Happy Diwali
शुभ दिपावली
Our dynamic film jounro, Chaitanya Padukone, decodes Dev Anand's charismatic aura on his 100th birth centenary.

Shambhavi Padukone Rana

Some of the work done by her inside the Shri Parijnanashram Vastu Sangrahalaya, Shirali.

One of Shambhavi's most challenging and satisfying assignments - the National Museum of Customs and GST in Goa.

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Here & There
Classified
Classified
Domestic Tidings
THE KANARA SARASWAT ASSOCIATION

112th Foundation Day Celebrations on
Sunday, 26th November 2023 at 6.00 pm
in Shrimat Anandashram Hall, Talmakiwadi, Javji Dadaji Marg, Mumbai.

On this occasion, the Association will felicitate eminent Chitrapur Saraswats in recognition of their contribution to the Community, Society and the nation, in the different fields of work.

The details of programme will be as follows:

1) Chandra Ramesh Nadkarni Memorial Prizes for Kiddies Corner.
2) Awards for Konkani Articles in Memory of Smt Ganga M Nadkarni.
3) Outstanding Upcoming & Veteran Sports personalities Award in memory of Shri Suresh (Bab) V. Nadkarni :– Anandi Chandavarkar (Reggata) & Shivanand Kundaje (Table Tennis)
4) This will be followed by felicitating following eminent personalities:-
   a) Dr. Bharat Balvalli  b) Shri Shivshankar D Murdeshwar  c) Shri Anant Nag
d) Shri Arjun Sirur  e) Shri Vinay Tonse

Shri Kishore Masurkar - President of KSA will preside over the function.

All are kindly requested to attend the function.

Ashwini Prashant
Hon. Secretary

Sunil Ullal
Jt. Hon. Secretary

ORGAN DONATION AWARENESS PROGRAMME
"Giving Life before Ashes"
Kanara Saraswat Association organises jointly with MOHAN Foundation.

On : Sunday 19th November, 2023
Time : 5.00 pm

Venue : Shrimat Anandashram Hall, Talmakiwadi, Tardeo.

Three young Recipients of Organs - Samiir Halady (Kidney), Jaya Jairam (Kidney), Anirudha Nancy (Heart) will share their experiences to brighten up the atmosphere at the venue.

Do participate in large numbers and understand the Act of Humanity.
Dear Members and other readers,

It gives me pleasure to write to you all for the first time. By the time this issue goes to print, I am sure you all will have celebrated NAVARATRI, had the blessings of Goddess Durga and also enjoyed playing GARBA. Hence, I take this opportunity to wish you all a “Happy Deepawali and Healthy, Prosperous New Year”.

Kanara Saraswat Association is not an institution new to me. It has been very much near and dear to me for over 45 years. When I came to Mumbai from my native place Byndoor, initially, I was staying in Talmakiwadi during the years 1973 to 1979 and watched the activities carried out there. Since then, I have associated somehow or other with this institution. Later on, I started contributing some articles to KSA Magazine – the first one was in the year March 1981 (on the subject - Return of Income tax – A study under the Income Tax Act) and then in April 1984 (another article - Income from House Property – Taxability under Income Tax Act). Apart from this, during those days, I used to interact with the then Chairmen and other members of the committee such as Mr. D. D. Kalyanpur, Mr. Nagesh Kalbag, Mr. Raghunath Gokarn, Mr. Ramesh Gokarn, Mr. Ratnakar Gokarn, Mr. Raja Pandit and Mr. Sudhir Nagarkatti, to name a few. They were very active in running this institution. Subsequently, I provided my service as an Internal Auditor and also as a Statutory Auditor. Post the Centenary Celebrations, I was also appointed as a member of the Committee to review applications received towards sanctioning of Medical Aid and Education Refundable Loans along with Mr. Vinod Yennemadi and Mr. Praveen Kadle. Due to this association, I owe a lot to this institution and will do my best.

Amongst the three premier Institutions of our Bhanap community viz., Shree Chitrapur Math, Kanara Saraswat Association, and The SVC Co-operative Bank, each one has made it a point to bring all of us together and I am very proud to be part of these institutions. The first one, relates to our Guruparampara, and the other two institutions were started by none other than our beloved leader Rao Bahadur Sripad Talmaki and we are all indebted to these institutions for their Spiritual, Social, Charitable, and Financial objectives.

While talking about the social objectives of this institution, it has provided service through the Health Centre, a holiday stay at Nashik at a very reasonable cost, communication to all our members in India and abroad, of various activities through the monthly magazine. Other activities include Distress Relief, Medical Relief, Education Aid, and Scholarships to deserving candidates.

Another activity that started a few years back was networking amongst Chitrapur Saraswats. For this purpose, we started the Chitrapur Saraswat Network (CSN), and currently quite a number of persons are meeting periodically and taking the benefit from this group.

At the beginning of the year 2022-23, our membership was 4119, and additions during the year were 21 whereas due to the demise of some of our members, the numbers got reduced by 115 reaching the total members as of 31st March, 2023 to 4025. I am of the opinion that we should have at least one member from each family.

I strongly believe that this institution has the capability to grow and make us proud over the years. Let us commit ourselves to this goal of TOGETHERNESS. While our past Presidents / Vice Presidents/ Committee members have done a lot for this institution, let us continue this for many years to come.

I thank Mr. Praveen Kadle, Mr. Kishore Masurkar, Mr. Mahesh Kalyanpur, all the current committee members, and all of you for giving me this opportunity to serve this institution.

Uday Gurkar
Dear Editor,

Your KS October issue has just reached me. It was a pleasant surprise to read the cover story about Dr. Sandeep and Dr. Sunayana Padbidri Rao’s medical journey - especially their background from childhood which I am sure most of us would be unaware of. Their achievements would make any amchi proud. However, the fact that Dr. Sunayana is an excellent photographer too has not found a place in the interview. I am sure Dr. Sunayana being too modest must have found not important enough to mention it to the interviewer. Her superb landscapes and bird photographs shot around Honnavar and Mavinkurve island are worthy of placing in an exhibition.

Kishore B. Jothady, Hon. PSI., APSI., Mumbai.

Dear Editor,

It was heartening to read about the Doctor couple Padbidris of Honnavar as I am also from there, and they are closely related to my husband Prakash’s family!

In addition, I may add here that my father (late) Dr.Vidhumouli Chandavarkar, MBBS ( G.M.C. , Bombay Univ., of 1924 ! ) too went back to his native place Honnavar to practice Medicine there in 1924, straight after getting his MBBS degree from Bombay University, without falling prey to the temptation of setting up his medical practice in the ever lucrative city of Mumbai !

Vidhumouli Doctor, as he was better known in Honnavar, set up his "Medicine & Surgery" practice there in 1924, when there was no Electricity, no Filtered Water Supply, no Chemist/Pharmacy in Honnavar for the next almost 40 years! His old ancestral cottage home doubled as a Dispensary and in his traditional dhoti, shirt, kurta and Gandhi cap, he treated his patients by travelling on foot, on small boats or even in farmers’ bullock carts! And he continued doing so for the next 50 years (1924 thru 1974!) come sun, come rain!

I feel so happy that the Padbidri doctors are following our family tradition of "serve the people, come what may"!

Vijaya Chandavarkar Basrur
Grant Road, Mumbai

Dear Editor,

I would like to congratulate you and the Editorial Team for various articles on Organ Donation in the October issue of KS Magazine. This was very informative - with two live examples of those who have donated kidneys from within our community.

On reading the article on the Mohan Foundation, one can come to the conclusion that this is a subject that is required to be understood in depth at the grassroots level.

My suggestion is that the KSA Managing Committee should seriously think of popularising this subject of Organ Donations through its vertical of Health Centre, which presently is being handled as a routine subject of Consultancy through a Panel of Doctors.

Thanks once again for bringing this subject to the forefront and warm regards,

Jairam Khambadkone, Mumbai.

Seethalakshmi Trikannad (nee Balnad)

We are deeply saddened to inform to you all that our Amma left for Heavenly Abode on 26th September 2023. This broke our hearts to lose you, but you did not go alone. A part of us went with you, the day God took you home, you and your cheerful smile will be solely missed.

Deeply mourned by
Husband- T. Rajaram Rao
Sons, Daughters, Daughters-in-law, Sons-in law, and Grandchildren
(Trikannads, Taggarses, Kumtas, Marballis, Balnads, Kolpes, Komberbails, Hattangadis, Konajes, Relatives and Friends)

(19th February 1943 – 26th September 2023)

Vijaya Chandavarkar Basrur
Grant Road, Mumbai
Dear Readers,

With Diwali celebrations just a couple of weeks away, we decided to emphasize the festivities that this festival of lights brings, and hence, we are taking a break from our regular feature on aamchi medical practitioners, who have made their career away from the major Metro cities, as also our entrepreneurs.

Hence we kick off this issue with a bright and inspiring cover design by Roopali Kapnadak Sawant and her team, followed by Anjali Burde’s take on how Deepavali is one festival with many celebrations across our country.

Chaitanya D. Padukone, one of the very few authentic veteran film journalists in India today, brings us an interview that he did with the late, evergreen Dev Anand, on the occasion of his birth centenary.

Maj Gen BN Rao writes in his monthly column about three of our aamchi helicopter pilots who have had an accident-free track record. Their exploits should provide inspiration to the youth of our community who are planning to join the armed forces.

The late Rukmabai Tallur, an educationist and social activist, started schools for the cognitively and also aurally challenged children in the rural areas at Igatpuri. Vivek Hattangadi spent five days along with his wife amongst these children and brings us a day in their lives. Do read this inspirational account.

In the last few issues, you would have read about the state government and other awards that were conferred on Pandit Omkar Gulvady. We bring to you a profile of this amazing person who started playing the Tabla from age 3 onwards.

This time, our enterprising team member, Bhakti Ullal interviews Shambhavi Padukone Rana, a museum designer and heritage consultant.

Every vehicle owner needs to know about the ABCs of motor insurance and Rajesh Hattangady takes us through the basics.

Our junior team member Vedant Balsekar undertakes a tour of Pune’s famous ‘Manache Ganpati’ while Adya Nagarkatti describes her school Carnival.

Anjali Burde’s culinary trip takes us to Madhya Pradesh and Chhattisgarh this time.

Mahesh B. Kalawr’s motivational short story, ‘You reap what you sow’, makes the point that what you put into the lives of others, comes back into your own.

Shailaja Ganguly, in her inimitable style, takes us through a pictorial description, commemorating the Shubha Janmadivasa of our revered 11th Mathadipati, His Holiness Shrimat Sadyojat Shankarashram Swamiji.

In addition, we have the regular art corner, quizzes, puzzles, and news from all the Sabhas and our institutions.

Wishing you and your families a very happy, blessed and prosperous Diwali!

Ramkishore M. Mankekar
AAMCHI MELANAM 2023 at BANGALORE
from 10 AM to 5 PM on SUNDAY, 3rd December, 2023
in association with the KSA Marriage Bureau

The organisers of "Amchi Melanam 2023", in collaboration with the KSA Marriage Bureau, would like to provide an opportunity to eligible boys and girls in our Saraswat Community to find their life partners. (Chitrapur Saraswats and Goud Saraswats - wherein if not both, at least one of the parents should be CSB or GSB).

There is a proverb, "Appearances are Deceptive!" so meet in person to know whether you are “Made For Each Other!”

To register for this event, please make a payment of ₹500/- (non-refundable charges) by Gpay/ NEFT to Ameeta Shiroor, A/C No. 300003000001595, SVC Branch 11th Cross, Malleshwaram, Bangalore-560003, IFSC Code : SVCB0000098.

Candidates should confirm their registration details by sending their Full Name, Age, Location, Contact Numbers and Bank Transaction Number along with their Full Postal Address to Mrs. Suvarna Pandit email address: suvs8958@gmail.com.

Once the payment is made and your registration is confirmed, you will be added to the Whatsapp group, "Amchi Melanam 2023."

Post that, you have to send the following details to that WA group in the following order: 1. Applicant’s Full Name. 2. Father’s Full Name, Mother’s Full Name. 3. Date, Time, and Place of Birth. 4. Gotra, Nakshatra and Rashee. 5. Height in feet and inches. 6. Educational qualifications. 7. Occupation and Location. 8. Contact address/ Current address. 9. Contact numbers. 10. Readiness to relocate. 11. Marital status (Never married/ Divorced/ Widow/ Widower – state the latter three if with/ without encumbrances). 12. Food Habits (Veg/ Non- veg). 13. Two photographs ( one close up, one full length). 14. Horoscope.

PLEASE NOTE: 1. In this event, if any candidate finds a suitable match, their respective families will have to make appropriate inquiries on their own accord and to their own satisfaction. The organisers are only facilitators of the event and our role ends there. 2. Candidates are required to maintain decorum in all ways. 3. As this is a unique event, please don’t miss the opportunity to find your Soulmate.

**Date of the event: Sunday, 03 December 2023.**

**Venue :** Shree Durga Radhakrishna Temple, Opposite Malleshwaram Railway Station, 11th Main Road, Bangalore-560003.

**Time:** 10am to 5pm.

Welcome Drinks, Lunch and Evening Tea and Snacks are included in the registration fees.

This event is restricted to eligible participants only. We humbly request the parents/ chaperones not to accompany them.

Outstation participants would need to make their own arrangements for accommodation.

**In case of any doubt please contact any one of the following organizers:**

Mrs. Anasuya Pandit +91 9880941884 Mrs.Suvarna Pandit +91 9880886365 Mrs. Suchitra Kalyanpur +91 9019568314 Mrs. Ameeta Shiroor +91 8310812103.

**THE LAST DATE FOR REGISTRATION IS 20TH NOVEMBER, 2023, BUT DO TRY AND REGISTER AS EARLY AS POSSIBLE!**
Deepavali, the festival of lights is an important Indian festival celebrated with immense joy and fervor throughout the country. The most common belief associated with this festival is that Lord Rama after vanquishing the demon King Ravana had returned to his kingdom Ayodhya on this day. Being a moonless night, the people of Ayodhya had lit up the kingdom with an array of oil lamps to welcome their dear king Rama, Devi Sita and Laxmana.

India being a melting pot of different religions, cultures and communities, Deepavali is also celebrated in different ways across the country by the people of different communities. This festival is celebrated over 4-5 days, each day holding a different significance. The festival begins from the twelfth day of the dark fortnight of the Hindu calendar month of Ashwin. It is called as Vasubaras or Govatsa dwadashi and mainly celebrated in Maharashtra and Gujarat. On this day a cow and her calf or their images or clay idols are worshipped, women perform the rituals and seek blessings for the well-being of their children.

The next day (thirteenth day) is Dhana Trayodashi or Dhanteras on which Goddess Lakshmi, the goddess of wealth and Dhanvantri, the god of health and Ayurveda are worshiped. It is believed that both Lakshmi and Dhanvantri had emerged on this day when devas and asuras were performing Samudra manthan in their quest for amrit or the elixir of life. Thus, in a way, one prays for both health as well as wealth on this day. Wealth in the form of gold, silver, new utensils and ornaments is worshipped. Farmers consider cattle as their wealth hence cattle is worshipped.

Jains celebrate this day as Dhanyateras which means ‘auspicious thirteenth day’ as Lord Mahavir is believed to have attained Moksha on this day.

In South India particularly in Tamil Nadu on Dhanteras a medicinal concoction called ‘lehyam’ is prepared. This lehyam is consumed the next morning after a ritual bath and supposedly eliminates imbalances in the body and keeps one disease free throughout the year.

The fourteenth day is celebrated as Narak Chaturdashi in the southern states of India and as Chhhoti Diwali in the northern states. It is believed that Lord Krishna and his consort Satyabhama had killed the demon Narakasura on this day. Rituals on this day include a traditional oil bath, adorning homes with oil lamps, rangolis and torans, wearing new clothes and partaking sweets and special dishes.

In Goa, huge effigies of Narakasura are paraded around the streets. Even competitions for judging the best effigies are held. The effigies are then burned down at dawn and festivities follow.

The new moon day or Amavasya which is the last day of the month of Ashwin is observed as Laxmi pujan day. After sunset homes are lit up with oil lamps, rangolis and flowers adorn the doorsteps to welcome Goddess Lakshmi in our homes. She is worshipped along with Lord Ganesha for granting wealth and prosperity. Gujarati merchants and business folk perform Chopda Pujan, new account books are worshipped and utilized in the forthcoming year.

In West Bengal, Assam, and other eastern states this day is celebrated as Kali puja. This puja is performed at midnight with an offering of red hibiscus flowers, rice, fish and sweets. The puja is followed by other festivities.

In Orissa this day is celebrated by burning Kauriya kathi or jute sticks. Ancestors are invoked and invited and families seek blessings from the departed souls. This is a unique tradition associated with the Jagannath Temple of Puri. After the rituals celebrations begin by bursting fireworks and eating sweets.

Sindhis celebrate Deepavali as Diyari. Along with goddess Laxmi, a clay structure shaped like a small house or hut called hatadi is placed and worshipped. The hatadi is symbolic of a shop as Sindhis are mostly merchants and business people and hence seek prosperity in their business.

For the Sikh community this day holds special significance. It was on Diwali day in 1577 that the foundation stone for the Golden Temple in Amritsar was laid. Another event is that the sixth Sikh Guru, Hargobind Singh with his wit and persuasive skills helped in the release of 52 Indian princes who were wrongly imprisoned by Emperor Jahangir in a prison in Gwalior. This day is called the Bandi Chhor Divas or Prisoners Release Day.
This happened few days before Diwali in 1619. When Guru Hargobind reached Amritsar the Sikhs celebrated his arrival by lighting up the Golden Temple and this tradition continues.

For the Buddhists this day marks Emperor Ashoka’s renouncement of violence and embrace of Buddhism, hence the community celebrates to commemorate this event.

The first day of the month of Kartik is Bali Pratipada. It is also called Diwali Padwa in Maharashtra and in Gujarat it is observed as New Year’s Day. Many other communities perform Govardhan Puja on this day, cattle is worshipped in Madhya Pradesh.

In Chhattisgarh the tribal community of Bastar performs a ritual in which standing crops (which symbolize Goddess Lakshmi) are married to Lord Vishnu.

This day commemorates the day when Lord Krishna had lifted the Govardhan hill on his little finger to protect the people of Gokul from Indra’s wrath. Hence a symbolic Govardhan hill is worshipped on this day. Devotees offer a mountain of food called Annakoot to Lord Krishna. This day holds special significance for the Vaishnava sect who are devotees of Lord Krishna.

