY AT NASHIK IS A HOME AWAY FROM HOME FOR THE COMMUNITY!

A Facelift (Both Repairs and Renovation) estimated at Rs. 35 lakhs is necessary. The first stage will commence with the four independent rooms that are seen above.

Please help us in making your NHH experience more satisfying and memorable through generous donations to cover the repairs and renovation expenses.

Donations to KSA are eligible for benefits under Section 80G of the Income Tax Act.

Donations may be made through cheque drawn 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.
In 1968, when I was a Captain, once when I was at Leh airfield, I happened to meet another amchi – a Flying Officer named Prakash Kalavar; a transport pilot of the Indian Air Force. We struck up a conversation and over steaming cups of coffee we established an easy rapport. Prakash was very admiring of my attractive army camouflage Paratrooper’s jacket so I immediately took it off and presented it to him. It was almost new and I assured him that I could easily get myself another one later. That was the beginning of a lifelong friendship though our service lives took us on different trajectories. Many years later after we had both retired and settled down in Poona, Prakash turned up at my place one day bearing gifts like Santa Claus, in appreciation of what I had done for him decades ago; which is a measure of the man.

Prakash was born in Oct 1942 at Dharwad. He was brought up and educated at Dharwad and Pune. Prakash graduated in 1962 and joined the IAF directly in 1963. He was commissioned as a transport pilot in 1964 and retired as Wing Commander while on permanent secondment to Civil Aviation in May 1987. He is a second generation defence officer. His father served with RAF during WW II. Post retirement, he was a Civilian Gazetted Officer (CGO) with the Defence Ministry overlooking the security of Ordnance establishments under MOD, till he passed away in 1955. Prakash’s wife, Anusuya (nee Manjeshwar), also hails from Poona and is a graduate of the College of Engineering, Pune.

Prakash has a fantastic flying record with 43 years of active non-accident flying - 23 yrs with IAF and 20 with civil airlines/corporate aviation. He has logged over 16,500 hrs on eight different types of aircraft. He joined 11 Squadron (the Rhinos) and later also commanded the same squadron. During service he mostly flew the DC-3 Dakota and Avro HS 748 in very trying conditions. He has the distinction of starting and establishing the first feeder-liner in India, Gujarat Airways, at Vadodara in 1996. Overseas, he served primarily in Borneo, Malaysia and Nepal.

Prakash has a wealth of operational experience. He actively participated in 1965 operations against Pakistan, acting as FAC (Forward Air Controller) on the ground with forward troops and was twice wounded by enemy shelling. The battle casualty ribbon (Wound Medal) adorns his uniform with all the others that he has earned in his service.

He provided transport support during the 1971 Bangladesh liberation war and in the Siachen Operations in 1983-84. He has commanded multiple flying squadrions while in the IAF and held responsible positions in corporate aviation as Chief Pilot, General Manager etc. He has been Flying Instructor/Examiner both in IAF and in civil aviation.

Prakash recalls three memorable incidents from his service life which are narrated here.

Gooney Bird in Indo-Pak Conflict 1965

Gooney Bird is the nick-name fondly given to the DC-3 Dakota with which his squadron was initially equipped.

A fact not very well known about the Indo-Pak conflict of ’65 is that action had already started in Feb ’65 with Sir Creek activity in Kutch. And Dakotas of 11 Squadron were alerted for a short covert operation.

On 25 Feb 1965 at about 1700 hrs... all flying crew received curt instructions by word of mouth to assemble in the Crew Room at 1900 hrs. The gist of the briefing was a secret para(troops)-dropping operation by three aircraft behind enemy lines. Volunteers were asked for this ‘suicide mission’ ex Jamnagar. The mission was planned within
the next two days. There was much talk about the Official Secrets Act and pilots even planned to make their last will before departing Barrackpore (West Bengal). There was much jubilation and back slapping amongst the five sets of crews selected for the task.

At 06:30 hours on 26 Feb 26, 1965, three Dakotas prepared for para-dropping role departed Barrackpore for Jamnagar (Gujarat). However, for whatever reason, the powers-that-be decided against the covert operation at the last moment and the aircraft were deployed instead to airlift a battalion of Grenadiers from Jamnagar to Bhuj, the very next day.

At 0600 hours on Feb 27, the three Dakotas took off from Jamnagar, 5 minutes apart, each with battle ready troops and their stores on board, landed at Bhuj, disembarked the lot, turned around and were back in Jamnagar in an hour and twenty minutes to pick up the next batch. This carried on, engines running, for 6 shuttles per aircraft with a crew change after the third. The first take off was 0610 and the last landing 1525. The entire battalion, was transported by three Dakotas, in 18 sorties of less than an hour and thirty minutes each; chocks-off to chocks-on; a superb performance.

Before the last landing, ATC Jamnagar called to say, “Congratulations Dakota crews - please proceed to Officers Mess – reception awaits” which pleased the fliers no end.

On Feb 28, as the aircraft were preparing to return to Barrackpore, there was yet another surprise. The Jam Saheb of Nawanagar was waiting on the tarmac to congratulate and shake hands with every crew member and bid them good bye. He did not tell anyone that he had placed on board each aircraft, a carton of wine for every crew member (20 pint bottles of Cyprus Port per carton - from his personal stock!).

Needless to say, the crews touched down at Barrackpore to receive a Heroes’ Welcome. Happiest were the wives who were relieved to have their husbands back safe and sound; and received them with garlands, tilaks, tears of happiness and ... hugs.

Sighting of Chinese Submarine in Andaman Nicobar Islands

Soon after, 11 Squadron was tasked to fly a weekly courier to the Andaman Nicobar islands. In those days Port Blair on the main island did not have a proper runway and the Air Force had established its base at Car-Nicobar. The Dakotas of 11 Squadron did not have enough endurance to fly directly to Car-Nicobar, so the aircraft were routed via Mingladoon airport at Rangoon (Burma).

On March 13, 1965 Prakash was given an additional task – that of flying the Chief Commissioner and Administrator of Andaman and Nicobar Islands to try and locate a Chinese fishing vessel on a snooping mission. They sighted instead a submarine, strongly believed to be Chinese. The submarine dived and vanished and they were unable to locate it thereafter. The matter was reported to the Naval Officer in Charge (NOIC) at Port Blair and an inquiry was ordered.

Ten days later another submarine was spotted in the waters around the islands. It was a wake-up call to the Indian authorities. Consequently a detachment of 11 Squadron was permanently located at Car-Nicobar. Port Blair has since developed into a proper harbour and naval base and now boasts an airfield where modern four engined jets can land. And the Defence Ministry formed the first Combined (tri-service) A&N Command.

Avro Night Landing and Take-off at Leh

The year 1984 was an eventful and hectic year for 11 Squadron which was now based at Gwalior and equipped with Hawker Sidley 748 Avros. Due as much to the central location of the Squadron, as to the fact that Squadron’s Avros with up-rated engines were the most suitable aircraft for multitasking (in its class/category), they were much in demand! In fact the Rhinos were here, there and everywhere.

With Op Meghdoot and Siachen, March of 1984 brought-in additional commitments. Some time towards end September that year, Prakash was called to Air HQ for a special briefing by the VCAS and directed to plan Avro night landings at Leh. Instructions were to plan progressive Srinagar-Leh night flights during full moon phase. The apparent objective was to plan resources to airlift-out of Leh of assets, including personnel, and casualty evacuation by night.

On being apprised of his previous experience of night operations at Leh (including high altitude para-dropping by night) on C 46 Commando aircraft, the VCAS accepted his suggestion of commencing the trial landings from Leh rather than from Srinagar. The Squadron had two more concurrent tasks, viz commencing supply
dropping in the East and active participation in a tri-service exercise in Andaman-Nicobar. As CO of the Avro Squadron, he was instructed to plan and execute the night landings trials at Leh on top priority.

Accordingly, on Oct 08, a dusk landing was carried out at Leh. It was followed by two local night flying sorties for crew training. Take-off / landings/ overshoots on both runways (up hill and down hill) - single engine drill included- was demonstrated and practiced. The aircraft departed Leh for Srinagar post midnight with a pay load of 3.2 tons. This included 16 passengers, some of whom were Siachen casualties. It was an unforgettable experience.

Prakash has only one regret. Although he participated in the 1971 Bangladesh war, he missed the dropping of paratroopers at Tangail by 11 Squadron because he was detailed on a mission elsewhere.

Prakash and his wife are very fond of travel and have visited the US and have covered most countries along the Asian Pacific rim. Post retirement he flies a desk managing his housing society affairs and is an active member of the Indian Ex-servicemen’s League.

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Kerala derives its name from the two words Ker (coconut) and alam (land) thus meaning the 'land of coconuts'. Popularly it is also known as “God’s own country”. Being a coastal state Kerala has witnessed the advent of Arab, Portuguese and British traders who eventually have left their influence on the cuisine of Kerala.

Rice and coconut are the staple here. Coconut oil is extensively used in cooking giving the dishes a distinct flavor. Local vegetables like tapioca, plantains, pumpkin and bitter gourd are widely used. The Muslim community from the Malabar region and Syrian Christian community have their own distinct cuisines that includes fish, seafood, chicken and meat. Coconut milk and local spices are liberally used in cooking. Kudampuli or Malabar tamarind is used as a souring agent in dishes.

Who does not love the crisp banana chips from Kerala? Besides these other popular dishes include iddyappam, appam, puttu-kadala, payasams, Malabar paratha and biryani. Onam is a ten day festival that is celebrated by all Malyalees in Kerala irrespective of the religion they follow as it is considered to be a cultural festival rather than a religious one. Colourful flower rangolis, elaborate meals, boat races, dance and music are all part of the Onam festivities. The tenth day or Thiruvonam culminates with festivities and good food in the form of Onam Sadya which is an elaborate meal served on a banana leaf. This year it will be celebrated on 29th August.

The sadya dishes include rice, rasam and sambar with a variety of vegetable side dishes like olan, kalan, pachadi, avial and theeyal which are prepared using local vegetables. Ada pradhaman, paal payasam, unniappam, kozhukotta and parippu payasam are some of the sweet dishes served. Along with these banana chips, yam fritters, papadam and buttermilk also are served as part of the elaborate onam sadya.

Although Onam Sadya primarily has vegetarian dishes, some communities also serve non-vegetarian dishes as part of the sadya.

Appam and Ishtu is a popular breakfast eaten in Kerala homes. Sharing the recipe for these dishes.

### Appam

**Ingredients:** (Makes about 12-14)
- 1 cup idli rice
- 1/2 cup fresh coconut
- 1/2 cup cooked rice
- 3 slices of white bread (crusts removed and soaked in water for few minutes)
- 1 tbsp sugar
- 1/2 tsp salt
- 1/4 tsp dry yeast (optional)

**Method:** Soak rice for 6-7 hours. Grind rice, coconut, cooked rice and bread slices to a smooth batter. Add sugar. Mix well to get a flowing batter slightly more watery than dosa batter. Leave in a warm corner overnight. The fermented batter should be light and bubbly. If after 8 hours the batter has not risen well you may add the yeast and leave for an hour or two. Add salt just before preparing the appam.

You will need a special appam chetty, a special deep concave tawa with handles on both sides (non-stick variety is easily available) to prepare the appams.

