Pratik Kodial launches a Hedge Fund start-up in the US.

Read about it on Page 20
In this issue....

From the President’s Team 5
The Editor’s Column 6
Our Cover:
Shashank and Roopali’s Parijnan Nursing Home, Kumta ...
Ramkishore M. Mankekar 7
Wadi Diwali – Jaane kahan gaye woh din!
... Ramkishore M. Mankekar 9
Letters to the Editor 15
Military Musings: Recollecting Memories of Army Days by
Aamchi Army Veterans ...
Vaishali Heblekar 16
Interview with Pratik Kodial ...
20
Speak Fatter!
... Usha Aroor 39
Parisevanam: Reflecting upon the Dnyaneshwari ...
Sudha Kodikal 41
Musings on Newspapers ...
Suchitra Balvalli 43
Culinary treasures of India- Bihar & Jharkhand ...
Anjali Burde 44
Here & There 45
Our Institutions 45
Classified 46
Domestic Tidings 46

Temple - Events Calendar for December:
1. 6th December: Vanabhojana at Shri Bhandikeri Math, Gokarna.
2. 7th December: Vanabhojana at Shree Janardan Temple, Manki.
3. 18th December: Maharathotsav at Shrimath Ananteshwar Temple, Vittla.
4. 18th December: Rathotsav at Shree Kashivishweshwar Dev Temple, Bankikodla.
5. 18th December: Nilekani Teru at Shri Subrahmanya Temple, Nilekani, Sirsi.

STOP PRESS
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The bravery of the Indian Armed Forces is highly recognised and respected around the world. Their sheer commitment in ensuring the nation’s security gives us Indians, reassurance of our safety as well as a deep sense of pride.

A recent opportunity that I got last month has further multiplied my respect for the Armed Forces and I would like to share this experience with you all.

Our Rotary Club received a request from the Indian army for a school bus (a specially designed Bolero) which can be driven in difficult driving conditions, on tough mountainous terrains. They wanted this bus to safely transport children to and from the local ‘Army Goodwill School’ which has been founded by the Indian army to provide education for civilian children living across the LOC.

Our Club immediately agreed to donate the bus for this good cause. When the first such vehicle was ready for delivery to the army camp, we were personally invited to donate this to the school at Machil Valley, just 4 km from the LOC. They made arrangements for a one night stay at the army barracks. I along with nine other Rotarians readily accepted this invitation as we saw it as a golden opportunity to meet and interact with our Bravehearts at the LOC. Machil valley is 136 km from Srinagar and houses the last outpost from the Kashmir side. After landing in Srinagar, we reached the Machil Valley at around 7pm. It was extremely cold (around 2-3 degree Celsius) and dark but we received a warm welcome from the army officers of the 56 Maratha regiment who were there to receive us. I was the only one in our group who could speak Marathi and the officers were really happy to speak with me in Marathi. We enjoyed a scrumptious meal together with the army personnel and during our dinner we started interacting with each other. It was indeed an experience of a lifetime. It was insightful and heartwarming to see how these brave selfless army officers stay away from their families for months in adverse climatic conditions and inadequate heating provision in their barracks in winter, all to protect our nation. For us as their guests, they arranged a comfortable stay and we were provided with a fire boiler as a heater. The next day, we were taken to the school where we would donate the bus. We met the lovely Kashmiri children, both boys and girls and they were elated to welcome us. They sang the Indian National Anthem and engaged in conversations with us.

There are many schools like this which are run by the army for the local civilians. In these areas, parents are very apprehensive to send their children to these army schools however great efforts are put by our army men to convince them. In this school, there were around 300 students enrolled including 60 to 70 girls. The credit entirely goes to the army for continually promoting education amongst the locals and maintaining strong relations with them by conducting medical camps, providing humanitarian assistance, and addressing their concerns. After personally witnessing such dedication and commitment of our army personnel, we all got emotional but were beaming with pride for our heroes.

Though our Chitrapur Saraswat Community is very small, we have had many valiant personnel serving the armed forces and we salute them all. We also have some serving Indian Armed Forces personnel like Group Captain Amit (Jitendra) Masurkar and Squadron Leader Manali Bijoor whom we are very proud of.

Kishore Masurkar
The Editor's Column

Dear Readers,

We very much hope that all of you had an opportunity to celebrate Deepawali, the festival of lights with your near and dear ones.

As we move into the last month of 2023, we bring you the story of yet another medico couple, Shashank and Roopali Mankikar, who have established their own hospital in Kumta since 2006. Their inspiring tale yet again endorses the fact that members of our small but vibrant community, even though their origins are rooted in small towns and villages, can aspire to fulfill their ambitions and reach the pinnacle of success!

Vaishali Heblekar, our newest editorial team member, has put together four interviews with our Aamchi Army veterans. It was a tough task that she accomplished, and we are sure that you will find it an interesting read. Consequently, we have held back the regular column, Military Musings, by Maj Gen B. N. Rao, our raconteur par excellence.

Late Dr. Maruti Ramchandra Balvalli, who completed his LCPS in 1920 and chose to stay in Byadgi to serve the poorest of the poor, is yet another inspiring Bhanap icon for our present generation to emulate. Do read about him in the following pages.

Our Bhanap youngsters are generally associated with careers in the IT industry, but there are many who have made a mark or are on the verge of making one, in the field of Finance. Our team member Bhakti Ullal interviewed Pratik Kodial who has launched a hedge fund start-up in the US of A.

There are many members of our community who continue to stay away from the limelight. They have excellent writing skills but hesitate to put pen on paper and share it with all of us. In this context, we are very happy to report that in this issue, Bangalore-based Usha Aroor, has shared a delightful article on how and why our present generation needs to “speak fatter.” She has been associated with reputed publishers, Orient BlackSwan for over 45 years and retired as Director of Publishing, Schools. We hope that she will be a regular contributor hereon.

Parisevanam, compiled every month by the indefatigable Shailaja Ganguly, features a new series, Chintan – with a thought-provoking piece by Smt. Sudha Kodikal on Sant Dyaneshwar’s commentary on the Bhagawad Gita.

There are many roads named after Bhanaps and we are glad that Pramod Karnad has shared in this issue details on the road named after his illustrious late mother, Hira Karnad. We expect many more such contributions from across our country, in the coming months.

Suchitra Balvalli’s light piece on the joys of reading newspapers over their e-versions and her hubby’s eagerness for the daily ‘fix’ makes delightful reading.

Our in-house culinary guide, Anjali Burde takes us on a tour of Bihar and Jharkhand this time.

And we have the regular Sudoku, Art Corner plus other news to round off this issue.

The entire editorial team wishes all our readers a very happy and prosperous 2024 in advance! Our New Year resolution is to invite more regular contributions from all of you and make this magazine the most looked forward to and unputdownable!

- Ramkishore M. Mankekar
Shashank and Roopali’s Parijnan Nursing Home, Kumta

RAMKISHORE M MANKEKAR

Continuing our series on members of our community in the medical fraternity who chose to serve in the smaller towns and villages, we bring you the story of Dr. Shashank Jayant Mankikar and his wife, Dr. Roopali (nee Roopali Gurunath Bhat).

Before we get to the main story, a little aside about the origins of the town’s name, Kumta, would be in order. Known for its betel nut, coconut, and cashew nut, its original name was “Kumbha Matha” from the temple of Lord Kumbeshwara in the centre of the town. Over the years, however, Kumbha Matha got corrupted to Kumta and that is how the name goes today!

In the early 1930s, Dattatray G. Mankikar set up Swastik Medical Stores in Kumta. His son, Jayant D. Mankikar supported him in the shop and simultaneously completed his BA and a Diploma in Pharmacy. Jayant and his wife Shaila, a BSc (Botany) graduate were blessed with three academically brilliant children, Sharayu, Shantanu, and Shashank.

All three studied in Kumta. Shashank, like all school-going children, had an ambition of being part of the Indian cricket team, as he was very good at the game and went on to represent his school, College, and later even his Medical College.

Shashank also excelled in his favourite subject Biology and decided to go for MBBS. His elder brother Shantanu assisted his father in the pharmacy business since his early childhood and also supported Shashank in building his medical career. He simultaneously completed his BSc and Diploma in Pharmacy, and now fully manages the pharmacy business at Swastik medical stores. He is married to Anusha, a pharmacist, who runs the hospital pharmacy, Saraswati Pharma, while their eldest, sister Sharayu, also got her BSc degree and is married and settled in Mumbai.

Shashank joined the MBBS course in 1992 at JJM Medical College, Davangere and passed out in 1998. He then enrolled for the Diploma in Orthopaedics in 2000 in the same college and successfully obtained it in 2003. Post that, he gathered precious work experience in Mumbai and Pune under different mentors in the field.

Initially, after completing his MBBS, Dr. Shashank had plans to join the Indian Army under the Short Service Commission scheme, but his father advised him that it would be better if a hospital could be set up in Kumta itself to serve the local population.

Let us just digress here a bit and go back to the late 80s.....Just a few miles away from Kumta, Roopali G. Bhat, the youngest daughter of SBI Officer Gurunath L. Bhat, stayed with her mother, Gayatri, and her older siblings, Smitha and Anantprasad at Mallapur, as he had a transferable job. She completed her primary and high schooling at Mallapur. She was a topper throughout her schooling and also became the SSLC board exam district topper in 1994. Later she did her PUC-I & II at Canara College, Mangalore, got a medical seat on merit in 1996, and obtained her MBBS degree in 2001. Dr Roopali worked as Lady medical officer at the Family planning Hospital Kumta from 2003 to 2004, while simultaneously studying for the post-grad entrance examination.

Shashank and Roopali tied the knot in 2004 and she yet again bagged a merit seat for her postgraduation in Obstetrics & Gynaecology the same year and completed it in 2006. Later, she underwent Ultrasound training in Chennai, hands on experience at Shanti hospital, Calicut and Infertility training at Aurangabad.

Having decided to stay on in Kumta, Shashank and Roopali started their practice with a loan from SBI in a rented building, with a 10-bed hospital, Parijnan Nursing Home, offering Orthopaedic & Gynaecology as a specialty. It was the first Orthopaedic hospital with all facilities available for major surgeries in Kumta taluk. Before this, there were no full-fledged Orthopaedic services available in Kumta taluk, and accident and trauma patients had to be...
ferried to Goa, Honnavar, Manipal, or Mangalore for treatment.

In 2017, pooling their resources and assisted by a loan from the NKGSB bank, they constructed their very own hospital, Parijnan Nursing Home, with 30 beds at Kumta, near the Pickup bus stand. Now they have three Operation Theaters with image intensifiers, Arthroscopy and Laparoscopy, IUI facility, AC labour rooms, DR X-ray system (the first in Uttar Kannada district), Physiotherapy, Admission facility with 30 beds capacity which includes a general ward to premium AC rooms. They do most of the major Orthopaedic and gynaecology-related surgeries. Also, visiting Surgeons conduct Maxillofacial, ENT, General surgery, and Urology surgeries.

Patients come for treatment from Karwar, Yellapur, Gokarn, Ankola, Siddapur, Sagar, Honnavar, Bhatkal, and villages in and around Kumta.

Shashank was inspired to name his hospital as Parijnan Nursing Home, after a series of miracles that occurred in his life. The first time was in 2003, after he had completed his Diploma in Orthopaedics. He came to Mumbai to gain some hands-on experience and made the rounds of various big hospitals, but was disappointed as he was not getting the breakthrough. One day, he incidentally met his relative, Uday Koppikar of Dadar, who took him to the Karla Math. Being his first visit, Shashank did not know the exact location of HH Shrimat Parijnanashram Swamiji’s Samadhi. After paying obeisance to Devi Durga Parameshwari, he next prayed at the Ganesha idol and as he bent, he felt as if someone lightly tapped his head in blessing! He turned right and saw Swamiji’s samadhi and felt inspired and energized. That was the turning point in his career and there was no looking back from then onwards.