The last day of Deepavali festival is Bhai dooj, Yama Dwitiya or Bhaubeej. According to legend Yama visited his twin sister Yami on this day. Yami welcomed her brother, offered tilak on his forehead and served him food and sweets. Yama is believed to have said that the brother who receives tilak from his sister on this day is saved from hell. Hence this tradition of brothers visiting their married sisters to perform this ritual.

Irrespective of the form of celebration Deepavali is festival that is enjoyed all over the country. It is a time for coming together, sharing joy and spreading happiness. Wishing everyone Shubh Deepavali!!

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KS Magazine invites contributions from readers on interesting topics

The Editorial Committee plans the following stories in our forthcoming issues and invites contributors from across locations, to send us the same:

1. Roads and Junctions named after Bhanaps - Sirur Park Road, Bangalore; N.S. Mankikar Marg, Sion, Mumbai; Koppikar Road, Hubli, Smt. Girijabai Heblekar Marg, Borivali (West), and many more in Karnataka, Delhi, and elsewhere.

2. Bhanaps in professions/careers that are not ‘run-of-the-mill’ - some unique professions that not many would think of getting into.

3. Interviews/Profiles of Bhanaps who have excelled in the field of Music - like Sadanand Naimpalli, Nityanand Haldipur, and Aditya Kallianpur, to name a few.

4. Low-profile Bhanap entrepreneurs in towns, who thus far, have shunned the limelight.

In case one is not able to pen an article, please share your draft write ups and we will polish it up, else, share their coordinates - their name, contact number, email ID, and postal address to: editor@kanarasaraswat.in

We will be ever so grateful.

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Smt. Meena R Chandawarkar, an eminent educationist and former vice chancellor- Karnataka State Womens’ University has been nominated as the Chairperson- Southern Regional Committee of National Council for Teacher Education by Government of India, Ministry of Education, Department of School Education.

We heartily congratulate Smt. Meena Chandawarkar on the distinction conferred on her and wish her all success in her role as Chairperson of NCTE.
Decoding the charismatic aura of 100 years ‘young’ screen-icon DEV ANAND!

- CHAITANYA D. PADUKONE

On Sept 26th, 2023, legendary Bollywood star actor-film-maker Dev Anand’s 100th birth-anniversary-centenary was celebrated with musical manoranjan and filmotsav festivities and fond-tributes by his ardent loyal fans.

Flashback: Way back in the mid-’80s, I had an early evening media interview appointment with the mega-star Dev Anand at his exclusive Iris Park bungalow. Having reached that reclusive location I identified myself. The security staff already had my full name on a handwritten note sent by Dev-saab. So I just had to identify myself and I was ushered in. With bated breath, I entered the tastefully furnished large living room. It was my “debut meeting” with the living legend. Within a few seconds, I heard the famous vocal drawl followed by a staccato. “Hello-oo-oo, welcome young man, you are perfectly on time--and I love people who are punctual. Are you also connected with actor-director Guru Dutt Padukone’s family,” he rattled off all this in a single breath. Then came the jolt which floored me.

Speaking Konkani with a Punjabi tinge he darted. “So, you are an aamchi, right? Kalle ghetta tu, coffee, chaa ki fruit juice”. Before I could recover from this mild thunder-bolt, Dev-saab explained, “All thanks to my close association with my buddy Guru Dutt, that I have picked up a few Konkani phrases. Hope I said it right,” he blinked and nodded his head, flashing his million-dollar smile, that could have mesmerized swarms of ‘fidaa’ female-fans.

Then followed my ‘Q & A’ informal interview where Dev-saab with his swag-aura was so articulate, precise, witty, and yes, downright honest.

Consider myself blessed that I struck a warm bonding rapport with Dev-saab which lasted (over 25 years) right up to the year 2011, which is when he exited into immortality.

As we chatted, the ‘Prem Pujari’ deviated, “Instead of Chaitanya, wish I could call you Chetan. But that happens to be the name of my revered elder brother (iconic film-maker Chetan Anand) So, I will call you Chaits, is that okay? You may also call me just ‘Dev’ without the Saab or Sir suffix?” After being tongue-tied for about ten seconds I reacted, “Sure Dev-saab, as you wish,”, I responded. It was just not possible for me to address an iconic revered senior screen-legend as only “Dev’ and even he realized that.

As an eminent film and music journalist-columnist writing for Mid-Day tabloid newspaper, I was in frequent touch with Dev-saab and met him at his movie premieres, filmy parties, shootings, and even songs or BGM recordings. What impressed me was that unassuming legend Dev Anand would answer phone calls most of the time. If he was preoccupied, he would call back, as soon as he was free. Although an idolized star, he was incredibly grounded. One of the hallmarks of a true legend!!

During my personal interactions with Dev Anand for over 25 years, there were amazing revelations and relevant life’s lessons that I learnt and imbibed from him. Which I wish to share with all the readers of KS Magazine:

Punctuality: Always ‘before time’ at almost all his events Dev-saab told me that he “respected the time of his Guests. It also shows that you genuinely care for your Guests, when you don’t
make them wait.”

Optimistic positivity: Undaunted by personal setbacks or failures, when some of his landmark movies did not run at the box-office. “My ultimate aim is that each of my movies should ‘release’ and my loyal fans should watch them. For me, the all-India and overseas theatrical release of my movies is itself an achievement and a celebration. There are hundreds of movies of other unlucky film producers, which are abruptly ‘shelved’ or lying ‘unreleased’ indefinitely, for want of distributors.”


But I do not believe in resting on my past laurels and never allow complacency to retard my fast tempo. Keep moving ahead, and reinvent yourself every year. No ‘re-makes’ for me, I prefer making entertaining movies on fresh subjects, and topical reality headlines, with a subtle social message as well. Most of my movies have been far ahead of their times, so they are always ‘evergreen’.”

Secret of my stardom: “Yes, I do have my stylized romance, my hair style, my smart dressing style, gestures and mannerisms, and a unique pattern of fast-paced dialogue delivery. Thankfully, my fans and audiences have got hooked on to and they love me for that. Yes, I am aware, that I am obsessed with melodious romantic songs picturized on me. The recall value of my songs will keep me alive in public memory. Honestly, if you notice, even off-screen, in real life I tend to speak that fast-paced way. Each star-actor needs to have his distinct screen charisma which becomes his iconic identity”.

‘Raaz’ behind my youthful stamina “Age for me is yet another number! I think young, I breathe young, so I also feel young. Always charged and bubbling with innovative creative story-ideas, I am mentally active and physically restless. Keep myself fit and fine with right diet, exercise and less-stress.. My friends-admirers sometimes call me ‘hamesha naujawan’. Look younger, live longer-- has been my mantra. ‘Zindagi ka saath nibaaha chalaa gayaa’. Prefer to interact frequently with smart youngsters and then I have given ‘debut-breaks’ to numerous young talented actors-actresses.

Right from Jackie Shroff to Zeenat Aman, from Shatrughan Sinha to Tabu, and from Zarina Wahab to Tina Munim (Ambani)!

Movies may come and movies may go, but Dev Anand will live on forever! As the immortal ‘style icon’ of on-screen ‘pyar, prem, ishq aur mohabbat’!

The writer of this memoir-tribute Chaitanya D.Padukone, is a Phalke Academy Award-winning eminent senior film-journalist-editor-author.

(Trivia) Did You Know….That in ‘Kala Bazar’ (1960), perfectionist Dev Anand wearing a huge overcoat with a high collar that partially hid his face, played an ‘incognito’ cinema-tickets–black-marketer-tout. Just outside the theatre which was hosting the star-studded premiere event of filmmaker Mehboob’s classic movie ‘Mother India’..This Kala Bazar scene was shot with discreet multiple cameras set up by genius director Goldie-saab (Vijay Anand) on location. Of course, with prior permission from showman Mehboob-saab.
Pandit Omkar Gulvady’s journey - from an infant prodigy to a Maestro

- ANJALI BURDE

Pandit Omkar Gulvady was born on 2nd March, 1945 in Mangaluru to a family of music lovers for whom music was nothing less than worship.

His grandfather Haridas Gulvady Shivanand Bhat was a renowned Keertankar and his uncle, Pandit Ratnakar Bhat Gulvady was an accomplished violinist and a versatile musician. His father, Dattatreya Gulvady and uncle Gopinath Gulvady were great connoisseurs of Hindustani classical music. It was they who noticed his musical talent and did everything to encourage and guide the child prodigy.

Panditji received bountiful grace from His Holiness Anandashram Swamiji at the age of three, when he happened to crawl and play the Tabla, when Swamiji was listening to His favourite raag Chayanat.

As a young child, he was initiated into the world of music by his mother Sharada Gulvady and uncle, Ratnakar Gulvady. However, it was Acharya Pandit Taranathji Hattangadi, a renowned Tabla and Pakhawaj maestro, who groomed and moulded Omkarji into a refined Tabla artiste.

Pt Ravi Bellare, Pt Shashi Bellare, and Pt Arvind Mulgaoankar further guided him and helped refine the subtler aspects of Tabla.

Late Pandit Chidanand Nagarkar, Late Pandit Mangeshnath Govekar and Late Pandit Devendra Murdeshwar also influenced Pandit Omkarji’s soft touch and imperturbable Sangat.

After his graduation from college, he shifted to Mumbai in 1967 to receive advanced talim. He accepted employment at Canara Bank and served for about 29 years until he took a voluntary retirement in 1996 to pursue the art full-time.

Omkarji then became an ‘A’ grade artiste of All India Radio by embracing the great Farukkabad Gharana of playing tabla, consisting of great maestros like Ustad Haji Saab, Ustad Muneer Khan, Ustad Shamsuddin Khansab, Ustad Ahmed Jaan Thirakwa saab, Ustad Ameer Hussain Khansab, Acharya Taranath Rao, to name only a few.


Panditji has a very rare distinction of accompanying the Pancha Ratnas of Hindustani Music of Dharwad, i.e., Pandit Mallikarjun Mansur, Bharat Ratna Pandit Bhimsen Joshi, Pandit Basavaraj Raiguru, Pandit Kumar Gandharv and Dr. Gangubai Hangal.


Sadolikar, Smt. Arati Anklikar and many more.

Pandit Omkar Gulvady first toured the United States of America in the year 1982 with the great flute exponent Pt. V.G. Karnad, and, has since then, extensively toured countries like Canada, UK, Europe, UAE, Iran, Oman, Afghanistan and South Africa with several vocalists and instrumentalists.

Panditji was one of the members chosen for the musical Archival Projects at the Washington University during 1993 and 1997. He was an invitee at the Global Ney, Flute in Iran, festival in the year 2004 along with musicians from Egypt, China, Ecuador, Turkey and Iran.

He has been a part of every music festival held in India and abroad. The Savai Gandharv Sammelan at Pune, the Tansen Samaroh at Gwalior, Baba Allahuddin Khan Sammelan at Maihar, Doverylane Music Conference at Kolkata, Sankatmochan Sangeet Sammelan at Varanasi, Dasara Festival at Mysore, Navaras Festival at Bijapur, are a few to name. He was a part of the first ever Tabla festival at California, USA.

Panditji has trained a large number of shishyas from Mumbai, Mangalore, Udupi, Calicut, Goa, Nasik and the US. Prominent amongst them are Shri Mandar Puranik, Shri Bharatraj and Shri Padmanabh Joshi.

Unmindful of his stature, Panditji has helped many organisations to establish themselves for propogation of Hindustani Classical Music all over the country and has made himself a part of multitude of musical festivals.

Pandit Omkar Gulvady has been honoured with several prestigious Awards in India and abroad.

* Musician of the year award has been conferred on him by the Mayor of Cook County-Illinois USA, American Konkani Assn, Chicago and the Andhra Pradesh Association of North America, in recognition of his lifelong dedication, devotion and contribution to the art of tabla.

* Swar Sadhana Ratna, Tabla Kulagaurav and Taal Shiromani in 2007 by Swar Sadhana Samithi.

* Saath Sangath Praveen award by major music circles of Mumbai, the NCPA, ITC and SRA in the year 2008.

* Excellence in Music award by Kanara Saraswat Assn, Mumbai in the year 2009.

* Felicitated by Pandit Shivkumar Sharma at the Sawai Gandharv Bhimsen Sangeeth Sammelan, Pune in the year 2012.

* Naada Madhav National Award, instituted in the name of renowned Bindu Madhav Pathak in 2015 and 2017.

* Sadhguru Shri Award at Bangalore in 2016 and Bharat Ratna Pt. Bhimsen Joshi Award at Mumbai in 2016.


* Karnataka Kalashree 2019-20 Award by the Karnataka Sangeetha Nritya Academy.

* Maharashtra State Cultural award for his contribution to Tabla for the year 2020 – 21.

* Gaana Tapaswini Kishori Amonkar Sangatkaar award in 2023.

Pandit Omkar Gulvady has been one of the founder members of the Peshkar Foundation, an organisation for promotion of percussion instruments in general and tabla in particular and providing platform for the upcoming music enthusiasts.

*****

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November 2023 Kanara Saraswat

She was a stabilizing force for our family when we lost our father at a young age. Saruakka, was a mother like figure to our family’s second generation; we miss her nurturing love, warmth and sincere guidance. Her memories will forever be cherished and missed by all of us.

Krishnanand Amladi (96 years) and family

Saruakka, only 16 years of age, when our Annu died, became our guardian and mentor. She excelled in studies, was honest to the core, never wavered in her opinions. She remained steadfast in her convictions till her end. She’s loved and missed dearly.

Manu (Manohar Amladi, 88 years) and family

Sarupachi, our very loving, caring and affectionate aunt was the backbone of our family. She was like a mother figure to all her nieces and nephews and treated them like her own. We all looked up to her. No visit to Mumbai was complete without going to Wadi to see her. We remember her fondly and miss her a lot.

Sunil and Surekha Kodical

This is in loving memory of Sarupachi who was a guiding light in the realm of education. She had deep ties and always committed to the social organisations where she worked. Sarupachi’s love for her nephews and nieces, nurturing us as her own, was a transformative experience during the two years I spent with her. Hailing from a small town, I was timid and lacking the confidence but her progressive thinking and unwavering support helped me to face the world.

She also played a pivotal role in finding me my perfect life partner. We were very happy to have her at our golden wedding anniversary, bestowing her blessings upon us. These words are to show the profound love and gratitude we hold for her.

Vidya Arvind Kasargod and family

We are extremely thankful to Deepa & Uday Andar who took care of her every need, till her end.

With love and respects from all nieces, nephews, grandchildren & great grandchildren!
I was deeply pained to learn about the passing away of Colonel Dilip Kamlakar Gulwadi at the Command Hospital (Southern Command) in Pune on 31 Aug 2023. Dilip was a helicopter pilot belonging to the Army Aviation Corps (AAC) and was commanding his flying unit in Jammu, when I was Major General, Army Ordnance Corps (MG AOC) Northern Command in 1992-1994. I shall always remember Dilip as a jovial, moustachioed person, helpful, compassionate and a good human being. Responsibility always rested lightly on his shoulders. Dilip had actively participated in the 1971 Bangladesh war as a gunner. He has 5619 hours of flying experience including a full tenure in Ladakh. His son, Cdr Vikram Gulwadi of the Engineering Branch of the Indian Navy, post retirement, is employed in the Hindustan Shipyard Limited at Vishakhapatnam.

Browsing through the Amchi Martial Clan Directory (AMCD), I discovered that though we have a fair number of officers who are fighter or transport pilots, one can count the helicopter pilots on one’s fingers. Three: to be precise. Col Dilip Gulwadi was the senior most among them. Followed by Lt Col Kodange Arun Rao, SM (AAC) and finally Wg Cdr Atul Ajit Mudbidri of the IAF. The Naval officers in aviation all appear to be fighter pilots.

Artillery officers of the army, or ‘Gunners’ as they are colloquially known, fire their guns at long ranges, so they are unable to visually observe the effectiveness of the firing at the target end. Small fixed wing aircraft with trained artillery officers...
flying them, were therefore used to act as elevated posts to observe the fall of shot and correct artillery fire, by direct radio communication with the Gunners, to shift the fire accurately on to the enemy targets and neutralise them. These flights were named Air Observation Post Flights or Air OP for short.

It was the then Army Chief, General J N Chaudhuri, In 1963, who first took up the case for raising of a separate air wing for the army, which would increase the firepower and mobility of the army. But it was only after a persuasive presentation by Gen K Sundarji to PM Rajiv Gandhi in 1985 that the AAC came into being and Air OP duties were transferred from the artillery to the AAC which were now equipped with helicopters. Since its raising, helicopters of the AAC have participated in a number of military operations at home and abroad with distinction, as also participated in UN missions; and its pilots have been awarded numerous decorations.

On 1st Nov 1993, the nomenclature of Air OP units was changed to R&O (Reconnaissance and Observation) and all army flying units became either Army Aviation Squadrons (R&O) or Army Aviation Flights (R&O). AAC also changed the colour of their berets and uniform accoutrements on that date. In August 2021, the responsibility of managing all Unmanned Aerial Vehicles (UAVs) of the Indian Army, was also assigned to the Army Aviation Corps. This brought all aviation assets of the Army under one organisation.

The Army Aviation Corps performs combat search and rescue (CSAR), artillery lift, combat transportation, logistics relief, military prisoner transportation and medical evacuation in wartime and helps in disaster management.

The Indian Air Force flies attack helicopters such as the Russian Mi-24/Mi-35, though under operational control of the army. American Apache attack helicopters have recently been inducted into the Air Force and as per reports, a few are on order for the Army as well.

The work horses of Army aviation for decades were the Chetak (Alouette III) for operations in the plains and the Cheetah (SA 315B Lama) for the mountains. Both these helicopters were manufactured by Hindustan Aeronautics Limited under license from Aérospatiale of France.

These are now getting replaced by indigenously manufactured HAL Dhruv. In addition AAC pilots fly the ALH Prachand and HAL manufactured Rudra ALH-WSI (Armed Scout).

Armed Forces’ pilots are known to try their utmost to evacuate a casualty no matter what the risk to themselves; sometimes their aircraft have to be lightened of unnecessary load, at times they have to fly without the co-pilot so that they can evacuate the casualty from very high altitudes. Naval pilots might be flying at extreme ranges without adequate reserve fuel, searching the ocean for crash victims. Operating in extreme conditions in bad weather, fog and rain is normal for helicopter pilots; where both man and machine are pushed to the limits of their performance.

And in such conditions our pilots, both Army and Air Force, operate for two to three years at a stretch in Ladakh; all accident free flying. Two such amchi pilots who are a credit to the community are Lt Col (Retd) Kodange Arun Rao and Wg Cdr (Retd) Atul Ajit Mudbidri.

