Amongst India's Top 100

Founder Chairman
Late Gurudas V. Masurkar

Chairman
Kishore G. Masurkar

CEO
Nikhhil K. Masurkar
Congratulations to all the awardees.

26th Nov. 2023.

Shri Anant Nag

Shri Shivanand Kundaje
Shri Vinay Tonse
Swaradhis Dr Bharat Balvalli

Kum Anandi Chandavarkar
Shri Arjun Sirur
Shri Shivshankar D. Murdeshwar

Shri Shashi Balsekar
Shri Sharadchandra Shirali
Shri Chaitanya Nadkarni
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## Kanara Saraswat Association

### BECOME A MEMBER

<table>
<thead>
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<th>Membership Type</th>
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### Benefits to members

1. An opportunity to contribute to the various objectives of the Association and serve the Community.
2. Complimentary one night’s stay at NHH for every three days stay.
3. Free monthly magazine that helps keep in touch with the Community and read articles on varied topics of interest.
4. Special Rates for advertising in the Kanara Saraswat Magazine.
5. Special Rates for Hall Bookings.

## Kanara Saraswat Magazine

### Revised Advertisement Tariff effective 01 January, 2024

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**EMAIL ID :- admin@kanararaswat.in**  
**TEL NO 022-23802263 / 23805565**  
**GSTIN : 27AAATT0071E2ZS**

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### Classified Advertisements:

First 30 words ₹ 650/- and ₹ 25/- per extra word (for members) + GST 5%
First 30 words ₹ 700/- and ₹ 25/- per extra word (for non members) + GST 5%
Abbreviations will be treated as Full Words
Special characters such as „ „ " will not be treated as Full Words
Dear Members and Readers,

Season’s Greetings to you all!

With the improved communication technology, the world has been brought closer to us, enabling us to reach out and talk to all those who have not been staying with us in our homes. By this, we are now able to see them and talk to them face to face though they are not physically present in front of us. All of us are making use of these channels for communication and will continue to do it for many years to come – maybe using more improved technologies.

KSA is an institution for the benefit of every Bhanap, the world over. During the Deepawali season, it conducted many activities which all of us took benefit of. Those who could not attend physically enjoyed the events through YouTube. This is an institution that has social objectives to bring all of us together and will continue to do so, in the years to come. This is all possible due to the hard work of the current, as well as the earlier committee members, who are into this social service. As mentioned in my communication published in October 2023 of this magazine, more members will enable us to conduct more such activities. Membership benefits have been enlisted elsewhere in this magazine. I appeal to all those readers who are yet to become members, to apply for the same and enjoy the benefits.

Our KSA magazine has become very popular. Our editorial committee has been working hard to make it more and more informative. Credit also goes to all the contributors who regularly write articles. You might have observed that of late, the cover page is bringing information about certain personalities and their successful journey. Recently, there were also suggestions to communicate through this magazine the data on social activities conducted by our institution, such as the total amount distributed towards Distress Relief, Medical Relief, Education scholarships, etc. on a monthly and cumulative basis.

All of you are aware that our institution, KSA extends medical aid, distress relief aid, and education aid as our social objective apart from other activities. Another class of our members is into business or providing professional services. To get the benefit of their experience and share their journey, we started another activity under the name Chitrapur Saraswat Network (CSN). This activity started with inviting persons in those areas to register their names, their business activity, or their areas of expertise in their profession. This is for the benefit of persons from the world over. We request all those who are into either business or profession, to register with us.

CSN registration is only a beginning. So far, we have been conducting interviews of those successful personalities through ‘Mulaqat’ or conducting workshops to get the benefit of their learnings. In a recent Dharma Sabha held at Bengaluru, with the blessings from our HH Sadyojat Shankarashram Swamiji, many suggestions have been received by us. These are basically due to the efforts taken by our Bengaluru Team members including Uma Trasi and Hemant Mallapur. One of the important suggestions was to include in our activity, mentoring those who want to start business activities by guiding them in the preparation of their Project Reports, finding finances, and other related services. As suggested, we are in the process of forming an expert panel. We will communicate this to you all in due course.

I pray and wish you all a healthy, happy, and very prosperous New Year 2024!

God Bless You All.

Uday Gurkar
CORRIGENDUM

In the December issue, we inadvertently published the wrong headline in the print edition for our Cover story. The correct headline should have been, “Shashank and Roopali’s Parijnan Nursing Home, Kumta.”

We sincerely regret the inconvenience caused to Dr. Shashank, Dr. Roopali, Shantanu and their families.

Letters to the Editor

Dear Editor,

I would request the President and Vice President to send an appeal to our distinguished businessmen and other well-established personalities, for the donation towards the 2nd phase of renovation for the Nashik Holiday Home.

I am sure they will come forward to meet your commitment.

Mangesh Mugwe, Mumbai

Dear Editor,

As always, I devoured the freshly published Kanara Saraswat magazine today - December 2023 edition.

Normally I skip the articles unless they have some relevance to me. So, Ramkishore Mankekar’s ‘Jaane Kahan Gaye woh din’ attracted my attention for two reasons - The first was that he is my contemporary and a friend of more than 50 years - having grown up in Wadi together. He was a year senior to me in the same school - so that was another reason.

The second and most important reason was that he was writing about Wadi’s Diwali programs - something we both participated in and enjoyed in our younger days.

Having left Wadi for good in 1988 and then India in 1999, my desire to be in Bombay during Diwali and especially Wadi for the programs has been on my list of to-dos - wonder if it will be worth it - given what he has described.

The names in the list of participants in the activities were certainly detailed - I found no misses.

Personally speaking, I had made one particular event my own - the Treasure Hunt. Being an aficionado of crossword puzzles of the Cryptic kind, I valued my organization of that event. And after so many years, I did not think that people would remember it. But it gratified me no end when on Facebook Sanika Balwally, (daughter of my friend Sanjiv Balwally), mentioned that she knew about my Treasure Hunt - which Sanjiv mentioned to her – 30 plus years after the last time that I had organized it.

Thank you for the memories!

Uttam Padukone, USA

Dear Editor,

I would like to share a few suggestions on the KSA Marriage Bureau which is doing an excellent job of serving our Chitrapur Samaj.

Over the years, this bureau has been situated in the KSA office in Talmakiwadi, Mumbai where the members of our Samaj forward the biodata of their eligible sons and daughters. This social service is getting a very positive and vibrant response from members of our community.

I understand that the KSA Marriage Bureau maintains all marriage proposals and biodata received from members in physical files and invites the parents of eligible boys/girls looking for a perfect match to refer to these files.

I suggest (if not yet considered by the KSA managing committee), a new digital marriage portal exclusively for Chitrapur Saraswats, like other matrimony apps online. This will spare parents from visiting the KSA office and allow registered members to check from their homes.

Sumant Gourang Beltangdy, Mumbai

Dear Editor,

The readability of the articles, topical nature, and design of the recent issues of the magazine has improved by many notches. In the present times, several sources from the internet are available. Articles that are originally penned by the contributor and which are stated to be so should only be considered for publication. Readers should not contribute articles that are straight lift-offs available on various websites without disclosing the source. The magazine could face a jeopardy in such a situation.

Sudhir D Burde

(Continued on page 8)
Dear Readers,

At the outset, on behalf of the Editorial Committee, I would like to wish you and your families, a great 2024, even as we ring in the New Year with this feature-packed issue!

Our cover story on ENTOD Pharma, penned by Vivek Hattangadi, takes you on a journey that was begun by the late Gurudas V. Masurkar, and how presently, under the inspiring leadership of Kishore Masurkar and his son, Nikkhil, it has broken into the Top 100 league of Indian pharma companies. A commendable achievement, especially considering that ENTOD is a niche player in the pharma industry.

KSA celebrated its 112th Foundation Day in the Shrimat Anandashram Hall, Talmakiwadi, on 26th November. Do read through the report by Ashwini Prashant, which details the felicitation of some of the most illustrious members of our community.

Dr. Shrikant Betrabet brings us a peek into the life and times of the Late Dr. Shanta S. Rao – a multifaceted lady, who was the first Bhanap woman scientist. She pioneered research in Reproductive medicine and was the Founder of the Institute for Research in Reproduction, now known as the National Institute for Research in Reproductive and Child Health.

Samir Halady manages the popular Talmakiwadi page on Facebook. He and Santosh Sirur have devised a show - an interview format, called ‘Aamchi Legends.’ We bring you the transcript of one such interview with the multifaceted musical genius, Swaradhish Dr. Bharat Balvalli, conducted recently.

“We rise by lifting others” - Robert Ingersoll’s famous quote comes to mind when one gets to know about the selfless and devoted work that Pune-based Cmdr Shrirang and his wife, Anjali Bijur are doing to help empower persons with disabilities. I sincerely hope that after reading the couple’s interview by Sudhir Dinkar Burde, the younger generation of professionals from our community will volunteer their services in various ways.

SVC recently organized the Centenary celebrations of its Santacruz West Branch. We bring you a report on the same.