Soon after returning to Mumbai, he got a placement at Bombay Hospital, where he could handle the latest equipment and upgrade his skills using the best technology. Very soon, he got the post of Registrar at the Yashwantrao Chavan Municipal Hospital in Pune and that helped him further hone his surgical skills.

While staying in Pune, he learned that Roopali had secured a merit seat for her post-graduation and was called for counselling. But unfortunately, all her certificates were with Shashank at Pune and she had to take those for the session the next morning. Shashank took leave and rushed to the bus stand. There were no tickets available at all, and he quietly prayed to Swami Parijnanashram for a solution. The next moment, an unknown person tapped him on his shoulder and asked him if he wanted a bus ticket to Bangalore! Shashank bought that ticket from him and reached Bangalore in time with the certificates, for Roopali’s counselling session! Many more miracles have continued to happen with the blessings of HH Parijnanashram Swamiji and our revered Guru Parampara always protecting and guiding him.

Shashank and Roopali are blessed with two children, Shubhangi (6th Std) & Tanmay (3rd Std).

In conclusion, Shashank wishes to dedicate whatever he’s done and achieved in life to all his dear ones - firstly his dad, Jayant Dattatray Mankikar, his mother Shaila Jayant Mankikar, his grandfather, Dattatray G. Mankikar, grandmother, Shanti D. Mankikar, who taught them the basic values of life, his brother, Shantanu Jayant Mankikar, sister, Sharayu Shailesh Mavinkurve and brother in law Shailesh Ratnakar Mavinkurve; his uncle, Dr. Arun Dattatray Mankikar (Retired NHS Consultant Physician, United Kingdom), Dr. Gajanan Bhalchandra Mankikar (Consultant Pediatrician, Bhosari, Pune), Late Ramakant Nadkarni (Santacruz, Mumbai), Late Ramkishore B. Burde (from Kumta), Medha Satish Gangolli (Mahim, Mumbai), Dr. Pradhan (HOD Orthopaedics, Bombay Hospital, Mumbai) and Late Dr. Deepak Mahajan (HOD Orthopaedics, Yashwantrao Chavan Municipal Hospital, Pune) who have mentored him at different tough phases of his career.

He also dedicates his life’s achievements to his better half, Dr. Roopali, who despite attending Obstetrics and gynaec untimely emergencies with sleepless nights, her committed, efficient, and balanced handling of her professional and family affairs. Also to his in-laws, Gurunath L. Bhat and Gayatri G. Bhat who immensely supported them all through.
Wadi Diwali – Jaane kahan gaye woh din!

RAMKISHORE M. MANKEKAR

The Late Rao Bahadur Shri Shripad Subrao Talmaki was hailed as the father of the cooperative housing movement in Asia. When Talmaki Wadi was first conceptualized, none of the banks were ready to provide a loan. Hence, H.H. Shrimat Anandashram Swamiji stepped in and provided an advance of Rs. 50,000 – a substantial amount in the 1930s, towards the construction of 13 buildings, including the KSA building that constituted Talmaki Wadi. It welcomed young Bhanaps from different parts of Karnataka and other places, who came to Bombay in search of jobs and careers.

Just imagine – a gated community came into being in 1939, complete with the Sirur Square, a Maidan, two community halls in the KSA building, a gymnasium, an Ambulance service, and the Popular Buying Club! Talmaki Wadi provided the ideal setting for young Bhanaps coming to Mumbai to build and further their careers.

Growing up in the Talmaki Wadi of the 60s, 70s, and early-80s was an amazing experience. It was a sort of socio-cultural hub, mainly thanks to the Kanara Saraswat Association being headquartered there. Every year, the most looked-forward-to event was the Diwali fortnight. The KSA office would be buzzing, as the Managing Committee members would get together and plan the various activities to be conducted. The Editorial Committee would publish a “Diwali Special” that included complete schedules of Carrom, Volleyball, Table tennis, chess, and tennis ball cricket tournaments. Athletic competitions like 100 metres sprint, relay races, and some fun events like a Sack race and Lemon and Spoon race would also be conducted. And then there was a tug-of-war competition for men as well as women in the Maidan.

While the carrom, table tennis, and chess tournaments were conducted inside the Halls and the volleyball and cricket tournaments in the Sirur Square, a proper stage would be erected on the huge water tank (designed like a concrete stage) in the Maidan where one-act play competitions, 3 act dramas, singing, magic shows and Fancy dress competitions took place.

The one-act plays and the 3 act dramas would be presented by talented actors from Wadi itself, Karnataka buildings, Matunga, and even by the residents of Santacruz colony and sometimes by enthusiasts from the distant suburbs! The KSA office peons, Bhagya and Rane took turns walking the length of the Wadi, vigorously ringing the bell in one hand, summoning the residents to come to the Maidan, as the curtains were ready to be drawn up. While aamchis from neighbouring Chikhalwadi, East & West, Anandashram, Ganeshprasad, Sonawala, and Ganjawala buildings and all the excited kids would already be seated in vantage positions, the Wadi adults would not venture out of their houses until the bell was rung a second time, and sometimes, even wait for the third bell – completing their household chores all the while!

The directors for these plays and dramas were, to name a few, Sundergopal Golikeri, Venkat Talgeri, ‘Dada’ Gopal Mavinkurve, Krishna Kurwar, V.P. Nadkarni and others. The actors included some who went on to become superstars in Karnataka like Anant Nag, Shankar Nag, and Manu Ulpe, as well as others who excelled like Ashok Kulkarni, Ramdas Heble, Suresh Andar, Savitri Sthalekar, Anasuya Karnad, Uday Mankikar and his wife Roopa, Dr. Uday Andar, Smita Mavinkurve (nee Kati), Dr. Prakash Mavinkurve, Shailesh Kulkarni, Vivek Mavinkurve, Anand Ubbaykar, Nityanand Bellari, the brothers Sunil and Sanjay Ullal from neighbouring Ganeshprasad, etc...the list is endless! From Karnataka buildings, there were some excellent directors and actors like Chandrama Bijur, Shivandan Savkur, Dr. Atil Koppikar, Krishna Chandavarkar and his sister Kavita, Devrai Shanbhag, the Gulvady brothers, Sunanda Karnad and many more who would display their talent year after year.
Suneel (Laxminarayan) Hattangady was adept at producing and directing children’s plays and many budding actors like Sanjay Savkur, Bipin Nadkarni and his sister Sucheta, Sadanand Bellari, Sudhir Balvalli, Deepa Heble and others made a mark and went on to the big stage as they grew older.

In sports, there were amazing champions who would take home the trophies every year – In carrom, there were Ramesh Kaushik, Ganesh Labadaya and Sandeep Vinekar from Wadi, Vivek Kaikini from Grant Road, Ravindra Nadkarni from Forjett Hill; in table tennis, there were Suresh Chandavarkar, Bharat Nadkarni.....the list could go on and on!

Some of the Bhanap music enthusiasts would get together and form an orchestra – Sharad Benegal, Nandan Balsekar, Prakash Bankeshwar, Nobina Shibad, Sandhya Amladi, and some mimicry by Dilip Sashital - are just a few names that come to mind. And who can forget the amazing magic shows by the Late K.Ravi!

Alas, with the gradual advent of cable TV, the Internet, and now social media, all these activities have taken a back seat for potential participants. Although the KSA does organize different programmes from time to time, the scale and mass that was possible three decades ago, are sadly missing now.

Also, the fact that up until the 80s, there were only about five or six 4-wheelers in Wadi, today, that number has jumped over six-fold... As a result, there’s absolutely no space to conduct any outdoor sport. Even the Sirur square which hosted volleyball, cricket matches, and fun sports like the lemon and spoon race etc., is packed with cars of all shapes and sizes.

As for the Maidan, although beautifully landscaped and maintained, there’s no scope to put up a stage play, as was done in the past.

Today, whenever I enter Talmaki Wadi, how I wish those days of yore were back! But as the cliché goes, “Change is the only constant,” and as the Society heads toward implementing a redevelopment project, the younger generation will get to witness a new Talmaki Wadi.

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Letters to the Editor

Dear Editor,

Gone through an article (devotional) in Konkani (Aamchigale) - Sant Kaviyatri Aadimaya Muktabai by Mrs Nila Balsekar.

It’s an appreciable article, except 2 mistakes Muktabai’s (1) birth year is 1279 (not 1997) (2) invisible year is 1297.

- Karandadi Prakash Deorao

Dear Editor,

Your November 2023 issue was a delight to read on every page. The eminent Journalist Chaitanya Padukone’s recollections of the evergreen star Dev Anand was a collector’s delight. Rajesh Hattangady’s tips on motor insurance were informative and helpful. The Amchi helicopter pilot’s piece was indeed a great read and made my heart swell with pride. Anjali Burde’s revelations of the Diwali Festival crackled with lights and crackers. Anjali Burde’s tribute to the tabla maestro Pandit Omkar Gulvady was the sound of music of this issue. Your revelations about the other tabla maestro Ajit Trasi was an interesting read too. Sulakshana Hattangady’s mystery of various languages was a good read. Over all, an issue worth a collector’s pride!

- Sandeep Hattangady

Dear Editor,

After the publication of my article Amchi Helicopter Pilots, in the Nov 23 issue of KS, it has been brought to my notice that the name of one Amchi pilot has been inadvertently missed out. Namely, Late Gp Capt Chaitanya Kodikal. Thus, the total number of Amchi Helicopter Pilots stand corrected to four.

Maj Gen B N Rao, Pune

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Sudoku Dec-2023

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Answer on page 40

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UNDER FIRE
As shared by Maj. Gen B N Rao, AVSM, VSM & Bar (Retd.)

“As a young Captain, when serving in the Kashmir valley in the early 1960s, I once had to visit an Infantry battalion deployed in the Uri Sector. The battalion was 20 Marathas LI. The CO was Lt Col NPP Thorat (younger brother of Lt Gen SPP Thorat). And while we were assembled in the Officers’ Mess that night, a patrol led by Maj Vasankar had just returned to the unit. There had been a firing incident and the Maratha patrol had exchanged fire with some Pakistanis who were trying to probe the Maratha defences. This exchange of fire had lasted for about 20 minutes and as the patrol closed in on the Pakistanis, the enemy decided it was prudent to withdraw to their side, rather than fight it out. The Marathas had not suffered any casualties but had probably wounded one of the enemy.

Col Thorat was keen to know how a newly posted young officer who was in the patrol had fared under fire. Maj Vasankar reported that the young officer was full of ‘josh’ and did not display any lack of courage. Of course, he was tense, experiencing a live exchange of fire for the very first time but he conducted himself creditably and kept a cool head.

The question “How did he behave under fire?” had me thinking. Every army man sooner or later has to wonder how he would behave if and when he came under enemy fire. The first time that I came under enemy fire was in the 1971 Indo-Pak war in the Barmer Sector of the Western Front. As the 11th Infantry Division advanced deeper into Pakistan, we were subjected to daily bombardment by the Pakistan Air Force.

It was at Khokrapar, on 4th December 1971, that I experienced coming under enemy air attack for the first time. We were bombed, strafed, and subjected to cannon and rocket fire. But we had two great advantages. The first was a lot of trenches/pits easily dug up in the desert sand, and every time there was an air raid, we just jumped into the nearest trenches (sometimes one on top of another). The second advantage was the desert itself. All the bullets and bombs got buried in the sand, thus there were no ricochets and sand limited the spread of splinters. Of course, there was a lot of sand and smoke in the air as each shell burst. The sound of bullets zipping through the air and explosions were always in our ears.