In fact once when I visited Siachen in my official capacity as MG AOC Northern Command, it was Arun who happened to fly me from Leh to Thoise (Siachen Base Camp) and back.

Born in March 1949, Arun was educated in Dehradun where his father (late) Kodange Ramesh Rao was working in the Forest Research Institute. Commissioned into the Regiment of Artillery in March1971, Arun saw active combat in the Fazilka and Hussainiwala sectors in the Western Theatre during the Indo-Pak War of 1971. After being selected for flying duties in 1976 he underwent flying training at Bidar, Hakimpet & Deolali and was awarded the coveted pilot’s wings in 1977. He built up useful hill flying experience during several consecutive postings to various bases in the North East. By the early 1980s he had landed at almost every helipad in Sikkim, Bhutan, Arunachal Pradesh, Nagaland, Mizoram & Manipur. He also gained more combat experience in Counter Insurgency operations in the hilly jungles of Nagaland & Mizoram.

Arun has flown extensively in Rajasthan, Himachal and J&K. He commanded the Army’s Northern-most (and highest) helicopter base in support of operations in the Siachen Glacier from August 1990 to December 1992. All pilots flew extensive combat sorties to army posts in the Glacier and the Saltoro Ridge. The missions were typically, casualty evacuation, direction of artillery fire from the air, carriage of essential stores &
supplies, induction & de-induction of troops to forward posts not having foot-routes. Many flights were carried out under enemy fire from their ground weapons and in extreme bad weather and much beyond the prescribed performance capabilities of the Cheetah helicopters that were based there.

During Arun’s Siachen tenure, he was recommended for gallantry awards several times and the instances cited below graphically describe the sort of missions he undertook:-

• On 5th October 1991, he flew a sortie to successfully engage an enemy artillery gun position across the AGPL (Actual Ground Position Line) for which he had to fly at 24,750 feet altitude (service ceiling of the Cheetah Helicopter is 23,000 feet). A citation for Sena Medal was initiated.

• On 31st December 1991, he successfully flew a total of 13 casualty evacuation missions on a single day from 6 am to 5.30 pm. A citation for Shauya Chakra was initiated.

• On 8th February 1992, Sonam Post located at 19,500 feet AMSL came under heavy enemy mortar fire coupled with extreme bad weather & heavy snowfall. While other pilots made unsuccessful attempts to evacuate the personnel, it was Arun who braved enemy fire repeatedly and succeeded in getting the casualties as well as one dead body back to base. ARUN WAS AWARDED THE SENA MEDAL FOR GALLANTRY for this act.

• On 10th February 1992, he flew a sortie to successfully engage an enemy artillery gun position across the AGPL for which he had to fly at 26,300 feet altitude. A citation for Sena Medal was initiated.

• On 8th July 1992, during a combined training-cum-air maintenance sortie, his helicopter experienced the deadly emergency of an engine surge while landing at Amar post located at 19,400 feet, but he managed to land the helicopter safely. He thereafter flew his partially serviceable helicopter back to Base Camp; a daring and risky feat for which a citation for Sena Medal was again initiated.

His final assignment in uniform was as Senior Flying Instructor & Commander of the Aviation Training Wing of the Army in Deolali. During his military flying career he attained the highest military flying qualification of ‘A’ Master Green with over 6000 hours of flying entered in his Log Book.

After taking premature retirement in 1994, Arun was Senior Vice-President of Deccan Airways upto 2013. Now he is full time immersed in music; he plays the bass guitar in a local rock band.

Atul Mudbidri, son of Late Gp Capt Ajit Mudbidri, joined the IAF directly after graduation and started his career flying Cheetahs and Chetaks. Like Arun Rao, Atul has also served a full tenure in Ladakh. Atul converted to flying ALH Dhruv at the time of its operational induction into the IAF. Apart from his service as a pilot in various IAF Squadrons, all over India, Atul has commanded a Surface to Air Guided Weapon (SAGW) Squadron and has been a flying instructor for training helicopter pilots: he being a classified Master Green pilot with about 4500 hours of flying experience. His last posting was in the National Defence Academy where he headed the Air Force Training Team responsible for the flying training of Air Force cadets on light, fixed wing, Super Dimona aircraft.

ATUL WAS AWARDED THE CHIEF OF AIR STAFF’S COMMENDATION CARD for his exceptional work during relief and rescue missions in flood ravaged Arunachal Pradesh in 2015.

Atul has recently retired after over 25 years of service in the Air Force. Being a certified Advanced Level Open Water Scuba Diver, he now hopes to try his hand in adventure sports/tourism as a Scuba Diving Instructor once he obtains his Dive Master’s certificate.

Coincidentally, both Lt Col Arun Rao and Wg Cdr Atul Mudbidri have also settled down in Pune after retirement.

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Who doesn't know Rukmakka Tallur? I fondly call her Aai Rukmakka.

Aai Rukmakka was an educationist and social activist. Her mission was to help people overcome poverty through education. And she had a dream - to have schools for the cognitively challenged and the aurally challenged kids from rural areas. With this in mind, she started the Punyatma Prabhakar Sharma Seva Mandal and the Igatpuri schools came into existence. This trust was formed in the memory of her brother, a freedom fighter and social activist, who had devoted his entire life to helping the poor.

Two schools came into existence, Anusuyatmaja Matimand Nivasi Vidyalaya (AMNV) for the cognitively challenged kids with special needs and the Indira Bharati Karnabadhir Nivasi Vidyalaya (IBKNV) for the aurally challenged, both at Igatpuri. Hemlata Jadhav-Bhoir is the principal of AMNV, while Shitala Marathe-Jade is the vice-principal of IBKNV.

Aai Rukmakka left for her heavenly abode in 2005. Her work was ably carried forward by Mrs. Shitala Pandit (Shitalatai).

The visionary Shitalatai always wondered how to take care of these little ones once they crossed 18 years of age. Lawfully, you cannot keep them in the AMNV or IBKNV. And morally it would be inhuman to abandon them.

Hence, she conceived the ‘Rukmabai Apang Yuvak Swayamsahayta Kendra’ (RAYSSK).

Those who are above 18 are now residents at RAYSSK. The inmates here may be 18 or 30 years of age but have the maturity of a 2-to-4-year kid. RAYSSK is striving to make them useful and productive members of our society and help them live with self-esteem and dignity. This school is beautifully managed by Principal Siddharth Bhoir.

This trio of Hemlata Jadhav-Bhoir, Shitala Marathe-Jade, and Siddharth Bhoir have brought about a complete transformation of the school, of course under the able guidance of Shitalatai.

You may now be wondering what a typical day at this group of schools look like, isn’t it?

My wife Veena and I were very keen to know this. We wanted to watch the activities of these schools and understand the adversities, difficulties, and problems faced by inmates, the caretakers, and the teachers at these schools.

We spent five days with them – from 9th to 13th September and observed them very closely. We got some tremendous insights.

Can I share a typical day in this group of schools?

A Typical Day at the Schools for the Special Kids of God

The day starts early in the morning at 6.00 am. It’s a tremendous task to get these 130 kids ready early in the morning. Are the kids at AMNV able to undress and dress themselves, we were wondering? We were delighted to see the older children from the IBKNV were helping the younger ones with their daily chores, including brushing, and combing of their hair.

By 9.30 am, breakfast was served. On this day, it was the nutritious upma prepared in the kitchens of the schools. Along with these kids, we too had upma. Oh my God. It was delicious. (In non-Shravan months, eggs are served at least once a week). While they had milk, we preferred tea.

Some kids went back to their rooms to get ready for the school, other spent time with the therapy dogs Sherry and her offspring who has yet to be named.

Sharp at 11.00 am, the school bell rang and the kids were at the assembly hall.
The day started with prayers and Omkar. This was followed by exercises that helped them in their movements.

Suddenly a little child from AMNV lost control over the bowels and soiled the floor. The caregivers were alert. They took the boy out from there and immediately cleansed that area with a strong disinfectant phenyl. It was done with clockwork precision. I was pleasantly surprised to see the professionalism and the devotion of the caregivers.

While in other normal nursery and kindergarten schools, kids are taught alphabets, numbers and nursery rhymes, the teachers here impart potty-training. And this doesn’t happen overnight. Bowel control is usually learnt after bladder control. Some children can find bowel movements very frightening and not understand what is happening. Can they sense when he needs to urinate or have a bowel movement? Are they capable of reaching the toilet or potty in time, maybe even with the help of caregivers? It may take months. This is one of the toughest challenges for the teachers and the caregivers at AMNV.

After the assembly the kids trot off to their classrooms; AMNV on the ground floor, IBKNV on the first floor, while the RAYSSK workshop is in the basement. Bakery products are made by them, albeit under the guidance of teachers and caregivers.

While the students were in the classrooms, we visited the newly built playgrounds in the hilly terrain that was excavated, from the munificent donations from Divgi TorqTransfer Systems Ltd.

1.30 pm is lunch time.

But hold on for a while!

Today was an incredibly special day for the kids. It was the birthday of their favorite arts and crafts teacher Ganesh Ghodekar. And what a way they celebrated! The lady staff and teachers did an Aarti of Ganesh Sir. This was followed by cake-cutting and bursting of balloons. The IBKNV and RAYSSK kids were dancing while the AMNV kids were watching oblivious of why and what is happening.

It is these small little celebrations which energise the lives of the teacher’s and the caregivers over here.

At lunch, we ate what the kids had. It was a simple, yet delicious fare of soft chapattis, cabbage upkari, methi, and yellow dal. Once a week they have a non-veg dish too, like chicken. Kids really relish the non-veg preparations.

After lunch, the IBKNV kids were preparing for the bailacha pola festival ahead. Another occasion for all at school to rejoice and simultaneously learn the art of sculpture! Bailacha pola is a thanksgiving festival celebrated by farmers in Maharashtra, to acknowledge the importance of bulls and oxen, which are a crucial part of agriculture and farming activities. It falls on the day of the new moon day in the month of Shravan. During Pola, farmers don’t work their bulls in the farmland, and the day is a school holiday in rural Maharashtra.

The kids under the guidance of Ganesh Sir and other teachers were carving small bullocks out of clay picked up from the nearby farms. You could see them rolling the clay to make it into small bullocks. There was excitement and tremendous satisfaction for all.
The little bullocks were kept for drying and to be cutely colored the next day.

Soon the school bell rang again. The kids assembled, sang the national anthem, and dispersed. And after that Sherry was ever ready to play with these kids. Unknowing to her, she gave them solace, comfort, and succour.

At 6.00 pm, it was another round of milk for these kids. And late in the evening at 7.30 pm there was the Shree Ganesh Pooja and Aarti, fully managed by the RAYSSK kids.

Dinner at 8.00 pm and by 9.00 the kids are back to their rooms for a good night’s rest and sleep.

The day is over for the kids. But for the teachers and the caregivers? Oh no! It is a 24 X 7 duty.

A child from IBKNV fell sick. Sister Vaishali, the trained nurse who is on 24-hour vigilance at the group of schools recommends that he be taken to the next biggest town Gothi, which has better medical facilities than Igatpuri.

Principal Hemlata is now restless but maintains her cool and calm. She is as worried and anxious as the natural mother of this child. She organizes two caretakers and a teacher who take him to Gothi. They are taken in a vehicle donated by Rotary Club of Bombay Seacoast of which Kishore Masurkar is the President.

He is admitted to Ganapati Hospital. His platelet count had gone below 100,000, platelets per microliter, a precarious situation, and ran the risk of internal bleeding. Sister Vaishali stayed back overnight and was there till the child recovered.

Conclusion

This is a typical day at the PPSSM managed schools at Igatpuri. Not a single paisa of government aid. The school is run on donations received from philanthropists.

The magnificent work initiated by Aai Rukmakka, nurtured by Shitalatatai and the three teachers Hemlata, Siddharth and Shital is impressive, amazing, and breathtaking. They are aided by senior teachers like Chetan Sonar, Ganesh Ghodekar, Nurse Sister Vaishali, and a band of thirty-seven teachers and caregivers.

I just shudder to think what could happen if the flow of donations slows down. If you want to have a date with these kids, you may visit this school anytime.

For more details, please log on to www.punyatma.org

November 5, 1941 – October 15, 2023

Shri, Gurudas R. Saip

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- Grandchildren
- Sargam Bijoor & Arshul Saip
- Brothers & Sisters
- Late Vasant, Bellare, Ramesh Saip
- Late Yogesh Saip
- Nirmala Gopalekara, Rashida (Goshila) Belwal & Aarti (Late) Shrinik, Nieces, Nephews and their families.

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**Shambhavi Padukone Rana – Crafting immersive Museum spaces**

*BHAKTI ULLAL*

**BU:** Shambhavi, your LinkedIn profile says you are a museum designer and a heritage consultant. Could you please elaborate?

**SPR:** As a museum designer and heritage consultant, I focus on crafting captivating and immersive museum spaces. With my team, I mainly look into design layouts, displays, and interactive features that effectively showcase historical artefacts and narratives. This involves merging creative design with historical authenticity to create engaging experiences for visitors.

Together with my husband Sushant, we also manage a fabrication workshop, which plays a pivotal role in bringing our design concepts to life. Our shared objective is to bridge the gap between the past and the present, enabling people to connect with history in meaningful and impactful ways.

**BU:** At what point in your career did you decide to work in the field of art and heritage?

**SPR:** I joined the College of Fine Arts, Chitrakala Parishath, initially to escape academics and explore my artistic talents. However, in my second year, I surprised both, my parents and myself, by choosing to major in Art History instead of fine arts. This marked the true beginning of my journey in the field, largely influenced by the exceptional teachers at CKP.

**BU:** Do you require formal training to take up a career in restoration or museum design?

**SPR:** Yes, various courses in both humanities and sciences can lead to these fields, along with specific diplomas and degrees in conservation and museology.

**BU:** Tell us more about your company which specializes in heritage management and restoration. What are the other services your company provides?

**SPR:** My husband Sushant and I founded Triptych Consultancy in 2015 which specializes in Heritage Management. Our services encompass innovative museum design, conservation of historical artefacts & structures, community engagement through workshops and heritage walks. The conservation and preservation of physical artefacts and structures are often done using modern techniques and approaches to maintain their historical significance.

Triptych has also expanded into lightweight construction, innovative furniture fabrication, and prioritizes detailed research and documentation as the foundation of our design and planning. Additionally, we offer 3D scanning for digitalized structural heritage documentation, aiding disaster preparedness, virtual reality applications, restoration, and modern building projects.

**BU:** I figure you need to spend a lot of time on R&D. Is there any particular way you go about this when you take on a new project?

**SPR:** Certainly, extensive research and development are essential aspects of our work. When embarking on a new project, our approach involves several key steps. Firstly, we conduct in-depth research into the project’s specific cultural and historical context. This helps us gain a comprehensive understanding of the subject matter. Next, we analyze the latest advancements in museum design, conservation, and technology to ensure our approach is innovative and appealing. Furthermore, we engage with local experts and communities to gather insights and cultural nuances, ensuring our designs are sensitive and relevant. This collaborative approach fosters a deep connection between the project and its surroundings.

**BU:** What are some of the challenges faced in restoring historical structures?

**SPR:** Restoring historical structures presents a range of challenges rooted in preserving authenticity and ensuring structural integrity. Or one the availability of accurate historical documentation can be limited, leading to uncertainties about the original design and materials. Balancing modern functionality needs while respecting historical aesthetics demands a delicate equilibrium. Additionally, choosing appropriate restoration techniques and materials that align with the original craftsmanship can be complex. Lastly, budget constraints can impact the restoration process. Overcoming these challenges requires a multidisciplinary approach, combining historical research, engineering expertise, and conservation techniques.
BU: How big a role does technology play a role in your area of work?

SPR: Technology plays a pivotal role in our work. We leverage cutting-edge tools and techniques for various aspects of heritage management and restoration. This includes digital documentation methods like 3D scanning for accurate preservation, virtual reality for immersive experiences, and advanced materials for conservation. Our goal is to seamlessly blend traditional expertise with modern technology to achieve the best possible outcomes in our projects.

BU: How do you manage to find trained karigars for the work that do you? Do they have to undergo any special kind of training?

SPR: Over the years, we have assembled a team of skilled karigars/craftsmen who contribute their valuable traditional expertise to our projects. To ensure they meet our specific project requirements, we also offer additional training. This training could involve modern conservation techniques, project-specific requirements, or skill enhancements. This approach fosters a collaborative environment where tradition is enriched by innovation.

BU: Can you tell us about some notable projects you have worked on?

SPR: We've been fortunate to have been engaged in a range of remarkable projects. For instance, we were involved in the restoration of the Sri Subramanya Swami Temple in Sirsi, Karnataka, where we addressed the structural damage and embellishment of the building with traditional 'Kaavi' style artworks.

Another significant undertaking was our involvement in the Shri Parijnanashram Vastu Sangrahalaya, a community museum in Shirali, where we highlighted the Chitrapur Saraswat Guru Parampara and displayed memorabilia.

In Goa, we designed immersive exhibits at the Dharohar-National Museum of Customs & GST that blend history with modern technology. These are just a few of the diverse initiatives we've undertaken, encompassing museum design, conservation, research, and content development, each contributing to our diverse portfolio in heritage management.

BU: Which project did you find particularly challenging but also quite rewarding in the end?

SPR: Indeed, one project that stands out as both challenging and immensely satisfying was the National Museum of Customs and GST in Goa. We faced an exceptionally tight and strict deadline, as the museum was scheduled for inauguration by the Finance Minister of India. Our team worked tirelessly, putting in overtime to ensure every aspect of the project, including the finishing touches, was completed on time. It's a source of great pride for us that we consistently meet our deadlines without unnecessary extensions of time or budgets. Despite the challenges, witnessing the successful inauguration and the satisfaction of delivering as promised was truly gratifying.

BU: You have branched into the use of environmentally sustainable products in your work. Can you tell us something about that?

SPR: Our commitment to sustainability is a crucial aspect of our work. We're actively integrating environmentally sustainable products and practices into our projects. This involves utilizing materials and techniques that minimize our ecological footprint while preserving heritage. From choosing eco-friendly construction materials to implementing energy-efficient design elements, we are dedicated to striking a balance between conservation and environmental responsibility.

BU: How do you relax and rewind after a long day at work?

SPR: After a long day at work, I unwind by hanging out with my energetic 3-year-old son. His playful antics are both a stress-buster and a source of amusement (even if they can be a handful at times!). We have a badminton and volleyball court at our workshop and playing a few games there with my colleagues not only helps me relax, but also keeps us all refreshed and in good spirits.