In Military Musings, Maj Gen B.N.Rao traces the career of Col. Vikram S. Heble from 1987 onwards as an infantryman with the Gorkha Rifles to an NSG Black Cat and beyond, until he hung his boots in 2018.

A masterclass with a Masterchef was a dream come true for young Vedant Heblekar when he attended one with celebrity chef Diana Chan at the Conrad Hotel in Pune. He gives an account of how he went about creating Veg Dumplings, Spicy La Mian, and Mango Pudding.

This month’s culinary treasures column by Anjali Burde takes us through Punjab and Haryana.

After the KSA Marriage Bureau held its first Melava a few months ago, it was the turn of Bangalore to host the second such gathering, bringing together eligible boys and girls in one place with the objective of matrimony.

Financial planner, Rajesh Hattangady’s column on innovations in the health insurance sector makes an interesting read.

Guruprasad Society in Vile Parle (East) rang in their 64th-anniversary celebrations with participants having a jolly good time. Shrikar Talgeri shares his enthusiastic report on the Reunion.

In addition, we have our regular offerings for you, like Parisevanam, Girivanprathishta, contributions in Marathi from Sunanda V. Karnad, Vijayalakshmi S. Kapnaday, and Vidya D. Baindur, as also the ever-popular Sudoku.

In conclusion, our New Year’s resolution is to invite many more of you to start writing and contributing articles of interest to your magazine. We are confident that you won’t disappoint us!

Happy reading!

Ramkishore M. Mankekar

January 2024

Kanara Saraswat
Thank you for the note of caution. Henceforth, we will ensure that we run a plagiarism check! - Editor

Dear Editor,

I read your well-written article in the December issue, “Wadi Diwali: Jaane Kahan Gaye Woh Din.” You have missed out on the names of my late father Suresh ‘China’ Honnavar, who used to do female roles in the Wadi dramas, and also Vasant ‘Double’ Patankar.

Gajanan Honnavar, Bangalore

"Tomorrow is the first blank page of a 365-page book. Write a good one" - Brad Paisley

"Don’t think there are no second chances. Life always offers you a second chance….it’s called tomorrow.” - Nicholas Sparks

"The bad news is time flies. The good news is you’re the pilot." - Michael Altshule

Ramesh V. Taggarshe
92 years

It is with deep sorrow that we announce the passing of our loving father, grandfather and great-grandfather on 24th November 2023.

He lived a long, healthy life and nothing gave him more happiness than exchanging ideas and empowering the youth in the best possible way.

He has touched innumerable lives and through them his legacy will live on.

The family is very grateful for all the condolences received from relatives, friends and his Bank of India colleagues.

:- With Best Compliments :-:
From

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In the last week of October this year I was in Mumbai, passing in a cab from Bandra Sea Link towards Khar along S. V. Road. My cab stopped just before the traffic signal, opposite the original ENTOD office. The ENTOD signboard with the mystique red lotus transported me back to the early 1970s made me sentimental and brought back some happy memories. I got a feeling that the late Founder Chairman, Gurudas V. Masurkar was sitting next to me and encouraging me with a pat on my back.

Gurudas V. Masurkar was my mentor and guide, who encouraged me to join the pharmaceutical sales profession. He started his career as a humble medical representative in Crookes Interfran (later to become Duphar Interfran). His hard work, talent, and integrity gave him a career push. He left behind the legacy of Brand Crocin, the super brand that sells over three million pills every day. Yes, he was the marketing brain and the strategist behind the original Crocin, and he soon became known in the industry as ‘The Crocin Man.’

And haven’t you at some time or the other used Lacto Calamine? That was another mega brand he had launched.

What made him stand apart from the rest was his entrepreneurial mindset. A point to note is that an entrepreneur mindset isn’t necessarily specific to entrepreneurs. He had this even when he was an employee. Self-drive, creativity, and tenacity were his traits. He was a dynamic blend of creativity, resilience, and strategic thinking. He identified opportunities envisioning innovative solutions, and then took bold, calculated risks. The entrepreneurial spirit in him soon reached a zenith. He left a cushy job to become a pharma entrepreneur. Thus, ENTOD Pharmaceuticals was born in 1977.

Finding a niche and operating in that niche was his entrepreneurial mindset. A point to note is that an entrepreneur mindset isn’t necessarily specific to entrepreneurs. He had this even when he was an employee. Self-drive, creativity, and tenacity were his traits. He was a dynamic blend of creativity, resilience, and strategic thinking. He identified opportunities envisioning innovative solutions, and then took bold, calculated risks. The entrepreneurial spirit in him soon reached a zenith. He left a cushy job to become a pharma entrepreneur. Thus, ENTOD Pharmaceuticals was born in 1977.

In the early part of the 21st century, ENTOD began upgrading its research infrastructure, quality systems, and company protocols. It expanded its product range and intensified marketing and sales activities. Soon ENTOD reached every state in India.

In the Indian pharmaceutical market, despite being a niche player, ENTOD has already entered the top-100 league. (For readers who are not too aware of our country’s pharmaceutical industry, close to 25,000 pharmaceutical companies are operating in India. Being in the top 100 is certainly a tremendous feat. And this is even more incredible because ENTOD is a niche player). ENTOD is the third largest player in the ENT segment and surging toward the leadership position in the ophthalmic segment.

Internationally, ENTOD has made impressive progress in several emerging and regulated
markets. The hard-earned brand equity of ENTOD coupled with smart marketing strategies and tactics has been helping ENTOD gain a significant market share.

Today, apart from its pharmaceutical portfolio ENTOD also owns and runs several international healthcare, beauty, and wellness brands such as Eyecirque Eye Care & Eye Beauty, Lashfactor London Eye Beauty Serums, I-Dew Eye Care & Anticig Aromatherapy.

How could all this happen? It is the vision of the Founder Chairman, Gurudas V. Masurkar, which has been the driving force throughout the three generations. He had the vision to provide high-quality cost-effective solutions to meet the healthcare needs of the global population, and significantly contribute to the eradication of preventable blindness in the world.

This vision has been taken forward as the mission of ENTOD by the current Chairman, Kishore G. Masurkar, and his son, Nikkhil K. Masurkar as the CEO. ENTOD is continuously and passionately dedicated to the design, development, and production of the highest quality through design thinking and research.

Today, there is a huge trust deficit between the pharma industry and the public across the globe. A couple of years back, in the USA, after the tobacco industry, it was the most hated industry. And in such an environment, the business values of ENTOD are striking. ENTOD is a dharmic MNC that follows a strict ethical business model based on integrity, trust, honesty, and patient-centeredness. It is heartening that the core values of ENTOD are ‘Good Marketing Practices (GMaP)’. ENTOD always ensures that patients’ and the end-users interests are given priority. The focus of its F&D and R&D wings is to develop products that address the pain points of patients. That is truly a humanized approach which also finds a mention by Philip Kotler in his book, “H2H Marketing: The Genesis of Human-to-Human Marketing”.

ENTOD invests significantly in formulation, research, and development activities. Their research teams are constantly involved in the development of innovative drug delivery systems in ophthalmic and ENT therapeutics. This patient-centered approach gives ENTOD a sharp competitive edge.

One of their breakthroughs, keeping the patients’ pain points in mind, is the development of preservative-free eye drops. Although preservatives have their role in preventing the growth of bacteria after a bottle is opened, preservatives can irritate the eyes, cause allergic reactions, and even cause toxic effects and damage your eyes. And that is the main reason why people who use eye drops every day avoid instilling these drops as recommended by the doctor. Poor patient adherence is frequent and is a major issue in chronic medication. ENTOD, with technical support from the French giant Nemera, developed NOVELIA, the preservative-free eye drop technology. It is a true patient-centered effort to improve treatment adherence and outcomes.

SEDDS, the self-emulsifying drug delivery systems technology, OXYDEW, the innovative buffer system for use with dry eye therapies and the 4GOS, an innovative micronized ocular suspension that gives better formulation stability, greater bioavailability, more accurate dosing with reduced ocular irritation are few more of the technological strides made by ENTOD.

Today, the ENTOD International Group comprises ENTOD Pharmaceuticals Ltd. (India), Medisearch Laboratories (Bombay) Pvt. Ltd. (India), and its international partners. Together, the ENTOD International Group of Companies is a leading International and research-based pharmaceutical organization.

We Chitrapur Saraswats are the children of Maa Saraswati, the Goddess of wisdom and learning. And true to this spirit, during the difficult Covid times, ENTOD was into academic activities through ENTOMEET, a medical outreach program for doctors. And like a true Saraswat enterprise, conducted robust virtual academic programmes for the ophthalmic, dermatological, and ENT doctors involving their national and international associations. ENTOD has hosted over two thousand global virtual academic events.

Today, ENTOD has over two thousand satisfied employees. The red lotus in the ENTOD Logo has a special significance in Indian philosophy and mythology. It symbolizes spirituality, energy, generosity and aspiration and depicts a pure, vibrant, and holistic vision. This gels well with
ENTOD’s philosophy and values.