Heat the appam pan, keep the flame medium. Pour a ladeful of batter, wait for a few seconds. Holding the handles of the pan briskly twirl it. The batter should evenly spread along the sides. Cover with a lid, lower the flame and cook for 3-4 minutes. Open the lid, you can add some coconut oil on the sides. A perfect appam will have a soft centre and crisp lacy edges. Prepare remaining appams similarly. Serve hot with vegetable ishtu. (stew)

### Ishtu (Vegetable stew)

**Ingredients:**
- 2 cups mixed vegetables (potato, carrot, beans and peas)
- 2 green chillies + 1/2 tsp jeera + 1/4 cup grated coconut
- 1 tsp finely chopped ginger
- 3/4 cup chopped shallots (pearl onions)
- 1 sprig curry leaves
- 3 cloves, a small piece cinnamon, 1 bay leaf, 3 green cardamoms
- 1 cup thick coconut milk
- 1 tbsp coconut oil
- Salt to taste

**Method:** Heat a pan, add coconut oil. Add the whole spices and fry till aromatic. Add the ginger and sliced shallots. Fry till they soften then add the mixed vegetables. Add some water, cover and cook till the vegetables are soft. Add the ground paste, curry leaves and salt. Add some water and bring to a boil. Lower the flame, add the thick coconut milk and simmer gently for a few seconds. Pour a tsp of coconut oil on top. Serve with appams.
Kanara Saraswat Association  Annual Report 2022-2023

Management for the year 2022-2023

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

Managing Committee for the year 2022-23

1. Shri Mahesh D. Kalyanpur,
   Chairman
2. Shri Vandan S. Shiroor, Hon. Secretary, Family Tree project
3. Shri Hemant Kombabal
   Hon. Treasurer & Jt. Sec Building, CSN Entreprn from 29- 8-2022
4. Shri Kishore A. Surkund
   Jt. Hon. Treasurer
5. Shri Rajendra Kalyanpur
   Jt. Sec NHH, Bhandardara, IT and Website, Family Tree Project
6. Shri Rajendra Kalyanpur
   Jt. Sec. for CSN Entrepreneurship
7. Dr. Prakash S Mahinkurve
   Jt. Sec. for Health Centre
8. Shri Sunil G Ullal
   Jt. Sec. for Sports & Cultural Affairs
9. Smt. Ashwini Prashant
   Jt. Sec. for Membership, Donation, Sports & Cultural Affairs
10. Ms. Anisha Narayanan
    Jt. Sec. Magazine, Legal, Marriage Bureau
11. Mr. Kiran Bajekal
    Jt. Sec. for Membership, Donation
12. Dr. Deepali Hari (Surkund)
    Jt. Sec. for Marriage Bureau, Donation from 29-8-2022

Shri Kishan Chandavarkar rendered Local Assistance for Nashik Holiday Home and Bhandardara

FINANCIALS AT A GLANCE

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<td>Health Centre</td>
<td>3.32</td>
</tr>
<tr>
<td>NHH</td>
<td>9.76</td>
</tr>
<tr>
<td>Magazine</td>
<td>13.89</td>
</tr>
<tr>
<td>Misc. Expenses</td>
<td>3.22</td>
</tr>
<tr>
<td>Depreciation</td>
<td>6.53</td>
</tr>
<tr>
<td>Aid Disbursed</td>
<td>29.38</td>
</tr>
<tr>
<td>Surplus</td>
<td>11.32</td>
</tr>
</tbody>
</table>

EXPENDITURE FY 2021-22

<table>
<thead>
<tr>
<th>INCOME</th>
<th>₹ Lacs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Magazine FY 2021-22</td>
<td>13.64</td>
</tr>
<tr>
<td>NHH</td>
<td>10.13</td>
</tr>
<tr>
<td>Health Centre</td>
<td>1.66</td>
</tr>
<tr>
<td>Hall</td>
<td>8.38</td>
</tr>
<tr>
<td>Interest Received</td>
<td>32.52</td>
</tr>
<tr>
<td>Donations (non-corpus)</td>
<td>7.27</td>
</tr>
<tr>
<td>Misc. Income</td>
<td>20.30</td>
</tr>
</tbody>
</table>

INCOME FY 2021-22

Total Funds as on 31-3-2023 -> 720.75 Lacs.   Investments in bank fixed deposits -> 538.78 Lacs
Notice is hereby given that the 111th Annual General Meeting of the Kanara Saraswat Association will be held on Sunday 27th August, 2023 at 10.30 a.m. in Shrimat Anandashram Hall, Talmakiwadi, Grant Road-W, Mumbai – 400 007 to transact the following business:

1. Reading of the notice convening the meeting.
2. Confirmation of the minutes of the 110th Annual General Meeting held on 28th August, 2022 (The Minutes of the Meeting published in December 2022 issue of KS Magazine).
3. Adoption of Audited Statement of Accounts with Audit Report for the year ended 31st March, 2023 and the Committee’s Annual Report uploaded on KSA website and also sent to members whose email ids are registered with KSA.
4. To announce the names of the elected members to the Managing Committee.
5. Election of President and Vice-President to be elected at AGM for a term of three years
6. To appoint a Statutory Auditor for the F.Y. 2023-2024
7. To ratify the managing committee decision to incur the estimated cost of Rs. 30 Lakhs in Renovation of Nashik Holiday Home phase I project. Details are uploaded on KSA website.
8. To approve the renovation for two halls in KSA building. Architect’s estimate is uploaded on KSA website.
9. Approval and Confirmation of KSA Committee’s recommendation to join TCHS Redevelopment project and authorize the managing committee to discuss the formalities with TCHS in this regard. Details are uploaded on KSA website.
10. To appraise the Members about the implementation of the revised Rules as approved at the SGM held on 5-12-2021 based on the written opinion received from Adv. Hule
11. Any other business that may be brought before the Managing Committee with the consent of at least two-third of the members present as laid down in Rule no. 36.

Note:

*Members desiring to bring forward any questions or suggestions are requested to give notice of the same in writing or email to admin@kanarasaraswat.in addressed to the Hon. Secretary at least 7 days before the Meeting.*

By order of the Managing Committee

Sd/-

Vandan Shiroor

Hon. Secretary

Date: 18-7-2023
Dear Members,

We have pleasure in placing the Annual Report for the year 2022-2023 at the 111th Annual General Meeting of the Kanara Saraswat Association (KSA). The Audited Statement of Accounts for the year ended 31st March, 2023 has been published in August issue of KS Magazine. We place on record our gratitude to our Past Presidents, Vice-Presidents, Members of the Managing Committee, Members of KSA, donors, employees and well-wishers of KSA, deceased or alive and salute their perseverance, dedication and selfless service without which we would not have reached this milestone of 111 years. We regret the sad demise of Ex-President Smt. Kalindi S Muzumdar, Ex Vice-Presidents Shri Sanjay Baljekar, Shri Uday Mankikar and other members during the year 2022-23. We offer our condolences to their families.

MEMBERSHIP

The number of persons admitted to different classes of Membership during the Financial Year 2020-21 are as follows:

<table>
<thead>
<tr>
<th>Total Membership</th>
<th>Life</th>
<th>Patron</th>
<th>Spouse</th>
<th>Benefactors (Discontinued)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>As on 31/03/2022</td>
<td>3779</td>
<td>249</td>
<td>64</td>
<td>27</td>
<td>4119</td>
</tr>
<tr>
<td>Additions in F.Y. 2022-2023</td>
<td>19</td>
<td></td>
<td>2</td>
<td></td>
<td>21</td>
</tr>
<tr>
<td>Up-gradation in Membership</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deletions due to Expiry</td>
<td>115</td>
<td></td>
<td></td>
<td></td>
<td>115</td>
</tr>
<tr>
<td>As on 31/03/2023</td>
<td>3683</td>
<td>249</td>
<td>66</td>
<td>27</td>
<td>4025</td>
</tr>
</tbody>
</table>

TOTAL FUNDS OF THE TRUST

The Corpus and other earmarked funds including project funds of the Association increased from ₹ 7.01 crores as on 31/3/2022 to ₹ 7.21 crores as on 31/03/2023.

DONATIONS RECEIVED in CORPUS FUNDS DURING FY 2022-23

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of Corpus Funds</th>
<th>Donations Received during the year (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Distress Relief Fund</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>Scholarship Fund</td>
<td>9,41,000</td>
</tr>
<tr>
<td>3</td>
<td>Medical Relief Fund</td>
<td>9,21,000</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>18,61,000</td>
</tr>
</tbody>
</table>

We thank all the donors which helps in distributing the interest on the corpus funds to economically weaker sections of amchis. We appeal for the generous donations in the current year also.

We also earnestly appeal for donations to KSA's renovation project of Nashik Holiday Home covering four units in toto.

DISBURSEMENT OF AID

In accordance with its objectives, KSA provides relief to the poor and needy, educational aid and grants to students, medical relief to the sick and ailing and other charitable causes. From 2023-24, the applications from South Kanara which were till now handled by the Saraswat Seva Samiti, Mangalore will now be considered by the Co-ordination committee of Aid Giving Institution. Applicants are hence requested to fill in the application forms of the Co-ordination committee and submit the same for consideration. The following chart shows the amount disbursed to needy persons during the F.Y. 2021-22 and F.Y. 2022-23.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Type of Aid Given</th>
<th>Aid given in 2021-22 (₹)</th>
<th>Aid given in 2022-23 (₹)</th>
<th>No. of Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Medical Aid</td>
<td>23,11,129</td>
<td>13,70,000.00</td>
<td>46</td>
</tr>
<tr>
<td>2</td>
<td>Distress Relief</td>
<td>15,75,000</td>
<td>11,67,640.00</td>
<td>84</td>
</tr>
<tr>
<td>3</td>
<td>Educational Aid</td>
<td>6,91,000</td>
<td>4,00,000.00</td>
<td>26</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>45,77,129</td>
<td>29,37,640.00</td>
<td>156</td>
</tr>
</tbody>
</table>

Ours being charitable trust, 85% of the income is required to be spent during the year on the objects of the trust. In the year under review 2022-23, we are pleased to inform you that on this aspect we have fulfilled the requirement and there is no shortfall.
KSA CENTENARY EDUCATION REFUNDABLE GRANT FUND

The status of Centenary Education Refundable Grant Fund as on 31.03.2022 is as under:-

<table>
<thead>
<tr>
<th>Centenary Education Refundable Grant to Students</th>
<th>Disbursements/ Refunds (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Educational Refundable Grant to students Amount outstanding 31.03.2022</td>
<td>82,22,959</td>
</tr>
<tr>
<td>Educational Refundable Grant disbursed to students during 2022-23</td>
<td>21,50,000</td>
</tr>
<tr>
<td>Less: Refund Received from Beneficiaries during F.Y. 2022-23</td>
<td>12,56,384</td>
</tr>
<tr>
<td>Educational Refundable Grant to students Amount outstanding 31.03.2023</td>
<td>91,16,575</td>
</tr>
</tbody>
</table>

Most of the students are repaying back the amount granted as per the schedule. However, there are 4 students who have lagged in repayment.

INCOME AND EXPENDITURE ACCOUNT

In the FY 2022-23, Profit of Rs. 11.32 Lakhs has been made. Major aspects: i) The income from Nashik Holiday Home has increased and touched an all-time high of about Rs. 10 Lakhs ii) In the year under review fee of ₹ 20.26 Lakhs received on account of Tenancy Rights Transfer. We are trying our best to ensure that all four Revenue verticals will be self-reliant without compromising on our objectives. The below mentioned table shows Surplus/Deficit for last 5 years:-

<table>
<thead>
<tr>
<th>₹ In Lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surplus/Deficit</td>
</tr>
<tr>
<td>Depreciation</td>
</tr>
<tr>
<td>Written Off Amount</td>
</tr>
</tbody>
</table>

PRESIDENT AND VICE-PRESIDENT

Shri Praveen Kadle and Shri Kishore Masurkar have continued to be President and Vice President respectively for the year under review.

MANAGING COMMITTEE ELECTION

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

MANAGING COMMITTEE MEETINGS

During the year under reference viz from 1st April 2022 to 31st March 2023, the Managing Committee met 14 times.
ACCOUNTS AND AUDIT

The accounts of the Association for the year 2022-23 were finalized and audited by Shri Shrinivas Shreeram Gadgil, partner of M/s P G Bhagwat LLP, the statutory auditor of KSA. Accountancy services were rendered by Shri Sandeep Shrikhande and Shri Aditya Nitsure. Shri Chinmay Nimkar gave GST related service. Smt. Shobhana Rao and Smt. Swati Nadkarni gave efficient support for collating and completing the accounts and for the overall working in KSA office. We immensely thank all of them for their services.

CONCISE ACTIVITIES OF KSA VERTICALS IN F.Y. 2022-23

**Halls & Tenanted property of Association Building**

Occupancy of Shrimat Anandashram Hall (Ground Floor) and Shrimat Parijnanashram Hall (Mezzanine Floor) started picking up. Renovation of both the halls together with improving the air conditioning systems of the halls has been undertaken and architect's estimate is received. Tendering process will be started shortly. The structural audit of Association building was completed and structural repairs as advised in the report will be undertaken shortly in order to obtain stability certificate of the building.

**Nashik Holiday Home (NHH) & Bhandardara**

With the decline of the pandemic and other factors, the occupancy at NHH has been boosted as can be seen from the table below and the income from NHH rentals being doubled.