BU: You took the road less travelled, what advice can you share (especially) with our younger readers about choosing a not much-explored career path?

SPR: Choosing a less conventional career path is indeed an adventure. Looking back to my journey – from education to diverse work experiences and eventually co-founding this company with my husband – it's clear that this wasn't something I had meticulously planned. It was a series of decisions that unfolded one after the other, leading me to where I am today. Let's see what unfolds tomorrow.

If I were to offer advice, I wouldn't necessarily encourage starting with the goal of choosing an
unexplored path. Instead, follow your interests and passions. Embrace the decisions that resonate with you, and if that leads you down the road less travelled, that’s fantastic. However, it’s equally commendable to excel in conventional fields. The key is to be authentic, pursue what captivates you, and if uniqueness follows, embrace it. Your journey is yours to shape, no matter where it takes you.

BU: Thank you, Shambhavi, for this information-packed conversation on an area many of us are not very familiar with. We wish you and the Triptych family many years of sustainable conservation which will significantly benefit our future generations.

*****

Ajit Trasi, 80 – a passion for playing the Tabla

- RAMKISHORE M MANKEKAR

One morning, as I entered the Parijnan Chhaya compound in Karla, I could hear the distinct sounds of somebody playing the Tabla. As I neared the source of the mesmerizing beats, I saw a senior citizen fully concentrating and immersed in the taal that he was coaxing out of these instruments.

Post his session, I spoke with Ajit Trasi, 80, who said that playing the Tabla was his daily routine between 1030 am to 11 am.

We went down memory lane, all the way to the year 1950, when he was first escorted by his grandmother Leela Ugrankar, to learn to play the Tabla as an eight-year-old under Ustad Amir Hussain Khan at Rupayatan Music and Dance classes, next to his school, King George High School at Dadar East. He also recollected that there was an aamchi dance teacher, Nagratna Basrur… an amazing memory!

He learnt to play the Tabla from Ustad Amir Hussain and later, his son, Ustad Fakir Hussain Khan, alias ‘Papa’ Khan.

Ajit recollects that for Amir Hussain’s death anniversary, ‘Papa’ Khan had organized a programme in which both, Ustad Allah Rakha and his young son, Zakir Hussain had participated. Both of them were relatively unknown then.

Ajit continued the classes for eight years until he completed his Inter Science and then went off to the Walchandnagar College of Engineering in Sangli to do his Mechanical Engineering.

Post his graduation, he worked with various companies including Voltas and Philips Lighting, and then moved to Muscat in Oman, Sharjah, and Dubai – a stint that lasted over 13 years. After his retirement, he moved to the US to stay with his three sons who are residents there. While resident over there for more than 12 years, Ajit got his US Passport and currently holds dual citizenship, including the PIO status. His constant companion through these years was his set of Tabla – he would religiously play almost every evening after coming home from the office - it was his best form of relaxation.

Currently, Ajit Trasi is on a two-month holiday in the US, spending time with each of his sons. And by the way, he has a separate set of Tabla kept in the US at his son’s residence!

*****

Examination Results

10th Standard
Aryan Yatin Shirali (Maharashtra Board) - 452/500
Simone Nitin Shirali - (ICSE), CISCE - 969/1000
Tanushri Vijay Shirur, National Institute of Open Schooling (NIOS) - 426/500, Scored 85.20%
Yashikaa Honavar - ICSE - 97.4%
(In the last month’s issue it was printed as SSCE, it is to be read as ICSE. The error is regretted)