The dunes in the Thar Desert are all in parallel NE-SW configuration. Since we could see the Paki Sabres circling overhead choosing their targets, it gave us time to seek shelter on the reverse slope of the dunes which provided natural protection.

It is amazing how quickly troops get used to being under enemy fire. Within two days we had discerned the pattern of Pakistani air attacks. They came punctually after 8 am in flights of four or five aircraft and circled above the target before attacking. Before firing, the aircraft adopted a diving stance and we could easily make out whether we were the intended targets or not depending upon the direction of the attack.

I remember we had one soldier (cook) who was petrified of air attacks and would cower in the trenches in fear whenever the aircraft flew overhead. So one morning at 8 am, I pulled him out by the collar and ordered him to gaze up at the skies. We stood above the trenches boldly and could see the fighters circling above us. I forced him to open his eyes and count the aircraft. I also told him to notice how the aircraft adopted a peculiar firing stance before opening the attack. But just as we thought that the air raid was over and we were out of danger, a sixth unspotted fighter aircraft dived out of the sun and stitched up the sand with two parallel rows of bullets; one on either side of us. It was a very
close shave and baptism by fire for the soldier cook. He was amazed that he had survived the strafing and it cured him of his irrational fear. After that incident, he would bravely dance about whenever the aircraft roared over our position and I had to order him to seek cover.

*****

From my War time reminiscences
As shared by Lt. Col. Vidyanand Shankar Kallianpur (Retd.)

Lt. Col. Vidyanand Shankar Kallianpur was commissioned in the Corps of Signals after successfully passing out from The Indian Military Academy, Dehradun on 2nd Aug 1964.

“My first opportunity was joining a Brigade deployed in operations in 1965. I was serving as the ‘Sparrow Minor’, who is second-in-command of the Signals Company (Corps of Signal Officers are referred as ‘Sparrows’ in military). We were deployed near Assal Uttar astride 10r, in Khemkaran Sector. This became one of the main site for the famous Tank Battle of 1965. Khemkaran population was about 12,500 in those days.

On 02nd Sept 1965, Brig A.R. Shami, Brig Arty of Armoured Division of the Pakistan Army in an open jeep was coming towards Khemkaran for recce from Kasur – 8 kms away. They had their Intelligence Reports of deployment of C Coy of 4 Grenadiers Battalion deployed alongside having Muslim troops. It was ‘Stand To’ time in the evening. The Officer commanding the troops of the Company, a young officer, observed that a jeep was standing beside the trench in which his men had taken position while talking. One of his men from the trench got outside with his rifle. Suddenly, a person in the parked jeep took out his revolver. Seeing this, the young Officer ordered “Fire!” The troops fired for the next 2 minutes or so which included a Light Machine Gun (LMG). Then, there was complete silence.

Next day it was again ‘Stand To’ in the morning and they found that the damaged Pakistan Army jeep was standing there without any occupants. Another Pak Army jeep arrived at about 1000 hrs with a white flag waving, requesting to take one of the dead bodies lying in the jeep mostly of Brig A.R. Shami. The Pak soldiers dragged a dead body from the damaged jeep and took it away. The Pak authorities on their wireless announced about the passing away of a ‘Bade Imam’ and there was a lull in the battle field for that day.

Our Brigade Commander, an experienced Armoured Corps Officer ordered us to tow the damaged jeep to the Brigade Head Quarters which was about 150 yards away. Being the youngest Officer in the Brigade Headquarters staff, with the experience of a few months in the Army, I was given the task of recovering that vehicle. I was very happy to go deep in the front line and drive the jeep into the Brigade Head Quarters area. The jeep’s folded windscreen was covered with an Australian Wool Blanket and it had a lunch box with Chicken curry and Aloo Parathas. Lots of fruits – apples, bananas, and oranges were also there. These were luxury items in the battlefield. Most important of all, there was a folder containing the detailed Offensive Attack Action Plan of the Pakistan Army in our sector. The plan was to cut off India’s North Western sector completely and link up with their forces ahead of Amritsar to achieve their principal aim of bargaining for Kashmir.

On the night of 07th Sept 1965, the villagers released water into their corn crop fields. They did not know that Pakistan M48 Patton Tanks (1 Squadron+) had assembled in their fields to attack the Indian Army. The next morning, the Pakistan Army, to their dismay, saw their water-logged tanks. They abandoned these tanks and ran away! Later, all the captured Patton M48 Tanks were pooled near Bhikkiwind, which came to be later known as “Bhikkiwind Patton Tank Graveyard”. The M48 Patton tanks were mostly new, as most of them had run a few miles only. We even broke open the locks to retrieve the manuals of operation and maintenance of the tank and wireless sets which were in sealed plastic covers!

Right across the Brigade Head Quarters
December 2023  Kanara Saraswat  18

location 10r, Company Quarter Master Havaldar Abdul Hamid of 4 Grenadiers blew off three M48 Patton tanks using his 105MM Recoiless Gun Mounted on his jeep. He was about to shoot the 4th tank when his jeep was blown away by the Pakistani tank. Later, he was awarded the Param Vir Chakra (PVC) posthumously, the highest war medal by the President of India for his valor. This is referred to in many books as the famous Tank Battle of Assal Uttar 1965 (08th-10th September, 1965). Nowadays one can see these M48 Patton tanks displayed in military cantonments and cities/towns across India.”

****

Brig. Jayant S. Mankikar (Retd.)

Brig. Jayant Mankikar was trained in radar systems and was part of the air defense artillery, specializing in air defense weapons on tanks. He has operated on radars and surface-to-air missiles. He was in the Indian Army from 1971-2007.

“I joined the Indian Military Academy in July 1971. That was the year, India had a war with Pakistan. I was deployed after the Parliament Attack, but never really participated in an actual war and came under fire. But, I have had the privilege of meeting, interacting, and training with a war veteran, Company Commander of the Sinhagadh Company, Brigadier (then Major) Hushar Singh (Param Veer Chakra). Despite the many awards he had won, he had no airs about his achievements. Some of his actions have left a huge impact on my life and shaped the army man that I have become, yet stay with me to date.

A lot of my leadership lessons are what I learned from him. He used to tell us that a lot can be learned from jawans by interacting with them informally post their dinner. Dinners for jawans are usually done by 7:30 pm, and the senior officials have their dinner much later. PVC Brig. Hushar Singh believed that an official must come unannounced, which is why he too preferred coming in an unofficial car. He said that no one should know that a senior official has arrived or walked in. When you move around, you should hear the jawans speaking to each other. If they are saying good things, don’t feel happy about it. If people are talking badly about someone or something, listen to them to understand their pain points. Usually, jawans are grouped based on the state they come from. There are times when one group gangs up against the other, or is very close to its members. Some jawans may be very secluded from others, due to problems at home. It becomes the duty of the commanding officer to know and understand the pulse of these jawans – who is the most dependable, who needs help and support, who needs an ear to be heard etc. All this information and much more comes up during these rounds.

The two most important aspects that have helped me in my career are:

Knowing the pulse of every jawan in the unit

Accepting mistakes on behalf of the unit, and giving due credit to them

I have made efforts to know every person of my unit in Kalina. I knew them by name and about his/her family. I knew I could play on these emotions so that we could ensure a good team. A good leader is not made with good Education and Management degrees. A good leader is one who is aware of the strengths and weaknesses of his team. Giving the wrong task to the person not fit for it, is very dangerous. Train the person on his weakness and make him fit to overcome it. Never expose the person with weakness, outside of his unit.

The senior officer needs to accept mistakes on behalf of his group, and give credit to his junior officers. Credit gives them motivation and not passing on the blame to the subordinates, makes you a much better leader in the eyes of your group.

****

Col. Bharat Haladi shares his memories

“The year was 1999. I was a Lt. Colonel in the Indian Army, posted at Dimapur (Nagaland) in North-Eastern India, a considerable distance away from the events taking place near Kargil. I was in charge of operational logistics for army troops positioned all over Nagaland, Manipur, Mizoram, Tripura and South Assam. A very
large area, of mostly jungle and mountainous terrain.

As a reserve force for the operations in the North, the Army wanted us to rapidly move our troops from the North-East to a location north of Jammu. It was a massive logistics task - more than ten thousand soldiers with all their weapons, equipment and vehicles had to move - first by road to a railway loading point near Dimapur, then over 3 days by train to a railway unloading point near Jammu, and then by road to the planned location in the North. Over twenty “special trains” had to be loaded and despatched, and on each train, the number of flat wagons and sequence in which vehicles were to be loaded, the number of covered wagons to load weapons and stores, the number of passenger cars for troops, all these varied from train to train. In addition, some Air Force aircraft was also loaded with vehicles and equipment to send them quickly ahead for urgent requirements.

The movement from various operational locations to Dimapur itself involved complicated scheduling of “vehicle convoys” which had to move on “protected routes” due to the threat of an ambush by militants in the North-East. There are limited spaces in the mountains where a large convoy can park and rest for the night, as well as limited space at Dimapur itself. Any delays in the trains provided by the railways thus further complicated matters. The incessant rain made things even more challenging.

My team worked day-and-night (literally), for over 15 days to make this move possible. There were no mobile phones then. Communication was on radio-sets to moving vehicle convoys, and on landline phones to ground locations. We used to get barely 3 hours of sleep in a day. The successful completion of the move, with no major accidents or delays, was a very satisfying experience.”

Roads named after illustrious Bhanaps
Road named after renowned writer late Hira Karnad in Nerul, Navi Mumbai

Hira Karnad was an eminent Marathi writer who penned more than 150 short stories that were published in all most all the top Marathi magazines and Deepawali issues between 1960 to 1972, when she gained tremendous fame and popularity. Hira Karnad has six novels/books to her credit, consisting of three full length (Kadambari) and three short stories collections (katha sangraha) printed by reputed publishers in Maharashtra.

Hira Karnad’s writing was most interesting which not only entertained readers but also conveyed some messages of life through her write-ups. She started writing while she was at Kolhapur, Sangli and Sholapur, with her husband R G Karnad, IRS, who served the Govt of India’s Customs & Central Excise Dept on his various postings. She also wrote poems for kids which were regularly transmitted on All India Radio Pune station on Sundays in a popular program titled, "Balodyaan" (बालोद्यान) in the morning in those days by Gopinath Talawalkar.

Her career was at its peak in Sholapur where unfortunately, a rare disease called Disseminated Sclerosis (DS) badly affected her legs and incapacitated her. Despite her ailment, she continued to write with great zest and zeal. Hira Karnad passed away due to the ailment at the young age of 43 at Sholapur, on 2nd June, 1973.

To commemorate and recognize her contribution to Marathi literature, the Navi Mumbai Municipal Corporation on 26th January, 2005, renamed a road in Nerul, Navi Mumbai, where her son Pramod Karnad has his residence, as, “Author Late Mrs.Hira Ramkrishna Karnad Road.”

Google map worldwide shows this place, and we Bhanaps should feel proud about it!
Interview with Pratik Kodial

BHAKTI ULLAL

Pratik, you have a background in retail, financial services, consumer goods and technology amongst others. What led you to move from these to setting up a start-up?

I have always been passionate about learning and trying new things which has led me to take on projects in a variety of industries and across geographies. In addition to my day job, I have always been fascinated by businesses and investing and have successfully invested in equities. My success in both my work and investing gave me the financial security to pursue my dream of starting my own company.

My startup, Tapasya Investment Partners, is a hedge fund with a goal to beat the S&P 500 over the long term. I am excited to use my skills and experience to build a successful company that makes a positive impact on the world.

What is a hedge fund and how similar and different is it from the more popularly understood Mutual Fund?

A hedge fund is a type of investment fund that pools money from accredited investors and invests in a wide range of assets, including stocks, bonds, and derivatives. Hedge funds typically use more complex investment strategies than mutual funds, and they often charge higher fees.