<table>
<thead>
<tr>
<th>YEAR</th>
<th>TOTALDAYS</th>
<th>OCCUPANCY %</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018-2019</td>
<td>613</td>
<td>24</td>
</tr>
<tr>
<td>2019-2020</td>
<td>584</td>
<td>23</td>
</tr>
<tr>
<td>2020-2021</td>
<td>209</td>
<td>8</td>
</tr>
<tr>
<td>2021-2022</td>
<td>392</td>
<td>15</td>
</tr>
<tr>
<td>2022-2023</td>
<td>655</td>
<td>26</td>
</tr>
</tbody>
</table>

The occupancy has increased from 15% in 2021-2022 to 26% in 2022-2023. The condition of 4 units in new block was very bad and that prompted us to undertake a thorough face-lift and renovation of these 4 units. The renovation and refurbishing of two units in the new block are almost complete which will be extended to the other two units on availability of funds. An appeal has been made for donations and we look forward to members generously contributing towards this activity. It is expected that occupancy and revenue will further increase once we give a new look to NHH which in due course is also planned for the old block.

**Kanara Saraswat Magazine**

During the year under review, the advertisement revenue decreased by about 16% and magazine expenses increased by 9% as a result this vertical incurred a marginal loss. From February-2023, new Editor Shri Ramkishore M Mankekar has taken charge of KS Magazine publication. He had in the past as a teenager had worked on the editorial committee.

Articles for publications are invited from anyone with preference to bhanaps (preferably by email in Word format) and will be published based on the decision of the Editorial Committee (EC). Articles must be beneficial to members in terms of enriching/enlarging their knowledge; perspectives; thinking etc generally giving pleasure of reading and evincing interest in a variety of subjects. The author, whose article / letter is not published, will have the right to appeal to the KSA Managing Committee (MC) for redressal. The decision of the MC in this regard shall be communicated to the EC to look into the appeal. If the Editor/EC do not agree to the MC decision, they can appeal to the President/Vice President, whose decision will then be final and binding on both the MC & Editor/EC.

Those Members who have not registered their mobile number and email address, are requested to do so immediately to facilitate easy communication. Join our Green Initiative by opting for a softcopy of the magazine instead of the printed copy. Send an email to admin@kanarasaraswat.in to opt for our Green Warriors!

**Health Centre**

The Health centre continued to show a gradual increase in the attendance of patients as the shadows of COVID receded. The response was especially good for Ophthalmic and Dermatology. Dr Gokani who had joined last year, participated in the Scheme where for three months, 100 ophthalmic patients were seen & treated. This scheme was sponsored by our Vice President Shri Kishore Masurkar, who has also donated Ophthalmology equipment to the Centre last year. Dr Gaurang Muzumdar continued to get patients for skin Disorders.
A total of 988 patients visited the centre compared to about 200 last year.

KSA thanks all the Doctors on the panel Drs Sunil Vinekar, Vasanti Balwally, Tejaswini Bhat, Swati Puthli, Gaurang Muzumdar, Arjun Gokani and Subodh Sirur for their selfless contribution and service.

We sincerely appeal to Doctors in the community to come forward and offer their help at the KSA Health Centre.

**KSA-CSN**

Our KSA has started KSA-CSN (Chitrapur Saraswat Networking) activities, through the KSA-CSN taskforce. Networking being key for success in any business, KSA-CSN facilitates networking within the community through its networking platform for existing and future entrepreneurs, professionals and business consultants. The main objective is to guide, support, help and pool talents/resources and experiences through diverse type of interactions. KSA-CSN taskforce is now very active and planning various activities like mulaqat, entrepreneur meets, one to one and one to many meetings, to bring entrepreneurial minds together and also promoting business through “Aamchi yellow pages”

The much-awaited physical meet-up of the enthusiastic members of the Chitrapur Saraswat Network, the latest initiative of the Kanara Saraswat Association was held on the 12th of February 2023 at KSA Hall in Talmaki Wadi. After several online interactions, the entrepreneurs and self-employed members of our close-knit community interacted in person. The copies of the Bhanap Yellow pages were distributed to the dignitaries. KSA-CSN is delighted to place on record, our gratitude for the strong and continued support (both financially and participative) from Shri Kishore Masurkar, our Vice-President and Convenor of our Task Force. He has generously sponsored both KSA-CSN introductory meets at Mumbai and Bengaluru.

**KSA Marriage Bureau**

KSA Marriage Bureau which was closed during FY 2021-22, started its activity in FY 2022-23. The bureau operates on every Monday & Wednesday from 5.30 p.m. to 7.30 p.m. in Conference Room of KSA Building in Talmakiwadi. Mrs Usha Kishore Surkund is head of the Marriage Bureau for several years ably assisted by Shri Dilip Sashital.

This bureau is one of the important Social Commitment of KSA. The Bureau gives opportunity/platform to marriageable children of our community Members including children of female members with Inter caste/Inter Religious/ Inter Nationality marriages to find a suitable match.

The first ever Aamchi Melaava was organized by KSA’s Marriage Bureau in collaboration with the coordinators of Aamchi Vivah Bandhan (AVB) on Saturday, the 22nd of April 2023, on the auspicious occasion of Akshay Tritiya. The intention was to get eligible boys and girls from our community under one roof, so that they could get to know each other and become friends, which in turn could lead to a partnership for life! The response from the participants was awesome. More such Melaavas are planned in future.

**Family Tree Project**

A web-based genealogical utility is now being used by KSA to host family trees. KSA has subscribed to MyHeritage.com and Chitrapur Saraswat Families are being hosted here. Based on the records available with KSA and inputs from volunteers to participate in this project, over 5500 nuclear families and over 16000 individual members have been uploaded. However, this needs to be updated and duplicate names need to deleted intelligently. Families are being added slowly and steadily. Any family member can login and view the family tree details and inform KSA for any corrections/updating. Members wishing to be added as members in the KSA-CSB Family Tree may kindly email to familytrees@kanarasaraswat.in giving their first and last name and details of their family (parents, children etc). KSA also needs volunteers to implement this project efficiently since this involves voluminous amount of work.

**Events held during the year**

**Diwali Events**

The Diwali spirit was revived with whole-hearted participation by the young and old of our Amchi community at the sports, fancy dress and other events organised at Talmakiwadi. The Celebrations started with a Fancy Dress competition. More than 15 young charming children participated & provided great joy to everyone present. This was followed by an entertainment programme by the Guru Prasad Swar Mala (GPSM) group from Vile Parle (E) which comprised Amchi artists across age groups. The programme titled, ‘Ek Shaam Mastani,’ which included dance, drama and top-class music was GPSM’s first-ever performance outside their society premises. A unique programme “Salute to our Amchi Defence Heroes” was held at Shrimat Anandashram Hall. It was an open-hearted conversation with the guests amchi Defence heroes, Lt. Col. Manohar Karpe (Retd) – Indian Army, Commander Anand Hoskote, VSM (Retd)- Indian Navy, Group Captain Jitendra Masurkar, VM – Indian Air Force. Young Squadron Leader Manali Bijoor – Indian Air Force

The Diwali Sunday dawned with the online DIWALI PAHAT where 16 talented artists from Mumbai, Karla, Bengaluru, USA, and two young versatile comperes from Mumbai brightened the morning of the viewers.

In the evening Musician Paritosh Divgi organised the artists for the performance for the Angeli Aamchi Rock Band “Strummin’ Blues”.

On Saraswat Convocation Day, students for their performance at various examinations are felicitated. On 20th Nov-2022, chief guest Prof. Nutan Madiwal felicitated 30 students.
KSA Foundation Day

The Kanara Saraswat Association celebrated its Foundation Day on November 26, 2022. On this day, KSA has been encouraging bhanap entrepreneurs, youth, sportspersons, and artists and also felicitating them for their accomplishments. Lekhan Puraskar was given for 2022 to awardees Sharmada Shatanand Shukla, Sudhir Koppikar and Rekha Rao. Kiddies Corner Awards were given on Foundation Day. This award consists of two categories. In the first category, the award is given annually for the three best essays, stories, or poems published between October and September. In the second category, the award is given annually to the three best drawings or paintings published between October and September. 27 winners were given prizes on this occasion. Sportsperson of the year 2022 award was given to Yogesh Padukone, a state level badminton player and a coach.

Felicitation of Accomplished Bhanaps. In 2022, the KSA felicitated an institution viz. The Konkani Charitable Foundation, founded by the members of the North American Konkani Association, for their philanthropy and exemplary work in social upliftment. And 3 individuals were felicitated 1. Grp. Capt. Jitendra Dinkar Masurkar, a category ‘A’ flying instructor and winner of the Vayu Sena Medal, for his Service to the Nation. 2. Vithal Chandrashekhar Nadkami, a renowned journalist for his excellence in journalism and his crusade to preserve Indian Music and Culture. And 3. Chaitanya Devidas Padukone, a well-known film journalist, for his exemplary accomplishments in the field of Film Journalism.

Women's Day

The KSA's 17th Annual programme for felicitation of Women Achievers from our community was held virtually, on 11th March, 2023 as part of the International Women's Day celebrations. Neela Balsekar was the Chief Guest for the event known for her long stint as a reader for ‘Happy Home’ a school for Blind Students and also in the Talking Book Foundation where audio versions of college books were created for Blind Students. The following awardees were honored and each of them were virtually presented with a Memento: Rekha Mavinkurve & Nandini Karanje for Empowering women through self employment. Mangala Chandavarkar for Social Awareness in slums and schools. Ashwini Arvind Bhat for Spiritual Awareness. Neeta Koppikar for Women Empowerment and Education.

ACKNOWLEDGEMENTS

We express our gratitude to H.H. Shrimat Sadyojat Shankarashram Swamiji, for blessings and guidance showered on us from time to time.

The Kanara Saraswat Association has gone through several developmental phases in the past few decades and has now emerged as a major institution of Chitrapur Saraswats. Following individuals and institutions have contributed towards the successful working for which we are grateful to them:

For printing of Magazine and maintaining the time schedule we thank Editors Shri Nitin G Gokarn ( upto Feb 2023) and Shri Ramkishore M Mankekar, Associate Editor Shri Uday Manikar (upto Jan-2023), the Editorial Committee Members Smt. Smita Mavinkurve, Smt. Anjali Burde and Ms. Bhakti Ullal, the Junior Editorial Committee Members Shri Vedant Heblekar, Shri Paarthna Ray and Aadya Nagarkatti, Computer composing Smt. Sujata Masurkar and Smt. Rupali Kapnadak Sawant (Printering), M/s SAP Prints Solutions Pvt. Ltd.

Among the institutions we thank The Talmakiwadi CHS Ltd, SVC Co-op Bank Ltd, Union Bank of India, The Popular Ambulance Association, Saraswat Mahila Samaj, Gamdevi, and Balak Vrinda Education Society, the Advertisers, the Sponsors and Donors.

We also thank Shri Radhakrishna Kodange, Caretaker Nashik Holiday Home and Smt. Geeta Kodange, M/s Central Excellency, Shri Vinay and Smt. Maya Gangavali of Guruprasad Caterers, Mrs Rohini Mallapur of Suruchi Caterers, M/s. Arpita Decorators. We also thank Mr. Kishan Chandavarkar of Nashik for helping us streamline NHH Documentation and working system. Our thanks are also due to all the Consulting Doctors, and assisting staff.

We are extremely grateful to Shri Kishore Masurkar of Entod Pharmaceuticals along with their technical team as well as their outsourced team and Shri Rajan Kalyanpur for total back-end support during all KSA-CSN on-line events through Zoom platform - simultaneously coordinating with our Facebook Page and You Tube Page.