12th Standard
Prathamesh Sanjay Amembal PUC Commerce - 567/600
Graduation/Post graduation
Preeti Durgesh Pandit - MA.in Clinical psychology - CGPI-9.06/ A+ Grade.
We congratulate the following students who have passed successfully in their respective examinations:

~~~ ~~~ 10th Standard ~~~ ~~~ 12th Standard

Aryan Shirali  Simone Shirali  Tanushri Shirur  Prathamesh Amembal

Post graduation
Preeti Pandit

Dr. Sadanand Nampalli’s
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To commemorate the Shubha Janmadivasa of our Revered 11th Mathadhipati of Shri Chitrapur Math - His Holiness Shrimat Sadyojat Shankarashram Swamiji, we present, with infinite gratitude, some awe-inspiring moments revealing the abundance of His Love for each one of us!

Compiled by Shailaja Ganguly

An immortal moment...

A new sunrise over Shri Chitrapur Math!

The historic Guru Jyoti padayatra...
A big step forward for Samvit Sudha

Nagarik Abhinandan, Jodhpur

Bhuvaneshwari Namostute
Vijayanand as they liked to call themselves, the inseparable singing duo - Vijaylaksmi (fondly and popularly known as Viju) and Anand Nayampally from Pune, departed for their heavenly abode recently. Viju breathed her last on 29th July 2023 and Anand soon followed on her Vaikuntha Samaradhana day, on 10th August 2023. Anand, son of Shrimati Shashikala and Umanath Nayampally of Mumbai and Viju, daughter of Shrimati Anusuya and Shri Shantaram Nayampally of Cochin, were married in November 1982, after which they lived in Mumbai till the year 1999 when they moved to Pune.

Amongst other things they shared, music was their passion. They were both very talented musicians. Anand and Viju excelled in singing Bhajan-s, with Anand playing the Tabla and Viju on the Harmonium. They always sang together and gave many performances at various places in Mumbai. They were very well known for their melodious bhajan-s sung with Bhakti and Bhava. They were both devoted to our Shri Chitrapur Math and often visited Karla when H.H. Shrimat Parijnanashram Swamiji was residing there. They had recorded and released an audio cassette with the Shankaranarayan Geet and Mangala Pada along with other Bhajan-s sung by them.

Our close association with Viju and Anand began in the year 2000 when our Pujya Sadyojat Shankarashram Swamiji was observing Chaturmasa in the Pune Math. The Pune Math was new and so were we - eager and enthusiastic, all of us Sadhaka-s of whom Viju, Anand, Gaursharan Rao and Seetham Basrur (who are also no longer with us) were an integral part, devoured all the new experiences and learnings. H.H. Swamiji introduced us to learning to perform the Gurupujan, participating in Vimarsha-s, organising and participating in Vanabhojan-s and so much more. We did this amidst mundane chores like Menu making, Serving, Cleaning the Kitchen and Wiping dishes... All this with light hearted laughter, joy and fun cultural programs.

It was during Chaturmasa and the following next few years, the Sadhaka-s of Pune were fortunate to have many interactions with Pujya Ishwaranand Giriji Maharaj, as Bade Swamiji visited Pune on many occasions. Around this time Viju and Anand became closely involved with Samvit Sadhanayana and were invited by Bade Swamiiji to many of their important functions. Viju and Anand along with other Sadhaka-s of Pune, Shrimati Suniti Chandavarkar, Priti Panemanglor and Seetham Basrur organised recordings of two audio cassettes with Bade Swamiji singing His own Bhajan compositions, with them singing the chorus for Samvit Sadhanayana.

The best time of their lives was when they got an opportunity to be in the Seva of Our Beloved H.H. Shrimat Sadyojat Shankarashram Swamiji, when they were able to offer all their musical talent and training as Seva to our Guru and help Swamiji during His music practice sessions.

However, life has its own plans and change is the only constant, whether good or bad as we perceive it. Viju and Anand ‘s lives took a drastic turn, when lightning struck twice. Viju suddenly took ill and while
she was undergoing chemotherapy, Anand came down with a massive paralytic stroke. This rendered them totally immobile and house bound. This was a difficult time. They knew not what was in store for them. All Viju did was, ask for strength and fortitude. She had the Shraddha that Our Guru would take her through it all. As Viju said, “We learnt so much while we were in Seva with Pujya Swamiji and now this is our test period. If we do not perform well, it would mean that we have not absorbed and learnt our lessons well”.

The changed situation in their lives and the difficult period that Viju and Anand encountered, did not bitter Viju in any way. She stayed positive, confident and as cheerful as ever. Taking advantage of the online activity which had started owing to COVID, Viju continued her Seva to the Math, by starting a weekly online Satsang with our Pune coordinator Lalita Amladi, for the Sadhaka-s of Pune. This was very popular and well received. Even more significant was the Stotra Pathana group which they started. In this group, Viju taught many Sadhaka-s of Pune how to chant various Stotra-s, Sabha prayers, Devi Anushthan, Nityapath etc. She painstakingly and lovingly coaxed the Sadhaka-s who were diffident and unfamiliar to chanting. She has thus impacted many Sadhaka-s.

Viju’s most recent Seva before she departed, was her active involvement with the Bikaner Jodhpur Saraswats (BJS) which was formed with the Saraswat-s of Delhi, Ghaziabad, Bikaner and Jodhpur and other places from North India. A team of Sadhaka-s conducted online Satsang-s for the BJS to familiarise them with the traditions and prayers of our Math. Viju also taught the BJS members how to chant our Sabha prayers - Shri Gurupaduka Stotram and Shri Parijnanashram Trayodashi. Later, when the Uccharan classes were started, Viju was one of the trainers who had been painstakingly teaching the BJS members the right pronunciations for the prayers taught to them. This she did till the week before she breathed her last, with utmost love and patience, which was very much appreciated and well received by all the members of BJS.

Viju and Anand’s lives ended peacefully and they left together with minimal suffering. This is a clear indication that the Guru shakti is always with us till the end. All we need to do as Sadhaka-s is to absorb and assimilate all the learnings that come to us in different ways.

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We have all heard, “One can incur a loss in business but nobody will like to put their hands in a loss-making proposition”

If that was the case, why then I wonder, do investors always end up getting into a loss-making proposition when it comes to car insurance?

There could be multiple reasons for the same:
#1: ignorance and lack of knowledge
#2: lack of need or requirements
#3: outsourcing of requirements

While there isn’t much that we can do on points 2 & 3, however, we have complete control over the first one. And that is something I intend to address:

Let’s get the facts right from the beginning.

Motor insurance is mandatory
There are 2 components: Own Damage and Third-Party Damage.

Third-party damage coverage is mandatory, Own damage isn’t Claims under 3rd party is decided by the designated courts and not the insurance company.

Third-party premiums are low and hence the 3-year premium is collected in advance.

IDV, commonly known as Insured Declared Value of the vehicle, can either be reduced or increased marginally. IDV of the vehicle is as per the chart and one can’t deviate drastically away from the insured values provided for the specific model and vehicle variants.

Although third-party insurance is the only mandatory thing in vehicle insurance, one shouldn’t rely only on this alone. A topic that I will cover at a future point in time. Now that we know some basic stuff, let’s understand the points that one needs to remain updated:

RTI or Return to Invoice, is an add-on benefit that one needs to have. It helps us whenever our vehicle goes for a complete loss or theft and isn’t traceable, the policyholder is entitled to the invoice value.

Consumables: whenever there is any accidental claim, a major chunk of the bill is from consumables like oil, additives, nuts and bolts, wool dampeners etc. This add-on is usually ignored since it is an additional premium over the basic premium. However, the entire consumables in an accident claim can go in thousands.

Key Replacements are another Add-on that one has to consider, something that won’t cost you the moon. With most vehicles having auto start and keyless entries, key replacements are important add-ons.

With the advent of high-end cars, tyres are an important component that needs to be insured too. Something that we ignore since there is a myth that bumper-to-bumper insurance covers everything between the 2 bumpers. That isn’t true. Tyre bursting and cuts on the tyres are common these days with more and more cemented roads which add more friction and higher speed limits which increase the risk.

With long distances being undertaken in a big way these days, one should also consider emergency transport and hotel expenses. Imagine getting stranded on a highway due to a breakdown of a vehicle, this Add-on helps us claim expenses made to travel to the nearest place for stay and also the stay option in a hotel. All this while the car is getting repaired at the service centre.

A common mistake is to avoid taking RSA (roadside assistance). This adds a minuscule amount to the overall premium however is extremely helpful when one gets stranded or the vehicle gets stalled. Now that we are knowledgeable of the major components of vehicle insurance, you will be at ease to go about doing all your work without any hassles.

Remember, having a vehicle few years back was a luxury, no longer. Hence, when it comes to going about doing our karobar (day-to-day business), get your facts on CARobar right, the first time.

Next time, I will touch upon innovation in health insurance policies.

Rajesh Hattangady is the Chief THiiNKer of THiiNK, a financial planning firm since 2003. One can reach him on his personal number +91 9821434512 or rajesh@thiink.in for more details and guidance.

*****
My School Carnival- The Indradhanush 2023
- ADYA NAGARKATTI

My school, Venkat International Public School in Bangalore hosted a young entrepreneurs carnival which was named as Indradhanush. The main goal of this carnival was to donate the proceeds to charity. The students of High school wing (7th to 12th) were asked to choose between many activities. Some of the activities were:

Stage Events- Singing, Dancing, Vocal mimicry, beatboxing, instrumental solo or duet, etc.

Fun Games- Any game of our choice to entertain the crowd.

Fresh Bites- Food stalls of many different variety of food items.

Best out of waste, paintings, were to be kept in the carnival for sale.

The students who were interested for nail art and tattoo art were to do it in the carnival for the crowd.

This was the first time our school was hosting such a grand event, and it was a challenge for the teachers and the student volunteers to collect the exhibits and sort them by different categories. I took part in the paintings and the food stalls. I did four mini canvas paintings which were to be sold for the price of Rs.400!

The food stalls were a group activity. I had four classmates in my team. Our stall was called ‘The Spice Station’. The name was pretty good, if I do say so myself. Our menu had a lot of items, especially chaats. We had items like Chana chaat, Masala Pineapple, Homemade Orange juice, Choco brownie and canopy. There were about 72 food stalls in all!

The school printed out tokens which had currency like rs.10, 20, 50, 70 and 100. Many people came to our stall and in no time, we had collected over Rs. 5000. The Chairman of the school came to taste too and said our chaats were awesome. He gave us a 100-rupee token! We were so happy that our hard work really paid off. I bought some keychains and dreamcatchers made by the students. I got my nails painted as well in the nail art section.

They kept a games stall too in which they had free fire, Call of Duty and stuff like that. How cool is that!

For a first time, the event became a grand success. Overall, the experience as a young entrepreneur was really great for me and they gave us a certificate stating that we had successfully registered our startups!

I really loved this carnival and hope that my school holds many more events like this in the future.

****

A real Mom

Emotional, yet the rock.
Tired, but keeps going.
Worried, but full of hope.
Impatient, yet patient.
Overwhelmed, but never quits.
Amazing, even though doubted.
Wonderful, even in chaos.
Life changer, every single day!

- Rachel Martin

*****
Ganesh Chaturthi is a festival celebrated by Indians all around the world. Many Indians who have gone and settled abroad have introduced these festivals to the people there and are now celebrating it in a big way. Most people know that Lokmanya Tilak was the first person to start the Ganpati celebrations in a big way, but I was pleasantly surprised to know the reality.

In Pune, there is a group of people who conduct heritage walks called ‘The Western Routes’. We recently did a Ganesh festival walk with them and that is where I learnt the truth about the Sarvajanik Ganeshotsava celebrations.

Ganesh Chaturthi was one of the most important festivals celebrated during the British Rule as well. At a time when public celebrations and meetings were not allowed by the British, there was a revolutionary and freedom fighter, Bhausaheb Laxman Javale (also known as Bhau Rangari, as he was from the painter community), who started India’s first Sarvajanik Ganeshotsava. In 1892, he started this festival which was celebrated for 10 days. Lokmanya Tilak had also praised this festival in his newspaper ‘Kesari’. Inspired by him, Tilak selected five locations in the city, which are known as ‘Manache Ganpati’.

The five Manache Ganpatis are -
1. Shri Kasba Ganpati
2. Shri Tambdi Jogeshwari
3. Guruji Talim Ganpati
4. Tulshibaug Ganpati
5. Kesariwada Ganpati

2. Shri Tambdi Jogeshwari

Tambdi Jogeshwari is one of the oldest temples in Pune, dedicated to the goddess Durga. This temple is the ‘Gram devi’ or village goddess of Pune. Tilak selected this location as the Manacha dusra (second) Ganpati. The immersion procession organized by the Ganpati Mandal here has women devotees perform stunts like sword fights and horse riding.

Fun Fact: There was a rumour that this idol was destroyed a long time ago by the Britishers, but when the Indians were re-building the temple and the idol, they showed the head of an African Elephant on the idol. That is why, this idol is very unique from the other idols.

3. Guruji Talim Ganpati

This Ganpati is the Manacha tisra (third) Ganpati. The mandal was co-founded by two Hindu and two Muslim families. It was instrumental in spreading the message of communal harmony. It got its name from the wrestling pit or akhada which was located off Laxmi Road in Pune. The akhada was named after its head coach who was referred to as Guruji. Talim means practice and this is where the wrestlers practiced daily. The idol here is muscular, which is a mark of respect to the wrestlers who practiced at the akhada.

4. Tulshibaug Ganpati

Tulshibaug is a marketplace in Pune, always crowded and full of vendors. Tilak wanted to involve the trader community in the Ganeshotsav festival so this idol was placed in the middle of a marketplace. This idol is a 14-foot sitting Ganpati covered with lots and lots of silver ornaments. This is the fourth Manacha chautha (fourth) Ganpati. There was an artist and sculptor, Dattatray Sridhar Khataavkar who created mythology-themed decorations for the mandal in 1953. The first ever halta dekhava (an installation with moving statues) showed Lord Rama and Laxman crossing the Sharayu river in a boat.

5. Kesari Wada Ganpati

This Ganpati is the Manacha pachva (fifth) Ganpati. It was located at Lokmanya Tilak’s house at Vinchurkar Wada. Later in 1905, the venue of
the celebrations was shifted to Gaikwad Wada, presently known as Kesari Wada. The Marathi newspaper called ‘Kesari’ is printed on these premises. The wada has a beautiful gold-plated Ganesha idol, which is there throughout the year. They get the Shaadu maati idol only for the 10 days of the festival. Behind the gold-plated idol, there is a bronze statue of Lokmanya Tilak.

Other Ganpatis of Pune

There are many other Ganpatis that we can see at every nook and corner of the city. Another famous one, which all tourists to Pune come to take darshan of, is the Dagdu Sheth Halwai Ganpati, which is believed to have become famous because of Bollywood stars visiting it and talking about it. The dekhava or decoration for the Dagdusheth Ganpati this year, was the replica of the Shri Ram Mandir at Ayodhya. The Mandai Ganpati which is in the heart of the market was started by all shopkeepers and vegetable vendors. This Ganpati is shown in a sleeping position with his wife, Devi Sharda, at his feet. Another interesting Ganpati that I saw was the ‘Babu Ghenu Ganpati’ also called Navasacha Ganpati as many people come to this Ganpati and wish for something, which is believed to come true.

Bhausaheb Rangari Ganpati

We also went to Bhausaheb Rangari’s Wada (which has now been restored by his grandnephew). This idol is believed to have been made from sawdust and papier mache and is the only Ganpati shown in the Raudra Roop. It is believed that this Ganpati is symbolic of Indians defeating the Britishers. In the present times, it is believed to be victory of goodness over evil.

Ganesh festival is my favourite time and the way it is celebrated in Pune is just amazing. The entire city changes during this festival and gets a whole new look for 10 days. Small by-lanes are converted into huge pandals with mind-blowing themed decorations. I really love the Ganpati festival and the way it is celebrated in Pune!

*****
Fond remembrance

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The state of Madhya Pradesh was India’s largest state until the year 2000 when Chhattisgarh was formed as a separate state. Nevertheless, these two states form the heartland of incredible India. Being land-locked states their cuisine is largely influenced by their neighbouring states namely Rajasthan, Gujarat, Maharashtra, and Uttar Pradesh. Also, a number of tribes live in these two states hence there are tribal influences also in their cuisine and culture.

Madhya Pradesh has a rich cultural and spiritual heritage and is home to many historic monuments, temples, forts, and palaces. Each city in Madhya Pradesh has a distinct food item associated with it. The city of Indore is particularly known for its variety in food items. The famous Sarafa Bazar or Jewellery Market doubles up as a foodie’s paradise in the evenings where people flock to satisfy their taste buds with a multitude of street food items sold there. The famous items sold here are bhutte ka khees, khopra patties, malpuas-rabri, kulfi, dahi bade, shahi shikanji etc. Indore is also famous for its savouries or namkeens.

Another city in MP is Jabalpur that is equally well-known for its food. Palak puri is a unique breakfast dish served here with potato sabji and raita. Malpuas of Jabalpur are also equally famous.

The capital city Bhopal has Mughal influences in its cuisine and is popular for its non-vegetarian fare like biryani, korma and kebabs. Bhopal is also famous for its paan.

As in Maharashtra, poha is a popular breakfast snack here but it is served with jalebi, making it an irresistible sweet-savoury combination.

Food items influenced by those from the neighbouring states are daal-bafla (daal-bati of Rajasthan), kadhi-fafda and Iddhar-similar to patra (from Gujarat), shahi shikanji (piyush from Maharashtra). Milk and milk products are also widely consumed in MP. Mawa bati is a famous sweet similar to the gulab jamun but larger in size and richer due to liberal stuffing of nuts.