The future of ENTOD looks promising, with potential for patient-centered innovations in these three fields.

ENTOD’s brand-new ultra-modern, avant-garde ophthalmic, ENT, and skincare R&D Centre is approved by the Department of Scientific and Industrial Research (DSIR). It is engaged in new molecular discovery, formulation development, and importantly, personalized ophthalmic medicine. In the next decade or so personalized medicine will be the mainstay of therapy, not one-size-fits-all or one-medicine-for-all.

(To give you a crude analogy in simple terms, shoe size 7 is too tight for me, while size 8 is too loose. I need size 7 ½. But such a shoe size is not available. Neither Bata nor Liberty have thought of this. If Attitudist’s starts manufacturing size 7 ½ or such odd-sizes, Attitudist’s will gain a competitive edge.)

The new R&D Centre will focus on areas such as biologicals, stem cell-based therapies, and gene therapies.

ENTOD is also actively investing in generative AI-led drug discovery, quality analysis, and a clinical trial programme, and intends to be a pioneer in robotic process automation in sterile manufacturing.

ENTOD’s clinical trial programme includes plans for various phase-2, phase-3, and phase-4 trials over the coming years. The two currently ongoing phase-3 clinical trials are expected to be completed by the end of the financial year 2023-24. And many more will commence soon after. The investments already made and planned for new drug development and clinical trials should allow the company to rapidly commercialize new and innovative therapeutic molecules in India that are the need of the hour.

ENTOD aims to maintain its fast growth by further rapid expansion of its sales field force in both the domestic and international markets supported by the launch of new products and a strong marketing and sales strategy. ENTOD is also in the process of launching a new ophthalmic veterinary division focusing on quality eye care for pets.

Its robust F&D and R&D capabilities can result in a pipeline of new drug delivery systems.

The innovations it has brought about will certainly lead to improved patient outcomes. ENTOD is on the fast track. It is sure to capture a significant share of the growing healthcare industry across the globe. The inspiration of Founder Chairman Gurudas V. Masurkar will always remain the driving force not only for employees of ENTOD but also for many bhanap would-be-entrepreneurs.

ENTOD’s CSR Activities

ENTOD strongly believes that business and social responsibility go hand-in-hand. Being a good corporate citizen is part of the company’s core values. As part of its CSR activities, it supplied free medicines to the Chief Minister’s programme, “Motibindu Mukt Maharashtra” and this was appreciated by the then CM of Maharashtra, Mr. Devendra Fadnavis in the form of felicitation of Kishore Masurkar.

One more recent CSR activity that added a feather to ENTOD’s cap was the donation of a school transport vehicle to the Army Goodwill School at LOC Border. This was a sincere effort to help students from remote areas to reach their school and thus promote literacy.
Leave behind all the roar and dust, heat and bustle of a busy city ...... as your relax at Gourish. For it is set in a cool spot, amid tall, green trees, between Fergusson and Apte Roads, where nothing disturbs you. GOURISH offers you all modern amenities. Enjoy every moment of your stay at GOURISH. You'll be back again and again.

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A Memorable Day!

A memorable day to remember,
In the month of November,
In the house of Chandaver;
Near & dear ones arrived from far, near and every corner,
To join in the much awaited family Get-together.

There were functions galore;
First, **Amma’s 98th Birthday** with cake-cutting,
then Diwali, Bhau-Beej and many more....
Amidst fun, frolic, laughter and music at the fore!
About The Trip

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

Register your interest

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

Who can join?

16-35 year olds

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

Itinerary

A perfect blend of adventure & culture

- Wildlife Sanctuary & Hike
- Spice farms & coffee/fruit plantations
- Eco-beaches & Mangrove forest
- Historical forts & places of interest
- Yakshagana - a traditional theatre art form
- Women empowerment programmes
- Volunteer at Srivalli School
- Meditation sessions
- Spiritual talks with Swamiji
- Visit the different Maths
Golden Wedding Anniversary
On 19th Nov. 2023
Dr. Mrs. Suniti (Nee Karnad) and Uday Mangesh Nadgar

Dr. Suniti Chandrashekhar Rao (Karnad) weds Uday Mangesh Nadgar

Now in 2023 Suniti (74) and Uday (81) at Gangotri in the Himalayas

While performing Chandika homa at Karla, Goddess Durga Parameshwari sitting on a Tiger appeared in ambers in the Homa Kund.

For an enlargeable email copy of this picture please contact us on umnadgar@gmail.com


Acknowledgement to God:
Lord Bhavani Shankar, and Dattatreya our temple deity blessed us for a good life. God fulfilled our dream of getting education and experience in our fields and enabled numerous company-sponsored trips for technology transfer, training, equipment selection etc. to Europe and US and later plenty of sightseeing tours world over. God provided us these rare opportunities. God helped us come through major surgeries and a major illness -paralysis stroke while on official visit to Germany. Most significant milestone of our life was a miracle that we experienced when we performed Chandika Homa at Karla. That gave us an assurance that Goddess Durga Parameshwari is with us (see photo above). Besides thanking we do not know how to repay.
Shri. Suresh Raghuvir Balwalli
(ex. Indian Air Force)

Aged 87 years passed away peacefully on 26th November 2023 at Bengaluru.

Deeply mourned by daughter – Seema Naimpally, son-in-law Anand Naimpally, son Milind Balwalli, daughter-in-law Sonali Balwalli, grand daughter Anita Tonse (nee Naimpally) and Shreyas Tonse, nephew Bharat Balwalli and Pradnya Balwalli, Anika Balwalli, Radhika Balwalli, relatives and friends.

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Shri Vasanth Seshagiri Mavinkurve (B.E, M.I.E)
(1934 – 2023)

Passed away peacefully on 10th December 2023.

A resilient soul, with unwavering determination, embodying strength and selflessness in every challenge he conquered. He touched every heart that he met with love, compassion and hospitality that will be impossible to replicate.

Fondly remembered by:
Suman Mavinkurve
Deepak & Pallavi Mavinkurve
Jyothi & Brahmanand Bantwal
Prakash & Sowmya Mavinkurve
Grand Children – Akshaye, Ankit, Aanya Mavinkurve & Kunaal Bantwal
Balachandra, Niranjan & Chitra Mavinkurve
Mavinkurves, Mankikars and Chickermanes
The Kanara Saraswat Association celebrated its 112th Foundation Day on November 26, 2023.

Sunil Ullal (in-charge of Sports and cultural events) and MC for the event, invited the President Kishore Masurkar, Vice President Udaykumar Gurkar and Chairman Mahesh Kalyanpur, to take the dais. He then welcomed the members of the KSA Managing Committee, the Dignitaries, the Awardees, and the Guests.

Sunil Ullal spoke about how 112 years back 13 like-minded persons had come together with the thought of collectively working towards the progress of our community. Till today, the members of KSA are living up to these ideals. He further mentioned that in keeping with this, KSA has been encouraging bhanap entrepreneurs, youth, sportspersons, and artists and also felicitating them for their accomplishments; as well as felicitating students for their performance at various examinations every year.

Gangabai M. Nadkarni Konkani Lekhan Puraskar

This award was instituted by Dr. M. V. Nadkarni ex-Vice Chancellor of Gulbarga University (who was passionate about Konkani language), in memory of his wife, in the year 2000 for awarding prizes to the contributors of Konkani stories, poems, and articles published in the Kanara Saraswat (KS) Magazine. This award has been given to various such contributors since 2003. The awardees for 2023 are:

- Shashi Balsekar for his poem, Amgele Saunsarachi Kaani published in KS July 2023

Each of the awardees gave their acceptance speeches on receiving the awards.

Chandra Ramesh Nadkarni Memorial ‘Kiddies Corner’ Awards

When the late Sadanand Bhatkal was the editor of the KS magazine, he conceived the idea of encouraging the children of our community to express their art and writing skills by starting the ‘Kiddies Corner’. Some years later, Ramesh Nadkarni donated a sum of Rs. 40,000 in memory of his wife to start the ‘Kiddies Corner Awards’. It was decided to defer these awards to the next Foundation Day.

Suresh (Bab) Nadkarni Sportsperson of the year – 2022-2023 Awards

This award was instituted in memory of Late Suresh (Bab) Nadkarni, an excellent sportsperson, by his family. Sunil Ullal invited Bharat Nadkarni, nephew of the Late Suresh Nadkarni and a former Ranji Trophy Cricket player, to talk about this award. He said that the Award for Emerging Sportsperson of the Year was instituted by the Nadkarni family to encourage upcoming sportspersons and motivate bhanaps to become accomplished sportspersons.

Award for Emerging Sportsperson of the Year – was conferred on Anandi Chandavarkar, who, at the young age of 14 years, has been competing at the international level in sailing in the Open Skiff Class and is an overall winner in various Championships being held across the world. The audience was mesmerized by her passionate speech about this unique sport.