One of the key differences between hedge funds and mutual funds is that hedge funds are not subject to the same regulatory requirements. This means that hedge fund managers have more flexibility in how they invest their clients’ money, but hedge funds are riskier investments than mutual funds.

What role did your years growing up in Mumbai play in your interest and fascination for investments?

Mumbai, the financial capital of India, played a large role in my interest and fascination for investments. I was growing up with the Harshad Mehta bull run as a backdrop. Seeing stock prices rise on a daily basis made me realize the potential of the stock market to generate wealth. I would discuss investing with family and friends and they were the ones who encouraged me and gave me my first investment tips.

You have been inspired by Warren Buffet and Charlie Munger. What have you learned from these investment greats that you try to apply in your investment strategy?

Buffett and Munger are two of the most successful investors of all time and I have learned a great deal from them, both about investing and about life. One of the greatest lessons from Munger is the concept of the “lollapalooza effect.” This refers to the compounding of multiple positive factors in a single investment. For example, a company with a strong competitive advantage, a durable business model, and a talented management team is likely to generate superior returns over time.

I follow their principles of value investing which means that I look for undervalued companies with the potential to generate high returns.

What is the approach you use to identify good investment opportunities?

I identify companies that are worth researching based on my circle of competence. Next, I conduct a thorough financial analysis as well as a look at the management team’s tenure, track record, and any other relevant information.

If the company passes these checks, I look at its price and try to refrain from paying more than intrinsic value. The Intrinsic value is the estimated value of a business, and by paying more than this value, I am reducing my margin of safety and increasing my risk of loss.

Finally, I consider whether the company has a spot in my portfolio, my overall investment strategy, and whether it would provide adequate diversification. I also consider the potential returns of the investment and how it compares to other investment opportunities. The checklist I follow, is available on my website for all to use.

From your experience, do you believe that one can time the market?

I believe it is difficult to time the stock market as many factors influence it and even professional investors have a hard time timing the market consistently.

For the average investor, I think the best strategy is to invest for the long term. This can be done by investing in index funds, which track a particular market index, such as the S&P 500. Index funds are a good way to invest in the stock...
market because they are diversified and relatively low-cost.

**Apart from the US market in which other global markets will your fund be investing?**

I am invested in the US, China, UK, the Netherlands and South Africa. I am keen on India given its rapidly growing economy. I believe global markets are a great way to diversify your portfolio with the potential for generating higher returns.

**Will your fund be open to only those in the US or can interested people from other countries also invest?**

The fund is open to investors across the globe. There is a general home country bias for most investors. Home country bias is the tendency for investors to favour investments from their own country. This can lead to investors overweighting their exposure to domestic stocks, which can increase risk and reduce returns. My fund can help investors overcome home country bias by providing them with exposure to a variety of global markets.

A few things investors who are outside the US should consider would be the tax implications and currency risk.

**What have been the main challenges you have faced as a start-up entrepreneur in the US?**

The challenges I have faced as a start-up entrepreneur are probably similar to what one would face across most countries.

- **Nay-sayers:** They can try to discourage you from pursuing your dream, but it is important to stay focused on your goals.
- **Finances:** Having enough money to cover your living expenses and startup costs is essential. This meant saving up for a few years before I launched my company.
- **Competition:** The US market is very competitive, and it can be difficult to differentiate from the competition.
- **Regulations:** The US has a complex regulatory environment, and it can be time-consuming and expensive to comply with all the requirements.

It is very essential to communicate with family and friends about your startup journey. They can provide you with emotional support and practical advice.

Despite the challenges, starting a company can be a rewarding experience.

**For someone new to investing what advice would you offer?**

I think it all starts with knowing who you are and understand how you react to stressful situations – do you resort to panic selling etc. In my view temperament will matter more than anything else in the markets.

With regard to the steps to being a better investor, below is what I would recommend:

- **Reading:** Start with creating a bedrock for investment. This can be done by reading books, one can pick from Buffett, Munger, Peter Lynch, Howard Marks etc. My website (https://www.tapasyafunds.com/) lists some of these.
- **Know your circle of competence:** Invest in companies and businesses that you can understand. It does not mean one has to work within that industry but you should be able to estimate with some degree of accuracy future cash flows.
- **Risk:** Understand your risk tolerance. This varies by individual, age, financial health, family etc.
- **Reading (again!) – Read books, and avoid the media. Select the best books across various topics, like investing, self-help, psychology etc. This in my view aids being better at investing.
- **Capital:** You need to start with some capital, start with the money you are willing to lose 50% and which will not affect your lifestyle
- **Mistakes:** It is best to learn from the mistakes of others, though hard to do. Hence start investing preferably in small amounts.
- **Expectation Management:** You will make mistakes, be prepared for it. Even if you get ½ your bets right you will make money.
- **Patience:** Long-term thinking is very critical in investing, though a rare trait in today's world. The average holding period in the US is now down to only 4 months.
- **Health & Mind:** As important as investing is, keeping a healthy body and calm mind is equally important if not more.

And most importantly - enjoy the journey and if you don’t enjoy it, entrust it to the experts. Not investing is also a decision, but most likely it won’t lead to a great outcome.

*Thank you for sharing your insights with us Pratik. May you be successful in achieving your investment dreams and helping your investors reach theirs.*
18.1 Fill in the blanks by choosing suitable words from the box below – Two examples have been done for you.

1. बालिकाः द्विचक्रिकाः चालुकति ।
   The girls ride bicycles.

2. पाठिकाः पोलिकां पचन्ति ।
   The cooks cook chapatis.

3. ………………… गृहकार्य कर्मन्ति ।
   The servants do the work at home.

4. वैद्यः औषधं ………………… ।
   The doctors give the medicine.

5. ………………… पुस्तकां लिखन्ति ।
   The writers write books.

6. अध्यापिकाः संस्कृतं ………………… ।
   The teachers teach Sanskrit.

7. ………………… जलपन्ति ।
   The neighbours gossip.

8. नदिः सागरं प्रविः ………………… ।
   The rivers flow towards the sea.

9. ………………… अभिनयन्ति ।
   The actresses act.

10. ………………… पुनः स्वच्छं ………………… ।
    The Goddesses fulfill the wishes.

11. ………………… गृहाणि स्वच्छं कुविति ।
    The homemakers clean the houses.

12. ………………… नदिः ………………… ।
    The dancers do the dance.

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

Answers given on Page 45

Girvanapratishtha 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 – www.chitrapurmath.net/site/activities-girvanapratishtha-online-classes

Read our quarterly E-magazine Girvanapatrika at – www.chitrapurmath.net/site/activities-girvanapratishtha-patrika
Avantika, younger daughter of Sonali and Milind Pandit of Naperville, Chicago (USA) and granddaughter of Usha and Satyanarayan Pandit of Andheri, Mumbai, and Satish and (late) Sudha Upponi of Vileparle, Mumbai, graduated with Summa Cum Laude (highest distinction) with a Bachelor of Science with Psychology as her major, from the prestigious Loyola University Chicago. Her minor subjects are Criminology and Criminal Justice.

She has distinguished herself in her academic career with the following credentials:
1) She completed the 4-year degree course in 3 years.
2) She appeared in the “Dean’s List” in all 6 semesters.

An impressive and heartwarming ‘Graduation Ceremony’ was conducted at the University’s Lake Shore Campus on 12th May, 2023 (which we were fortunate to attend).

Avantika intends to pursue her further education in School Psychology from the same institute.

Avantika is an accomplished Kathak dancer from the Jaipur Gharana, having completed the 8-year ‘Visharad’ course. She has been a regular participant in the University’s and other local Programmes. She choreographed and also participated in the University’s annual dance competition under the banner of Indian Students’ Association. The dance performance choreographed by her won 1st place.

Her other interests include reading, travel and playing viola in addition to being an animal lover.

Satyanarayan Pandit.

Naperville, Chicago.
# ULTIMATE SERIES

ELECTRODES FOR CS & HSLA STEEL

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

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

Who can join?
16–35 year olds
• The trip is aimed at the Yuvaadvaha 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
• Yakshogana- a traditional theatre art form
• Women empowerment programmes
• Volunteer at Srivali School
• Meditation sessions
• Spiritual talks with Swamiji
• Visit the different Maths
VITTLÄ - 574243, DAKSHINA KANNADA
TEL: (08255) 239203, Email: satvittal@gmail.com

THE ANNUAL SHASHTHI FESTIVAL

will be celebrated from
13th December to 19th December 2023

With the blessings of
H.H. Shrīmat Sadyojāt Shaṅkarāshram Swāmījī
Mathādhipati, Shrī Chitrāpur Math, Shirālī
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<td>13.12.2023</td>
<td>Wednesday</td>
<td>Mārgashīrṣa-Shuddha-Pratipadā 6.00 a.m. Mr̥ttikā-Haraṇa from Ādīsthala 9.00 a.m. Koshāgāra-Pūjā</td>
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<td>14.12.2023</td>
<td>Thursday</td>
<td>Mārgashīrṣa-Shuddha-Dwitiyā 9:00 a.m. Sāmūhika-Prārthana 12.00 noon Dhawaijārohaṇa, Mahāpūjā 8.00 p.m. Maṅgalaratī and Utsava</td>
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<td>15.12.2023</td>
<td>Friday</td>
<td>Mārgashīrṣa-Shuddha-Trīyā HH Shrimat Parijñānāśram Guru PādukāSannidhi-PratiṣṭhaVardhanī 8.30 a.m. Mahāpūjā, Maṅgalaratī 8.00 p.m. Maṅgalaratī and Utsava 9.00 p.m. Shrimat Parijñānāśram Pādukā Sannidhi Pūjā</td>
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<td>16.12.2023</td>
<td>Saturday</td>
<td>Mārgashīrṣa-Shuddha-Chaturthī 9.30 a.m. Mahāpūjā, Maṅgalaratī 8.00 p.m. Maṅgalaratī and Utsava</td>
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<td>17.12.2023</td>
<td>Sunday</td>
<td>Mārgashīrṣa-Shuddha-Pańchamī 8.30 p.m. Mahāpūjā, Maṅgalaratī 9.00 p.m. onwards Mrgabețe-Utsava</td>
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<td>18.12.2023</td>
<td>Monday</td>
<td>Mārgashīrṣa-Shuddha-Śaṣṭhī 9.30 a.m. Mahāpūjā, Maṅgalaratī 12.00 noon Mahā-Rathotsava 9.00 p.m. Bhanḍi Utsava 10.00 p.m. Mahāpūjā, Maṅgalaratī</td>
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<td>19.12.2023</td>
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<td>Mārgashīrṣa-Shuddha-Saptamī 8.00 a.m. Avabhirthotsava 12.00 noon Dhawaijāvaroḥaṇa, Mahāpūjā, Maṅgalaratī, Sāmūhika-Prārthana, Ankura-Prasāda-Vitarana 5.30 p.m. Nāga-Tāmbla at Nāgākṣaṭṭhe</td>
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<td>16.01.2024</td>
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<td>Pushya-Shuddha-Śaṣṭhī Kirīshaṣṭhī</td>
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**Note:**
1. At noon - Mahābhīṣheka, Pūjā, NityaBalı and Santarpāṇa on all days.
2. In the evening - 5:30 p.m. to 7:30 p.m. - Bhajana-s, Dipannamakāra, 8:00 p.m. onwards - Raṅga Pūjā and Utsava on all days.
3. Devotees' meeting will be held on 17.12.2023 at 4:00 p.m.