A unique dish with the quaint name Indrahaaar (steamed dumplings made from mixed dals) is a famous dish from the Bagheli kitchens of MP.

Chhattisgarh is known as “the rice bowl of India” not because rice is grown here but because of its rice consumption. Most of the traditional as well as tribal foods are made using rice and rice flour. Leafy vegetables and curd based kadhis are eaten with rice. Muthia (rice flour dumplings), chila (rice flour savory dosa), aamata (a sour stew made using bamboo shoots, black chickpeas and other vegetables), Bara (fermented udad dal dumplings) are commonly eaten.

Many traditional sweets like pidhiya and dehrori are prepared using rice flour. Anarsa, til gud laddu, khurmi (similar to shankarpale but sweetened with jaggery instead of sugar) and kusali (similar to gujiya or karanji) seemingly have a Maharashtrian influence and are prepared during festivals and special occasions.

Leftover rice is soaked in curd and water and eaten the next day particularly in the summers. Another dish made with leftover rice is fara which is made by mixing in some rice flour into the rice, seasoned with a few spices and shaped into cylinders and steamed. It is eaten for breakfast the next morning.

This shows how much rice is loved by the people of this state.

Sharing two recipes from these two states

**Bhutte ka khees:** This a popular snack served in homes as well as relished as a street food.

**Ingredients:** 2 large sweetcorn cobs
3/4th cup milk
2 tbsp ghee
1 tbsp coriander
½ tsp mustard
½ tsp jeera
2 tsp chopped green chillies
1 tsp grated ginger
1 tbsp lemon juice
2 tsp sugar salt to taste
2 tbsp fresh grated coconut, 1 tbsp pomegranate pearls and some fine sev for garnish

**Method:** Remove the kernels from the corncobs. Reserve about 2 tbsp kernels and pulse the remaining coarsely in a mixer.

Heat ghee in a non-stick pan. Add the mustard and let it splutter. Add the jeera and as it changes...
colour add the green chillies and grated ginger. Lightly saute for half a minute, add the whole kernels and fry for a minute. Add the coarsely ground kernels and keep sauteing for about 5 minutes till the mixture turns aromatic. Add the milk, sugar, salt and half of the chopped coriander. Cover and allow it to cook on a medium flame for 10 mins. Keep stirring in between. Once the milk is absorbed, switch off the flame and add the lemon juice. Mix well and allow it to cool for a few minutes. Serve immediately with a garnish of remaining coriander, sev, grated coconut and pomegranate pearls.

**Khurmi** - This is a sweet snack that is traditionally prepared in Chhattisgarh on festive occasions. Similar to the shankarpale from Maharashtra it can be considered as a healthier version as it is prepared using whole wheat flour and jaggery.

**Ingredients:**
- 1 cup whole wheat flour
- ¼ cup fine rawa
- 3 tsp rice flour
- 1 tbsp ghee
- ¼ cup jaggery
- a pinch of salt
- ¼ tsp elaichi powder
- 2-3 tsp desiccated coconut or coarsely powdered mixed nuts
- 1 tsp til Oil for deep frying

**Method:**
Add ¼ cup water to the jaggery and set it aside to dissolve. Take a large mixing bowl, add the flours, a pinch of salt, elaichi powder and mix together. Warm the ghee in a small pan and add it to the flour mix. Rub in well for a few minutes. You should be able to make a ball that holds shape when pressed in your palm. Leave aside for 10 minutes. After 10 minutes add the desiccated coconut and til to the mixture. Using the jaggery water start binding the dough. The dough should be stiff. Add extra water for binding only if needed. Knead well for some time. Divide the dough into two balls. Roll out the balls into thick rounds (2mm). Cut into square or diamond shapes and fry on a low flame in medium hot oil to a reddish golden colour.

*****

**Personalia**

**Ankita Anand Hattangadi** is a Mumbai-based urban designer, architect, and researcher. She graduated from Rizvi College of Architecture in 2020 and went on to pursue her passion for Architecture and Urban Design through the interdisciplinary MS in Urban Design course at the prestigious Pratt Institute, New York in the United States in the year 2021.

Her work is influenced by her involvement in design, research, and academia. During her Master's program, she was awarded a scholarship and worked as a research fellow at the Institute for Public Architecture in New York. Pratt School of Architecture has also published her Master's dissertation- Reclaiming Low Grounds in Brooklyn. Her research-based Speculative model on Urban Toxicity was also merged with significant research conducted by the Pratt Ecological Department for the Architectural Humanities Research Association (AHRA) conference in the United States.

Ankita had interned and then worked as a junior architect at Matte Black Architects in Mumbai. She has worked on a variety of interior design, architectural villa design, and architectural photography projects. Her works and interests include computational processes, Urban research and design through cultural and material studies, as well as technological and artificial intelligence possibilities. She also participated in an international competition organized by Archdais where she was awarded an Honorable mention amongst 600 participants. Her educational focus attempts to include objective methods of analysis into the creative process of design. Currently she is working with one of the Premier Education Institute in the Urban research department and is an Assistant Professor with the Interior/ Architecture and Urban design department.
One day the Maths teacher, Miss Ambujam asked her students to list the names of the other students in the room on two sheets of paper, leaving a space between each name.

Then she told them to think of the nicest thing they could say about each of their classmates and write it down.

It took the remainder of the class period to finish their assignment, and as the students left the room, each one handed in the papers.

That Saturday, the teacher wrote down the name of each student on a separate sheet of paper, and listed what everyone else had said about that individual.

On Monday she gave each student his or her list. Before long, the entire class was smiling. 'Really?' she heard whispers. 'I never knew that I meant anything to anyone!' and, 'I didn't know others liked me so much,' were most of the comments.

No one ever mentioned those papers in class again. She never knew if they discussed them after class or with their parents, but it didn’t matter. The exercise had accomplished its purpose. The students were happy with themselves and one another. That group of students moved on.

Several years later, one of the students was killed in the Kargil war and his teacher attended the funeral of that special student. She had never attended the funeral of a serviceman before. He looked so handsome, so mature.

The place was packed with his friends. One by one those who loved him took a last walk. The teacher was the last one to bless.

As she stood there, one of the soldiers who acted as pallbearer came up to her. 'Were you Sanjay’s maths teacher?' he asked. She nodded: 'yes.' Then he said: 'Sanjay talked about you a lot.'

After the funeral, most of Sanjay’s former classmates were there. Sanjay's mother and father were there, obviously waiting to speak with his teacher.

We want to show you something,' his father said, taking a wallet out of his pocket 'They found this on Sanjay when he was killed. We thought you might recognize it.'

Opening the billfold, he carefully removed two worn pieces of notebook paper that had obviously been taped, folded, and refolded many times. The teacher knew without looking that the papers were the ones on which she had listed all the good things each of Sanjay’s classmates had said about him.

'Thank you so much for doing that,' Sanjay’s mother said. 'As you can see, Sanjay treasured it.

All of Sanjay’s former classmates started to gather around. Arjun smiled rather sheepishly and said, 'I still have my list. It's in the top drawer of my desk at home.'

Prithwiraj’s wife said, 'Prithwiraj asked me to put his in our wedding album.'

'I have mine too,' Rashmi said. 'It's in my diary'

Then Deepali, another classmate, reached into her pocketbook, took out her wallet, and showed her worn and frayed list to the group. 'I carry this with me at all times,' Deepali said and without batting an eyelid, she continued: 'I think we all saved our lists'.

That's when the teacher finally sat down and cried. She cried for Sanjay and for all his friends who would never see him again.

The density of people in society is so high that we forget that life will end one day. And we don't know when that one day will be. Tell them, before it is too late.

Remember, "You Reap What You Sow." What you put into the lives of others comes back into your own.

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Oil painting by Chinmayee Bakul Kodikal, Mumbai.

Ganesha pencil drawing by Soumya Hattangadi, Mandya, Karnataka.

Gautam Buddha, water colours by Soumya Hattangadi, Mandya, Karnataka.

Bunny rabbit by Umika Hattangadi, 12 yrs. Wakad, Pune.
Art Corner

Ganesha with pencil and crayons by Vibhuti Darshan Kulkarni, 8 yrs. Kharghar, Navi Mumbai.

Ganesha: Oil painting by Ajanta Kodikal Kelkar, Andheri West, Mumbai.

Curvy road by Shriyans Hattangadi 9 years from Wakad Pune.
(This appears to be Mumbai Pune expressway. One side deep gorge and other side Mountain.)

Two parrots: Acrylic drawing by Guruprasad Kalthod
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 Shraravati 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 Yuvadharas 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 Srvali School
- Meditation sessions
- Spiritual talks with Swamiji
- Visit the different Maths
Minutes of the 111th AGM of KSA

Minutes of the proceedings of the 111th Annual General Meeting of the Kanara Saraswat Association (KSA) held at Anandashram Hall, Talmakiwadi, Grant Road on Sunday, August 27th, 2023 at 10:30 a.m.

The meeting commenced at 10:45 a.m. when a quorum was formed. The total number of members in attendance was 30.

KSA Chairman Shri Mahesh Kalyanpur requested the KSA President Shri Praveen Kadle, to chair the meeting. Shri Kadle then welcomed members to the 111th Annual General Meeting of KSA and the AGM started with Sabha Prarambh Prarthana.

Shri Kadle then requested all members to observe a minute’s silence in memory of deceased members of KSA, including ex-KSA President Smt. Kalindi Muzumdar, ex-KSA Vice President & member of the KS Editorial Committee Shri Uday Mankikar & ex-KSA Vice President Shri Sanjay Baljekar, who expired during the year.

Agenda Item 1 – Reading of the notice convening the meeting
Hon. Secretary Shri Vandam Shiroor then read out the notice.

Agenda Item 2 – Confirmation of the minutes of the 110th Annual General Meeting held on 28th August, 2022

President Shri. Kadle stated that the Minutes of that 110th AGM meeting were published in the November 2022 issue of KS Magazine and hence it could be taken as read with the permission of members. Members concurred and the applicable resolution was unanimously adopted as follows

RESOLVED THAT the minutes of the 110th Annual General Meeting of the KSA held on 28th August 2022 be and are hereby confirmed and adopted

Proposed by: Shri Gautam Amladi
Seconded by: Shri Hemant Kombrabail
Passed Unanimously

Agenda Item 3 – Adoption of the Committee’s Annual Report and Audited Statements of Accounts for the year ended 31st March, 2023

Shri Kadle then referred to the third agenda item of accounts, and highlighted on the following points:

• KSA’s number of members at the beginning of the FY was 4119; deletions on account of members expiring were 115 during the same period. However, although 21 new members were added during this period, there was an overall decline in the total number of members at the end of the said FY to 4024. Shri Kadle then mentioned that KSA ex-Chairman Shri Jairam Khambadkone had raised this issue that KSA needs to actively increase its membership. Shri Kadle assured the members present that the MC committee members who were in charge of membership would actively implement a plan to increase KSA membership.

• KSA received donations of a total Rs.18.61 lakhs (Scholarship Fund – Rs. 9,41,000 & Medical Relief Fund – Rs. 9,21,000) during the year under review. Shri Kadle thanked the donors profusely.

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

• Aid given during the year amounted to Rs. 27.12 lakhs to around 156 beneficiaries (this is a decline over the previous FY i.e. Rs. 45.77 lakhs). The disbursement depends upon the number of requests received during that period. KSA is a member of the Co-ordination Committee of Aid-Giving Institutions and aid is disbursed as per recommendations of the Co-ordination Committee.

• 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, KSA has fulfilled the requirement and there is no shortfall despite the decline in the amount disbursed.

• Through KSA Centenary Education Refundable Grant Fund, in FY 22-23 KSA has disbursed Rs. 21.50 lakhs; at the beginning of the said FY, the Educational Refundable Grant to students amount outstanding was Rs. 82.22 lakhs & Refund Received from Beneficiaries during F.Y. 2022-23 was Rs.12.56 lakhs. Hence the total amount outstanding as of Mar 31, 2023 Rs. 91.16 lakhs. Most of the students are repaying back the amount granted as per the schedule. However, there are 4 students who have lagged in repayment. KSA is making all efforts to collect the money from these students. Here also, KSA is coordinating with the Math & other institutions of our community for grants to students.

• In the Income & Expenditure Account, there is a surplus of Rs. 11.86 lakhs after considering depreciation of Rs. 6.53 lakhs.

• Shri Kadle further elaborated on the activities undertaken under the KSA verticals in F.Y. 2022-23:

i) Nashik Holiday Home:
NHH has seen significant improvement in its occupancy. The occupancy has increased from 15% in 2021-2022
to 26% in 2022-2023.

The Committee has undertaken renovation work costing around Rs.30 lakhs. Two units have already been renovated & the other two units will soon be renovated subject to the availability of funds. An appeal has been made for donations and we look forward to members generously contributing towards this activity. Shri Kadle said that Shri Masurkar had given a generous donation towards the renovation of NHH.

ii) KS Magazine:
The magazine is widely popular both in India & abroad. However, the advertisement revenue decreased by about 16% and, due to inflationary pressures, the magazine expenses increased by 9% as a result this vertical incurred a marginal loss. Shri Kadle expressed his confidence that the new Committee will look into this aspect & improve the financial position of this vertical. From February 2023, new Editor Shri Ramkishore M Manekkar has taken charge of KS Magazine publication. He replaced Shri Nitin Gokarn. Shri Kadle thanked Shri Nitin Gokarn & expressed his best wishes to Shri Manekkar.

iii) Health Centre
Health Centre is doing quite well, especially for Ophthalmic patients. Around 100 such 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. So, the medical centre is also very active.

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.

iv) KSA-CSN
Our KSA had started KSA-CSN (Chitrapur Saraswat Networking) activities, through the KSA-CSN taskforce. This was started by Rajiv Kallianpur & Gautam Amladi. It is now very active. Networking is key for success in any business, KSA-CSN held a networking session on February 12, 2023, at KSA Hall in Talmakiwadi and another in Bengaluru both of which were well received.

KSA-CSN has now also got “Bhanap Yellow pages” distributed to the dignitaries who participated in this networking session. There is greater interaction among the KSA-CSN Amchi entrepreneurs. The President expressed hope that this would create more employment & entrepreneurial opportunities for the Amchi community members

v) KSA Marriage Bureau
KSA Marriage Bureau which was closed during FY 2021-22, started its activity in FY 2022-23 and has been successful. The bureau operates on every Monday & Wednesday from 5.30 p.m. to 7.30 p.m. in the 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. Shri Kadle thanked both Mrs Usha Kishore Surkund & Shri Dilip Sashital for their continued support to the KSA Marriage Bureau.

vi) Family Tree Project
This project has also been very successful with over 5500 nuclear families and over 16000 individual members have been uploaded. 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 a voluminous amount of work.

• Shri Kadle further elaborated on the various events undertaken by KSA in F.Y. 2022-23:

i) 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.

A unique programme “Salute to our Aamchi 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.

ii) 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 Koppiar and Rekha Rao. Young students who had cleared various examinations were also honoured.

iii) 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

November 2023
Kanara Saraswat
in the Talking Book Foundation where audio versions of college books were created for Blind Students. The following awardees were honoured and each of them was virtually presented with a Memento: Rekha Mavin Kurwe & Nandini Karanje for Empowering women through self-employment; Mangala Chandavarkar for Social Awareness in slums and schools; Ashwini Arvind Bhat for Spiritual Awareness and Neeta Koppikar for Women Empowerment and Education.

- Shri Kadle concluded the President’s presentation of the Annual Report by thanking KSA staff members, the Editorial Committee of KS Magazine, Managing Committee Members, and all those who have actively participated in KSA’s various activities.

The resolution for Adoption of the Committee’s Annual Report and Audited Statement of Accounts of KSA for the year ended 31st March 2023 was put to vote.

RESOLVED THAT the 111th Annual Report and Audited Statement of Accounts of the Kanara Saraswat Association for the year ended 31st March 2023 be and are hereby approved and adopted.

Proposed by: Smt Deepali Hari
Seconded by: Smt. Ashwini Prashant
Passed unanimously

- Shri Kadle then invited Members to speak their views

i) Shri Jairam Khambadkone had earlier raised certain specific questions on donations received. Shri Kadle mentioned that the donations received in FY 20-21 were Rs.19.22 lakhs, FY 21-22 Rs.7.56 lakhs & FY 22-23 Rs.18.61 lakhs. Shri Khambadkone’s query was that with 3 KSA MC members handling investments, he had hoped that KSA would get more donations. Shri Kadle confirmed that compared to FY 21-22 the donations received in FY 22-23 increased to Rs.18.61 lakhs, although the same was less than FY 20-21. Shri Kadle further added that FY 20-21 was the Covid year & KSA had appealed for donations towards Covid-relief. In this context, we had received many voluntary donations. Shri Khambadkone (being the KSA Committee Chairman at that time) had also made a lot of efforts to get donations for Covid. Shri Kadle assured him that in the current FY 23-24, KSA’s new MC would continue its drive to increase donations, including donations for NHH.

ii) Shri Khambadkone had also pointed out some errors in Sch 1, which Hon Secretary Shri Vandan Shiroor has confirmed would be rectified. Shri Shiroor clarified that the amount mentioned in the Annual Report is correct & the same will be corrected in Sch 1.

iii) Shri Khambadkone had also raised some issues pertaining to tenancy-right related receipts which should have been capitalised & shown under the Balance Sheet instead of Income. Shri Kadle stated that this was discussed with the Statutory Auditor, who had advised to show this amount as Other Income. Shri Kadle pointed out that from the tax perspective, whether this is shown as income or capitalised, KSA has to show its utilisation towards the Main Objects of the trust. The presentation accounting-wise can be done in either way. Shri Kadle further highlighted that this amount was kept as a separate Fixed Deposit and, hence would not get mixed with other incomes or would not be used for any other day-to-day expenditure. Hence the more important criteria is from the IT point of view. Shri Kadle further pointed out that the Auditor’s Report is clean & has no qualifications. Shri Udaykumar Gurkar also stated that Statutory Auditors go as per the Accounting Standards & if this was not as per the Accounting Standards, they would have qualified the Auditor’s Report.