Award for Veteran Sportsperson of the Year – From this year onwards, this Award has been instituted by Sunil Ullal. The first award under this category was conferred on the young at heart, Shivanand Kundaje (who is 69 years young) for his passion for Table Tennis. He has been representing MAHARASHTRA “A” TEAM for the National Veteran Championship and winning Gold for the team consistently. It was a real pleasure to hear from him about his involvement in table tennis.

Felicitation of Accomplished Bhanaps

The bhanap community has many accomplished persons among them, though we are a very small population in the world. KSA has been felicitating these accomplished bhanaps during the KSA Foundation Day Celebrations. Until 2022, 147 individuals and 2 institutions...
have been felicitated. This year, KSA felicitated 5 individuals:

Producer, Director & Actor **Anant Nag** for his **phenomenal contribution to theatre**.

Anant Nag received accolades for his phenomenal contribution to theatre and cinema. With an impressive repertoire of 50 plays and over 300 films across 8 languages, he was recognized for his enduring impact on the Kannada film industry. He has won the Sahitya Akademi Award for his biography of his late brother Shankar Nag. He was part of the nationally and internationally recognized Malgudi Days. He has won the State Award as well as Filmfare Award for best actor several times. In 2023, he completed his golden jubilee in the Kannada industry & his diamond jubilee as he turned 75 years old on Sept 4, 2023.

Anant Nag was unable to attend the function due to other prior commitments.

**Swaradhish Dr. Bharat Balvalli** for **excellence in the field of Hindustani Classical Semi Classical and light Music**.

Dr. Bharat Balvalli, honored with the title ‘Swaradhish’ by HH Jagadguru Shankaracharya Karveer Peeth as well as ‘Surmani’ title bestowed by Sur Singar Sansad, received recognition for his excellence in Hindustani Classical, Semi-Classical, and Light Music. Having garnered blessings from all members of the Mangeshkar family, Dr. Balvalli has also made significant contributions to Marathi and Hindi film music, while actively supporting social causes. He has won several awards like Master Dinanath Mangeshkar Puraskar, Sanskruti Kala Darpan Award, etc.

He has composed 31 songs sung by various eminent artists like Suresh Wadkar, Sonu Nigam, Shankar Mahadevan, Shaan, Anuradha Paudwal, etc. under his tutelage.

He is composing “Raagopanishad” Granth, which consists of handwritten ancient manuscripts preserved over centuries.

Dr. Bharat Balvalli while addressing the audience, said that we are blessed with a strong and spiritual Guru Parampara, as also blessed by Saraswati Mata & Laxmi Mata. He said the recognition by our community is overwhelming and encourages him to achieve more. He regaled the audience with two melodious bhajans.

**Shivshankar D. Murdeshwar** for **Dedicated Selfless Services to KSA for over 3 decades**

Despite having a hectic life in service, he served in various capacities on the KSA Managing Committee from 1986 to 2021. Shivshankar Murdeshwar’s commitment extended to roles such as Health Centre Secretary and Chairman, among others. He was also associated with Shree Sadanandashram Datta Mandir, Shri Chitrapur Math Grant Road Local Sabha, and represented the Sabha during the Mahasabha.

Shivshankar Murdeshwar thanked KSA for this recognition. He thanked all the committee members who had been with him during his tenure in KSA & said that KSA is all about good teamwork. He said that as a student, he was supported & encouraged by the then KSA committee members to be involved in various social & cultural activities. This involvement led him to be part of the KSA Managing Committee subsequently and he was part of various verticals within KSA in various roles.

**Vinay Tonse** for **excellence in Banking & Finance**

Vinay Tonse was commended for his illustrious career. Starting as a Probationary Officer in 1988, Tonse has successfully navigated diverse roles within SBI, culminating in his recent appointment in Nov 2023 as Managing Director (Retail Business & Operations). Earlier, he was heading the Chennai Circle of SBI as Chief General Manager (June 2018 to June 2020). He had the overall responsibility of managing 15000 employees and a network of 1260 branches and offices of SBI situated in Tamil Nadu and Puducherry.

Vinay Tonse thanked KSA for this honour – being felicitated by one’s own community is the highest honour. He complimented KSA for getting all on one platform. He congratulated the other dignitaries. He gave credit for his achievements to Guru Parampara, his forefathers & extended family.

**Arjun Sirur** for **Outstanding Contribution in the Field of Entrepreneurship**

Arjun Sirur, representing the fifth generation of the Sirur family in business, leads Cotmac (which is part of the 125 year old N A Sirur
group of companies), a global leader in Industrial Automation and Plant Intelligence. His role as a Trustee at Shree Trust and Karla Education Trust demonstrates his commitment to community development.

Arjun Sirur thanked KSA for inviting him & for being at the forefront of keeping our community together. He said his success is due to the blessings of our Guru Parampara & his family. He joined his company as a front-line salesman. Over the years, they have navigated their business through various highs & lows with the help of our community members. Today, he is serving as Chairman and Managing Director on the Board of Cotmac and expressed his gratitude to his employees.

It was truly an overwhelming feeling! The excitement continued unabated and the audience had a wonderful time listening to the various dignitaries, as they spoke about their achievements & future goals.

Sunil Ullal also invited the President of KSA, Kishore Masurkar to address the audience. He said that KSA was formed by our Founding Fathers on the solid foundation that all should socially come together since we were one big Amchi family and help each other. We are to this day carrying on this rich legacy. KSA has been at the forefront of giving various aids and grants (including during Covid times). He thanked the donors for contributing generously to KSA thereby making it possible for KSA to continue achieving its objectives. KSA can reach out to Amchis across the globe through KS Magazine & has also helped in getting existing and new entrepreneurs together on one platform through KSA-CSN.

The Vice President of KSA, Udaykumar Gurkar then addressed the audience. He applauded the dignitaries and said that they had risen to achieve great heights. Everyone should strive to achieve more in their careers and reach the pinnacle of success.

The Chairman of KSA, Mahesh Kalyanpur then reiterated that the vision and foresight of our founding fathers had helped the community in scaling greater heights. Our community had been the first in many ways – it was the first to come up with a census. Based on the census, Late Shri Rao Bahadur Talmaki had the idea of floating the first-ever co-operative housing society in Asia. This Society then mortgaged its land to raise funds to form two more Amchi societies. This is the level of commitment & trust that Amchis have for one another – mortgaging one’s own house to provide for another Amchi and having confidence that the money will be returned. Philanthropy is in the DNA of Amchis. KSA has been at the forefront of giving financial aid to the needy within the community. Last year, KSA has disbursed around Rs.30 lakhs towards distress relief & education. He requested the audience to spread the word to donate to KSA so that KSA can help more & more people in the community. He also emphasized the importance of becoming KSA members and stated that KSA will be soon launching a membership drive.

The wonderful evening of the 112th Foundation Day concluded with a Vote of Thanks by Ashwini Prashant (nee Kulkarni), who then requested all those present to join in for dinner.
Dr. Shanta S. Rao: Centenary Tribute
(23 January 1923 - 3 December 1979)
- Dr. Shrikant Betrabet

She believed she could, so she did. She did so much, so well that she became a legend. An inspiration for Generations.

Dr. Shanta Rao, was a multifaceted person a connoisseur of Hindustani music and at the same time a hard-core scientist. The ‘First Bhanap Women Scientist’ in India to pioneer research in Reproductive Medicine, Founder Director of the Institute for Research in Reproduction (IRR) Parel, Mumbai, now known as the National Institute for Research in Reproductive and Child Health (NIRRCH).

Dr. Shanta Rao, nee Basrur, was born on January 23, 1923 in Bangalore, Karnataka. Her mother, Suguna Bai was a homemaker. Her father Ganapatrao Basrur was the Chief chemist at Mysore Mills. She was the eldest of four children, with three younger brothers. Her first school was a Kannada medium Government School. Around 9 years of age, her father shifted her to what was considered a good private school. The cost of a fee of three rupees, and the bus she had to take; a paltry sum by today’s standards, burnt a hole in his pocket, yet he was determined that his daughter should get a good education. Both the parents encouraged Shanta in every way they could.

When she was in pre-Matric class, all of 15 years of age, her parents began their search for a suitable groom as per the prevailing custom. Destiny and perfectly matched horoscopes resulted in her engagement when she was in Matric. She was engaged to Savur Srinivasa Rao, who then, had recently joined the Indian Institute of Science, Bangalore, as a Scholar.

During courting days, Srinivasa occasionally visited her home for dinner. On one such visit, he brought her a book from the institute’s library and said the book might interest her - ‘A Biography of the Life of Madame Marie Curie’ written by her daughter Eve Curie. Shanta was thrilled that he had brought the book from the institute’s library more so, to read the life of the great woman scientist, who was honoured by the Nobel Prize Committee. She took it for granted that Srinivasa had brought that book with the intention of conveying that she need not give up her ambition of scientific pursuits.

After a brief engagement, the young couple was married on December 24, 1940. Srinivasa insisted that Shanta must continue studying after marriage. She thus completed her graduation in Science from Maharani College, Bangalore, in 1943.