Sd/-
Mahesh Kalyanpur
Chairman

Sd/-
Vandan Shiroor
Hon. Secretary

Sd/-
Hemant Kombrabail
Hon. Treasurer

Place: Mumbai
Date: 18/07/2023
DETAILS OF REGISTRATION NUMBERS

THE KANARA SARASWAT ASSOCIATION

1) Certificate of Registration of Societies (Act XXI of 1860) Registration No 736 of 1934-35
2) Certificate of Registration under Public Trust Act 1950 (Bomb XXI of 1950) F 41 (B) dated 10.04.1953
3) Permanent Account Number (PAN): AAATT0071E
4) GST Number 27AAATT0071E2ZS
5) Tax Deduction and Collection Account Number (TAN): MUMT11392D
7) Tax Identification Number (TIN) for Professional Tax: 99160153484P
8) Office of the Registrar of Newspapers for India (Ministry of Information & Broadcasting) Registration No 61765/95 dated 06.07.1995
9) Exemption Under Section 80 G of Income Tax: 80 G Certificate No/DIT(E)/ITO(TECH)/80G/498/2010-2011 is Valid till it is rescinded by Income tax Authority
10) FCRA Registration No: 083720152R and renewed Certificate valid for the period of 5 years from 1.04.2022 to 31.03.2027.
11) CSR Registration No: CSR00040915

THE PROPERTY DETAILS OF KANARA SARASWAT ASSOCIATION (KSA)
1 : IN TALMAKIWADI C.H.S. LTD (TCHS)

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>AREA</th>
<th>STRUCTURE</th>
<th>SOURCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Plot no 11 Cadastral Survey No 1A/312 in Talmakiwadi Tardeo Division</td>
<td>415.67 sq.yards 347.55 sq.mtrs</td>
<td>Open to sky except for Temporary Structure like pendals for common use of Vendor or Purchaser as per their agreed terms And No Compound wall to be erected around plot no 11</td>
<td>Conveyance Deed dated 4th April 1955 between The Saraswat Coop. Hsg. Society and The Kanara Saraswat Association Registered under Sr No. 4457/55 of Book No 1 dated 24th June 1957 with Sub-Registrar, Bombay.</td>
</tr>
<tr>
<td>2 Plot No 11 Cadastral Survey No 1A/312 In Talmakiwadi Tardeo Division</td>
<td>9.33 sq. yards 7.80 sq.mtrs</td>
<td>Area used for KSA Building</td>
<td>Conveyance Deed dated 4th April 1955 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24th June 1957 with Sub-Registrar, Bombay.</td>
</tr>
<tr>
<td>3 Plot no 13 Cadastral Survey No 1A/312 In Talmakiwadi Tardeo Division</td>
<td>516 sq.yards 431.45 Sq. mtrs</td>
<td>KSA building with Ground and Mezzanine Floor + 3 Storeys (Two tenants on each Floor) The height of the building Should not be more than 54 ft.</td>
<td>Conveyance Deed dated 4th April 1955 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24th June 1957 with Sub-Registrar, Bombay.</td>
</tr>
</tbody>
</table>
II - PROPERTY DETAILS OF LAND AT NASHIK HOLIDAY HOME

1) Plot No Survey No 659/6, Plot 41 & 42.
   New Pandit Colony, T.P. Scheme, Nashik
   No II,
   Sharanpur Road, NASHIK 402 002

2) Conveyance Deed Registered on 13th January 1965 under Serial No
   NSK 52/1965 of Bk No 1 with
   Sub-Registrar- Nashik

3) Area of Plot No 41 & 42 7647.50 sq.ft + 7647.50 sq. ft = 15295.00 sq.ft

III – PROPERTY DETAILS OF LAND AT BHANDARDHARA

1) Plot Details Plot No 41, Survey No 169
   Village Murshet, Bhanddar Hills Taluka
   Akole Dist: Ahmednagar

2) Details Of Deed Allotment letter Resha / 274 / 1999 dated
   08/03/1999 Issued by PWD

3) Area of Plot 27000 sq. ft.
INDEPENDENT AUDITOR’S REPORT

To the Members of KANARA SARASWAT ASSOCIATION

Opinion

We have audited the financial statements of Kanara Saraswat Association ("the Trust") which comprise the Balance Sheet as at March 31, 2023 and the Income and Expenditure Account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by Bombay Public Trust Act, 1950 in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the entity as at March 31, 2023, and its surplus for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by Institute of Chartered Accountants of India (ICAI). Our responsibilities under those standards are further described in the Auditor’s Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the Code of Ethics issued by ICAI and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

There is no other information other than financial statements and audit report which we are required to read and comment upon, as such, reporting under other information is not applicable.

Responsibilities of the Trust’s Management for the Financial Statements

The Trust’s Management is responsible for the presentation of these financial statements. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor’s Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management’s use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the trust’s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the Trust to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements. We report that:

a. We have obtained all the information which to the best of our knowledge and belief was necessary for the purpose of our audit.

b. In our opinion proper books of account as required by law have been kept by the Trust so far as it appears from our examination of those books.

c. The Balance Sheet and the Income and Expenditure Account dealt with by this report are in agreement with the books of account.

d. In our opinion and to the best of our knowledge and according to the information and explanations given to us, the said accounts give a true and fair view, in conformity with applicable accounting principles generally accepted in India:

   i. In case of the Balance Sheet, of the state of affairs of the trust as at 31st March, 2023,

   ii. In the case of the Income and Expenditure Account, the deficit for the year ended on that date.

Report on Other Legal and Regulatory Requirements

Audit Report required by section 34 (2) of the Bombay Public Trusts Act, 1950 read with Rule 19 of the Bombay Public Trust Rule, 1951 relating to accounts audited under section 33 (2) of the Bombay Public Trusts Act, 1950 is attached hitherto and shall be deemed to form an integral part of this report.

For P G BHAGWAT LLP
Chartered Accountants
FRN: 101118W / W100682

Sd/-

Shriniwas Shreeram Gadgil.
Partner
Membership No.: 120570

Place: Mumbai
Date: 18-7-2023
UDIN: 23120570BGUEHY6157
**REPORT OF AN AUDITOR RELATING TO ACCOUNTS AUDITED**

**UNDER SUB-SECTION (2) OF SECTION 33 & 34 AND RULE 19 OF THE BOMBAY PUBLIC TRUST ACT**

Registration No. : F 41 (B)  
Name of the Public Trust : KANARA SARASWAT ASSOCIATION  
For the year ended : March 31, 2023

<table>
<thead>
<tr>
<th>A.</th>
<th>Whether accounts are maintained regularly and in a accordance with the provisions of the Act and the rules;</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>B.</td>
<td>Whether receipt and disbursements are properly and correctly shown in the accounts;</td>
<td>Yes</td>
</tr>
<tr>
<td>C.</td>
<td>Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with accounts;</td>
<td>Yes</td>
</tr>
<tr>
<td>D.</td>
<td>Whether all books, deeds, accounts, voucher, other documents or records, required by the auditor were produced before him;</td>
<td>Yes</td>
</tr>
<tr>
<td>E.</td>
<td>Whether a register of movable or immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit reports have been duly complied with;</td>
<td>Refer Note 18B</td>
</tr>
<tr>
<td>F.</td>
<td>Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information, required by him;</td>
<td>Yes</td>
</tr>
<tr>
<td>G.</td>
<td>Whether any property or funds of the Trust were applied for any object or purpose other than the object or purpose of the Trust;</td>
<td>No</td>
</tr>
<tr>
<td>H.</td>
<td>The amounts of outstanding for more than one year and the amounts written off, if any;</td>
<td>Refer Schedule 13 and Note 18C</td>
</tr>
<tr>
<td>I.</td>
<td>Whether tenders were invited for repairs or construction involving expenditure exceeding Rs. 5,000/-</td>
<td>Yes</td>
</tr>
<tr>
<td>J.</td>
<td>Whether any money of the public trust has been invested contrary to the provisions of Section 35;</td>
<td>No</td>
</tr>
<tr>
<td>K.</td>
<td>Alienations, if any, of the immovable property contrary to the provisions of section 36 which have come to the notice of the auditor</td>
<td>None noticed</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>L.</td>
<td>All cases of irregular, illegal or improper expenditure, or failure or omission to recover moneys or other property belonging to the public trust or of loss or waste of money or other property thereof &amp; whether such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust;</td>
<td>None</td>
</tr>
<tr>
<td>M.</td>
<td>Whether the budget has been filed in the form provided by rule 16 A,</td>
<td>Yes</td>
</tr>
<tr>
<td>N.</td>
<td>Whether the maximum and minimum number of the trustees is maintained;</td>
<td>Yes</td>
</tr>
<tr>
<td>O.</td>
<td>Whether the meetings are held regularly as provided in such instrument,</td>
<td>Yes</td>
</tr>
<tr>
<td>P.</td>
<td>Whether the minutes books of the proceedings of the meeting is maintained;</td>
<td>Yes</td>
</tr>
<tr>
<td>Q.</td>
<td>Whether any of the trustees has any interest in the investment of the trust;</td>
<td>No</td>
</tr>
<tr>
<td>R.</td>
<td>Whether any of the trustees is a debtor or creditor of the trust;</td>
<td>No</td>
</tr>
<tr>
<td>S.</td>
<td>Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit;</td>
<td>Yes</td>
</tr>
<tr>
<td>T.</td>
<td>Any special matter, which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner.</td>
<td>No</td>
</tr>
</tbody>
</table>

For P G BHAGWAT LLLP  
Chartered Accountants  
FRN: 101118W / W100682  

Sd/-  
Shriniwas Shreeram Gadgil.  
Partner  
Membership No.: 120570  

Place: Mumbai  
Date: 18-7-2023  
UDIN: 23120570BGUEHY6157
**Name of the Public Trust:** Kanara Saraswat Association  
**Balance Sheet as at 31st March, 2023**

### Property & Assets

<table>
<thead>
<tr>
<th>Schedule</th>
<th>As at 31.3.2022</th>
<th>As at 31.3.2023</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Trust Funds or Corpus</strong></td>
<td>3,19,48,045.94</td>
<td>3,38,09,045.94</td>
</tr>
<tr>
<td><strong>Other Earmarked Funds</strong></td>
<td>3,81,67,841.71</td>
<td>3,82,85,941.71</td>
</tr>
<tr>
<td><strong>Loans (secured or unsecured)</strong></td>
<td>2,540.00</td>
<td>2,540.00</td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For Expenses</td>
<td>1,86,772.00</td>
<td>32,046.22</td>
</tr>
<tr>
<td>For Advances</td>
<td>2,90,206.00</td>
<td>2,62,643.00</td>
</tr>
<tr>
<td>For Rent &amp; Other Deposits</td>
<td>14,39,858.00</td>
<td>10,57,717.20</td>
</tr>
<tr>
<td>For Sundry Credit Balances</td>
<td>1,80,000.00</td>
<td>31,954.64</td>
</tr>
</tbody>
</table>

### Income & Expenditure Account

<table>
<thead>
<tr>
<th>Activity</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>32,08,957.91</td>
</tr>
<tr>
<td>Less - adjustments</td>
<td>0.00</td>
</tr>
<tr>
<td>Add: Surplus/(Deficit) as per I &amp; E Account</td>
<td>-19,41,915.38</td>
</tr>
<tr>
<td>Sub-total</td>
<td>12,67,042.53</td>
</tr>
<tr>
<td>Rent</td>
<td>2,388.00</td>
</tr>
<tr>
<td>Interest</td>
<td>46,435.44</td>
</tr>
<tr>
<td>Other Income</td>
<td>7,750.00</td>
</tr>
<tr>
<td>Income Outstanding</td>
<td>48,823.44</td>
</tr>
<tr>
<td>Sub-total</td>
<td></td>
</tr>
</tbody>
</table>

### Cash & Bank Balances

<table>
<thead>
<tr>
<th>Activity</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Balance</td>
<td>2,636.00</td>
</tr>
<tr>
<td>Bank Balances</td>
<td>-</td>
</tr>
<tr>
<td>In Current / Savings Accounts</td>
<td>8,05,441.37</td>
</tr>
<tr>
<td>In Fixed Deposit Accounts</td>
<td>5,22,50,345.52</td>
</tr>
<tr>
<td>With Trustees</td>
<td>-</td>
</tr>
<tr>
<td>With Manager</td>
<td>-</td>
</tr>
</tbody>
</table>

### Summary

**Total** | **7,34,79,766.18**
---|---
**Total** | **7,62,60,796.60**
### Income & Expenditure Account for the year ended 31st March, 2023

#### Name of the Public Trust:
**KANARA SARASWAT ASSOCIATION**

#### SCHEDULE IX

[Vide Rule 17(1)]