iv) Shri Khambadkone also queried why a large amount viz. Rs.20.56 lakhs was kept as on Mar 31, 2023 in the savings account rather than converting it into an FD. Shri Kadle stated that the bulk of this balance amount were of FCRA a/c, which is to be used specifically for the objects for which this amount was transferred. Shri Kadle suggested that the KSA committee can check the flow of requirements over the next 6 months from the FCRA a/c & whatever is not required within 6 months can be invested in FDs. Hon. Secretary also clarified that KSA Committee members who were the new signatories were not allowed to operate the FCRA a/c in SBI, New Delhi, because the approval for the change of signatories was not received at that time from the Ministry of Home Affairs (which was sought by SBI as per routine procedure). This approval for the change of signatories (which was sent by Shri Khambadkone during his tenure as KSA MC Chairman) from the Ministry came on August 09, 2023. Due to this, the entire funds in the FCRA a/c were locked up.

v) Shri Khambadkone had also raised queries on the increase in the deficit in the Health Centre (from Rs.0.89 lakhs in FY 21-22 to Rs.1.65 lakhs in FY 22-23). Shri Khambadkone stated that Shri Kadle had earlier stated that all verticals should at least break even, even if they are not getting profits. Shri Kadle clarified that the Health Centre should not be made into a profit centre. He further added that over the past several years, Health Centre has consistently been making losses. It was clarified that the expenses with respect to the salary of the pathological person who used to sit at the Health Centre had to be paid, irrespective of the number of patients coming for pathological services. Although the pathological lab Nerurkar’s was requested to bear the salary expenses, they did not agree. Hence, now this service has been stopped. Shri Khambadkone observed that instead of stopping the pathological services altogether, we could request our KSA members to directly go to the Nerurkar’s lab, thereby saving on
the salary paid to the Pathlab employee for sample collections in KSA Health Centre or tie-up with Pathlab centres/doctors who are spread across Mumbai for subsidised rates (as Nerurkar’s is based out of Nana Chowk only) or to work on any other similar model. Shri Mahesh Kalyanpur stated that earlier in 1990’s when he was the Chairman, KSA had initiated a KSA Health card & had initiated talks on tie-ups with few reputed hospitals in Mumbai & Pune to admit patients who are KSA members in hospitals without insisting on Deposits and provide concessional rates. Apart from the hospitalisation, a group Mediclaim scheme was also prepared. However, later on for reasons unknown, this project was shelved. Shri Kadle assured that the new MC would look into the suggestion and see in what best manner services can be provided.

vi) Shri Sanjay Puthli stated that the Health Centre charges are same for both members as well as non-members. He suggested that KSA MC should work out a differential rate for members & non-members. Shri Kadle gave a few examples while stating that it has been observed that differential charges do not directly translate into increasing the number of KSA members availing of services. Further Shri Kadle also pointed out that this could lead to an increase in the deficit for the Health Centre, which again could be questioned by KSA members. Shri Puthli suggested that the current charge could be continued for KSA members and a higher differential rate could be fixed for non-KSA members. Shri Kadle stated that the new KSA MC could still look into this aspect and try this as an experiment.

vii) Shri Sharad Nadkarni suggested that KSA could probably tie up with few diagnostic centres & have health cards. He also suggested the upgrading of the Health Centre. Shri Kadle stated that the new MC could look into this idea.

viii) Shri Kishore Basrur stated that one reason why KSA members do not book KSA halls is because the rent is too high. The halls are being currently let out for either half-day or full-day. He suggested that if we could also let out for a quarter of the day, then KSA members needing the halls for a shorter duration would also hire the halls. Shri Kadle suggested that the new KSA MC may look into this aspect.

ix) Shri Khambadkone pointed out that in the KS magazine the revenue was affected on account of losing out on 4 advertisements. He said that although KSA MC needs to make efforts to increase the advertisements, controlling of costs would also help in increasing the revenue. Towards this, the green initiative was undertaken earlier by KSA. Although initially, the response was poor, over the period the KSA members opting for the green initiative increased. He suggested that the new & young members of KSA MC could reach out to existing KSA members & try to convert them to the green initiative. This will definitely help in reducing the printing cost. Shri Kadle pointed out that even today there are many who opt for physical copies of KS magazine as they are not comfortable with the e-copies. He further stated that for KS magazine revenue needs to be increased, maybe in the form of retaining existing advertisements & on-boarding new ones instead. He said that KSA MC should approach those entities again. In particular KSA MC could reach out to those who are doing well through the KSA-CSN networking activities.

x) Shri Sharad Nadkarni stated that he along with Shri Sunil Ullal (KSA MC member) had tried to impart table tennis coaching in Talmakiwadi for all but the response was very poor. He suggested that KSA should revive a lot of activities under all verticals through working committees. Shri Kadle stated that KSA already has working committees under all verticals – they need to drive all these initiatives. This would help in developing KSA’s brand equity.

**Agenda Item 4 – To announce the names of the elected members to the Managing Committee.**

Shri Kadle announced as under:

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 Gulvady, Shri Krishnakishore Surkund and Smt. Usha Surkund withdrew their nominations before the last date of withdrawal. As a result, three candidates viz. Shri Sunil Ullal, Dr. Hemant Nadkarni and Shri Aditya Uday Mankikar were declared elected to the Managing Committee of KSA.

It was suggested by the members that the Agenda item no.10 be taken up next. Hence item no.10 was taken up.

**Agenda Item No 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.**

Shri Kadle requested the Hon Secretary Shri Vandan Shiroor to read out the recommendations that were earlier approved by the KSA MC. This is subject to approval from the General Body members.

Shri Vandan Shiroor stated that the Rules were amended in September 2018 & thereafter it was decided to amend & introduce new Rules considering many new factors including digitisation.

The revised Rules were finalised in August 2021 & the same were placed before the September 20, 2021 AGM for approval. Although the revised Rules were passed unanimously for implementation, the final implementation has to be approved in the SGM. Thus, on December 05, 2021, a SGM was held for approving the implementation. In the SGM, most of the points...
were passed unanimously, except the following Rules:

a) Clause 3.3 – descendants of Women from Kanara Saraswat community married outside the community are eligible only for Associate Membership. This Rule was defeated so the earlier Rule continues.

b) President & Vice President were proposed to be part of the MC members and, instead of the Chairman, the President will chair all MC meetings. The SGM had opposed this & requested the MC to have a re-look at this change & preferably revert to the earlier rules where the President & Vice President were not part of MC. The MC relooked into this and it has been decided to retain the earlier Rules that President & Vice President will not be part of the MC & Chairman will chair all MC meetings.

c) Under Objects of the Trust, it was mentioned that flat 10% is to be reserved for medical aid and distress relief to non-amchis below poverty line. It has now been changed to upto 10% (instead of flat 10%).

d) Composition of the Committee – earlier outside MMR area no nominations were allowed. The MC was asked to look into this. MC has now amended this Rule to allow outside MMR members to also file their nominations for KSA MC. However, the total number of MC members will remain 12.

e) Every year three members would retire & elections would be held. It has now been revised to state that elections would be held every 3 years for all 12 MC members.

If these amendments in Rules are passed in this AGM, the new amended Rules will come into effect after this AGM & the next elections will be announced in Apr 2024. In Apr 2024 all 12 members would retire & fresh elections for 12 members would be held (subject to the new member not being more than 80 years of age & those who have continued as MC members for more than 2 consecutive terms i.e. total 6 years).

The implementation of the revised Rules was approved at the SGM held on 5-12-2021 based on the written opinion received from Adv Hule.

The resolution to implement the revised rules after the AGM of 2023 was passed as below:

**RESOLVED THAT** the revised Rules and Regulations of Kanara Saraswat Association confirmed before the Special General Body on 5-12-2021 and the decision taken by the managing committee in its meeting held on 28-4-2023 to place the entire approved rules before the AGM 2023 be and are hereby carried into effect after this AGM in accordance with the written opinion obtained from Advocate Shri Hule.

**Proposed by:** Shri Vinayak Yedery
**Seconded by:** Dr. Hemant Nadkarni
**Passed Unanimously**

**Agenda Item 5 – Election of President and Vice-President to be elected at AGM for a term of three years 2023-2026**

Shri Kadle announced that he was stepping down as the President of KSA (he was President since Oct 2015).

Post the approval of the revised Rules (Agenda No. 10), Shri Kadle announced that Shri Kishore Masurkar (who has been KSA Vice-President for the last 4 years) will be now taking over as President. Shri Kadle introduced Shri Masurkar as a successful entrepreneur & active social worker.

**RESOLVED THAT** Shri Kishore Masurkar be and is hereby elected as President of the Kanara Saraswat Association for a term of three years beginning in 2023 and ending in 2026.

**Proposed by:** Shri Gautam Amladi
**Seconded by:** Shri Kishan Chandavarkar
**Passed unanimously**

**Agenda Item 6 – To appoint a Statutory Auditor for the FY 2022-23**

Shri Kadle further announced that Shri Udaykumar Gurkar, who was earlier the Statutory Auditor of KSA & a practising Chartered accountant for many years and, till recently the Vice Chairman of SVC Co-operative Bank Ltd and is now an active member of SVC Bank’s Board of Management, will now be the Vice President of KSA. Shri Gurkar is also active in our Math activity & is involved with many Trusts.

**RESOLVED THAT** Shri. Uday Gurkar be and is hereby elected as Vice President of the Kanara Saraswat Association for a term of three years beginning in 2023 and ending in 2026.

**Proposed by:** Shri Shivshankar Murdeshwar
**Seconded by:** Smt. Ashwini Prashant
**Passed unanimously**

**Agenda Item 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.

Shri Kadle mentioned that KSA MC had taken the decision to incur the estimated cost of Rs. 30 Lakhs in Renovation of Nashik Holiday Home phase I project. The resolution to ratify the estimated cost of Rs. 30 Lakhs in Renovation of Nashik Holiday Home phase I project was passed as below:

**RESOLVED THAT** the decision taken by the Managing Committee at its Meeting held on 28th April 2023 to incur the estimated cost of Rs. 30 Lakhs in Renovation of Nashik Holiday Home phase I project be and is hereby ratified

**Proposed by:** Dr. Hemant Nadkarni  
**Seconded by:** Mr. Dattanand Gulvady  
**Passed Unanimously**

**Agenda Item 8 – To approve the renovation for two halls in KSA building. Architect’s estimate is uploaded on KSA website.**

The resolution to incur the estimated cost of Rs. 20 Lakhs in Renovation of two halls in KSA building was passed as below:

**RESOLVED THAT** the decision taken by the Managing Committee at its Meeting held on 27th July 2023 to incur the estimated cost of Rs. 20 Lakhs in Renovation of two halls in KSA building be and is hereby Approved.

**Proposed by:** Shri Kishan Chandavarkar  
**Seconded by:** Shri Kishore Basrur  
**Passed unanimously**

**Agenda Item No 9 – Approval and Confirmation of KSA Committee’s recommendation to in-principle join TCHS Self-redevelopment project and to agree with TCHS decision taken in this regard. Details are uploaded on KSA website.**

Shri Kadle stated that the next item was related to the TCHS redevelopment wherein KSA was also impacted. Post the enactment of the Rent Control Act, the rent from tenants could not be increased in proportion to increase in the expenditure incurred in maintaining the structure. The property taxes, electricity charges and security charges amount to annually Rs. 2,89,381/- whereas the income by way of rent from the tenants is only Rs.78,732/-. Consequently, the excess of expenses over the income is Rs.2,10,649/- & increasing year on year.

Additionally, since the building is over 80 years old the cost of structural repairs is also increasing. The matter was discussed in the previous General body meeting and it was agreed to look at the option of Redevelopment. As Chairman Mahesh Kalyanpur is also part of the Talmakiwadi Managing Committee, there would be a conflict of interest. Due to this, Shri Kadle invited Shri Rajendra Kalyanpur to explain the Scheme in short and seek the approval of the members.

Shri Rajendra Kalyanpur started by explaining that KSA building is located inside Talmakiwadi although we are an independent Association. This redevelopment offers us an opportunity to be independent by being located outside Talmakiwadi with an independent entrance. It is not feasible for KSA to go in for redevelopment on its own as KSA building is land-locked, the road width is small (<9 meters) & the area is also comparatively small. Joining with Talmakiwadi makes sense as it will give KSA the benefit of a much higher FSI. KSA area is around 780 sq meters whereas Talmakiwadi is over 7000 sq meters.

Whatever FSI is given will be proportionately divided between Talmakiwadi & KSA and plans will be drawn up.

Although Talmakiwadi has appointed a PMC, it is not clear what kind of redevelopment they will be opting for.

Shri Kalyanpur stated that KSA is seeking in-principal approval from the General Body to authorise the Managing committee to approach the Charity Commissioner for permission to undertake redevelopment in association with Talmakiwadi Cooperative Housing Society Ltd.

Details of the final proposal once received will be circulated to the members and subsequently placed before the General Body for approval.

**Proposed by:** Shri Kishore Basrur  
**Seconded By:** Shri Shivshankar Murdeshwar  
**Passed unanimously**

**Agenda Item 9 – Any Other Business and Answering to the questions asked in writing**

**There was no other business.**

Shri Vinayak Yedery thanked KSA MC members & staff for their humungous work & appreciated the efforts.

Smt. Ashwini Prashant proposed a vote of thanks to the Chair.

She also proposed a vote of thanks to all the KSA members who were attending the AGM and for their valuable suggestions.

She further thanked Shri Praveen Kadle, Shri Kishore Masurkar & Udaykumar Gurkar for their continued support & guidance. A token of appreciation was extended to them on behalf of KSA.

She expressed her thanks to Central Excellency for sponsoring the AGM lunch, Shri Bipin Kulkarni for the sound system, KSA Committee past, present & new members as well as the KSA staff members.
17.1 Fill in the blanks by choosing suitable words from the box below –
Two examples have been done for you.

1. गायकः गीतं गायन्ति ।
The singers sing a song.

2. बालकः नद्यं तरन्ति ।
The children swim in the river.

3. .................. फलानि खादन्ति ।
The monkeys eat the fruits.

4. जना: चलचित्रं .................. ।
The people see the movie.

5. .................. देवं नमन्ति ।
The devotees pray to God.

6. देवा: भक्तान् .................. ।
The Gods protect the devotees.

7. .................. शीतपेयानि चिवन्ति ।
The young men drink cold-drinks.

8. वाहनचालकः वाहनाननं.................. ।
The drivers drive the vehicles.

9. .................. पाठशालां गच्छन्ति ।
The students go to school.

10. शिक्षकः पाठ .................. ।
The teachers teach the lesson.

11. .................. जनकं न विसरति ।
The sons don’t forget the father.

12. स्वयंसेवकः कायं .................. ।
The volunteers do the work.

In the above Sanskrit sentences, the words denoting the subject (one who performs the action) are in Masculine gender and plural number. Note the plural verb form which agrees with the subject.

Answers given on Page 65

Girvanaprathistha conducts Online Certificate Courses for Sanskrit in a graded series from beginner to advanced levels and Girvanavaikhari Online Sanskrit Sambhashan Course for beginners. Know more about our courses at –
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Deepavali Wordsearch

Deepavali Wordsearch Rules:
Answer the question and search for the words in the Wordsearch. Simple and fun :)  
1. In which yuga was Narakasura killed  
2. This type of oil is traditionally used in oil lamps lit during Deepavali  
3. What was the name of the milk sea from which it is believed that Goddess Lakshmi was born on Diwali  
4. ‘Thalai Deepavali’ is a unique Diwali custom of which Indian state  
5. Diwali commemorates the attainment of Moksha of this famous Jain saint  
6. What is the release of Guru Gobind Singh on Diwali day celebrated by Sikhs as  
7. Lakhmi Poojan occurs on this day of the month of Ashwin  
8. Bhai Dhooj, stems from stories of the love between Lord Yama and his sister. What was her name?  
9. Diwali is celebrated 20 days after which major Hindu festival?  
10. Which popular Indian monument’s foundation stone was laid on the day of Diwali?  

Solutions on page 66

Sudoku Nov-2023

Level Medium

Solutions on page 70
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WORKS: B3, MIDC Industrial Area, Kulgaon, Badlapur East, Dist.- Thane - 421503, Maharashtra.

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November 2023  
Kanara Saraswat
".nihar"

सौ माया अनिल विजूर

थंडी पडू नालगी, पाऊस पड्डायाना नालगी की झाड़ाच्या पालाकर पाण्याचे थंब अदिवंता लागतात. पाटे मुळे खूऱ्या वटकाणार हया दरबंधिंन नेही. भाषेचे निहार जनाणात. निहारची ही निसर्गाची बाजूची मी पाहिली होती.

असंच एकदा मला माझ्या एक मैत्रीच्या अने चल निहार बाजूला जाऊ मण्डू चुप आहेक गेला. मला काही उमेगण्या. मी तिला म्हणून अंग किंतु उनाहाच आहे. भटटीक टाकणाराच्या झाल्याचा आहे. तर दरबंध निहार कऱे दिसायला. ती महानाटी काय ग जरा धीर धीर ना. सगळें काही दिसेल.

आम्ही तिच्याच गडीन्याचे जात होतो. पुणे शहर केहीआं मागे पडले होते. आता सपाट मैैदाने, छोटे छोटे डोंगर, अने टॅक्सी डिसात होतो. अशा एक माझ्याच्या एक मोडण तरतू, एक छोट्या पाण्याच्या गार्ड वाहत होता. आर्खा तनावत तता घडामोश बगळे तापात उमाळतली सुरंग गंधाली रंगाची कन्हेचे वाहण्यासे मुळे होते. पाल मेट ठेका धरत होती. मण आम्ही माझूल्यांची अनेक व्यक्त करत गेली. त्या अवर्गीयांच्या रुळाच्या पत्थराचे दोन लाडूच्या लाडू एक मजली इमारती होती. माझ्या अंतजाल मवज आहेत. काय हा प्रकार आहे. इतक्या दु दु अंतजालसारखे राहून अशा हया इमारती. आम्ही ह्या इमारती जवळ जाताना अनमोला खुप मोठा गडीचा गंगा ऐकू येत होता. दोनला इमारती मुलाची अंगेणू हापण्यासे चौन सजवान्यास होत्या. आज ह्या मुलाच्या आई त्या म्हणून भेटायला येवर होतं ह्या आर्खा उपलब्धी परिक्षेत, खेलत, चिकित्सक प्रबंधन मिळावले त्या मुलाची आर्खा प्रमुख पावण्याचे (फुसाते माझाच्या मैत्रीच वर्ग का, जो एक जवळाच्या मानसिकामुक्त गाड अभियंत्रक आहे.) व्या हस्ते सातता. मला कहाचू हक्की हा कार आहे. मुलाच्या आई (सुदरमाच) आशा शब्द वापरत नाही, कारण आई ह्या एका शब्दात जी महानाटा आहे, ती आशा शब्दात मोठ्यात नाही. त्याच्या भेटायला येतात ताती ही फक्त महिन्यानुसार एकदा का पण? काहीही हा बेंगाळ? आई-मुलाच्या भेटीला बेंगाळ कसे असं शकते? हा प्रगाढ करावे काही इतर मोठे होते. मी ही हा निलमारी म्हणून अंग मला ही काहीच उमगत नाही. काय हा प्रकार आहे?