In October 1945, her first child, Shamala was born. A year later, Srinivasa left for Toronto, Canada for his PhD studies. He urged Shanta from there to join him. When she expressed her reluctance owing to the baby Shamala, her parents assured to take care of Shamala, and persuaded her to go to Toronto for further studies.

In 1947, Shanta received a fellowship to pursue a Masters from the School of Hygiene, Connaught Medical Research Laboratories, Toronto, Canada. It was just after World War and her parents were wary of sending her alone by ship on such a long journey. At this time Shanta’s mother-in-law Radhabai Savur not only supported but gave all of her savings, a compensation amount she had received on her husband’s demise. This was just one of many things that Shanta’s mother-in-law Radhabai Savur not only supported but gave all of her savings, a compensation amount she had received on her husband’s demise. This was just one of many things that Shanta’s mother-in-law Radhabai Savur did over the next several decades, to support Shanta throughout her education and career.

In May 1947, Shanta set sail for Toronto via San Francisco. In Canada, she found it immensely difficult to be separated from her child. In her words, “an agony which cannot be described in words”. She missed Shamala whose thoughts were constantly at the back of her mind. She tried to make it up in her way by stitching, and embroidering smocking frocks for
Shamala.

Her brothers, realizing her agony that she would miss home and her young child, wrote to her every week without fail. The brothers would proudly take Shamala to the studio for photographs to enclose in the letters. The long letters full of every little thing baby Shamala ‘did or said’, sustained her and made the agony somewhat bearable being separated from her child.

The support and encouragement of every family member, an incident in school that inspired her to take up a career in science and two life-changing events in the early years of her career in Canada that impacted her future career options are mentioned in her memoir.

**Impact of School Teacher:**

Miss Dharamba, was Shanta’s science teacher in her second school. Whenever she posed a question, Shanta would raise her hand and to attract her attention keep on shaking it vigorously. During one such Q&A session, Shanta answered almost all the questions. The teacher asked more difficult questions. As usual, Shanta raised her hand and shook it vigorously, and the whole class started laughing. Her joy knew no bounds when Miss Dharamba said, “I would rather have only one girl in my class like Shanta than the whole bunch of you.” Such Q&A sessions inspired her to choose a career in science.

**Events in Canada:**

Within a few months of her arrival in Canada, the news of the assassination of Mahatma Gandhi on 30 January 1948 and bereavement stirred her deep-rooted nationalistic spirit.

Some days later, Sardar H.H. Mallick, Indian High Commissioner to Canada and his press attaché Mr Khushwant Singh, happened to visit her laboratory at Toronto University. Khushwant Singh showed interest and enquired about her work on ‘bacterial antigens’ and arranged for a photographer to take the couple’s picture of working in the lab.

A few months later she received, from her father, a cutting of Khushwant Singh’s article in ‘The Illustrated Weekly of India’, giving some details of the work carried out and the same photograph with the title ‘Indian students working in Canada to bring back technology to India’. These events made them decide to continue their career in India at the end of their tenure in Canada.

In 1949, Srinivas Rao was awarded a PhD and Shanta Rao was awarded a Master's degree, from Toronto University, for her work on the action of crystalline enzymes on bacterial toxins and toxoids.

Both were offered placement in the new laboratory that was coming up at the university and arrangements for the travel of baby Shamala from India to Canada.

However, their resolve to come back to the motherland and desire to serve her by applying their knowledge was dearer to them than anything else. They returned to India looking forward to working for the good of the country and people.

On return to India, life was a struggle for the couple. Shanta Rao’s belief in her favourite French quote, ‘Il faut chercher pour trouver 0 mais non pour trouver ce qu’on cherche”, i.e., ‘to seek one must search, but one may not find things sought’, made them cheerfully embrace it.

Finally, Dr. Srinivas Rao got a placement at the Haffkine Institute. Much later Shanta Rao joined as pool officer at Haffkine Institute and worked on proteolytic enzymes of snake venom. She then pursued her PhD work on diphtheria toxin and tetanus toxoids and was awarded a doctorate in 1953.

In 1956, Dr Shanta Rao joined the Contraceptive Testing Unit (CTU) based at Indian Cancer Research Centre (ICRC), Parel, Mumbai. She soon realized contraceptive testing alone would not suffice the objectives of the Family Planning (FP) Programme launched by the government in 1952.

To achieve the primary objective of the FP programme, research was needed to understand the physiological mechanisms of ‘conception
Dr Shanta Rao initiated research to understand reproduction-related innumerable processes, such as the regulation of reproductive hormones, the male and female gonads (testis and ovary) and the other associated reproductive male and female organs along with contraceptive testing at the newly formed Reproductive Physiology Unit (RPU) at ICRC alongside CTU activity.

In 1963, ICRC moved under the administrative control of the Department of Atomic Energy. The RPU and CTU came under the aegis of the Indian Council of Medical Research and shifted to Seth G S Medical College and KEM Hospital, Parel, Mumbai. Later ICMR amalgamated the activities of RPU and CTU into an independent institute with Dr Shanta Rao at its helm, ‘The Institute for Research in Reproduction’ (IRR). This was a dream come true for Dr Shanta Rao. IRR was inaugurated by the then Hon. Union Health Minister Dr K. K. Shah, in the presence of D G ICMR on February 21, 1970.

In the 1970s, it was not easy for a woman scientist to spend an uncertain number of hours in the confines of a research laboratory and attend to familial responsibilities. It is still not easy. However, Dr Shanta Rao was someone who probably never believed in anything “easy”. She dreamt and dared.

She created several facilities at IRR, like an animal house with albino Rats and Rabbits. A monkey colony with ‘Rhesus’, ‘Bonnet’, ‘Macaque’ and ‘Langur’ species. Its unique feature was the addition of a new world monkey, ‘Marmoset’, about 16 and 20 centimetres, to foster primate research.

Dr. Shanta Rao’s dreams, ambitions, and aspirations for her Institute were matchless. Yes, even today it is known as Shanta Rao’s Institute amongst senior researchers in the field. A visionary with her resourcefulness and determination, Dr Shanta Rao, befits the image of a nurturing mother who planted the seeds of reproductive medicine at IRR, fostered it to grow and develop many folds, now blossomed into NIRRHCH with an expanded mandate beyond research in reproduction to include mother and child health research.

Dr Shanta Rao nurtured several scientists as well. Dr Sudhir Moodbidri, Kishore Masurkar, Narendra Hattikudur and myself were the fortunate ones to be amongst them. This write-up is our tribute to an illustrious scientist and respected teacher from our community, in her birth centenary year, 2023. It will not be possible to capture Dr Rao’s indomitable spirit, liveliness, and compassion in words. Yet certainly Dr Shanta S Rao is an Inspiration for Generations to come.

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Aamchi Legends - Swaradhish Dr. Bharat Balvalli

Samiir Halady manages the popular ‘Talmakiwadi’ Facebook page, and along with Santosh Sirur, has developed an online interview format, “Aamchi Legends” wherein, Santosh regularly interviews members of our community, who have made a mark for themselves in India and overseas. We bring excerpts of the latest interaction with Dr. Bharat Balvalli, a multifaceted musical genius.

Dr. Bharat Balvalli is well known not only in our community but throughout the Nation for his contribution to the field of Music. The title “Swaradhish” was conferred on him by H.H. Jagadguru Shankaracharya of Karveer Peetha. He has been blessed by all the siblings of the Mangeshkar family for being the truest exponent of their father Master Dinanath Mangeshkar’s gaayaki. Shivshahir Babasaheb Purandare has called him Kumar Gandharva of the future. He has performed at several prestigious music programmes and won innumerable awards. Composing music for Hindi as well as Marathi movies, setting Veer Savarkar’s poems to music, and presenting them through the voices of eminent performers from the field of Music comprise just a minuscule part of his glorious musical journey.

Santosh Sirur (SS) - Greetings to you Bharat. I remember you from the Talmaki Wadi days when as a child you would come to participate in the music programmes during Diwali. What are your memories of the same?

Bharat Balvalli (BB) - Greetings to you too. Our community has many legends like Murli Manohar Shukla, K G Ginde, SCR Bhat, Pt H Taranath, Pt Chidanand Nagarkar, Pt Dinkar Kaikini who were stalwarts in their own right, and to my fortune, some of these have attended my vocal music concerts as chief guests during the Saraswat Sangeet Sammelan and other musical conferences. However, my earliest memory is of participating in a Music & Fancy Dress Competition maybe when I was 5 or 6 years old. I had dressed up as a “Bhat maam” and had recited the Gayatri Mantra. I was awarded the First Prize not for the costume but for reciting the Gayatri Mantra perfectly.

SS- The programmes in Wadi would continue well past midnight, I remember that since you were a school-going child those days your parents would leave early. Your mother would instruct me to collect awards on your behalf. I recall another funny incident, the judges would be welcomed with a bouquet and offered a soft drink bottle. You and your cousin Kiran Turme had once taken away the soft drink bottles meant for the judges. When and how were you introduced to Music?