<table>
<thead>
<tr>
<th>Year ended 31.3.2022</th>
<th>EXPENDITURE</th>
<th>Schedul e</th>
<th>Year ended 31.3.2023</th>
<th>Year ended 31.3.2022</th>
<th>INCOME</th>
<th>Schedul e</th>
<th>Year ended 31.3.2023</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rs.</strong></td>
<td><strong>Rs.</strong></td>
<td><strong>Rs.</strong></td>
<td><strong>Rs.</strong></td>
<td><strong>Rs.</strong></td>
<td><strong>Rs.</strong></td>
<td><strong>Rs.</strong></td>
<td><strong>Rs.</strong></td>
</tr>
<tr>
<td>5,78,222.00</td>
<td>To Expenditure in respect of properties</td>
<td>11</td>
<td>638,797.74</td>
<td>5,71,834.16</td>
<td>By Rent Accrued/Realised</td>
<td>15</td>
<td>15,53,960.00</td>
</tr>
<tr>
<td>11,84,653.19</td>
<td>To Establishment Expenses</td>
<td>12</td>
<td>10,09,503.52</td>
<td>(From Residential Tenants, Religious Functions &amp; Others)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>To Remuneration to Trustees</td>
<td></td>
<td></td>
<td></td>
<td>By Interest Accrued/Realised</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>To Remuneration to the head of the math</td>
<td></td>
<td></td>
<td></td>
<td>On Securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>To Legal Expenses</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20,000.00</td>
<td>To Audit fees</td>
<td></td>
<td>20,000.00</td>
<td></td>
<td>On Loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>To Contribution &amp; Fees</td>
<td></td>
<td>32,69,182.00</td>
<td></td>
<td>On Bank Accounts/Fixed Deposits</td>
<td>16</td>
<td>32,97,530.60</td>
</tr>
<tr>
<td></td>
<td>To Amounts written off:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(a) Bad Debts</td>
<td></td>
<td>-</td>
<td></td>
<td>By Dividend</td>
<td>300.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(b) Loan Scholarships</td>
<td></td>
<td></td>
<td></td>
<td>By Donations in Cash or Kind</td>
<td>5,96,610.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(c) Irrecoverable Rents</td>
<td></td>
<td></td>
<td></td>
<td>By Grants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-74,397.11</td>
<td>(d) Other Items</td>
<td>13</td>
<td>39,383.00</td>
<td>22,22,012.00</td>
<td>By Income from Other Sources</td>
<td>17</td>
<td>23,95,773.00</td>
</tr>
<tr>
<td></td>
<td>To Miscellaneous Expenses</td>
<td></td>
<td></td>
<td></td>
<td>By Transfer from Reserve</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7,11,369.96</td>
<td>To Depreciation</td>
<td>3</td>
<td>6,53,145.61</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>To Amounts transferred to Reserves</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>To Expenditure on objects of the Trust</td>
<td>14</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(a) Religious</td>
<td></td>
<td></td>
<td></td>
<td>By Deficit carried over to the Balance Sheet</td>
<td>19,41,915.38</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(b) Educational</td>
<td></td>
<td></td>
<td>4,00,000.00</td>
<td>By Transfer from Reserve</td>
<td>4,00,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(c) Medical Relief</td>
<td></td>
<td></td>
<td>13,70,000.00</td>
<td>By Income from Other Sources</td>
<td>13,70,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(d) Relief of Poverty</td>
<td></td>
<td></td>
<td>11,67,640.00</td>
<td>By Transfer from Reserve</td>
<td>11,67,640.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(e) Other Charitable Objects</td>
<td></td>
<td></td>
<td>14,13,439.17</td>
<td>By Income from Other Sources</td>
<td>14,13,439.17</td>
<td></td>
</tr>
<tr>
<td></td>
<td>To Surplus carried over to the Balance Sheet</td>
<td>11</td>
<td>11,32,264.56</td>
<td></td>
<td>By Transfer from Reserve</td>
<td></td>
<td></td>
</tr>
<tr>
<td>80,04,943.54</td>
<td>TOTAL</td>
<td></td>
<td>78,44,173.60</td>
<td>80,04,943.54</td>
<td>TOTAL</td>
<td>78,44,173.60</td>
<td></td>
</tr>
</tbody>
</table>
SCHEDULE 18 : NOTES ON ACCOUNTS

A Significant Accounting Policies:

1. Basis of Accounting:
   
The Financial Statements are prepared under the historical cost convention on an accrual basis, except in case of Subscriptions which are accounted on cash basis

2. Use of Estimates:
   
The presentation of financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities on the date of financial statements and the reported amount of revenues and expenses during the reported period. Difference between the actual results and estimates are recognised in the period in which the results are known / materialised.

3. Income:
   
   Interest income on Fixed deposits is recognized on time proportion basis taking into account the amount outstanding and the rate applicable.
   
   Income from Rent is recognized based upon the rights given to the tenants against payment of Rent / Lease Fee. The same is recorded on accrual basis in the books.

4. Fixed Assets:
   
a. Fixed Assets are stated at cost of acquisition / construction and inclusive of all direct and incidental expenses related to such acquisition / construction.
   
b. Cost relating to acquisition of Computer Software is capitalized.

5. Depreciation:
   
   Depreciation has been provided at rates as specified under Income Tax Act. Till FY 20-21 the rate of depreciation was prescribed as per management which is changed from FY 21-22.

6. Foreign Currency Transactions:
   
   Transactions arising in foreign currency during the year are recorded at the exchange rates prevailing on the date of the transaction.

   
   The Trust recognises a provision when there is a present obligation as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates. A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. Where there is a possible obligation or a present obligation that the likelihood of outflow of resources is remote, no provision or disclosure is made. Contingent assets are neither recognised or disclosed.

B The Trust has not maintained the Fixed Assets Register as per the requirements of Section 36B and Rule 24A of the Bombay Public Trust Act, 1950. The Trust has however, maintained a list of assets and is in the process of compiling the register.

C In respect of refundable education loans granted by the Trust, there is overdue amount as on 31.3.2023. The Management is confident of recovering this amount.

D The TDS is paid in excess every year to avoid interest on late payment. The same is adjusted in subsequent years TDS liability.
Statement of income liable to contribution for the year ending **31st March 2023**

Name of Public Trust : KANARA SARASWAT ASSOCIATION

Registration No. F - 41 (B) dated 10th April, 1953

<table>
<thead>
<tr>
<th>Description</th>
<th>Year ended 31.3.2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>I) Income as shown in the Income and Expenditure (Schedule IX)</td>
<td>78,44,173.60</td>
</tr>
<tr>
<td>II. Items not chargeable to Contribution under Section 58 and Rule 32 :</td>
<td></td>
</tr>
<tr>
<td>(i) Donations received from other Public Trusts and Dharmadas</td>
<td></td>
</tr>
<tr>
<td>(ii) Grants received from Government and Local authorities</td>
<td></td>
</tr>
<tr>
<td>(iii) Interest on Sinking or Depreciation Fund</td>
<td></td>
</tr>
<tr>
<td>(iv) Amount spent for the purpose of secular education</td>
<td>4,00,000.00</td>
</tr>
<tr>
<td>(v) Amount spent for the purpose of medical relief</td>
<td>15,35,870.00</td>
</tr>
<tr>
<td>(vi) Amount spent for the purpose of veterinary treatment of animals</td>
<td></td>
</tr>
<tr>
<td>(vii) Expenditure incurred from donations for relief of</td>
<td></td>
</tr>
<tr>
<td>distress caused by scarcity, drought, flood, fire or other natural calamity</td>
<td>10,42,640.00</td>
</tr>
<tr>
<td>(viii) Deductions out of income from lands used for agricultural purposes :</td>
<td></td>
</tr>
<tr>
<td>(a) Land Revenue and Local Fund Cess</td>
<td></td>
</tr>
<tr>
<td>(b) Rent payable to superior landlord</td>
<td></td>
</tr>
<tr>
<td>(c.) Cost of production, if lands are cultivated by trust</td>
<td></td>
</tr>
<tr>
<td>(ix) Deductions out of income from lands used for non-agricultural purposes :</td>
<td></td>
</tr>
<tr>
<td>(a) Assessment, cesses and other Government or Municipal Taxes</td>
<td>91,965.00</td>
</tr>
<tr>
<td>(b) Ground rent payable to the superior landlord</td>
<td></td>
</tr>
<tr>
<td>(c.) Insurance premia</td>
<td>19,845.00</td>
</tr>
<tr>
<td>(d) Repairs at 10 per cent of gross rent of building</td>
<td>1,55,396.00</td>
</tr>
<tr>
<td>(e) Cost of collection at 4 per cent of gross rent of buildings let out</td>
<td>62,158.40</td>
</tr>
<tr>
<td>(x) Cost of collection of income or receipts from securities, stocks, etc. at 1 per cent of such income</td>
<td>32,975.31</td>
</tr>
<tr>
<td>(xi) Deductions on account of repairs in respect of buildings not rented and yielding no income, at 10 per cent of the estimated gross annual rent</td>
<td>33,40,849.71</td>
</tr>
<tr>
<td><strong>Gross Annual Income chargeable to contribution Rs.</strong></td>
<td>45,03,323.89</td>
</tr>
</tbody>
</table>

Certified that while claiming deductions admissible under the above Schedule, the Trust has not claimed any amount twice, either wholly or partly, against any of the items mentioned in the Schedule which have the effect of double deduction.
In the next five verses, Bhagavān talks about Jñānayoga in brief as it has been dealt with in detail in most of the chapters. Jñānayoga is the knowledge of the individual self as consciousness (Ātmā).

“Mahabaho (Arjuna), may you understand the five factors which are responsible for any action. They are all products of prakrti (Anātmā) and have been enumerated in the Upaniṣhads which come at the end of the Veda-s after the Karma-Kānda (ritualistic portion of the Veda-s).”

“The jīva is a mixture of the body-mind-sense complex and the consciousness behind them. All activities of the body, speech and mind done by a human being are done by this combination, whether the actions are sacred or worldly.”

“An ignorant person is confused about who he is. He identifies himself with the body-mind-sense complex and looks upon himself as a ‘doer’ of actions, though he is actually the pure consciousness not polluted by the karma or karmaphala.”

[It is only a study of scriptures which brings about a correction in this wrong identification.]

“A jñāni is capable of clearly seeing the difference between the anātmā – the body-mind-sense complex and the Ātmā. With the emerging of clarity of perception, he no longer identifies with the body. He sees the body-mind-sense complex as a product of prakrti. He is not affected by the actions of anātmā.”

(v 13-17)

Now Bhagavān explains the three varieties of knowledge, the three varieties of doers of the action and three varieties of actions. This is very similar to what was discussed in the 17th chapter, based on the three guṇa-s.

“In every knowledge, three factors are involved. Knowledge itself, the object of knowledge and the knower. In every action, similarly, there are three factors; the action itself, the instrument of action and the person who is doing the action.”

“The three varieties are based upon the predominant guṇa (sattva, rajas or tamas) whichever is active.”

(Sāttvic Jñānam is that which sees that one, indivisible and imperishable consciousness (Ātmā) everywhere, in all objects and in all places. That knowledge which sees a divided and separate consciousness in different individuals, is born out of rajas. That knowledge which is born out of confusion and limited knowledge is called tāmasa jnānam.”

(20-22)

“That action which is not propelled by desire-hatred, done by a karmayogī without any attachment to its phalam is called sāttvic action. In contrast, many actions are propelled only by desire-hatred (rāga-dvesha-s) with a strong sense of ‘This is my action and I want this particular result’. Such actions create a lot of physical and mental exhaustion. This type of actions are of rājasic nature. Some actions are done by a confused mind which can harm the doer and also other beings. Such actions are called tāmasic actions. In such actions, the doer looks only for his own benefit even at the cost of harming others.”

(v23-25)

“The person who does any action without ego (ahankāra), with enthusiasm and determination and is never worried about whether the result will be good or bad is a sāttvic kartā. He never judges any result as success or failure. Success for him is Iśhvara prasāda and failure is an opportunity to learn and improve upon that which is given by Iśhvāra.”

(25)

“One who is full of attachment to the results of the action and totally propelled by binding desires and hatred is never happy and peaceful when doing the action. He is always swayed by happiness and sorrow. He does not mind if some of his actions are harming other individuals. Such a doer is a rājasic kartā.”
“The tāmasic kartā is totally unskilled, uncultured, lazy and stubborn. He is always unhappy, whatever the action and procrastinates whatever needs to be done. He tries to avoid even the most necessary action. Such a person never takes any advice from others with regard to what he should do and what he should not do. At the same time, He himself does not know what to do.” (v26-28)

In the next few verses Bhagavān talks about the three different types of intellect and determination (buddhih and dhṛti).

“One’s intellect and its capacity to be steadfast and determined are also of three types.”

“An intellect which can differentiate between what is to be done and what is not to be done, what is fear and what is fearlessness, what is bondage and what is freedom from bondage is called sāttvic buddhih.”

“The intellect which does not have clear discrimination between what is a dhārmic action and what is an adhārmic action, and when to do, or not do, any of them clearly without correct understanding is the rājasic buddhih.”