### Special Seva Rates for Śaṣṭhī Mahotsava 2023

**Pratipadā - 13.12.2023 (Wednesday)**

<table>
<thead>
<tr>
<th>Sevā</th>
<th>Sevā Time</th>
<th>Sevā at</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kṣhirābhīsheka</td>
<td>Afternoon</td>
<td>Nāgākṣaṭṭhe</td>
</tr>
<tr>
<td>Paṃchāmṛtābhīsheka</td>
<td>Afternoon</td>
<td>Nāgākṣaṭṭhe</td>
</tr>
<tr>
<td>Shiyaābhīsheka</td>
<td>Afternoon</td>
<td>Nāgākṣaṭṭhe</td>
</tr>
<tr>
<td>All Sannidhi Sevā</td>
<td>Afternoon</td>
<td>All Sannidhi-s</td>
</tr>
<tr>
<td>KārthikaPūjā</td>
<td>Evening</td>
<td>Śrī Ananṭeshwara Sannidhi</td>
</tr>
<tr>
<td>Nāgatāmbāla</td>
<td>Evening</td>
<td>Nāgākṣaṭṭhe</td>
</tr>
<tr>
<td>RaṅgaPūjā</td>
<td>Evening</td>
<td>Family Deity</td>
</tr>
</tbody>
</table>

**Dwitiyā - 14.12.2023 (Thursday)**

<table>
<thead>
<tr>
<th>Sevā</th>
<th>Sevā Time</th>
<th>PACKAGE-DAY 2 – Rs.7000/-</th>
<th>Sevā at</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kāṇika for Havana</td>
<td>Morning</td>
<td>Yajñashālā</td>
<td>All Sannidhi-s</td>
</tr>
<tr>
<td>All Sannidhi Sevā</td>
<td>Afternoon</td>
<td>Śrī Mahālakṣhmi Sannidhi</td>
<td>Śrīmahālakṣhmi Sannidhi</td>
</tr>
<tr>
<td>Kuṅkumārchanā</td>
<td>Afternoon</td>
<td>Śrīmad Ānandāshram Pādukā Sannidhi</td>
<td>Śrīmad Ānandāshram Pādukā Sannidhi</td>
</tr>
<tr>
<td>KāllyUndo</td>
<td>Afternoon</td>
<td>Śrīmat Parijñānāśram Pādukā Sannidhi</td>
<td>Śrīmat Parijñānāśram Pādukā Sannidhi</td>
</tr>
<tr>
<td>PhalaSamarpaṇa</td>
<td>Afternoon</td>
<td>Śrī Anantheshwara Sannidhi</td>
<td>Śrī Anantheshwara Sannidhi</td>
</tr>
<tr>
<td>KārthikaPūjā</td>
<td>Evening</td>
<td>Śrī Umāmaheshwara Sannidhi</td>
<td>Śrī Umāmaheshwara Sannidhi</td>
</tr>
</tbody>
</table>
## Special Seva Rates for Shashti Mahotsava 2023

### Trtiya - 15.12.2023 (Friday)

<table>
<thead>
<tr>
<th>Seva</th>
<th>Seva Time</th>
<th>PACKAGE-DAY 3 - Rs.12000/-</th>
<th>Seva at</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaniika for Havana</td>
<td>Morning</td>
<td></td>
<td>Yajnasala</td>
</tr>
<tr>
<td>All Sannidhi Sev ā</td>
<td>Afternoon</td>
<td></td>
<td>All Sannidhi-s</td>
</tr>
<tr>
<td>Kukumarchanā</td>
<td>Afternoon</td>
<td></td>
<td>Shri Mahalakshmi Sannidhi</td>
</tr>
<tr>
<td>Kālīyaundō</td>
<td>Afternoon</td>
<td></td>
<td>Shrimad Anandashram Paudkā Sannidhi</td>
</tr>
<tr>
<td>Phala Samarpaṇa</td>
<td>Afternoon</td>
<td></td>
<td>Shrimat Parijñanāshram Pādūkā Sannidhi</td>
</tr>
<tr>
<td>Kārthikapūjā</td>
<td>Evening</td>
<td></td>
<td>Shri Anantheshwara Sannidhi</td>
</tr>
<tr>
<td>Rāṅgapūjā</td>
<td>Evening</td>
<td></td>
<td>Shri Mahalakshmi Sannidhi</td>
</tr>
</tbody>
</table>

### Chaturthi - 16.12.2023 (Saturday)

<table>
<thead>
<tr>
<th>Seva</th>
<th>Seva Time</th>
<th>PACKAGE-DAY 4 - Rs.7000/-</th>
<th>Seva at</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaniika for Havana</td>
<td>Morning</td>
<td></td>
<td>Yajnasala</td>
</tr>
<tr>
<td>All Sannidhi Sev ā</td>
<td>Afternoon</td>
<td></td>
<td>All Sannidhi-s</td>
</tr>
<tr>
<td>Appēkajjaya</td>
<td>Afternoon</td>
<td></td>
<td>Shri Mahaganapathi Sannidhi</td>
</tr>
<tr>
<td>Kārthikapūjā</td>
<td>Evening</td>
<td></td>
<td>Shri Anantheshwara Sannidhi</td>
</tr>
<tr>
<td>Rāṅgapūjā</td>
<td>Evening</td>
<td></td>
<td>Shri Mahaganapathi Sannidhi</td>
</tr>
</tbody>
</table>

### Pañchami - 17.12.2023 (Sunday)

<table>
<thead>
<tr>
<th>Seva</th>
<th>Seva Time</th>
<th>PACKAGE-DAY 5 - Rs.7000/-</th>
<th>Seva at</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaniika for Havana</td>
<td>Morning</td>
<td></td>
<td>Yajnasala</td>
</tr>
<tr>
<td>All Sannidhi Sev ā</td>
<td>Afternoon</td>
<td></td>
<td>All Sannidhi-s</td>
</tr>
<tr>
<td>Kārthikapūjā</td>
<td>Evening</td>
<td></td>
<td>Shri Anantheshwara Sannidhi</td>
</tr>
<tr>
<td>Rāṅgapūjā</td>
<td>Evening</td>
<td></td>
<td>Shri Lakshmī - Narasimha Sannidhi</td>
</tr>
</tbody>
</table>

### Shashti - 18.12.2023 (Monday)

<table>
<thead>
<tr>
<th>Seva</th>
<th>Seva Time</th>
<th>PACKAGE-DAY 6 - Rs.7000/-</th>
<th>Seva at</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaniika for Havana</td>
<td>Morning</td>
<td></td>
<td>Yajnasala</td>
</tr>
<tr>
<td>All Sannidhi Sev ā</td>
<td>Afternoon</td>
<td></td>
<td>All Sannidhi-s</td>
</tr>
<tr>
<td>Kārthikapūjā</td>
<td>Evening</td>
<td></td>
<td>Shri Anantheshwara Sannidhi</td>
</tr>
<tr>
<td>Rāṅgapūjā</td>
<td>Evening</td>
<td></td>
<td>Shri Anantheshwara Sannidhi</td>
</tr>
</tbody>
</table>

### Saptami - 19.12.2023 (Tuesday)

<table>
<thead>
<tr>
<th>Sevā</th>
<th>Sevā Time</th>
<th>PACKAGE-DAY 7 - Rs.6000/-</th>
<th>Sevā at</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Sannidhi Sevā</td>
<td>Afternoon</td>
<td></td>
<td>All Sannidhi-s</td>
</tr>
<tr>
<td>Kshirabhishēka</td>
<td>Afternoon</td>
<td></td>
<td>Nagakātte</td>
</tr>
<tr>
<td>Shiyābhisheka</td>
<td>Afternoon</td>
<td></td>
<td>Nagakātte</td>
</tr>
<tr>
<td>Paṅchāmrtabhīṣheka</td>
<td>Afternoon</td>
<td></td>
<td>Nagakātte</td>
</tr>
<tr>
<td>Kārthikapūjā</td>
<td>Evening</td>
<td></td>
<td>Shri Anantheshwara Sannidhi</td>
</tr>
<tr>
<td>Nāgatāmbila</td>
<td>Evening</td>
<td></td>
<td>Nagakātte</td>
</tr>
</tbody>
</table>
## SPECIAL SEVĀS FOR SHAŚTHI MAHOTSAVA 2023

<table>
<thead>
<tr>
<th>No.</th>
<th>Sevā</th>
<th>Sevā available on</th>
<th>Sevā Rate*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Nāgatāmbila Sevā</td>
<td>11th, 12th, 13th &amp; 19th Dec. 2023</td>
<td>Rs. 1,000/-</td>
</tr>
<tr>
<td>2</td>
<td>Raṅga Pūjā Sevā</td>
<td>14th to 18th December 2023</td>
<td>Rs. 3,000/-</td>
</tr>
<tr>
<td>3</td>
<td>Tulābhāra Sevā (excluding material cost)</td>
<td>15th to 17th December 2023</td>
<td>Rs. 1,500/-</td>
</tr>
<tr>
<td>4</td>
<td>Gaṇa Homa – 1 coconut</td>
<td>16th December 2023</td>
<td>Rs. 1,500/-</td>
</tr>
<tr>
<td>5</td>
<td>Bōmbē-Čhavara (Lālakhī) Utsava Sevā</td>
<td>16th December 2023</td>
<td>Rs. 15,000/-</td>
</tr>
<tr>
<td>6</td>
<td>Dīpotsava at Kumāra-tīrtha</td>
<td>17th December 2023</td>
<td>Rs. 5,000/-</td>
</tr>
<tr>
<td>7</td>
<td>Malige-Pujā Sevā</td>
<td>17th December 2023</td>
<td>Rs. 50,000/-</td>
</tr>
<tr>
<td>8</td>
<td>Mṛgabeṭe Utsava Sevā</td>
<td>17th December 2023</td>
<td>Rs. 50,000/-</td>
</tr>
<tr>
<td>9</td>
<td>Kavaḷīge-Kaṭṭe Sevā</td>
<td>17th December 2023</td>
<td>Rs. 50,000/-</td>
</tr>
<tr>
<td>10</td>
<td>Ratha Flower decoration</td>
<td>18th December 2023</td>
<td>Rs. 50,000/-</td>
</tr>
<tr>
<td>11</td>
<td>Bhaṇḍi Utsava Sevā</td>
<td>18th December 2023</td>
<td>Rs. 25,000/-</td>
</tr>
<tr>
<td>12</td>
<td>Nāgākatte Flower Decoration Sevā</td>
<td>19th December 2023</td>
<td>Rs. 10,000/-</td>
</tr>
<tr>
<td>13</td>
<td>All SannidhiSevā</td>
<td>11th to 19th December 2023</td>
<td>Rs. 800/-</td>
</tr>
<tr>
<td>14</td>
<td>Vasanta Pūjā (Panvār Pūjā)</td>
<td>14th to 18th December 2023</td>
<td>Rs. 7,500/-</td>
</tr>
<tr>
<td>15</td>
<td>Santarpaṇa Sevā</td>
<td>11th to 19th December 2023</td>
<td>Rs. 15,000/-</td>
</tr>
<tr>
<td>16</td>
<td>Flower Decoration Sevā (All Sannidhi and Anantheshwar-Guḍi)</td>
<td>11th to 19th December 2023</td>
<td>Rs. 10,000/-</td>
</tr>
<tr>
<td>17</td>
<td>Pālakhī Utsava Sevā</td>
<td>13th to 15th &amp; 17th to 19th Dec 2023</td>
<td>Rs. 10,000/-</td>
</tr>
</tbody>
</table>

*Sevā Rate applicable is for One Sevā on any one day

Sevā's Rupees 25,000/- and above are entitled to All Sannidhi Sevā Prasāda.

Donations and contributions for the Shashti Mahotsava celebrations may please be remitted to the SB Account No.107003130000250, SVC Bank Ltd., Balmatta Road Branch, Mangalore.