BB- My father Pt. Mohan Balvalli an eminent tabla player, had learnt from Pt. Taranathrao Hattangadi. When I was still in the cradle my father would play the recordings of eminent classical vocalists like Ustad Amir Khan, Pt. Vasantrao Deshpande, Ustad Bade Gulam Ali Khan, Pt Mallikarjun Mansur, Ustad Abdul Karim Khansaheb, and other eminent artistes. I would enjoy listening and fall asleep listening to the recordings, otherwise I would lie awake and disturb everyone. My mother learned Hindustani Classical Vocal music from Pt. Ramesh Nadkarni of Bhendibazar Gharana. We had a small harmonium at home on which I would play various tunes and songs on my own. Seeing this, my parents always felt I was inclined towards instrumental music. As a pre-schooler, I was sent to Radhika Ubhayakar’s music classes. She was my first Guru and she taught me many bhajans and songs. ‘Hari Mhana Tumhi Govind Mhana’ which has got a million likes, was her original composition. Later I started to learn to play the harmonium from Pt. Tulsidas Borkar.

SS- At what age did you start singing first?

BB- I started training in vocal music when I was in 8th Std from Pt. Yashwantbua Joshi whose musical knowledge was profound. He was a great guru of Hindustani classical music. For 13 years I learnt under him going every day to Shivaji Park, Dadar. He wanted me to excel and
taught with great love. I always believed that a good Guru can be a good performing artiste but a good performing artiste need not always be a good guru. I did not go to him expecting him to provide a platform to showcase my talent but in my quest for true knowledge.

**SS**- Were your parents supportive in this matter?

**BB**- My parents did feel pressure from relatives about me not being academically inclined, but I had decided from the beginning that music was the only career for me, there was no Plan B. Also, at the Music competitions organized at many places across India, I won plenty of cash prizes for my performances. So, I was sure I would make a living out of my career choice. I was very focused on what I wanted. Also being born as a late child to my parents, I had to make up for that time.

**SS**- When and how did your interaction with the Mangeshkar family happen?

**BB**- When I was learning the harmonium from Pt. Tulsiidas Borkar, one day he introduced me to the gayaki of Master Dinanath Mangeshkar. He was teaching me how to play those songs on the harmonium, instinctively I felt an urge to sing those songs. I had never heard them earlier yet I felt a deep connection with that gayaki. Tulsiidasji was surprised to hear me sing so well despite not being taught by anyone. He then asked me to sing again and accompanied me on the harmonium. After this acquaintance with Master Dinanath Mangeshkar’s gayaki, I felt the urge to meet the Mangeshkars in pursuit of gathering more intricacies and information on this form of gaayaki. After finally meeting them, I felt that this form of gaayaki is not of the type that can be easily taught by anyone and learned. It was a kind of a Saakshatkari Gaayaki, which I had to explore on my own.

**SS**- Finally how did you manage the meeting?

**BB**- I requested many people including Tulsiidasji to take me to the Mangeshkars, but everybody was reluctant. Finally, I decided that I would do it myself. I thought the maximum that would happen was they would refuse to meet me, so I decided to try. I had saved some pocket money (I used to get ₹5 per day for vadapav) for the bus fare. On the evening of 22nd December 2002, with my saved pocket money and picking up the shortfall from my father’s pocket, I left to meet the Mangeshkars, without informing anyone. I took the bus to Peddar Road and walked up to their residence, Prabhu Kunj. Didi had been awarded the Bharat Ratna the previous year and there was a lot of security. I requested the guard to call and inform them that I had come to meet them. When he was telling them that a young boy was there, I pulled the phone from his hand and told the person at the other end that I was a singer who could sing Master Dinanath’s gayaki and wanted them to hear me once. It was Usha Mangeshkar on the phone and she told the guard to send me up. Lata Didi was also present when I entered the house and asked me why I had come. I requested that she hear my presentation of two songs sung by her father. I sang ‘Ravi Mee Chandra Kasaa’ and ‘Bhaalichandra Ase Dharila’. She liked my performance and said that I sing from my heart (Upaj Ang) and not in a planned structured manner that many do. She blessed me and handed me a large calendar with her autograph. The calendar had been printed on the birth centenary celebrations of Master Dinanathji in the year 2000 and had rare photos of him. After taking Lata Didi’s blessings and appreciation, I took the bus back home and reached late in the night. My anxious parents and the whole building were waiting, fortunately, they did not reach out to the police to file a missing complaint. After that, I met the Mangeshkars many times to seek their guidance. Ashaji had also written a letter to my school Principal to allow me to perform during the annual functions of the school.

**SS**- Tell us about your tryst with the Guru padukas.

**BB**- I had gone to Belgaum for a performance when I was in the 10th Std. Shri Kaka a shishya of Gondavlekar Maharaj invited me to the Ram Mandir nearby. He touched my feet and said that he got drishtant of Akkalkot Swami Maharaj and he was asked to hand over Swami’s Padukas to me. I was reluctant to accept this honour since the sentiments of the local people and the devotees all over were also attached to the divine padukas. But he persuaded me saying that this was God’s will and I should do their shapana at my home. From Belgaum, we went to Bangalore then to Madurai Meenakshi temple and Rameshwaram where the Padukas were handed over to me with proper vidhi. Golden flowers were showered. When I reached Mumbai with the Padukas, it was Datta Jayanti that day in 2004. My mother was astounded and worried about how to maintain
the sanctity of the Padukas and whether we could perform the sevas correctly. My life changed 360° after this incident. My vision developed and it helped me make the right decisions in life. Destiny chooses you to carry out certain things. Music is just a part of the broader scheme of these things.

SS- You have been associated with nation-building activities and many social projects. The Savarkar project is one of them. Tell us more about it.

BB- When I studied Savarkar’s literary works, I realized that he has been widely misinterpreted. He had a scientific temper in propagating Hinduutva. Despite numerous invasions, Hindu culture and religion still thrive because of its scientific base. The Rashtrabhakti of Savarkar cannot be challenged. I do not judge or quantify any individual’s contribution to our freedom struggle. Each one who has contributed in a small or a big way needs to be respected and honoured. As a part of Savarkar project, I have composed 50 songs written by Veer Savarkar of which 31 songs were sung by eminent artistes like Suresh Wadkar, Shankar Mahadevan, Anuradha Paudwal, Javed Ali, Sadhana Sargam and many others. Amitabh Bachchan and Sharad Ponkshe have compered these initiatives in Hindi and Marathi respectively.

SS- As part of your social initiative you have also worked with our Armed Forces. Can you elaborate please?

BB -Veer Senani Foundation is an organization that works for the benefit of the Veer Naris. The USP of the organization is that we draw expertise from the members of the Armed Forces themselves. So far we have donated ₹2.50 crore towards the benefit of the families of our martyrs. The Foundation has conducted National security seminars to highlight the contributions of the Armed Forces and the paramilitary forces and create awareness among the general public regarding external security and internal threats. Our contributions are nothing compared to the sacrifices made by our soldiers and their families. I believe that Art should have the purpose of creating a positive change in society and not be only for entertainment. I try to create social awareness and create a sense of belongingness in the minds of people towards our Nation through my initiatives.

SS- Could you throw light on your Project Raagopanishad. How much time was taken to complete this treatise on Music?

BB- Raagopanishad is a priceless masterpiece in the World of Indian Classical Music which consists of hand-written ancient manuscripts preserved over centuries originally composed by Jain Sadhu Bhagwants and Munis in the form of 24 Raag-Malas, mention of nearly 58 different Ragas depicting its presentation methodology, nearly 350-400-year-old pictures depicting the effects created by the various ragas, 380 verses composed in 91 ragas dedicated to devotional worship, description of nearly 126 different ragas, pictures and description of overall 154 musical instruments some of which are as old as 2500 years. I have composed bandishes based on these ragas and 32 eminent artistes of India have sung them. I must mention here that each of the 32 artistes dedicated a significant amount of their time towards extensive rehearsal to reproduce my thought process in each of the compositions. Documentation of the Indian Knowledge system has been done through this project. Pracheen bharatiya sangeet has a spiritual heritage as well as a scientific base. In this, the orchestration has been done using a variety of modern instruments and I have also included the tones of folk music. The journey of folk music towards classical music has also been highlighted. It took me five years to complete this project. In Hindustani Classical music 22 frequencies have a lot of importance due to their established Sanvad Shastra in Nature. 22 frequencies of Indian music can uplift your health and intellect, and bring about peace and calm if they are reproduced accurately according to the need of the raag and its mood. There is a detailed emphasis and mention of these 22 Shrutis in the Raagopanishad treatise as well as the album.

SS- You were invited to Washington DC, USA for an interaction with the Senators and Congressmen. Please share your experience of the same.

BB-I was invited to Washington DC to converse with Senators and Congressmen on the Indian Knowledge system that brings change in one’s intellect and life. Music of course is also one aspect of this system. Today the West is looking to us and we are following Western culture but this trend will soon change for the better. The Senators were highly impressed. They expressed curiosity about how Indian Ragas can create
miracles. Two well-known examples of this are the music of Tansen and Swami Haridas which are historically documented. Next year in Berkeley they are planning a session on Music in connection with my treatise, the Raagopanishad.