“Perceiving what is absolutely adharmic as dhārmic (misunderstanding on account of total delusion and ignorance) is described as the nature of tāmasic buddhih.” (v 29-32)

( ..to be continued)
Important Towns in Uttar Kannada

Read the clues below and find the towns in Uttar Kannada District

- This town is named after a forest shrub
- The administrative centre of Uttar Kannada
- It’s an important port town
- This town has a Tibetan colony
- The famous Marikkamba Temple is here
- This beach town has the famous Shiva Statue
- Shri Mahaganapati is the presiding deity of this town
- The famous salt pans belong here
- The wildlife sanctuary here is a major attraction of this town

Wordsearch

Test your knowledge of Yogasanas and Sanskrit with this Wordsearch.

Hidden in this grid are the Sanskrit names of yogasanas inspired by animals and birds. The clues are in the English name for the pose. eg: The clue Cow-faced pose refers to Gomukhasana. Locate Gomukhasana in the grid. Go on and fill in the rest!

English name of asana

- COW-FACED POSE
- DOWNWARD FACING DOG POSE
- EAGLE POSE
- CAMEL POSE
- PIGEON POSE
- TORTOISE POSE
- CROCODILE POSE
- FROG POSE
- FISH POSE
- PEACOCK POSE
- LOCUST POSE
- LION POSE
- COCKEREL POSE
- CAT POSE
- COW POSE

Answers on page 63
14.1 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 Neuter words with case ending of षी िवभ�� |

Eg. वाहनम् – वाहन�, द्वारम् – द्वारस्प

1. वाहनम् – वाहनस्य वर्णः: नीलः: अस्ति |
Vehicle – Color of the Vehicle is blue.
-------------------- नाम सुवनतः: अस्ति |
Friend’s name is Suvrat.

2. गृहम् – गृहस्य नाम आनन्दभवनम् अस्ति |
House – Name of the House is Anandbhavan.
-------------------- चित्रं सुन्दरम् अस्ति |
Picture of the Garden is beautiful.

3. ----------------- अर्चकः: पूजा करोित |
Priest of the Temple is worshipping.

4. ----------------- चित्रकारः: रविवर्मा अस्ति |
Painter of the painting is Ravivarma.

5. ----------------- स्वादः: मधुरः: अस्ति |
The taste of the milk is sweet.

6. ----------------- किं मूल्यम्? |
What is the price of the cloth?

7. ---------------- पिञ्जः: कुं त्रा अस्ति? |
Where is the switch of the fan?

8. ---------------- धनी: कर्कशः: अस्ति |
The sound of the machine is harsh.

9. एतत् ---------------- भाण्डम् अस्ति |
This is the pot of water.

10. ---------------- पुरतं: वटवृक्षः: अस्ति |
There is a banyan tree in front of the Building.

Answers given on Page 49

Girvanapratishtha conducts certificate courses for Sanskrit in a graded series from beginner to advanced levels. If you wish to join these courses write to –

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Read our quarterly E-magazine at - www.chitrapurmath.net/site/activities-girvanaprathistha-patrika
Leodırı 1

2007ರಲೆ 30 ಜುಲೈಯಾದ ಸುರೇಶಾ ಕೇಳ ಬಾರಿತ ಪೋಣ ಆಲಾ "ಸುಮಾಲಿ ಆಜ್ ಪಾಟಿಟು ಕಳೆಯ ಯೇಜು ಲಾಗಿಯಲೇ ಆಹೆ. ಕಿರುಕರು ತಿಲಾ ಹೊಸ್ಪಟಲದ್ಯೆ ದೈನಂದು ನೆಲದಲ್ಲೇ ತನ್ನದ ತಿನ್ನಿ ನವಾಬಮಾಡಿಯಾರುಕೈ ಬೀಯಾದ ಎಂಬ ಕೌಂದರೆ ಜನರ ನಿಳಗಿಯ ಹೊಂದಿಕೆ. ಪ್ರತಿ ಸ್ವಾಧೀನದ ಅಜೆ ಕಾಮಾಶಾ ಜಮಾನ ನಿಂದಿ ಕನ್ನಡ ಒಂದಾರು ತನ್ನ ಕೌಂದರೆ ಜನರ ನಿಳಗಿಯ ಹೊಂದಿಕೆ.

Leodırı 2

ಲೆಕ್ಕವಿಚಾರಿಯಾರು ಭಾರತೀಯ ಮಹತ್ತವಾದ ಕೃಷಿ ಆಧಾರ ಅತ್ಯಂತ ಬೆಳೆದ ವ್ಯಾಪಾರ ಪ್ರಯತ್ನ ಗುರುತಿಸಿ ವೆಧ ಕರ್ನಾಟಕ ನವಾಬಮಾಡಿಯಾರು ಭಾರತ ಸ್ವಾಧೀನ ನಿಂದಿ ಕನ್ನಡ ಒಂದಾರು ತನ್ನ ಕೌಂದರೆ ಜನರ ನಿಳಗಿಯ ಹೊಂದಿಕೆ.

Leodırı 3

ಸುಮಾಲಿ ತ್ರಿಕೂಟ ರೆಕ್ಕ್ ಮಾತ್ರ ಹೊಂದಿಕೆಯ ನೆಲದಲ್ಲೇ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ. ಟೈಕಸ್ ಆಣಿ ಟ್ರೀನೆಂದ ಆಲಾ ಕೇಳ್ ಎಂದ ಪ್ರಯತ್ನ ಸ್ವಾಧೀನದ ಅಜೆ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ.

Leodırı 4

ಆದರೆ ಆಣಿ ಹೊಂದಿಕೆಯ ನೆಲದಲ್ಲೇ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ. ಟೈಕಸ್ ಆಣಿ ಟ್ರೀನೆಂದ ಆಲಾ ಕೇಳ್ ಎಂದ ಪ್ರಯತ್ನ ಸ್ವಾಧೀನದ ಅಜೆ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ.

Leodırı 5

ಆದರೆ ಆಣಿ ಹೊಂದಿಕೆಯ ನೆಲದಲ್ಲೇ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ. ಟೈಕಸ್ ಆಣಿ ಟ್ರೀನೆಂದ ಆಲಾ ಕೇಳ್ ಎಂದ ಪ್ರಯತ್ನ ಸ್ವಾಧೀನದ ಅಜೆ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ.

Leodırı 6

ಆದರೆ ಆಣಿ ಹೊಂದಿಕೆಯ ನೆಲದಲ್ಲೇ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ. ಟೈಕಸ್ ಆಣಿ ಟ್ರೀನೆಂದ ಆಲಾ ಕೇಳ್ ಎಂದ ಪ್ರಯತ್ನ ಸ್ವಾಧೀನದ ಅಜೆ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ.

Leodırı 7

ಆದರೆ ಆಣಿ ಹೊಂದಿಕೆಯ ನೆಲದಲ್ಲೇ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ. ಟೈಕಸ್ ಆಣಿ ಟ್ರೀನೆಂದ ಆಲಾ ಕೇಳ್ ಎಂದ ಪ್ರಯತ್ನ ಸ್ವಾಧೀನದ ಅಜೆ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ.

Leodırı 8

ಆದರೆ ಆಣಿ ಹೊಂದಿಕೆಯ ನೆಲದಲ್ಲೇ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ. ಟೈಕಸ್ ಆಣಿ ಟ್ರೀನೆಂದ ಆಲಾ ಕೇಳ್ ಎಂದ ಪ್ರಯತ್ನ ಸ್ವಾಧೀನದ ಅಜೆ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ.

Leodırı 9

ಆದರೆ ಆಣಿ ಹೊಂದಿಕೆಯ ನೆಲದಲ್ಲೇ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ. ಟೈಕಸ್ ಆಣಿ ಟ್ರೀನೆಂದ ಆಲಾ ಕೇಳ್ ಎಂದ ಪ್ರಯತ್ನ ಸ್ವಾಧೀನದ ಅಜೆ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ.

Leodırı 10

ಆದರೆ ಆಣಿ ಹೊಂದಿಕೆಯ ನೆಲದಲ್ಲೇ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ. ಟೈಕಸ್ ಆಣಿ ಟ್ರೀನೆಂದ ಆಲಾ ಕೇಳ್ ಎಂದ ಪ್ರಯತ್ನ ಸ್ವಾಧೀನದ ಅಜೆ ತನ್ನ ಕನ್ನಡ ಹೊಂದಿಕೆ.
1. A good person will look upon the whole world as good.
2. One should not praise oneself.
3. Constant borrowing will lead a person to ruin.
4. A single hand cannot clap, it takes two to make a quarrel.
5. On Ekdashi (day of fast), you tend to eat double of what you eat on other days.

“कोकणी आदगत्यो आनि वाक्प्रचार”

Answers to सरल संस्कृतम् -

Exercise 14.1 - 1. मित्रस्य 2. उपवनस्य 3. मन्दिरस्य 4. चित्रस्य 5. दुष्धस्य
6. वस्त्रस्य 7. व्यजनस्य 8. यन्त्रस्य 9. जलस्य 10. भवनस्य
Before narrating my experience, I would like to offer my respectful obeisance at the Lotus Feet of H.H.Shrimat Sadyojat Shankarashram Swamiji, without whose Blessings, such a wonderful experience would have been impossible.

A miracle can be defined as an extraordinary event manifesting Divine intervention in human affairs. It can also mean an extremely outstanding or unusual event, thing or accomplishment. The year was 2005, when our H.H. Swamiji were observing His Chaturmaasa at the Shiva Krishna Mandir, Hubbali. I was assigned the pleasant duty of making all the necessary arrangements for the concluding event of Chaturmaasa, that is Seemollanghana.

There was hardly any time left to make all the arrangements, for this mega-event. The first venue that came to my mind was the Mallaprabha River, which flows between Hubbali and Belgaum and is situated very close to a place called Mughatkhan, Hubbali. When we visited the venue, we found the river in full spate, as it usually is during the monsoons. The width of the river was enormous, with the water overflowing the banks. I felt very worried about how I could arrange such an important event under such harsh conditions.

When we returned on the following day, hoping for some relief we found, to our dismay and agony, that the water level had risen further and the scenario seemed even worse and more challenging, I was in a total dilemma...How would I overcome this major obstacle? Just then, I saw an elderly man approaching us. Coming closer, he enquired about our problem. He then suggested we go to a village nearby, which was also situated on the banks of the river. When we entered the village, we noticed a boatman on a raft-like boat anchored on the bank of the river. It really seemed as if he was waiting for us, but I found that particular area not good enough for an event of such magnitude.

I was at my wits’ end, when another elderly bearded man approached us and after listening to my difficult situation, suggested we go to a Math which was situated on the other side of the village, right next to the river bank. He assured us that the venue was ideal and also feasible to make arrangements, not only for the event but also to accommodate all the devotees coming from near and far to witness the event.

When we approached the Math, the presiding Swamiji greeted us and was also happy to take us around the Math premises. We were overjoyed to see that, at one point, there was a flight of steps leading down to the river. The boatman also assured us that he could bring the boat right up to the steps.

On the day of the Seemollanghana, I was in the Shiva Krishna Mandir, but had requested Shri Nitin Sirur to take some volunteers to the venue and make the necessary arrangements. Sometime in the afternoon I received a troubled call from Shri Nitin who informed me that it was raining heavily, and that the floor of the Math was covered with leaves and mud! It appeared humanly impossible to clean up the area in time for the ceremony. I panicked. Was my plan going to fail?? How would I face Pujya Swamiji and all the devotees?
All that I could do was- say a silent prayer and seeking the Blessings of H.H. Swamiji to bless me in overcoming all these obstacles.

I rushed to the spot and to my horror, saw for myself the terrible mess on the floor of the Math premises, especially near the vicinity of the place where Pujya Swamiji were to perform puja. My mind was in a turmoil. What could I do to avert the crisis?

To the profound astonishment and immense relief of everyone present, a sudden strong gust of wind followed by a heavy downpour cleaned the floor of the leaves and the mud like magic! The heavy shower ceased once the floor was cleansed....and to our utter surprise, there was no rain thereafter on that day.

We were now in need of some leaves from a mango tree to adorn the mantap erected for the puja. As if on cue, the branch of a mango tree full of leaves snapped and fell, almost at our feet. We were, naturally besides ourselves with joy and felt truly blessed, indeed!

How should I interpret these events? Should I just brush them off as mere coincidences? Or was it Divine intervention? Yes, it certainly was - an extraordinary event indicating Divine intervention in human affairs. I must add here that the two elderly men who had given us the right advice were never seen again, even though all the villagers came that evening, after Seemollanghana to take the Blessings of Pujya Swamiji.