IFSC Code: SVCB0000070 in the name of “Shrimath Anantheshwar Temple” through Cheque/DD/NEFT/IMPS and other digital channels.

FOREIGN PASSPORT HOLDERS may please contact scm.donor.cell@gmail.com to make donations and sevā contributions.

Please convey the Name of the Sevā, Date of Sevā, Full Name, Mobile Number, e-mail ID, full postal address, transaction reference number (UTR/UPI) to the email ID: satvittal@gmail.com to enable us to send the Sevā Prasādam.

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Board of Management
“कॉंकणी आदगत्यो आनि वाकप्रचार”

१. आदृत्ति शिवाय सदृशती ना.
   There can be no salvation without the guidance of a good proverb.

२. एका माळंूऱे मणि, एकू ठोऱूऱ मन्ये, एकू सांतू ठोऱूऱ.
   Beads of the same garland, of the same size and quality.

३. कणावेळाला शिल्ता परिश्रमा.
   The quality of boiled rice can be examined from a single grain of it.

४. कामाशिवाय दाम ना.
   He gets the wages only who works.

५. काळव्याकृत्त आपल्या पिल्गू गोमती दिसतात.
   The crow thinks its young ones are most beautiful.
नामस्मरण / अखण्ड नामस्मरण
श्रीकला कौशिक (सिगापुर)

जन्तुनां मानव जन्म अति दुर्बलतम।
अस्त्रया मानवांगलो जन्मुः, अभि तु प्रत्यय प्राणिमात्रांगलो जन्मुः एक विशिष्ट कारणातिंति अत्यंत महत्त्व पूर्ण जावूञा आस्याः।

कशी की "पालोप्तां: तु नियतं: सिद्धकल्प, निधिर्गुर्गत्स्यपरी
च दशा चक्रकीमिक्रभणतम"। तत्शी प्रत्येककालसः व्यक्तित्वात्
जीवनांतु केन्मा ना केन्मा पूणी अनन्धितित प्रसंगु योवचाक
फावसाः। तत्स्या अवर्ध्वतु अस्त्वस्यमान दोलायब्यानां
जावचाक फावसाः। कलि कोरेब चा, महंतेलो प्रस्तु उद्धावीचे
शक्यता आस्यात।

कशी की पृथ्वी आपणांगले वत्यांतु परिक्रमा केलेमिति
रात्रिविद्वासांसे अनूभव जाता, तशेऽँ त्या त्या प्रसंगानुसार
उद्धाग्नेवली परिस्थिति कारकमत्री माणास्याः। कालांतरांने
त्या परिस्थितितिं प्रभाव क्षीण जात वता। त्यामतीति प्रत्येक
प्राणांगक महयदिविं दिविं विवा तकार स्वीकार करका पद्धता।
हे सांगूकु लुभ्यं। पण अश्य व्यविकार कथूण अस्त्वस्यमान
एक अकृत भेषलो नियमु आधाराभुत जावू येता। त्या
अंकुराचार्य प्रथम पावतु ह्याह्याचार्य प्रथमेनां आणि नामस्मरण।
पणे कल्केही प्रथम शिकेताना अवध्यासु मुख्य माणास्य आस्यात
न्हेवे? अवध्यासु ह्याह्याचार्य अभ्य + आस्याः। अभ्य अथैतीत
towards, direction. आस्य ह्याह्याचार्य to sit. अश्ये त्या
विषयातुं समयची लक्ष दिवं शिक्यचें। त्यावेळी चंपलमनाक
प्रथम प्रार्थनेवां अवध्यासु सहयो जाता: हुक्कुँच ची प्रार्थनेवां
नामस्मरण। नामस्मरण वेळाची स्व स्व इष्टव्येतागती
मूर्ति दोलायमुखारी येता। आणि ती मूर्ति आपणांगली
महंतेले प्रत्यावर्ताणे आशेलिमिति सहजत्या ममतावांचे
भवितावां उद्धावताः। आणि त्या वेळी ह्याह्याचार्य 'मनलब मर्क्यू'
महंतेले ह्या चर्चामनाक नामस्मरणांची अकृत प्राप्त जाता।
आणि एक क्षणु तरी त्या मूर्तीतुं मन संलग्न जावचाक
कारणीभूत जाता।

आणि हुक्कुँच ची अंतरिक माणिक्य क्षीण जावचाक
साध्य जाता। मुखां प्रसन्नतिती उम्मेची अनूभव जावचाक
शक्य आस्याः।

दैनिनद कार्यक्रम करत आस्याताना सुदृढ्या नामस्मरणाने
अंतर्गतातुं अंत:शक्यत जयताः। आणि मुखां
सहजत्या अवंद नामस्मरण सुरू जावचाक कारणीभूत
जाता। त्या वेळाची वैरी वैरी उद्धाग्नेवली प्रतिकृत
परिस्थितितिं प्राणामु अनत्वानाक जावचाक साध्य ना।
मानसिक आधारातिक आरोग्याचाती प्रथम प्रार्थना,
कृपाजता, समप्रांगावाचे नामस्मरण कारणीभूत जाताती।

उठ उठ राणी माझी
विद्या दुर्गादास बौद्ध (विद्या सीताराम भट)

उठ उठ राणी माझी
सारीकडे उजाळाळे
अज्ञानी होऊं तुझे
मिळाळे...मिळाळे...
मिळाळे॥

सोनपरी आली दुरुनी
टककट आली, कशी दाराशी
तरीही अज्ञानी,डोल्यावारी
झोप कशी...झोप कशी...
झोप कशी॥

गगनी सूर्य उठला बाई
तरीही अज्ञानी,माझ्या राणीला
जाग कांग ग
येत नाही...येत नाही...
येत नाही॥

कडली फुलांच्या उदयानात
केशरी रंगाच्या सहयोगात
प्रज्ञातिती बघ कशी
चाहुल आली...चाहुल आली...
चाहुल आली॥

अशा पाहाटे पहाटे
बाळ माझी अज्ञानी झोपली
उठ आता
सकाळ झाली...सकाळ झाली...
सकाळ झाली॥

उठ उठ राणी माझी
लगबग...लगबग...लगबग॥
“The first thing that comes to my mind when I think of Ajja [Dr Maruti Ramchandra Balvalli] is his complete stoicism,” says Ashok Maskeri, his eldest grandson. “One evening in Byadgi, on Thursday 18th June, 1959 we had gone up the Bettada Mallappa Gudda, a hill that offered magnificent views. As a large cloud approached the hill, heavy rain poured down, prompting us to seek shelter in the Shiva temple atop the hill. Suddenly, a lightning strike hit the three closest male relatives one could have: Nagesh, his youngest son; Ramrao Nadkarni (Anna), his brother-in-law; and Anant, my father and his elder son-in-law.” His eldest daughter, Mira, Ashok’s mother, was knocked down, her head striking the Shiva Linga, and she fell into a coma. His sister, Sudha, and Datta Bappa, Ajja’s younger son-in-law, were paralyzed from the waist down. Only Ashok’s cousins, Mangala, Vinay, and himself, were unharmed, sheltered within the Garbagruha, by the inner sanctum’s wall. “Ajja walked into this distressing scene, and after a brief moment of assessment, he set aside his personal grief. He started treating my mother and organized transportation for the survivors to descend the hill for medical attention. He also coordinated the cremation of his three closest kin. In the face of such a tragedy, he remained the unshaken and unwavering doctor.” A True accomplished Yogi. Ajja was 60 years of age at that time.

BORN TO SERVE—KARMIC BANDHAN

Born on June 3, 1899, in Bankikodla near Gokarn, North Karnataka District to Ram Master (Ramchandra Manjunath Balvalli), Principal of an elite Kannada Medium School there and Laxmidevi, Ajja was the elder brother to Narayan, Shantabai (who became the wife of Ramrao Nadkarni) and Mukta (who became the wife of Nagesh Gokarn). Not much is known about his early years. In 1920, he completed his L.C.P.S. from Pune’s BJ Medical College, which was affiliated with Sassoon Hospital. As the first doctor from a rural background in the district, his primary goal was to serve villagers and apply his knowledge for their well-being. However, he was uncertain about where to initiate his medical practice.

An ardent devotee of Swami Sidharudha, he sought the guidance of this revered Swamiji at his Math in Hubli. Poojya Swamiji advised him that true spirituality and self-realization in life were not found in blind token worship but in providing timely and essential medical aid to those who lacked access to medical facilities (Ajja’s Strengths). Thus Ajja at the young age of about 30 years took the startling (deemed foolish in those days) decision in early 1930 to relocate from the then “Amgelo Vilayat Bankikodla to Byadgi (around 250 kms away) a mountainous region, with harsh weather, rocky soil with no drinking water supply except hard water from the wells. And that too, with a young wife and three young children.

Blessed by Poojya Sidharudha Swamiji, Ajja moved to rented accommodations in that then-unknown place, now renowned for its fiery coloured red chillies. It was a small village with an economy based on a barter system and limited cash flow. In those days hospitals and clinics were distant located in Dharwad or Belgaum, accessible only after days of travel by bullock cart through dense forests and challenging terrain inhabited by wild animals. Byadgi town was mostly populated by Mirchi Traders/Gold Smiths and Farmer communities in about 68 outlying villages around it. There were no Bhanaps or any support community upon whom Ajja could fall upon in bad times.

Since AJJA had completed his L.C.P.S. ( LICENCIATE OF THE COLLEGE OF PHYSICIANS AND SURGEONS), in Midwifery and Gynaecology, his specialization helped him in many child deliveries of farmer’s Wives from Byadgi and adjoining Villages in the District, which services were not then available in any Hospital/ Clinic in nearby Districts. Byadgi in those days was populated by Lingayats (Shiva Worshippers) a very conservative and clannish people whose kannada language was of the Ghatas whilst Ajja’s kannada was the cultured version of Uttar Kannada. It took Ajja quite a lot of time to pick up the local accents etc as well as to earn the faith and respect of the Lingayat Community whose women folk were not outgoing or modern. Ajja’s stern visage, paucity of speech, piercing eyes and soft spokenness coupled with his innate kindness, healing abilities soon earned him the local name of “Devara Manusha”. As attested to me by many locals, there was a Strong Pranic Strength within Ajja which flowed from him to the patients.

Ajjas approach included thorough physical checkups of all patients, as well as detailed inquiries into their hygiene, habits like betelnut with pan chewing (a common local habit) and the regularity of urinary and stool functions,
regardless of the ailment they complained of. This meticulous approach led to the creation of detailed medical dossiers by him for each patient, aiding in future treatments.

In the absence of ready-made prescriptions due to the lack of proper medicine shops, he formulated mixtures and powders tailored to address specific illnesses. He had established personal connections with large wholesalers in places like Dawa Bazaar in Mumbai and other major cities, who would send medical representatives with samples of their latest medicines.

Often, he was summoned at midnight or other odd hours for deliveries. Vittappa, his trusted assistant, would wake up the owners of horse carts, transport Ajja with his medical kit bag and lantern to remote areas (no street lights or in villages) where he would prepare a suitable room for deliveries, enlisting the help of all the females in the household. Following a successful delivery, Ajja would return home at daybreak, where Ajji awaited him, ensuring the provision of a hot water bath and other essentials.

One of Dr Ajja’s early patients was a young boy named Muddana, who was suffering from tuberculosis, a disease that was regarded as dreadful and highly contagious with few survivors in those days. However, Ajja provided him with a place to rest and recuperate in the medical room which was in the street side corner of his house, with a separate entrance. He treated Muddana for months together, provided him with food, and attended to all his needs until he was fully cured and able to return home.