SS - You are known to have close interactions with Prime Minister Narendra Modi. Tell us about your experiences and interactions with him.

BB - 2014 was a Parivartan Kaal when Modi ji became PM. I believe that Modi ji is very practical and grounded in Nature. I consider him ‘Stithapragya’. He is a strong visionary and a goal-oriented person. His relationship with the grassroots level is so strong that he realizes the genuine problems of the people and sometimes strives to solve them on his personal level. Acceptance is the key in all life situations. Acceptance and contentment help you stay grounded and stable and move further in each phase of life. That is something that I have learned from him. Our talks are warm and casual. I have had multiple interactions with him in the past and in each interaction, I always get a feeling that I am speaking with an elderly family member. He has inaugurated my albums, has given his blessings in the form of speeches, and forewords to my books and albums, and has always inspired and encouraged me to continue Nation building activities. He has always supported me and my organization, the Veer Senani Foundation in some or the other way, sometimes by making me realize the need for certain initiatives which need to be undertaken by my organization in the nation-building activities. He has always tells me that India needs people like you so taking good care of health is very essential. So in each meeting, he asks me how much weight have I lost?

SS – Speaking of books, we have heard that a biography about you is being published. Please tell us more about that.

BB - Bharatvakya is my biography depicting my musical career, thoughts, and principles along with my spiritual experiences and my journey of nation-building. It will be released in 2024 and carries forewords by Hon’ble Prime Minister of India Shri Narendra Modi ji, RSS Sarsanghchalak Shri Mohan Bhagwat ji, Hon’ble Chief Minister of Uttar Pradesh Shri Yogi Adityanath ji, Hon’ble Home Minister Shri Amit Shah ji, Hon’ble Cabinet Minister Shri Nitin Gadkari and Bharat Ratna Lata Didl. Bharatvakya predominantly depicts the life of the Guru-Shishya parampara and how Perseverance, Self-Determination and Self-Control are extremely essential for success in the field of art. Due to the strong teachings from my Guru, I have always strived for Nation Building activities through my art and music. The principles of music envisaged by me, the techniques, and the effect of the sound of music on nature and human intellect are given in this book. This book will prove to be a helpful guide for the youth who are willing to take up music and other cultural arts as their profession. People are happy that I am writing this book in the prime of my life. Many things would have been left out had I written it at a later stage of my life. Part I is out now. There will be a Part II also and I expect that whoever is the PM at that time, will write the foreword for it.

SS – Best wishes for the release of both the books and thank you very much for giving us insights into your life.

BB – I have to add here that I consider myself fortunate to be born in a Chitrapur Saraswat Brahmin family. We have a spiritually rich Guru Parampara. In my childhood I had met Param Pujya Shrimad Parijnanashram Swamiji III and I was lucky to receive his abundant blessings, love and compassion at a young age. He had also heard my vocal recitals. I have also met HH Sadyojat Shankarashram Swamiji and he too has heard my vocal recitals many times. I am planning a project on Parijnanashram Swamiji III and the overall spiritual prowess of our Guru Parampara. Our very own “Chitrapur Vaibhav” brings out the legacy of our community. It has given so many legendary artistes. CSBs have made valuable contributions in almost every field - be it Banking, Armed Forces, Public Sector, Art, and Films and I am proud to be a member of this community. I pray to Lord Bhavanishankar, the Kuladaivata and the revered Guru Parampara to ensure successful completion of all my present and future initiatives.

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For more information and updates on this musical genius, one can subscribe to the YouTube channel, “Bharat Balvalli” and follow @Swaradhish on X (formerly Twitter) as well as ‘bharatbalvalli’ on Instagram.
100 years of SVC Bank’s Santacruz West Branch

On 1st December, 2023, SVC organized the Centenary Celebrations of its Santacruz West Branch, highlighting a remarkable journey of a century, dedicated to providing trusted financial services to society.

A grand ceremony was held on the premises and also at the Saraswat Club in Santacruz, to express gratitude to its valued customers. The ceremony was also attended by ex-staff, current staff, former Directors, and the existing Board of Directors and Board of Management members.

Mr. Dinkar Burde, 97, expressed his thoughts saying, “I have been associated with the branch for 75 years now. They have provided me with prompt services throughout. Even today, they attend to me as an elderly man, promptly. I bless the branch and wish them continued excellence.”

Mr. Durgesh Chandavarkar, Chairman, SVC Bank along with key members of the Board and Board of Management, at the event.

Mr. Durgesh Chandavarkar, Chairman, SVC Bank shared his thoughts, “Santacruz West Branch’s 100-year journey highlights how a cooperative institution, deeply rooted in the welfare of its customers, not only withstands the test of time but also emerges as a dream fulfiller and a trusted partner for over a century. I am sure that the branch shall chart a course towards continued growth, service, and success with the same gratitude and determination that has helped it reach this summit of excellence.”

The rich legacy of Santacruz West Branch is filled with heartwarming stories. Originating in a small flat in 1923 within Saraswat Colony, Santacruz, the Branch set out with a noble agenda to cultivate a culture of savings among citizens during the burgeoning cooperative movement. Founded by the visionary Late Rao Bahadur S.S. Talmaki, also known as the Maharshi of Cooperatives, SVC Bank garnered support from local citizens who apart from sharing their monthly earnings, also became proud shareholders of the Bank.

The Branch successfully navigated economic challenges during the Great Depression, the unemployment of 1939, and World War 2. In the 1960s, the Branch experienced a significant uptick as the Santacruz-Khar belt underwent a massive demographic change, earning the trust of customers along the way. Embracing the digital era in the 2000s, SVC Bank implemented the indigenously developed Core Banking Software, Genius, enhancing services for Santacruz West Branch customers with speed and personalization.

The introduction of ATM, Debit Card, and Net Banking services between 2001 and 2011 positioned the Bank to appeal to a younger audience. A rebranded identity followed to take the youth connect ahead. Today, with a business exceeding ₹ 400 crore, the Branch competes effectively in retail, corporate, and international banking.

Mr. Dinkar Burde, 97, account holder for the last 75 years, being felicitated by Mr. Navin Rao, GM – Retail Banking.
The Guru Prasad Reunion 2023

SHRIKAR TALGERI

The evening of November 18th, 2023, was one of the most memorable and entertaining evenings for residents and members of Guruprasad Housing Society, Vile Parle (East).

It is the sheer grace of Gurushakti, that members of Guru Prasad had the blessings of our Guru, Param Pujya Anandashram Swamiji along with His Shishya Param Pujya Parijnashram Swamiji in laying the foundation of “Guruprasad” on March 12th, 1959, and we are very fortunate to be further blessed by our Param Pujya Sadyojat Shankarashram Swamiji. We express our gratitude and offer pranams at their Lotus feet. May They continue to guide and bless us.

With the completion of the glorious 64 years of our “Guruprasad Society”, we now, have the 4th generation receiving noble and valuable Sanskaras from our departed leaders, pioneers, stalwarts, and veterans. We convey our blessings to the youth, to carry on this legacy forever. Ours is a well-knit society that holds dharmic, cultural, and social activities regularly.

The program on 18th November started with welcoming the audience by our jolly host, Subhash Kamath.

We held two minutes of silence to remember and respect all our departed residents.

The entertainment began with, Vrinda Heblekar and the young and charming Arjun Kamath being the comperes for the evening. Jutika Nadkarni invoked Lord Ganesha’s grace by chanting, “Aum Namo Aadya” in her melodious voice. This was followed by cultural and entertainment programmes which was an excellent mix of Bhaav Geet, Bhajans, catchy Bollywood songs, comedy acts, Bollywood satires, mimicry, classical dance performance, and children’s musicals.

Our dynamic children enthralled the audience, with Riyaan Karkal playing popular Bollywood songs, while Garva and Tia Kamath sang patriotic songs. This was followed by a splendid Odissi dance performance by the very talented and graceful Sheetal Bhat, Shambhavi Kasbekar, and Rutwika Wagle. Thereafter, Rutwika Wagle also performed a solo dance to the tune of a popular Bollywood number.

The evening also included an instrumental ensemble of gifted musicians and brilliant singers like the Savur family, Nitin Hattiangady, Deepali Kamat Agarwal, and many more. The icing on the cake was a representation of a humorous number from the very popular comedy, “Padosan”, which was very well enacted by Subhash Kamath, Rekha Nadkarni and Prashant Bhandari.

Similarly, another superb performance “Gurujano Bhaktajano” from the film "Aansoo" was presented by Prakash and Subhash Kamath.

On this special occasion, our Senior citizens were honoured with Shriphal and a token of love.

Subhash Kamath went down memory lane, seeking to continue with the same affection, enthusiasm, camaraderie, and harmony of our Old but Golden Guru Prasad.