I sincerely attribute the success of this event to the Grace of the Almighty and the Blessings of Pujya Swamiji. My pranams at the Lotus Feet of H. H. Shrimat Sadyojat Shankarashram Swamiji, without whose Blessings, it would have been a herculean task to overcome such a big hurdle and arrange a memorable Seemollanghana.
Happy Golden Wedding Anniversary
50 years of togetherness

Shri Ram Mohan V Ullal and Smt. Geetha Ram Mohan Ullal (Nee Bhat)

We seek the blessings of our Kuladevata Shri Shantadurga and our Param Pujya Sadyojat Shankarashram Swamiji for the continued good health and happiness of the couple.

May this Gold turn to Diamond.

With lots of Love from:
Smitha, Durgesh, Vinay, Shashwathi, Divya, Amith, Shivani, Prateeksha, Aarav & Aadit.

With Best Wishes from:
Ullals, Bhats, Kombrails, Konajes, Balnads, Betrabets, Savkurs, Kailajes, Hebles, Kumbles, close relatives and family Friends.
Ganapati - Anil Manjunath Turme

Colour pencil artwork by Sarita Kaushik

Graphite pencil artwork by Nivedita Baindoor (Fawn)

Seema Naimpally (Boat)
A Vibrant Week of Kara Seva Shibir - 2023
A Vibrant Week of Kara Seva Shibir - 2023

VINAYA NADKARNI and ATUL PRASAD

Some things in life are irreplaceable and immeasurable – like the fruits of being in the Divine presence of our Gurushakti at our Gurukshetra - Shri Chitrapur Math. The experience was even more palpable and rewarding when after a four-year pause owing to the pandemic, the 7-day Kara Seva Shibir took place in Shirali from 7th to 14th May, 2023.

A shibir where new friendships are forged and existing ones cemented, new memories were etched into the minds of the shibirarthi-s while participating in the sessions and interacting with our Beloved Guru HH Shrimat Sadyojat Shankarashram Swamiji. On the day of arrival, the shibirarthi-s were gently initiated into the program with the registration, a briefing, and an icebreaker session which got all the participants excited for the week to follow. The shibirarthi-s were split into five groups which, by the end of the shibir, served to build unity and friendship amongst them. Dipa-prajwalana was performed to indicate the initiation of the Shibir and Pratigya was taken by all shibirarthi-s to signify their commitment in the Divine presence of HH Swamiji. After this, our senior sanchalaka-s briefed the yuva-s about the Shrines and the Mahasamadhi Sannidhi-s within the temple. They were also shown other vital structures of our Math, like the Dhwaja Stambha, Shivaganga Sarovara, Goshala and so on. This was day 1 and it left the yuva-s and upasanchalaka-s wanting more. The following days were packed with activities and sessions and the shibirarthi-s found themselves following a busy schedule over the next 7 days. Wake up time was at 5am and the shibirarthi-s would freshen up and assemble by 6am for warm up sessions post tea.

**Balakrishna Shetty’s session:**

The first exercise session of the shibir was conducted by Balakrishna Shetty - known to us as Bala maam, as he has been closely associated with the Math and shibir-s for many years. He is an 8-times national Muay Thai champion and a Jujitsu and Mixed Martial Arts (MMA) fighter. He runs the Total Combat Fitness centre in Mumbai which advocates mixed workouts and MMA classes. He spoke about ancient schools of martial arts in India and had a wealth of knowledge to share about martial arts and fighting techniques. He displayed a few such self-defence techniques followed by a warm up session that invigorated the shibirarthi-s for the kara seva activities that were to follow.

**Kara seva sessions:**

The most awaited activity would take place in the morning. The shibirarthi-s would eagerly get onto the bus at 6:30 am which took them to Kembre farms, accompanied by sanchalaka-s. One of the field activities required the shibirarthi-s to shovel dried leaves into baskets and spread them evenly onto the fields which would then serve as manure. Another activity included, cleaning a pond which was clogged with silt, mud and leaves. This is required to be done before every monsoon so that the pond has sufficient depth to collect rain water through the season. This activity continued over the next 3-4 mornings and by the end of the fourth day the youngsters had enjoyed this activity so much, that some happily talked about how they had shed their inhibitions of getting into the water and some were hesitant to come out of the water when it was time to get back! It’s not everyday that one gets to do farm activities like these. After a good wash the shibirarthi-s were treated to freshly peeled jackfruit that tasted like no other produce elsewhere, along with local mangoes, bananas and other snacks.

**Carpentry sessions:**

Shibirarthi-s in group-wise rotation participated wholeheartedly in a two hour session of carpentry with Harin Hattangadi and a few sanchalaka-s who volunteered to help. The carpentry lab of Srivali High School is an elaborately stocked workplace with all possible hand-held tools and machines that makes carpentry an extremely fruitful and rewarding experience. Shibirarthi-s would come back from the session with a product entirely made by them – labelled with their names of course. From key holders to clothes hangers, the shibirarthi-s had a choice of products to make under supervision and using safety gear.
Pranayama and Ninada sessions:

These sessions were conducted by Sharayu Haldipur who emphasised that these Pranayama and Ninada techniques are a ‘Prasada’ from our beloved Guru HH Shrimat Sadyojat Shankarashram Swamiji. Devised by HH Swamiji Himself, these extremely effective breathing exercises are simple to follow. Techniques like Kapalabhati, Bhashrika with Kumbhaka and Ninada were taught at a calm and relaxing pace by Sharayu Haldipur. The shibirarthi-s said that these techniques were one of the key take-aways from the shibir.

Sanskrit Sambhashana (Spoken Sanskrit):

Sanskrit is one of the oldest living languages and learning it brings an array of benefits. Sanskrit can be taught and learnt in a fun and simple way, was what Shilpa Mudur and Sangita Pawar brought forth with their session on Sanskrit Sambhashana. Shibirarthis felt it was a much simpler and an exciting way to learn than how it is usually taught in school. With this session being an eye-opener, a few of them felt eager enough to enroll for the Sanskrit Sambhashana class.

Guruparampara sessions:

Our Guruparampara is rich and vast as elucidated in the book, ‘Shri Chitrapur Guruparampara Charitra’. These 1-hour sessions were spread over 3 days and the speakers of the session (Shivani Kallianpur and Vinaya Nadkarni) shared excerpts from the revered text. With the help of stories that enrich our history, they made a presentation filled with pictures, which the shibirarthi-s appreciated and answered the quiz at the end of every session enthusiastically. By the end of the shibir, the participants felt truly blessed to be connected to such a glorious Guruparampara, blessed with the Anugraha of 11 Guru-s.

Careers in Defence:

With most of the shibirarthi-s just graduating from school and college and eager to meet the world outside, it was essential to enlighten the yuva-s on career opportunities and life in service of our country. Captain Chinmay Kallianpur conducted a session on opportunities in the Defence Services, highlighting the scope of work in the Indian Navy. The presentations included videos showcasing advanced engineering, various job profiles, and eligibility options. The session did more than just pique the interest of the shibirarthi-s, who watched the presentation with rapt attention.

Importance of Cyber Security:

A much-needed session on cyber security by Tanmay Mudur was an eye opener for all. The various categories of cyber crime and a detailed list of solutions on how to avoid becoming a victim of cyber crime was brought out in these sessions. Our young audience could relate easily to what was being discussed, given the usage of social media and online payments. Tanmay Mudur is associated with the cyber security team of SVC Bank.

Chaturmasa 2023:

The convenor for the Chaturmas 2023 - Satish Tonse, addressed the yuva-s and discussed briefly his plans for this Chaturmasa and urged the yuva-s to provide their inputs and also participate wholeheartedly.

Padaprakshalana to Phalamantrakshata:

An information packed session by Dr. Chaitanya Gulvady, the Dharmapracharaka of Shri Chitrapur Math kept the youngsters alert and enthusiastic through an entirely interactive session.

Vimarsha:

A Vimarsha session was conducted by senior yuva and upasanchalaka, Ankita Karnad who ensured that all the shibirarthi-s took turns in contributing their understanding of the beautiful verse given to them. The verse was aptly chosen keeping in mind the young group that was participating in the Vimarsha.

Importance of seva:

The word ‘seva’ is often misinterpreted and it often takes a true devotee to explain its importance, and it was Maithili Padukone who presented a crisp and interactive session on the opportunities and
importance of seva to the shibirarthi-s. Having attended many Kara Seva Shibir-s as a shibirarthe as well as a sanchalaka herself, she caught the pulse of the audience by sharing what one can expect out of attending shibir-s and being in seva. Through her own experiences and wit, she highlighted that seva does lead to the transformation of the sadhaka or yuva into very capable mature individuals under the grace of our Guru’s Anugraha.

**Climate Change and Forests:**

The world today is progressing at breakneck speed and one of the worst affected in this process are the forests and greenery that play a key role in helping the earth breathe. The growth and development of each city sadly leads to the depletion of forests and wildlife that help maintain the balance of nature. Praveen Basur, known for his role and contribution in the Forest Department of Karnataka, made a presentation that spoke about the growing concerns over the loss of tree cover and increasing temperatures in the metropolitan cities of India.

**Shri Devi Anushthana:**

Although Kara Seva largely involves field work, visits and informative presentations, important forms of sadhana are also taught to the yuva-s during the shibir. This session was meticulously conducted by Sangita Pawar. She provided important information on how the Shri Devi Anushthana serves as a powerful form of sadhana to propitiate the Devi and also shared details on how to perform it correctly.

**Sankshipta Sandhyavandanam:**

This session was conducted by Dr Chaitanya Gulvady for the boys. He emphasised the importance of doing Sandhyavandanam daily and presented a method which would help to complete the Sandhyavandanam in just 7 minutes.

**Shri Guru Pujana and Shri Paduka Pujana:**

On Thursday, 11th May, the shibirarthi-s performed Shri Guru Pujana in the Divine Presence of HH Swamiji. Each of them was provided with a paleru for Shri Paduka Pujana. Some of them eagerly took turns to offer bhajana seva during Shri Paduka Pujana and Tirtha vitarana.

**Srivali High School Visit:**

A number of institutional and site visits kept the shibirarthi-s busy. One morning they were taken to Srivali High School. Mamta Bhatkal, the principal of Srivali High School explained how the students of the school are young achievers and excel in every field be it academics, sports, art or culture. A brief mention of their achievements had the shibirarthi-s sitting up and taking note. An icebreaker game was conducted by one of our senior sanchalaka-s, Priti Panemanglor, which got the school children and our shibirarthi-s interacting and executing the game plan in no time. A quick round of icecream was followed by an escorted walk-through of the school. The varied talents of the students displayed in the art gallery, and on the notice and display boards of the school left our youngsters spellbound.

**Visit to the museum:**

A visit to the Shrimat Parijnanashram Vastu Sangrahalaya was a unique experience with the beautiful Ratha taking centre stage. The shibirarthi-s admired the intricate wood work of the Ratha, and they also spent time reading about the various rare artifacts and idols displayed here.

**Visits to HMPP unit, Kembre Goshala and Samvit Sudha:**

Over the past 26 years, our Guru has put in consistent efforts to make this world a more sustainable and environment friendly place.

As per our hallowed traditions, the cow represents purity and motherhood. The yuva-s were excited to visit the goshala, where they got to interact with calves as young as 14 days old, to the oldest of the cows and bulls. During this visit, the backbone of all our goshalas, Dr. Gourish Padukone, educated the yuva-s on the different breeds of cows and bulls present there and what goes into the upkeep of the cattle and the goshala. He also showed the yuva-s how our Math is taking steps towards self sustainability with biogas and the use of manure for the farms at Kembre.

Parijnan Foundation, an affiliate Trust of Shri Chitrapur Math has nurtured a Hand Made Paper unit run entirely by women, that provides materials to its main vertical - Samvit Sudha. Here yuva-s,
saw how handmade paper and fabric are made into finished products before being shipped to the store located beside the beautiful Shri Datteshwar Mandira in Shirali. Anjani Karnad and Beena Savkur briefed the youngsters on the meticulous process by which the fabric and paper products are made. Screen printing and embossing of paper was being done which captivated the attention of the shibirarthi-s. The Samvit Sudha sales store saw good sales when the visiting yuva-s picked beautiful and neatly crafted products for themselves, their friends, and family.