Ajja offered free and voluntary medical treatment, and many grateful farmers would arrive in large bullock carts on weekends, bearing gifts such as bales of Jowahar, shenga beeza, and fowl etc as tokens of their appreciation. Ajja’s compassionate care extended to many individuals suffering from incurable diseases, nursing them back to normal health. On one occasion, a middle-aged Muslim man who had been suffering from severe stomach pain, with no improvement from treatment at Dharwad hospitals, sought Aaja as a last resort. Ajja advised him to regularly consume Margapallu leaves chutney, and miraculously, the man regained good health, free from his previously diagnosed terminal illness.

Another time, Ajja had received a Summons from a Criminal Court, Dharwar on the basis of a medical certificate issued by him to an elderly person and which had become the key document presented by a Youth in the case. In response to his ardent prayers, Ajja received assurance from Swamiji in his dreams that he should appear before the Court, speak the truth, and that no harm would come to him. On the appointed day, Ajja appeared in court and was confronted by the medical certificate issued by him.

It came to light that after receiving treatment, the elderly businessman had boarded a train from Byadgi to Hubli. During the journey, between Motebennur and another station, the young murderer had robbed him, taken his wealth (including Dr Balvalli’s certificate), and committed the murder, pushing the victim from the moving train. This crime was witnessed by the train’s driver, leading to the arrest of the murderer at the next station on charges of murder. Thus Ajja’s prayers were answered by Sidharudh Swami, Ajja also provided shelter, lodging to two bright youngsters viz Madhav and Vasant Disale (from outlying Mallur Village) to enable them to complete their High School education. Both went on to become Senior Civil Engineers in the PWD and they still form a part and parcel of our extended family.

There were times when Ajja could maintain in his outhouse buffaloes, poultry for domestic use; but in time due to financial circumstances they all had to be sold off. However the Family was always taken care of with grandchildren, by the Divine.

Ajja remained at Byadgi till mid 1985( when he was 86 years old) but failing health and inability to continue to serve his people convinced him to go back to his Roots in Bankikodla . He passed away on 6 th March,1988.

There are innumerable instances where Ajja had helped needy people,often at great cost to himself and his family. My cousin Vinod Balvalli (of SVC Bank) and his brother Kiran (who serves our Karla Math) have often told me that on their visits to Byadgi they are still identified as “Dr Balvalli’s grandchildren even by the Third Generation at Byadgi.

From childhood we grandchildren of Ajja were in awe of him and he was our idol. This Article was long in the making, yet required to be done and shared with all.

Uday Dhareshwar (with inputs from all family members and friends).

P.S. Any Bhanap who has any more info on Ajja may send the same on ‘dhareshwars@gmail.com’ or “maskeri.ashok@gmail.com”
Art Corner

Still life in Graphite pencils by Ujwal Moodbidri (Bangalore)

Giraffe - Graphite pencils artwork by Vijay Ubhayakar (USA)

Ice cubes in the glass - graphite pencil artwork by Anupama Talageri, (Bangalore)

Pencil shavings - Graphite pencils artwork by Deepali Honnavar (Bangalore)
Art Corner

Shri Chitrapur Math by Aarav Kalyanpur, 13 years old, Santacruz, Mumbai

Flamingo in oil pastels by Ritu Burde, 12 years old (Bangalore)

Owls in colour pencils by Nikita Burde, 6 years old (Bangalore)

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The book gives the readers a variety of Dosa recipes with a note on their nutritional benefits. The six sections take us through a labyrinth of instant quick to prepare dosas, to variety dosas, sweet dosas, vegetable dosas and millet dosas. Not to mention the recipes for the accompaniments.

The author has taken a great deal of time and effort to experiment with the recipes which were all tried out, modified, sampled and photographs taken.

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December 2023
Kanara Saraswat
SPEAK FATTER!
Expressing ourselves more fully

USHA AROOR

Language has many functions apart from expression of thoughts and communication, too many and too well known to list here!

But important among these is our use of language to express thanks or apologies or to react to something more fully. Some of us clip-trim our replies to bare bones. Look at these exchanges.

‘I hope your holiday goes well! Have fun!’
‘Thanks.’

‘I’m so sorry you had to cancel the programme. You must be disappointed!’
‘Yes.’

‘We’re planning to go to Kolkata. It would be lovely if you could join us!’
‘Okay.’

‘What a beautiful landing! Have you ever wanted to fly a plane?’
‘Never.’

‘I couldn’t write my final exam. I fell and injured my hand badly.’
‘Oh.’

In all these exchanges, something good has been done or warmth has been expressed or an unfortunate happening shared. There is probably an expectation that the mood will be echoed. Instead, the replies are short to the point of discourteousness. A single ‘Thanks’ conveys casualness, not valuing someone’s good wishes enough, and in the second exchange, the person’s concern—just a ‘Yes’. In the third reply the ‘Okay’ is probably meant to express a good willingness. What we hear instead is a don’t-care-either-way. We don’t know if the person is happy to go. In the fourth reply, ‘Never’ is probably true, but sounds like a rebuff. And just ‘Oh’ to a friend who is miserable about missing an important exam does nothing to make her feel better!

Our texting practices, brief by nature, are in part responsible for clipped replies. What is worse, we don’t pause to think about this.

But it shouldn’t be. Short everyday responses almost always need ‘fat-ness’ a blah-blah around them, surround words that infuse an acknowledgement of good wishes or good thoughts.

‘Thanks, so good of you.’
‘Yes, I’m disappointed, but these things happen!’

‘Okay, I’d love to come!’
‘Never—but I know you’ve always wanted to!’
‘I’m so sorry! These things happen, Sita, I am sure you can sit the exam again.’

Language also has a role to play in ‘softening’ messages that convey not-pleasant news or alerts. We may want to say something in a way that is less hurtful, more palatable, more polite. Notice how the second (alternative) answer in each exchange below softens the blow.

‘Did I fail?’
‘Yes.’

‘I’m afraid you did, but…’

In (1) the message is bald. In (2) phrases like ‘I’m afraid you did’ and leaving a sentence incomplete (‘but…’) can make the news easier to take. Incompleteness of this kind in spoken communication is a very special device, it offers hope, a sense of sympathy, leaving things open.

‘I’m sure I sang it well this time?’
‘No.’

‘Not really, Prem, but let’s work on it.’

‘No’ in (1) is harsh. In (2) adverbs like ‘really’ and ‘truly’ blunt the sting a little, as do the words added. In the same way, explaining, adding reasons, helps make a reply less hard:

‘I’m stuck! I wish he could help me complete this task.’

‘He can’t.’

‘He would have but he can’t. He’s busy.’

Delaying saying something works in the same way as softening. We have sounds in speech at our service to help us delay communicating disagreement or an unpleasant outcome—sounds like ‘mmm...’ and ‘er...’. Other delayers like ‘well...’ ‘actually...’ are more important than we realise. So are doubt markers like ‘maybe’
and ‘perhaps’. They carry no real meaning in the exchanges below but show empathy, a hesitation to be harsh. Notice that in some utterances, turning a statement into a question fattens it out further.

‘...mmm, well, it wasn’t as good as I thought.’
'It was...er...a kind of let-down, wasn’t it?'
'Well...let’s see...'
'It was...maybe...a little soon?
'You could...perhaps...be more flexible?

Extending, softening, circling, explaining and delaying are important devices. When the situation calls for it, speak fat, not thin!

(First published in the Deccan Herald, Bangalore)

Usha Aroor (born Panje) is the granddaughter of Panje Mangesh Rao and Molahalli Shiva Rao. She has been associated with Orient BlackSwan, a renowned publisher, for over 45 years and retired as Director of Publishing, Schools. She now lives in Bangalore, with her husband, Prakash Aroor.

Result

We congratulate the following student!

Pranav Vinay Dhareshwar has successfully cleared the Cost Accountants exam, conducted by the ICMAI (Institute of Cost Accountants of India).

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December 2023

Kanara Saraswat
We inaugurate a new series – Chintan- with an absorbing piece by Sudhapachi Kodikal on Sant Dnyaneshwar Maharaj’s immortal commentary on the Bhagawad Gita...

Reflecting upon the Dnyaneshwari...

Dnyaneshwar Maharaj was born to Vithalpant and Rukminibai of Alandi, a tiny hamlet near Pune. Vithalpant was a very learned man, well-versed in the shastra-s. He had actually taken sannyas in Kashi, but was ordered by his Guru to return to grihastaashram, which he did. The couple had four children – Nivrutti, Dnyaneshwar, Sopan and Muktabai. All of them were taught the shastra-s by their father.

A problem arose when the time came for performing the thread ceremony of the three sons. The Brahmins of Alandi refused to take the family into their caste, only because Vithalpant had been a sannyasi before returning to the life of a householder. They demanded that the parents will have to do penance by giving up their lives, which the devout couple actually did by drowning themselves in the river!

But even after this, the children were ordered to go to Paithan’s University of Shastric Studies and obtain certification. When the children went to Paithan, they put the scholars there in a quandary, for the term ‘children of a sannyasi’ was nowhere in the shastra-s. That was when Dnyaneshwar told them that Paramatma does not discriminate and is present as the Atman in all of creation. Prove it, he was told. With his spiritual prowess Dnyaneshwar awakened the Atmic power of a buffalo and made him chant Vedic mantra-s.

That was when people acknowledged the greatness of Dnyaneshwar Maharaj.

While they were returning to Alandi, at a place called Nevasa, a weeping woman came and bowed down before Dnyaneshwar. Upon questioning, she replied...

Reflecting upon the Dnyaneshwari...

माझा मराठाचि बोलु कोलुंके। परिअमृतांतीही पैजा जिंके। ऐसंह अश्वरे रसिंके मेळवीन ||14||

(I will gladly speak in Marathi because it can be sweeter than nectar and I will use words that will impress even the lovers of music...)"

The main purpose of the Gita is to convey that Paramatma is the cause of the entire Universe and that He exists in every particle of creation as its Atma and is hence, ever-accessible to all.

Dnyaneshwar felt that the wisdom contained in the Gita should be known to all, but this was not possible, as it was in Sanskrit. So, he took up the challenge of explaining it in the local, colloquial language- Marathi.

December 2023
Kanara Saraswat
through the never-ending cycle of birth and death, for he attains permanent peace.”

Krishna also says every person, regardless of where he takes birth, is entitled to reach Me, provided he has single-minded, unwavering bhakti. Even a sinner can come to me if he repents sincerely and then, with a Guru’s Guidance develops one-pointed devotion like Valmiki did. Even those who are totally against me, like Kamsa or Shishupala for example, come to me in the end because that very hatred makes them think of me day and night, incessantly...

A real bhakta of Krishna sees Him in all beings and therefore, treats everyone equally.

A deep study of Dnyaneshwari opens a wide spectrum of knowledge and that too, in simple Marathi. Dnyaneshwar Maharaj uses plenty of similes drawn from day-to-day life, thus making it so much easier for the common man to understand the deep, spiritual significance of His teachings.

To stress upon how important it is to have control over the mind and senses to undertake serious sadhana, He uses the example of a tortoise...

One more befitting example He gives is of the firefly. The firefly perishes when it goes towards and embraces the candle flame. Similarly, a human being who is a slave to his senses, perishes...

पतंगा दीर्घी आदिमाण। तेथ त्यासी अचुक यमण। तेवी विषयाचरण।अत्मघाता ।।१।।

After writing Dnyaneshwari and Amrutaanubhava, Dnyaneshwar Maharaj opted to take samadhi when He was just 21! That sacred samadhi is by the side of Siddheshwar Temple at Alandi, near Pune.

Pasaayadaan

Sant Dnyaneshwar started elucidating about Dnyaneshwari with a prayer to the All-pervading Vishwaatmaka- the very Divine. After He had completed the mammoth work, He prayed to the Lord once more, stating “This great venture of mine is over. I hope You are happy and I seek Your Blessing in the form of a boon...