वाटल केली कटोर नियम हा. पण मला केली आईने आपणा व्यवसायी काळी छाया पडू नंदे मण्डून घालून घेतले बोधन. हे खेरू मातृवर्ती कार्यक्रमातील उद्देश, गंभीर, वेटे अंदाज मुलाच्या आगे. आई, पण आपल्या मुलाच्या केल्यास तुरुंग तून तपासकर अनावरणीय मानकांनी झाड्या होतात. आपल्या मुलाची पण चुप शिक्षेत, मूलच जागेसारखी आधीमोडने करावे अन्य, आपल्या नंदे आपल्या काळी नंदे करवावे ही आपल्या नंदे, आपल्या, आणेती. जी सवीं आपल्या मुलाबाबु कारण होत अतिक्रमणीय अनावरणीय कारण करवावे अहू. आशा अभावी मुलाच्या पुन्हा अशा व्यवसायी येथे अपायाची रोखणे, त्याने सर्वमागिता लागते हे समजूते केलेले मोठे उपकार आहेत याचा शालपणे विचार केला पाहिजे.

या संस्थेचा समग्र समाजातल्या हाय जवळकर मुलाच्या केला जातो. मला वाटले तुंही पण समस्त काळ देवाला सोयाच्या मुक्त वाणी, सोयाच्या शिक्षेत, देवाला ह्या पूर्णाचा समजातला ह्या मोटी, हे निहार देणे, केली सुंदर केली छान! देव सुदःख युक्त होत असेल.
"ಕೊಂಕಣಿ ಆದಗತ್ಯೊ ಆನು ವಾಕ್ಪ್ರಚಾರ "

1. ಗರಜೆಕ ಅಕ್ಕಲ ನಾ.
   Necessity has no law

2. ತನ್ನ ದರ್ಶನ್ಯನ್ನ ಉಜ್ಜವನ್ನೆ ಖೆಳ್ಳಣೆ.
   A person living in a thatched roof house must not play with fire.

3. ದುಧ ತಾನ್ ತಾಕ್ಕಾನೆ ಕಾಡಿಚಿ.
   The thirst for milk has sometimes to be quenched by buttermilk

4. ತುಂಕಾಳಾಂತು ಅಧಿಕಮಾಸು.
   The inter calary month has come during famine.(thereby increasing the period of the latter.)

5. ಪದರಾಂತು ಪಟ್ಟೆಲೆ ಪವಿತ್ರ.
   Treat with respect whatever is entrusted to your care.

---

ಮಾಳಯಾ ಪ್ರವಾಸಾಂತಿಲ್ ಗಂಬತಿ- ಜಂತಿ
ಸುನ್ದಾ ಕಾಂಫಾಡ

ಅಬೇಕ ಗಂಬೀರ ವಿಷಯವಾಗುತ್ತಿದ್ದಲಿ ಜಂತರ, ಆಜೂ ತುಂಬೆ ಥೋಡಿ ಕಾಂಬ್ಬುಕ ವ್ಯವಹರಿಸುತ್ತಿದೆ. ಈಹೆಂದರೆ ಗಿಟ್ಟಿ ನಿವಾಡ ತೀರು ಸಾಗುವ ಕಾಂಬ್ಬುಕ ವ್ಯವಹರಿಸುತ್ತಿದೆ.

ಪ್ರವಾಸಾಂತಿಲ್ ಜಂತಿ, ಕಾಂಬ್ಬುಕ, ವಸ್ತುವಿನ ಪರಿಸ್ಥಿತಿ ಕ್ರಮಾಂತರದಲ್ಲಿ ಈ ಮಹತ್ತವಾದ ಕಾಂಬ್ಬುಕ ವ್ಯವಹರಿಸಿದೆ. ಈವಿ ಹಿಂದುತ್ತಿದೆ, ಸಾಮಾನ್ಯವಾಗಿ ಈ ಕಾಂಬ್ಬುಕ ವ್ಯವಹರಿಸುತ್ತಿದೆ.

ಆತ ಮಾಳಯಾ ಪ್ರವಾಸಾಂತಿಲ್ ಎಂಬುದು ಕಾಂಬ್ಬುಕ ವ್ಯವಹರಿಸುತ್ತಿದೆ. ಕಾಂಬ್ಬುಕ ಸಾಗುವ ಕಾಂಬ್ಬುಕ ವ್ಯವಹರಿಸುತ್ತಿದೆ. ಈತತಯೇ ಕಾಂಬ್ಬುಕ ವ್ಯವಹರಿಸುತ್ತಿದೆ. ಈತತಯೇ ಕಾಂಬ್ಬುಕ ವ್ಯವಹರಿಸುತ್ತಿದೆ.


## नारात तू गणेशा

विद्या दुर्गादास बैंडुर (विद्या सीताराम भट)

हे गणानायके, सिद्धिविनायके  
नमम तुला मंगल सुखादयके ॥

सूपससम विराट कर्निके तुली  
भव्य मोहक घटदलिला तुली ॥

शृंगारंशंकित परि मनमोहक तू  
मूषकी वाहना वरी सदा विराजे तू ॥

चमचमत्ती अनमोल रत्ने किरीटी तुलया  
कंठी दुर्लकुर हार साजतो तुलया ॥

मंगल पत्ती दुर्लकुर पाहून ते  
सगुण दशना मन माले आनुरुते ॥

अंकुश,पाश दोन हाली, तिसरी वरदास्त  
मोदक, लाहू शोभतो तुलया चौधरा करात ॥

कटी सुर्णी कंबर पट्टा भृकूटो तुलया  
पीतार्थ सोनेरी घोडळे बायावर तुलया ॥

स्थूल देहयंति तुली असली तरी  
सुकम दृष्टि तुली तारते सृष्टी सारी ॥

पहाताप भक्ताचे दुःखी कंठी जगत  
अवतरतोस मोदकथे मोद वात ॥

रिद्दधी सिद्धी नायक, बुद्धी शक्तिर दायक  
भवसागर पार कराया तूली आमुचा तारक ॥

भक्ति, मुक्ति दे गणेशा शरण भी तुजला  
विवार वंदन करिते, आशिशे दे मजला ॥

## कृष्णजन्म

गीता वामन नाबर (मडीमन)

अवतार आठवा अवतरला  
बंदिवसातील बाळकृष्ण जन्मला  
चरणस्पर्शाने नदी दुंभागली  
गोकुलात बाळकृष्ण सुखूर्ण आला ॥

कंसाला विदुयुलता मिळाली  
तिने जाता जाता इशारा दिला  
अंत तुझा समीप आला  
बाळकृष्ण गोकुली पोचला ॥

मातपित्यांना हर्ष झाला  
वटे झणी बंदिवास संपला  
कंसाचा होऊनी सर्वनाश  
परतील लवकर स्वगृहास ॥

मथुरेची आनंदली प्रजा  
कंसाच्या दास्यातूनकरील मुक्तता  
त्याचसाती जन्म घेतला  
चक्रपाणी कृष्णाने ॥

आज दिवस गोकुलाष्टमी  
जमले भक्तगण नामी  
मनोभावे वंदन करूनी  
स्मरती महानायक कृष्णासी ॥
माय शंकरी भवानी | आम्हा दीनांची जननी | माय शंकरी भवानी ||

काय हेची देजुठ केले। आतमलिंग प्रतिष्ठिले ||1||

स्वानंदांचे जल आणले। सोहम् भावे अभिषिकेले ||2||

एक भावे पूजा केली | पत्नी मनाची अपितेली ||3||

अहम्म धूप जाहियेला। सोहम् नैवेद अपिशेला ||4||

तिगुणाची वज्रीली दाती | लाभेली सतावी ज्योती ||5||

पंचप्राणाची आरती। ओवावलीती मुक्ताबाई ||6||

माय शंकरी भवानी। आम्हां दीनांची जननी।
माय शंकरी भवानी ||

चारी भवांब जीवनमुक्त आशिली, आणि फक्त लोकांगले
उद्धाराकडून हा दिव्य जीवनी पृथ्वीरेश जनमे पेटीलां

समाजांतुले कर्मांक लोकांकून छठूसाल्य, अपमाण केलों
जल्याची तीलो, जातपत, गरोह, शैलांत करुकेले लक्षात
ध्यानसाठी फक्त परमेश्वरांगणां पूजा पूर्वे विश्वासगारी
जसन कोरून, भक्ती कोरून, तैलांगांनी, नेशन मेट्रिक्यां
मार्ग महाशीरे "वारेकरी पंथ" दाखलतांः।

मुक्ताबाईने चर्चा आरतीतुः "मायभवानी" महाशीरी
परमेश्वराची "मायमाउली" गेल्या स्वस्थापत आपल्यां
मायभवानीची दिक्षा घेतील मुक्ताबाई "आपणांगणां
स्वस्थापतांच्या परमेश्वरांगणां ध्यान कोरून, तांतूरी लीन
जावची विक्रमा साध्य जालेली। आणि ते कश्ची करको
मक्षू हा आरतीतुः सांगण्या !

भवावांपूर श्रम करता ती शंकरी। सुग्री खावांदांतूं पास
करता ती भवानी! तिक्काची मुक्ताबाईने आपल्यांः "काया"
महाशीरे आपणांगण शरीर, भूती भूगोलांती नेदर महान
कल्पना केलेले, आणि आपणांगण अंतातूच आशिले परमात्मा
लक्ष्यांची लिंग स्वस्थापत त्यांच्या केलेलेची अभिनेतातिर
"स्वानंदांचं जल" महाशीरे परमेश्वरांगणां दिव्यांतूः गुंग
जातांतूः "तातांतू झरूं, आनंदांचं वर्ण आमांतूः गुंग
तातूंतूः सुरु जाता। ता उदाकांतूः "सोहम" हा
भावां महाशीरे परमेश्वरांगणां स्वस्थापत एकरूप जाऊन
अभिनेताकोरोः।

'एकबावे' महाशीरे पूजन तलायी जावाव; पूजा कोरोः
देवीक एकांदूः देवीक पूजा करताना, नम-नमार्गांची पत्नी
महाशीरे झाडांची पत्नी, पूर्ण आम्मी अप्रेन करतानाची
आपणांगण मन सुंदरहा अंके विचारांतुः गुंग जालेलेच्या आसता,
तंतः आम्मी देवीक अप्रेन करुकेले पूंज "निरव " जाता।
भूती धावातून आपणांगण मन परमेश्वरांगणां
चितातून एकरूप जाताता।

'अहम महाशीरे, आपणांगणांहं अहंकारिची। धूप म्हणून देवांक
दाखवावंचं, अप्रेन करावंचं। आणि "सोहम" नवस्तुलं, अप्रेन
करोः। सोहम महाशीरे पूजन शरणागती। देवांगणे स्वस्थापत
एकरूप जाऊन वर्णं।

"तिगुणाची" महाशीरे आंगणां आशिले, त्रांगुण, रजगुण
आणि सतत्मुक मंडूळ कोरुन, तातूंतूः कवये आशिले।
मारेगी, "पंचप्राण (प्राण, अपाण, सांत, उदात, ध्यान)
पंच कच्छिमी, (२ हात, २ पाय, १ जिंका) (प्रजोत्पादन
इंद्रीय सुंदर्र जाता)
ಶ್ರೀ ಜಾನೇಶ್ವರಾಣಿ ಜಾನೇಶ್ವರಿ, ಅಮೃತಾಭಾವ ವೆ ಹಿರಿಪಾಟ, ಅನೇಕ ಅಭಂಗ ಇಂತಾರ ಬರಾರಂಬ. ಸಂಖ್ಯೋದ್ಯಮಾಲಿಕೆ ಕೆಲಸು ಇವು. ಬರಾರಂಬದ ಅಭಂಗಾಲಿ ವಹಿಸಿ. ಸಾಮ್ಯಸಾಮ್ಯ ಜನಾಂಕ ತಾಜಿ ಗೋಡಿ ಲಾರ್ಲಿ.

ಬೋಧಿಸಾಮಾನಿಯ ಬೆಳದ ಶಕ್ತಿ ಹಾವಿ ಸಾಮಾನಿಗಡಲು ಗುಡಿ. ಮತ್ತು ಕುಸಾರಿಕೆಯ ಕುಮಾರಿ ಹಾವಿಗಟು ಕಾಲ ಮಂಜಿ ಉಪಯೋಗ ಅಭಂಗ ವಸ್ತುತಿ. ಅಜಿ ಸುಖತ ತಾಂಗಳು ಅಭಂಗ ವಿತರಣಿ, ದಿದ್ದೆ ವಿಂಗಡಿ ಮಹಾತುತ್ತಿ.

ವಿಸೋಬಾ ಚಾಟಿ ನಾಮದೇವಾಣಾಗಳು ಗುರು. ತಾಕಂತ ತಿಂಗಲ ವಿಸೋಬಾ "ವಿಚಾರ" ಮಹಣೆ ನಾವಾ ಹಾಲು.

ನಾಮದೇವಳ "ಕಂದ್ಯ ಮಂದಲತು" ಮಹಣೆ ಮಹಾಭಾವ ತಿಂಗತ, ತಾಕಂತ ಗುರು ಲಾಗಿ ಉಪಯೋಗ ವಿಚಾರದ ಪಾರುಗಳಿತ್ತು ಪೆಟ್ಟದೂ.

ಬೌದ್ಧಾಂಶದ ವಿಶ್ವೈಯ ಸಿಂಹಾಯ ಸುಧಾವಾಳು ಚಂದೆದೇವಳ ಉಪಯೋಗ ಕಣ ಮಹಣೆ ವಿಶ್ವಾಸಾಂಗಳಿದ್ದಾ ಆಳಿಕೆ ತೊನುಕಾರಿ, ಆವಸಯು ಸ್ವಾತಂತ್ಯನ್ನು, ಮತ್ತು ಚಂದೆದೇವಳ "ಅಂಗಾ್ಯ" ಮಹಣೆ ಉಪಯೋಗತ.

ಮುಖ್ಯತಾಬಾಡಗಳು ಅಭಂಗ ಬೀಧ ಸಂಗತಿ ಜಾಲಿವ, ಉಪಾಯ ಗೈಸ್ಲಾಲಿಗಳು ಗೆದು ಆಸತಿ. ತಾಂತುಲೋ ಗೆದಿ ಅರ್ಥ ಕಂಡುಕು, ಇದಕ್ಕೆ ವಿಲೆ ಲಾಗಿತ.

ಶತಶತ್ರಾಣಿಗಳಷೇಖರ ೧೯೨೮ ಹೆಸರ ಕಾರ್ತಿಕ ವಾಯು ವಾತಾಶೆ ಸಂಘ ಘಟೆತಿ. ಸೋಸೋನ ದೇವಾಣಾಗಳ ಸುಂದರಿ ಆಳುವ ವಲಸ್ತೆ ಉಪಯೋಗ ತಾಡಿಸಿದ್ದು ಸಂಗತಿ ಘಟೆತಿ. "ಅಂದೆನಾ ಮುಖ್ಯತಾಬಾಡ ಪ್ರತಿಯೊಂದು ವಿಲೀನ ಜಾಲಿ.

|| ದೀಪಾವಿಲಲಿ ||

ಶಾಮೇದರ ಶಾತಾಂತಿ

ಜಗ್ಜಾಂಗ ಜಗ್ಜಾಂಗ ದೀಪ್ಯಾಂಚುಗಳ ಪರುಣ ಪತ್ತ ದೀಪಾವಿಲಲಿ, ಪ್ರತಿ ಒಂದು ಅಂದಿಕೆ ಜಗ್ಜಾಂಗ ವತಾರಣೆ. ಗಿರಿ ಯುಗಾದರ ಸ್ವಾತಂತ್ಯ ಆಸ್ತಿ. ದೀಪಗುರು ಸುಂದರಿ, ದೀಪಗುರು ಸುಂದರಿ.

ಗಿರಿ ಯುಗಾದರ ಸ್ವಾತಂತ್ಯ ಆಸ್ತಿ. ದೀಪವಿಯು ಹೊಂದಿಸಿದ್ದರು. ಕೆಂಪು ಸ್ವತಿಯ ಆಸ್ತಿ.

ಜಾತು ಮಹಾತುತ್ತಿಯ ವಿಶ್ವಾಸಾದಿರು."
"ಗೃಹಿತ ಧರ್ವ ನಕಾ"
ಸುಲಕ್ಷಣ ಹಟ್ಟ್ಯಾಗುಡಿ (ಸುಧಾ ಚಿಕ್ರಕ್ಷೆ)

ಬರ್ಬಾದವೆಂದ ಆಧಾನ ಪಾತ್ರದ ಆಡಳಿತ ಮತ್ತು ಗಂಡಿ ಗೃಹಿತ ಧರ್ವತಿ ಹೋಲ್ಪಾಯಿತು ಆಧಾನ ಅನುವಾದ ಅವಧಿಯ ದೃಷ್ಟಿಯಲ್ಲಿ ಹೆಚ್ಚಿನ ವಿಚಾರಿಯಾಗುತ್ತಾ ವ್ಯಕ್ತಿಯ ಭಾಷಾ.

ಆಧಾನದ ಮೂಲೈಗೆ ಅಸ್ವತಿಸಿ ಮೀ ಇಂದಿನ ಅಂಕೆ ಕೊರಿತು ಹೋಲ್ಪಾಯಿತು. ತಮ್ಮಾದ ಮೂಲಶಾಖಾ ಬೆಂಬಲು ಲಿಂಗ ಬಲಕ್ತರು. ಆಧಾನದ ಪ್ರಭಾವ ಮೇಲೆ ಧರ್ವತಿಯ ಅನುವಾದ ಬ್ರಾಹ್ಮಣಿಯ ವಿಜ್ಞಾನ ಹೋಸಾಯುತ್ತದೆ. ಎಂದು ಒಪ್ಪಂಬೆಯಿಂದ ಅಸ್ವತಿಸದ ಅನುವಾದ ಬ್ರಾಹ್ಮಣಿಯ ಹೊಸಾಯುತ್ತದೆ. ದುರಿತೆ ಕೃತಕ ಹೇಣೆಯ ಅನುವಾದ ಆಧಾನ ಅಂತಹ ಅನುವಾದ ವಿಚಾರವನ್ನು ಬ್ರಾಹ್ಮಣಿಯ ಹೊಸಾಯುತ್ತದೆ. ಅಂತಹ ಹೊಸಾಯುತ್ತದೆ. ಆಧಾನದ ಪ್ರಾಮುಖ್ಯದ ವಿಚಾರವು ಕೋಲರು ಆಧಾನ ಅಂತಹ ಅನುವಾದ ವಿಚಾರವನ್ನು ಬ್ರಾಹ್ಮಣಿಯ ಹೊಸಾಯುತ್ತದೆ. ದುರಿತೆ ಕೃತಕ ಹೇಣೆಯ ಅನುವಾದ ಆಧಾನ ಅಂತಹ ಅನುವಾದ ವಿಚಾರವನ್ನು ಬ್ರಾಹ್ಮಣಿಯ ಹೊಸಾಯುತ್ತದೆ. ಅಂತಹ ಹೊಸಾಯುತ್ತದೆ.

ಆಧಾನ ಹಾರಿಯಣ ಹೋಲ್ಪಾಯಿತು ತೇದಿಕೆ ಹೊಸಾಯುತ್ತದೆ ಬಾಲಿಯ ಚೆನ್ನಿಗಿರುವ ಮೇಲೆ ಕಾಯಿಯ ಕಾರಣಿಯ ಹೋಸಾಯುತ್ತದೆ. ಪ್ರಾಮುಖ್ಯದ ವಿಚಾರವನ್ನು ಬ್ರಾಹ್ಮಣಿಯ ಹೊಸಾಯುತ್ತದೆ. ಅಂತಹ ಹೊಸಾಯುತ್ತದೆ. ಆಧಾನದ ಪ್ರಾಮುಖ್ಯದ ವಿಚಾರವನ್ನು ಬ್ರಾಹ್ಮಣಿಯ ಹೊಸಾಯುತ್ತದೆ. ಅಂತಹ ಹೊಸಾಯುತ್ತದೆ.
Answers to सरल-संक्ततम्

Exercise 17.1 - 1. गायकः 2. तर्कित 3. वानरः 4. पश्चित
5. भक्तः 6. रक्षितः 7. पुवः 8. चालयितः
9. छातः 10. पाठ्यितः 11. पुत्रः 12. कृभितः
येऊन कोणत्या ना कोणत्या जागी सावलीत दिवसभर ठाण मांडून मजा करतात, एकत्र वस्तुं खातात पण जाताना कचरा पेटित टाकावला विसरतात. जवळपास असून देखील आणि वारा आला की तो कचरा सर्व ठिकाणी पसरतो. आम्ही तेलून परतानाना चप्पल रस्त्यावर चिकटावला लागली. मला वाटले बहतरक खाश्यातल्या काही पडलेले चिकट चप्पल चिकत ज्ञाती आहे, म्हणून मी रस्त्याच्या केलेला खरखरीत भागावर घासली आणि पुढे गेले आणि इमारतीच्या दरवाज्यात पायघाटणारा पुन्हा चप्पल चिकटली म्हणून पाहिले तर चप्पल ठेवल्या ठिकाणी रबरी भाग वरिघळा होता त्यावरून चिकत झाला होता.

आपण वर्षाचे वेदळस असे काही गृहीत घरतो पण मग लक्षात येते हे किती चुकीचे आहे?

हे सर्व अनुभव खरे आहेत.

श्रावणसरी!
संदीप हट्टंगडी

पावसाचा भारा वाळला होता, अंग चिंब चिंब झाले होते रस्ता औलसर होता आणि बागेत पालवी फुटली होती हया अश्या मोसमात तुढी आडवण आली होती पण काही केल्या तुडीवळी येथऱ्याचा मार्ग काही मिळेला मी वर्ष देवस प्रेणेना केली की जरा खांबून थेंब्र थेंब्र येते पण तो काही ऐकेला आणि नद्या पावसाच्या वेगाने खोल खोल जात होता आणि शेतकरी माणसाच्या वेळेने तरी पालव थांबवावा अशी विनवणी मी वर्ष देवस केली आणि हडू हडू पालव औसरला आणि सगळे काही हिरवेगार होऊन शाळा सुरु झाली आणि विद्यायती शाळेत परतू लागली आणि सगळे काही शाळा शाळा झाले.

Deepavali

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1. dwapara 2. mustard 3. samudramanthan 4. taminalu 5. mahavir
KANARA SARASWAT ASSOCIATION
Email: admin@kanarasaraswat.in

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 ₹ 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.
**Report on the activities of Bengaluru Local Sabha for September 2023.**

On 3rd September, Samaradhana of H.H Shrimat Parijnanashram Swamij III was observed with Bhāshya Pathana and Ashtavadhana Seva.

On the auspicious occasion of Gokulashtami from 31st August to 6th September- Lord Krishna was beautifully decorated and Gokulashtami Ashtami mhanti-s were recited. Gopal Kallo was observed on 7th September during which kids were dressed up as krishna-gopi-s and all sadhaka-s participated enthusiastically in the dahi-handi breaking ceremony thereafter.

From 10th to 17th September, the Samaradhana of H.H Shrimad Anandashram Swamiji was observed with Samoohika Gita Pathana. On 16th September, Bilvarachana was performed with recitation of Shri Anandashram Shatanamavali. On 17th September, Samaradhana of P.P. Shrimad Anandashram Swamiji was observed with Bhashya Pathan-Bhagavad Gita, Upanishad, Brahma Sutra, Ashtavadhana Seva, Deepalankaar and Mouna.

On 19th September, on the occasion of Ganesh Chaturthi, Grahastha Ganesh pujana was held in the evening.

On 28th September, Srimad Anantha Chaturdashi Vrata was observed with Guru Pujana.

On the auspicious occasion of Chaturmasa, seva was rendered by sadhaka-s every Tuesday, Wednesday, Saturday and Sunday. Sadhaka-s, bhajan mandali-s rendered bhajan seva, Nritya seva and classical sangita seva, shastriya sangeet.

On 29th September, Chaturmas Vrata and Samapti Samsmaran Divasa was observed with Devi pujana, Durganamaskara and Ashtavadhana Seva.

**Reported by Saikrupa Nalkur**

**Report from Andheri Sabha from June to Oct 9th ’23**

On the auspicious day of Guru Poornima,a few sadhakas performed Guru pujaan and Bhashya Pathan at the Khar Math. The sadhana items done by our sadhakas for Chaturmas (including Adhik maas) were, Guru Charitra Parayan, Stotra pathan, Extra japa, Shiva Gita Parayan, Full Bhavagadega Samuhik and individual chanting, Pujans, and Devi Anushthhan. This activity was coordinated by Smt. Sheetal Chandavar.

As a part of Chaturmas seva, our Prarthanay varg children alongwith Vile Parle Sabha children, actively participated in the online stotra recitation programme which was collectively arranged by the Chitrapur Prarthaan office.

Andheri Sabha is truly blessed to have Shri Rajagopal Bhat amidst us to guide everyone through his talks.

On 23rd July’23, Shri Rajagopal explained the first mantra of Ishavasya Upanishad. He began with the meaning of the word, ‘upanishad’. There are 18 mantras in Ishavasya Upanishad and the first mantra being the most meaningful mantra that has 7 lessons (bodh) from this Upanishad which was explained beautifully. YouTube link - https://youtu.be/NCoRfcYtbG4

Samaradhana (Punyatithi) of H.H. Shrimat Parijnanashram Swamiji II was observed online on Monday, 9th October, 2023. On this auspicious day, Shri Rajagopal spoke on the topic from Haripatha of Jnandeva and explained the importance of the Adhik Shravana maas and how to follow the same.

During Chaturmas, on 13th August, he explained the first mantra of Ishavasya Upanishad. He began with the meaning of the word, ‘upanishad’. There are 18 mantras in Ishavasya Upanishad and the first mantra being the most meaningful mantra that has 7 lessons (bodh) from this Upanishad which was explained beautifully. YouTube link - https://youtu.be/d6ffElfPkeo?si=Om47Ww2YSZYEHs5-

**Reported by Deepa Koppikar**

**Dadar Sabha Report**

A 3-day programme conducted by Dharma Pracharak, Dr. Chaitanya Gulvady at the MMM Hall, Karnatak Bldgs, Matunga West.

With Parama Pujya Swamiji’s blessings, a three-day programme was conducted by our Dharma Pracharak, Dr. Chaitanya Gulvady from the 1st to the 3rd of September, 2023. The first day comprised Katha Kathan on the Shiva Mahimna Stotram. The Sadhaka-s present were enthralled by his passionate narration of the various stories and anecdotes that highlight the beauty of this powerful Stotram. On the second day, he spoke about one of the great Shiva Bhakta-s, Sant Appayya Dikshit, once again in his inimitable style.

The third day being the Samaradhana of Parama Pujya Parijnanashrama Swamiji III, comprised Kirtan on Guru Mahima and the Jeevan Yatra...
of Parama Pujya Parijnanashrama Swamiji III. Dr. Chaitanya Gulvady sang several of Swamiji's Bhajans, and the succinct portrayal of the Guru Mahima through Kirtan was something unique for all the Sadhaka-s present.

At the end of this three-day series, the 50 odd Sadhaka-s who attended the programme personally, and the 25 who attended virtually, were left with a sense of anticipation for more of such enlightening programmes.

_Beported by Mohit Karkal_

**Our Institutions**

**The Balak Vrinda Education Society - AGM:**

The Annual General Body Meeting of The Balak Vrinda Education Society’s Trust (BVES School and Junior College) took place on the 30th of September. Elections were held as there were 16 candidates standing for elections for 6 vacancies.

Post elections, the new panel of office bearers and members are:

- Chairperson - Dr. Deepali (Surkund) Hari
- Vice - Chairperson - Mr. Milind Nerurkar
- Secretary - Mr Kishore Surkund
- Joint Secretary - Mr Kishor Basrur
- Treasurer - Mr. Vandan Shiroor
- Joint treasurer - Mrs Shubada Burde
- Mr. Sunil Ullal
- Mr. Dilip K. Rao
- Mr. Samir Halady
- Mr. Jitendra Talgeri
- Mrs. Anjali Basrur
- Mr. Kiran Bajekal

A total of 775 students are currently studying in six schools run under the BVES banner. These schools are the English Pre-Primary, the English Primary, the English High School, the Marathi Primary, the Marathi High School, and the Junior College (Commerce stream).

Apart from academics, a total of 33 other activities were conducted during the last academic year.

**Saraswat Mahila Samaj – 106th Foundation Day celebrated**

The Saraswat Mahila Samaj’s 106th Foundation Day programme was held on 10th September 2023 in the Indirabai Kallianpurkar Hall (BVES Hall).

An unusual programme was presented by young Aamchi Yuvaks and Yuvatis under the banner of “Strummin’ Blues Musical Fiesta”- an upcoming Aamchi Band.

The Chief Guests for the evening were Shri Praveen Kadle and Smt Chetana Kadle.

Padmini Bhatkal President welcomed the Guests and gave the President’s address. Priya Bijur, Hon. Secretary read out the year’s programmes and activities in detail. Kalindi Kodia, Hon. Treasurer read out the Treasurer’s report.

Thereafter, Ashwini Prashant introduced our Chief Guests, Shri Praveen Kadle, and Smt Praveena Kadle.

Thereafter Ashwini introduced the artistes of the Amchi Young Band - Strummin’ Blues

Talmakiwadi has always been the hub of amchi cultural expression and Strummin’ Blues is one such amchi band that was born in the wadi in 1995 and went on to explore and perform various genres of music ranging from Bollywood, Indian Classical, Rock, and fusion of all these. They presented various flavours of music that touched upon all these different genres of music.

Paritosh Divgi of Talmakiwadi, the initiator of this band and group gave a spectacular performance based on Sufi, Romance Monsoon and Soft songs. Starting with Ganesh Vandana by Dhruv Dhareshwar in his resonant voice and later each and every performer, singers, and the band players did full justice to their role. It was a marvellous performance by such a young team in their new avatar. Many of the chorus songs were spellbinding. A treat for the ears!

The following artists performed in the band:

1. Dhruv Dhareshwar – Vocalist
2. Ritika Mavinkurve – Vocalist
3. Rachit Mavinkurve – Vocalist
4. Rucha Baindur – Vocalist
5. Kiran Manjeshwar- Vocalist
6. Drutiman Padubidri – Tabla
7. Aravind Taranathan – Percussionist
8. Anuj Sashital – Keyboard
9. Paritosh Divgi – Guitarist and Singer
10. Karishma Kini Bijoor – Singer
11. Abhishek Gokarn- Singer

Nivedita Nadkarni then proposed the Vote of Thanks and warmly thanked the Chief Guests and also appreciated the performing artists of the band.

The Samaj is thankful to SVC Coop Bank Ltd for sponsoring this event. The Samaj is also thankful to Mr Sunil Ullal for his donation of Rs 5000/- in memory of his wife Smt Radhika Ullal. And also...
Mrs Geeta Suresh Balse for donation of Rs 5000/- in memory of Shri Suresh Balse.

Nivedita Nadkarni also thanked BVES School for giving permission to stage this event in the school hall.

Our forthcoming programme is Kojagiri Celebrations in the Samaj Hall on 3rd November 2023 at 4.00 pm. Details will follow.

*****

**Donation**

*Kanara Saraswat Association is grateful to the following donor:*

**Nashik Holiday Home Renovation**

Mangesh Mugwe 10000/-

⭐⭐⭐

A teacher asked the students to write an essay on Dhanteras. Before they began, he asked them a few questions.

Teacher: If you are offered wealth and wisdom what will you choose?

Student: Wealth.

Teacher: No. That’s a bad answer. I will choose wisdom.

Student: That’s ok sir. We have to choose what we don’t have.

**CLASSIFIEDS**

**FLAT FOR SALE**

We have for sale a wonderful Vastu compliant 4BHK Duplex condominium with Modular Kitchen in Malleswaram, Bengaluru of 3130 sqft area plus 1033 sqft exclusive private garden, 2 stilt basement Car parkings. Generator backup. 24 hrs security, 24 hrs BBMP water, ARD System in the elevator, 1km away from Manipal Hospital. Interested? Please contact 9867680659

**DOMESTIC TIDINGS**

**BIRTH**

Sept 21: Twin baby girls NUPUR and NURVI to Gauri and Prabodh Pradeep Pandit at Bengaluru

**OBITUARIES**

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


Aug 26: Durgadas Krishnarao Nadkarni (94) at Mumbai.

Sep 10: Sadanand M Mundkur (87) of Matunga (E), Mumbai at Nashville USA.

Sep 16: Prabha Ramdas Karnad (73) at Vile-Parle (E) Mumbai.

Sep 21: Balachandra Rao Philar (85) at Bengaluru.

Sep 24: Ashwin R Bhat (58) at Nashik.

Sep 27: Asha Anant Kulkarni (82) at Talmakiwadi, Mumbai.

Sep 29: Suman Suresh Dhareshwar (87) at Goregaon (E) Mumbai.

Sep 29: Suchitra Chaitanya Mavinkurve (85) at Valsad, Gujrat

Sep 30: Swapneel Sudhir Divgi at Palava, Dombivli.

Sept 30: Jayashree Gokarn (69) at Mumbai

Oct 01: Suresh Philar at Bengaluru.

Oct 01: Shriya S Rao (Kodikal) 37, at Pune.

Oct 06: Suman Murlidhar Padbidri (nee Kagal) (84) at Kandivli (E) Mumbai.

Oct 06: Vivek Kailaje (86) at Mumbai.

Oct 16: Rajaram Kodikal (90) at Santacruz (West), Mumbai.

Oct 19: Mohan Hemmadi (87) at Hyderabad.

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**Sudoku Nov-2023**

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**Level Medium**
With Best Compliments
From

Rithwik
FOUNDATION
FOR PERFORMING ARTS