**Interactions with our beloved Guru HH Shrimat Sadyojat Shankarashram Swamiji:**

The first interaction that the shibirathi-s had with HH Swamiji was on the 9th of May. The Kutira lawns served as a perfect evening setting under the lush trees and enticing fragrance of lemongrass. As the leaves rustled in the breeze and the gentle evening sunlight filtered through the branches, the shibirarthi-s gave an account of the sessions that they had attended so far. It was no surprise that the youngsters found the carpentry and pond-cleaning sessions to be the most exciting and Pranayama-Ninada sessions to be utmost essential. With a few good laughs and an icecream in hand, the shibirathi-s enjoyed their discussion with Swamiji. His Holiness ensured that each of the shibirathi-s took turns to speak and those who were shy or hesitant were not missed out. The second interaction took place in the peaceful setting of Panchavati with the soothing sounds of birds chirping in the evening sun. Some even spotted a family of peacocks. HH Swamiji and everyone else were seated in front of the Dhyana Mandira. Delicious snacks were served along with kokam sharbat and icecream. The shibirarthi-s had some questions for His Holiness and Pujya Swamiji spent over an hour with the youngsters. The shibirarthi-s had some spiritual, as well as general questions. HH Swamiji also stressed upon the importance of doing Japa Pranayama-Ninada and physical exercise daily. This cherished interaction took place on Friday 12th of May. The yuva-s then got back to the Math premises and after freshening up, got ready in their traditional attire to attend the Shri Devi Pujana performed by HH Swamiji after Dipanamaskara which was a divine experience for all. On Saturday morning, Swamiji conducted a session where He emphasised on japa and meditation, correct posture and form, basic back stretches and relaxation of the neck, shoulder and back muscles, visualisation and breathing techniques along with some preliminary steps that help to make the japa or meditation process more intense and meaningful. A short round of meditation was also conducted by Swamiji which concluded with a beautiful bhajana.

**Juggling and Slack lining:**

Omkar Dhareshwar, a senior yuva had come to the shibir to teach the shibirarthi-s a thing or two about rope walking, juggling and ‘flow chakra’. This session took place at Panchavati. Omkar is a master juggler who also effortlessly balances himself on the ‘slack line’- a flat rope that is tied across two trees- while juggling as well! The youngsters were awestruck and were eager to try their hand at juggling, flow chakra and walking the tight rope. Omkar emphasised on how these skills are almost meditative, require balance, whole body coordination and focus. He pointed out how the principles of these skills can be applied to our daily lives. This session took place a second time at Panchavati, where each shibirarthi attempted rope walking at least once and tried their hand at juggling and flow chakra again. However, this time it was even more special and memorable as Swamiji drove up to Panchavati to grace the session! The yuva-s demonstrated to HH Swamiji what they had learnt.

**A session with Sanjay Shetty:**

Very rarely do we come across a person who has trained defence personnel in Germany, Austria, Hongkong, The UK’s MI5, and also holds the distinction of being the only non-Jewish trainer to the Shin Bet, Israel’s internal security service. On the last day of the shibir, shibirarthi-s attended a much awaited session by Sanjay Shetty, who has been associated with HH Swamiji and Shri Chitrapur Math over many years. He works with the Indian Army and trains the Prime Minister’s body guard and military intelligence. With this jaw-dropping introduction it was no surprise that the shibirarthi-s watched his display of self-defence tactics with rapt attention. The youngsters threw many ‘what if’ questions at him and he had all the answers on how to tackle and bring down an attacker. How to disarm an attacker who could be wielding a knife, a gun or a rod was demonstrated and techniques

(Cont’d on page 63)
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Kanara Saraswat
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to safeguard oneself in case of assault too. A couple of yuva-s volunteered for the demonstration with a degree of nervousness much to the amusement of others. It was an extremely rewarding and eye-opening session with innumerable insights.

As the days progressed, there was an overwhelming emotion building up as the end of the first Kara Seva Shibir of 2023 was coming to an end. To mark the finalé of this shibir, the shibirarthis planned a memorable cultural program and a valedictory function. The yuva-s were split into groups according to their skill set - music, dance and drama. Upasanchalaka-s Shivani Kallianpur and Atul Prasad were instrumental in putting together a musical performance with a medley of old and new songs rendered by a group of shibirarthis. The program concluded with the vote of thanks by one of the senior sanchalaka-s, Sabita Harite, and Kshamayachana by upasanchalaka Sameer Masurkar. A few shibirarthis gave an abhivyakti - a personal account of experience at the Shibir. After HH Swamiji's Ashirvachana, participants came up to receive their Pramana Patra (certificate of participation), Phalamantrakshata, and blessings from Pujya Swamiji.

**Until Next time:**

This brought within all of us - sanchalaka-s, upasanchalaka-s, shibirarthis, an overwhelming emotion and with a heavy heart, one said goodbye to a memorable week of Kara Seva at Shri Chitrapur Math, Shirali. A place that was resonating with the sounds of all who had come, suddenly fell silent. A place we all had embraced as home. Our Gurukshetra with the presence of our beloved Guru, HH Shrimat Sadyojat Shankarashram Swamiji, has sent us back to our lives with a sense of responsibility, discipline and faith. We were extremely thankful and grateful to our Gurushakti for being the pivotal driving force through thick and thin, and showing us the way to a graceful life.

***************

Answers to Important towns in Uttar Kannada will be given in the next issue. Meanwhile, send your answers to: editor@kanarasaraswat.in.

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Walking the vaari had been on our bucket-list since long. And we both wanted to do it together. This feeling was intensified in 2020; mainly because our mother entered her 75th year. However, due to Covid, we could not execute the plan for two years. In 2022, we were totally unprepared, and did not know how to go about it. In a sheer state of surrender, the following lines got penned down on Ashadhi Ekadashi of 2022:

मनात तुझाच ध्यास,
जमीं जम्मी आम्ही तुझे दुसऱ्यांच्या आरोग्याच्या पंढरपूरच्या वारी,
एकत्र तरी घडवून आण शही हरी.

We both decided to stay focused and put in our best efforts. It was not going to be simple. Multiple facets needed to be in sync, like both had to get leave from office, our spouses and children had to learn to manage home in our absence, schools/colleges had to be merciful not to keep tests/exams during this period, our health conditions, stamina had to be at its best.....and lots more.

We took blessings from our Guru, HH Sadyojat Shankarashram Swamiji, a year in advance. आशिष-अच्छन्न श्यरि, आशिष-अच्छन्न श्यरि,

And blessed as we are to have parents like ours, this is an appeal to Mauli written by our Amma:

अरे श्री हरी
अच्छन्न-आशिष ने केली चंदा छोटी पायी वारी,
ज्ञानवत्ता आराध्यी ते वंदेशत्वा जेतुरी
हण, त्याच्या मनात आहे
कराची संपूर्णां वारी,
आणि तुझों दुःष्ट्यांच्या वारी,

This appeal to Lord Vithal has strengthened our belief and we are sure He will call us again to complete our vaari till Pandharpuri.

On the auspicious Ashadhi Ekadashi 2023, this is exactly what we feel:

चेवून हाती मुंग,
टाळावंच्या ताप्ता संग.
आशिष-अच्छन्न चातुर्वे होवू वारकरी
चंदा आराध्यी ते जेतुरी.
आभार तुजे मानतो आम्ही माऊळी,
सदैव अभावावर राहू तुजी सावली.
तरी मनात पंढरपूर जपसेच वारीची ओढ,
नानात, गूळ तुजी नव गोड.
असेच तुजों बोलवणी चेंडू दे श्री हरी,
दरवरी होचू ते पायी वारी.

This Walk with the Vaarkaris on Ashadhi Ekadashi - By Archana Balsawer-Hattangadi and Ashish Balsawer

On the auspicious Ashadhi Ekadashi 2023, this is exactly what we feel -

On the auspicious Ashadhi Ekadashi 2023, this is exactly what we feel -

On the auspicious Ashadhi Ekadashi 2023, this is exactly what we feel -

On the auspicious Ashadhi Ekadashi 2023, this is exactly what we feel -
Personalia

Borivali’s Dance Company, ”Amit Burde Dance Studio (ABDS)” made Mumbai city proud by winning the 2nd runner’s up award at the Asia Pacific Dance Congress, held at Al Barsha, Dubai on 10th June, 2023.

Amit Suresh Burde (Founder / Choreographer of ABDS) has been working in the industry for over 21 years and recently won the Best Celebrity Choreographer Award from IGA (International Glory Awards) in August 2022 at Juhu, Mumbai.

HERE and THERE

Bangalore Local Sabha

On 11th June, as a part of Sayujyam Seva, Guru Pujana was performed by Bengaluru and UK Sabha sadhaka-s. This was followed by Vimarsha by Tejashree Bailur which was conducted for Bengaluru Sabha sadhaka-s.

On 14th June, on the auspicious occasion of Yogini Ekadashi, Samaradhana of Pujya Umabai Aroor was observed with Asthavadhana Seva.

On 15th June, Janma Diwas of Parama Pujya Shrimat Parijnanashrama Swamiji III was observed with Bhashya Pathana and Ashtavadhana Seva.

On 29th June, Deva Shayani Ekadashi was observed which witnessed enthusiastic participation from all our Bhajan Mandalis and sadhaka-s who offered their bhajan seva on this auspicious day.

In addition to these activities, all the regular programmes are also being conducted.

Chennai Local Sabha

Programmes for Shobanakrita Nama Samvatsara on 22nd March 2023 began with Panchang Vaachan by Ved. Goutham Bhat. This was followed by paanak-panvaar. Punyathitis of HH Parijnanashram Swamiji I on April 18th and HH Pandurangashram Swamiji on May 21st and Janmadivas of HH Parijnanashram Swamiji III on June 15th, were observed with performance of Guru Pujan and bhajans. Other programmes by Chennai Sabha included performing monthly Sadhana Panchakam and bhajans for Ramanavami, Shankara Jayanti and Shayani Ekadashi.

Saraswat Mahila Samaj

The Saraswat Mahila Samaj celebrated ‘Ashadhi Ekadashi’ with a grand programme ‘VITTHAL GEETI GAAVA’ on 29th June, 2023 in the samaj hall. This bhajan programme was presented by ladies of the Gurubhakti and Saraswati Vrindgaan of the Grant Road Sabha.

The programme began with a brief narration of history of the Vrindagaan by our very own music master, Geeta Yennemadi. She reminisced how the small Saraswat Bhajan Mandal started way back in the 1980’s, has blossomed over the years into a huge Saraswati Vrindgaan of the Grant Road Sabha. She remembered the past singers of her group and introduced the present bhaginis to all. The artists presented different folk songs like Shlokas, Ovi, Bharud, Rhodga, Abhangas of renowned Saints of Maharashtra like Sant Janabai, Eknath, Dnyaneshwar, Tukaram and swayed the house full audience to the Pandharpur wari. The program concluded with a vote of thanks by Nivi Nadkarni and Prasad sponsored by Geeta Yennemadi in memory of Mulky and Yennemadi.

Reported by Saikrupa Nalkur

Reports by Kavita Savoor

Our Institutions

Chennai Local Sabha

Programmes for Shobanakrita Nama Samvatsara on 22nd March 2023 began with Panchang Vaachan by Ved. Goutham Bhat. This was followed by paanak-panvaar. Punyathitis of HH Parijnanashram Swamiji I on April 18th and HH Pandurangashram Swamiji on May 21st and Janmadivas of HH Parijnanashram Swamiji III on June 15th, were observed with performance of Guru Pujan and bhajans. Other programmes by Chennai Sabha included performing monthly Sadhana Panchakam and bhajans for Ramanavami, Shankara Jayanti and Shayani Ekadashi.
**CLASSIFIEDS**

**BIRTH**

**Baby** Boy (Avyaan) to Komal and Manoj Mangalore born on 2nd April 2023 at Pune. Grandson to Shubha and Sushil Mangalore and Late Amita and Naveen Saxena

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**DOMESTIC TIDINGS**

**BIRTH**

We welcome the new arrival:

Apr 02: Baby boy (Avyaan) to Komal and Manoj Sushil Mangalore at Pune.

**OBITUARIES**

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

Jun 22: Udiyavar Harishankar Gopalrao (92) at Bangalore.

Jun 28: Ramesh Sakharam Vokketur (93) at London.

Jul 02: Kum.Suniti Golikeri (Dr. Sadhana Rao) (78) at Chennai.

Jul 10: Bindiya (Archana) Kuldeep Kalavar at Andheri (West), Mumbai.

Jul 12: Dinesh Mukund Trikannad (84) at Margaon, Goa.

Jul 12: Tara Shridhar Betrabat (89) at Mumbai.

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