The prayer – “Let all the evil tendencies in people disappear and let them develop the desire to indulge in good actions alone...Let people feel only love and goodwill towards each other”...

“May all the clouds of sorrow and troubles vanish and may the Sun of righteousness arise! May the wishes of everyone be fulfilled”...

“May the world be full of God-loving people, for such persons are extremely beneficial in guiding others to walk on the path of righteousness. Their presence is as soothing as the moon. Even the moon has ‘stains’, but these saintly human beings are without blemish. They are forever brimming with unconditional love!”...

Dnyaneshwar Maharaj thus prays to the Vishwaatma that the world should be full of people who share only love and goodwill towards each other.

Nivruttinath, the Guru of Sant Dnyaneshwar, assures Him on behalf of the Vishwaatma that His boon will be granted...

Benefits of Nityapaath

If we read Dnyaneshwari everyday, our mind will dwell only upon the beauty and wisdom contained in it and hence be far away from all the unnecessary and troublesome thoughts that preoccupy us in everyday-living.
Musings on Newspapers

- SUCHITRA BALVALLI

Some musings and random thoughts - all my own words - a la Busybee - people from my generation know him well, Behram Contractor who wrote small humorous pieces in Midday and then in the Afternoon – try reading him, an absolute must read.

I heard hubby dear – my equal half, sauntering towards the door, putting on his “resigned to fate” visage. Hearing him open the door and promptly close it with a bang confirmed my guess about the newspaper’s absence. Our newspaper vendor has a battery of minions at his service for home delivery - however, they all seem to play the disappearing act like a magician. With the result, diehard addicts like Hubby dear are left high and dry.

When I accosted the newspaper vendor, his classic excuse was - the “ladka” is appearing for his exams. This silences us, being Saraswats - bhakts of Saraswati and sympathetic to the quest of knowledge, till we realize that exams never seem to get over. His next classic excuse is “ladka has gone to his native place”. We, city breds, who once upon a time used to go to our native place, get nostalgic and inevitably forgive this transgression.

I feel that reading the newspaper increases your General Knowledge and your vocabulary. However, the supplement carries loads of advertisements about sales, and nearby restaurants and sometimes one tends to get carried away. I have often seen Hubby dear hiding the supplement so as not to burn a hole in his pocket. I read about struggling actors, who is having a baby, who is divorcing whom, how Sonakshi bought a house facing the sea, blah blah, blah. Who cares - this news is totally rubbish but maybe earning revenue for the paper, so I take the moral high ground and forgive them.

Reading the newspaper brings great joy especially when it is not crumpled by the previous reader, you know who I am talking about. Just reading it does open your “gnanachakshu” being a great information source. We, old-timers, don’t believe in eNewspapers and need the touch and feel of the paper to read. One extremely irritating feature of the Times of India is a small piece of paper jutting out across the length with advertisements on it. Which management guru has given this terrible idea, I wonder? It gives us demonic pleasure to tear up this offending piece of junk without a glance at its content, crumple it with glee, and hurl it with all our might in the wastepaper basket.

On Sunday, we buy Hindustan Times (HT), Indian Express, Midday, and our daily faithful TOI. The Eye a supplement of Indian Express carries beautiful articles on nature, book reviews and interviews with lesser-known but interesting persons who have contributed to society. Midday is my favorite, carrying news about where to shop, what to eat, and recipes. It also carries an article by Dr Turel a neurosurgeon, who gives a glimpse of the medical world, written in an empathetic manner. Meher Marfatia gave us an insight into the old localities and the famous and not-so-famous personalities especially in the Parsi areas of South Bombay. It is great reading especially if you have lived there. TOI also carries special articles by economist Swaminathan Anklesaria Iyer and humorous pieces by Twinkle Khanna and our own Meenakshi Shedde.

The Monday edition carries an article by Santosh Desai. Sometime back, he wrote about the Great Indian wedding and the mindless extravagant expenditure. The restaurant-hopping Rashmi Uday Singh writes a weekly food review but nothing exists beyond South Bombay in her “nazar.” But of late, we see her condescending to suburban restaurants.

I still remember both of us sitting on the open balcony of our Mayur Vihar flat in Delhi, sipping tea and reading two different newspapers, soaking in the early morning sun. After each one finished reading, the papers would be dutifully exchanged. My elder son takes after us in this matter.

Now that you have read my garrulous ramblings on an as inconsequential a topic as newspapers (a dying breed (NOT my opinion, of course ), it is now time to wind up. Hope my light-hearted banter in the busy life of a homemaker has kept you entertained.
The states of Bihar and Jharkhand although distinct as regions, have very similar culture and cuisines. A typical meal in these states comprises daal, bhaat, tarkari and pickles. Most of the cooking is done in mustard oil. A wide variety of locally grown leafy vegetables are consumed. Both rice and wheat are staples used to prepare various dishes.

Litti-chokha is a very popular dish eaten in both states. Litti are small dough balls of wheat that are stuffed with sattu (roasted gram flour mix) and few spices and traditionally roasted over coal & cow-dung cakes. These days they are baked in ovens or sometimes deep fried.

Sattu is primarily a powder of roasted grams to which wheat, oats and barley are added in varying proportions. It is a distinctive element of Bihari cuisine. Sattu is stuffed into litti or parathas. During summers it is mixed with water to make a cooling drink. Laddus are also made using sattu flour.

Chokha is an accompaniment made using either potatoes, yam, brinjal or tomatoes. The vegetables are roasted, mashed and then seasoned with chillies, salt, chopped onions and raw mustard oil.

Pitha is another popular item. They are steamed rice flour dumplings stuffed with either a sweet jaggery filling or with a savoury dal mixture.

Poha is known here as choora and is widely used to prepare snacks and breakfast items.

Although the cuisine here is primarily vegetarian, meat and fish are also eaten by some communities. Mainly fresh water varieties of fish are consumed. Champaran mutton is a famous preparation of Bihar.

Sweets from Bihar include malpua, khaja, anarsa, laung latika and chandrakala. Chhat puja which is the sixth day after Diwali is a major festival here. Rasia kheer and thekua are sweets specially prepared for this day.

Another unique sweet is made from the pointed gourd or parwal. The parwal is scraped and the seeds and pulp are scooped out. The parwals are then cooked in sugar syrup and later stuffed with sweetened mawa and crushed nuts. This parwal ka meetha is a very popular sweet of this region.

In Jharkhand dhuska, which is a puri made from rice and lentils is a very popular street food. It is served with ghugni which is a spicy and tangy semi dry dish made using black chick peas, onions and some spices.

Chikha roti is a dosa like preparation made using rice and lentils and served with dal ki chutney.

Til ki barfi or tikut is very popular sweet in Jharkhand.

Sharing two recipes from these states.

**Dhuska** - This is a very popular snack eaten for breakfast and is also a popular street food.

**Ingredients**
- ½ cup thick rice
- ¼ cup chana dal
- 1/8 cup urad dal
- ½ tsp turmeric powder
- ½ tsp chilli powder
- ½ tsp jeera
- Salt to taste
- 1 tbsp coriander leaves, finely chopped
- Oil for deep frying

**Method:** Wash the rice and dals thoroughly and then soak in enough water for about 6 hours. After 6 hours drain the water and grind to a fine paste. Add water to get a dosa-batter consistency. Using a whisk, beat the batter well for about 6-7 minutes. Add all the seasonings and salt.

Heat oil in a deep frying pan. In medium hot oil pour a small ladeful of batter to make it puri size. Gently drizzle oil with a ladle over the puri and allow it to puff. Once the puri holds shape, flip it and allow it fry on the other side as well. Remove on an absorbent paper. Prepare puris similarly from the remaining batter. Serve the puris with a chutney of your choice, ketchup or...
some potato bhaji as a mini meal.

**Makuti** - This is a sweet dish prepared on special occasions and also served at weddings.

**Ingredients** - 3 tbsp moong dal 1.5 tbsp small grained rice 1 litre full fat milk ½ cup sugar few strands of saffron ½ tsp elaichi powder sliced mixed nuts for garnish

**Method:** Wash and soak the dal and rice for an hour. Cook the dal and rice with a cup of water in a cooker and coarsely mash. Put the milk for boiling in a wide thick bottomed pan, keep stirring in between and allow the milk to thicken. Add some hot milk to the saffron and keep aside. Once the milk has reduced to about 3/4th add the cooked rice dal mixture, stir well till it forms a smooth mixture. Add sugar, soaked saffron, elaichi powder and stir well. The mixture thickens at this stage so stir continuously to avoid burning. Switch off the flame and allow the makuti to cool. Garnish with the sliced nuts. Chill and serve. You may pour into individual bowls before placing in the fridge.

Note: You may add about ¼ cup grated mawa or some condensed milk to get a richer consistency. If using condensed milk reduce sugar accordingly.

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**Answer to संकल्प सारस्वतम्**

**Exercise 18.1**


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**Here & There**

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

Samaradhana: On 9th October and 20th October, Samaradhana of HH Shrimat Parijnanashram Swamiji II and HH Shrimat Shankarashram Swamiji I was observed with Bhāshya Pathana and Ashtavadhana Seva.

Navaratri celebrations:

The auspicious occasion of Navaratri commenced on 15th October with Prarthana and sankalpa. On all the days of Navaratri from 15th October to 23rd October Navaratri Nityapath was recited followed by Devi Anushthanam, and bhajan- Navaratri Shri Jagadamba. After Dipanamaskara, Devi Pujana was performed followed by Durga Namaskara and Aarati on all the days. On 24th October, Garba and Dandiya were organized by Bengaluru Yuvadhara in which sadhaka-s across all age groups participated. On 28th October, Kojagiri Purnima was observed with Shri Lakshmi Pujana.

**Our Institutions**

**Saraswat Mahila Samaj Navaratri Sammelan:**

Saraswat Mahila Samaj, Gamdevi, celebrated Navaratri Sammelan on the 1st day of Navaratri i.e., 21st Oct., 2023 in the Samaj Hall at 4pm.

Ms Bhakti Ullal welcomed the multitalented artist of the day, Ms Shrutiy Nayampalli, daughter of Mrs.Deepa (Bagde) Nayampalli. She was accompanied by her father on the tabla and Mrs. Pallavi Nadkarni on the harmonium, and they entertained the audience with their melodious performance. She performed a variety of songs like bhajans and ghazals in Hindi, Marathi, and Kannada.

Her debut performance was appreciated by all. Mrs. Shrikala Vinekar wished her good luck on behalf of everyone and proposed a vote of thanks.

The programme was followed by snacks, sponsored by Mrs. Suman Kodial.

**Report by Mrs. Vijayalaxmi (Chitra) Kapnadak**
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**DOMESTIC TIDINGS**

**OBITUARIES**

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

Oct 13: Jaibharat Mangesh Nadkarni (62) at Bangalore

Oct 15: Hemalatha Tonsey (nee Meeru Kodial) (92) at Mangalore

Oct 18: Rekha Shridhar Mavinkurve (67) of Chakala at Mumbai.

Oct 20: Aparna Sunilkumar Basrur, (nee Suman Golikere, Talmakiwadi), (81), at Pune.

Oct 20: Geeta Gananath Dhareshwar (nee Kilpady) (83), at Mumbai.

Oct 20: Anita Haldipur (74) at Davangere, Karnataka.

Oct 31: Manorama R.Kodial (95) at Mangalore.

Nov 02: Commodore Vasant Honnavar at Santacruz (W), Mumbai.

Nov 04: Dinesh Mullerpattan (88) at Bangalore.

Nov 18: Vivek Bilgi (69) at Parijnan Chhaya, Karla.

Nov 22: Gaurang Shankar Ubhayaker (81) at Mahim, Mumbai.

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