The Guruprasad Reunion 2K23, was overall a grand success, thanks to the tireless efforts of the members of the organizing Committee, participants, volunteers, sponsors, decorators, caterers, music and sound contractors, and of course the very encouraging audience without which the evening would be incomplete.

Our heartfelt thanks to the members of the Managing Committee of Guruprasad Society for allowing us to make use of the premises to hold the grand programme.

The enchanting evening, of course, had its share of snacks, tea, coffee, and soft drinks and it ended with a sumptuous “Sneha Bhojan” buffet.

We cannot forget to mention and give due credit to all the participants who are present and past members of Guru Prasad, and came from distant places like Australia, Dubai, Canada, Bengaluru, Pune, Vasai, and Virar to be a part of this programme and made it a grand success.

The much-enjoyed programme will remain very special in our memories for a very long time to come, and we look forward to many more such events in the future.
The Guru Prasad Reunion 2023
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Follows us on  📞  🌐     🌐
Col. Vikram S. Heble - a Soldier to the Core

MAJ GEN B N RAO, AVSM, VSM & BAR (RETD)

I can think of no better phrase than ‘A Soldier's Soldier’ to describe Colonel Vikram Suresh Heble; an infantryman to the core. Vikram is a second-generation defence officer. His father, Air Vice Marshal Suresh Ganesh Heble (Logistics Branch IAF), and I attended the year-long Defence Services Staff College at Wellington (Nilgiris) in 1971. The course ended in the last week of November and we went to fight the December 1971 Indo-Pak war directly thereafter.

Vikram was born to Suresh and Lata Heble (nee Hattangady) at Mumbai in 1964. Like all Air Force children, he had his early schooling in various Air Force stations where his father was posted but was later admitted as a boarder to the prestigious Lawrence School, Sanawar (HP) (1977-1981).

After completing his schooling, he earned his college degree, B.Sc. (Physics), from Wilson College, Chowpatty, Mumbai. Vikram joined the army directly after graduating. On passing out from IMA Dehra Dun in December 1987, he was commissioned initially in the Army Service Corps. But it was during his period of initial infantry attachment with the 4th Battalion of 5th Gorkha Rifles (Frontier Force), abbreviated as 4/5 GR(FF), that he realized his true calling was with the infantry and converted permanently to 4/5 GR(FF). The Battalion was then deployed in OP PAWAN (Sri Lanka) and was part of operations against the LTTE in Jaffna, Batticaloa, and Trincomalee for the whole of 1988.

5 GR(FF), an infantry regiment, was raised in 1858 and its battalions have participated with distinction in both world wars and other battles. The Frontier Force was added because of their extensive deployment in the Anglo-Afghan wars on India's western border during the British Raj. Given that 5 GR has won 7 VCs, 1 AC, 8 MVCs, 5KCs, 23 VrCs, 9 SCs, 1 YSM, 53 SMs, the regiment is counted as one amongst the Bravest of the Brave.

Vikram has led a chequered career and consequently gained a wealth of military experience. After Sri Lanka, the battalion enjoyed a peace posting at Dharamsala (HP) when he attended various courses that young officers in the infantry are all put through, (e.g. YO's, Commando, and Signals) in which he excelled, and also started holding important appointments within the battalion like Adjutant and Officiating Company Commander.

He moved with the battalion to Tawang for its high altitude tenure and they were deployed astride Bum La against the Chinese. The battalion operated at heights ranging from 13,000 to 16,000 ft for two years.

4/5 GR(FF) then moved to Chennai as part of an amphibious formation and was selected for the first military-level interaction with the South African Armed Forces. This was part of the goodwill visit and he had the good fortune to sail with his regimental affiliated ship, INS KHUKRI, in 1994.

The Chennai tenure was truncated with a staff posting as GSO-3 (Intelligence) in an Infantry Brigade at Suratgarh (Raj), (incidentally, the brigade formed part of an Infantry Division commanded by another amchi, Maj Gen Harsh Gangoli of the Sikh Light Infantry). This tenure lasted from 1995 to 1997. At the end of this tenure, Vikram got married to Namita (nee Padbidri), just before moving to the field. They met at his sister’s wedding and their romance had the approval of their parents.

He rejoined the battalion at Kokrajhar/ Nalbari for Counter Insurgency operations - OP BAJRANG and OP RHINO in 1997-98 after which the battalion returned to its permanent location at New Mal (WB) in the jungles of
Dooars; famous for its teak wood and infamous for its elephant menace. Namita joined him here and they made their first home in a two-room basha (a mud hut with thatched roof) which had more water coming through the roof than through the taps!

The battalion then got mobilized for OP VIJAY in Jun 99 and they moved from the East. Namita deserves a special mention here. A true infantry wife, she volunteered to stay with the battalion rear where all the JCO/OR families were staying (rather than return to her 'Maher'), to ensure their well-being and welfare. When the unit lost three soldiers in a terrorist attack at New Jalpaiguri railway station, she even organized retrieval of their mortal remains and onward dispatch to Nepal.

There is a saying in the military that when a girl marries an army officer she marries into the army. That incident illustrates how well both Vikram and Namita blended into the battalion. They also became fluent in speaking Gorkhali with the troops. Vikram of course being an army officer, by his postings, picked up Punjabi and Tamil in addition to Hindi, English, and Konkani.

Post de-escalation, the battalion moved to Lal Garh Jattan (LGJ) (Raj). After a year’s stay in LGJ, Vikram was deputed to the NSG (National Security Guard). Having cleared a three-month probation period involving physical screening (only excellent grading in physical tests, speed marches, and evaluation of firing standards at over 85% were acceptable), he was selected for command of the Support Weapons Squadron (the only independent squadron commanded by a Major). It was his first independent command from Jan 2001- June 2003.

The NSG is a federal contingency deployment force created to conduct counter-terrorist operations, anti-hijack operations, and rescue operations, and to provide special support to the para-military forces in their various counter-insurgency operations. The force consists of the most capable personnel of the army, police, and para-military forces sent on deputation to the Ministry of Home Affairs. The NSG, popularly known as the Black Cats, prides itself in being a zero-error organisation whose defined mission is to train, equip and keep in readiness a special force, capable of swiftly and effectively combating terrorism to live up to its motto ‘Sarvatra Sarvottam Suraksha’.

As the role requires them to act swiftly and effectively in several fast developing adverse scenarios, it is of utmost importance that the officers and men are highly educated, with high IQ, mentally alert and quick thinking, with risk-taking ability, and above all, superbly fit with a high degree of endurance and stamina for physical activity. They are trained in multiple skills like rappelling from high-rise multi-storey buildings, slithering down ropes from helicopters, unarmed combat, close-quarter battle, mopping up techniques, and proficiency in the use of various types of small arms. More importantly, when push comes to shove, they should possess the ruthlessness to be able to kill with a bullet or knife, without fear, without remorse, without pity, and without hesitation. NSG Commandos require a rare brand of courage pitting themselves into the most dangerous situations at a moment’s notice, with a fierce determination to eliminate the enemy.

Our infantry officers are very tough. But the NSG is even more demanding. That is what makes Vikram a soldier’s soldier. Bold, fearless, and ably leading his men, he has proved his mettle again and again in the various situations he has faced. Vikram always believed and practiced the three, time-tested, tenets of leadership – lead from the front; never ask your men to do what you wouldn’t or couldn’t do; and finally, during hostilities, always be seen with the men where there is maximum danger. In short, the leader has to be tougher than the men he commands.

Vikram was recalled prematurely to the battalion as Second-in-Command (2iC) since his CO got injured in an encounter in Poonch Sector. It was an eventful tenure for Vikram in a changing battlefield environment.

His daughter, Naina was born in Jul 2003 and he got promoted to Lt Col that same year. The unit was de-inducted to Udaipur (Raj) in June 2005.

In June 2006, he got command of 4/5GR (FF) on promotion to the rank of Colonel. The most coveted and ultimate desire of every infantry officer; to command the battalion he was commissioned in. He commanded the battalion for two years. 4/5 GR (FF) was slated to move to Siachen Glacier in 2008 but when the unit
detrained at Pathankot, new orders diverted them to Kupwara on the POK border: where he relinquished his command. Vikram recalls his successful command with wistfulness which he claims was the high point of his military career.

In 2008, given his experience, Vikram was posted to 58 Gorkha Training Centre (58 GTC) at Shillong (Meghalaya), as the Training Battalion Commander for two years, training newly joined Gorkha recruits. He then became the Deputy Commandant of 58 GTC and Chief Instructor for another year.

Following a second tenure in Chennai as CO Provost Unit (Military Police), Vikram moved to Ranchi as Deputy Commander of an Infantry Brigade from 2013 to 2016. His last posting was at Ahmednagar, where he was posted as the Administrative Commandant of that large military station. He hung up his uniform on 31 Dec 2018.

So, how does Vikram feel after that eventful military life? “Utterly Satisfied” claims Vikram. Post-retirement, Vikram is content to play golf and be a nuisance in the kitchen; cooking being his favourite hobby.

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**Personalia**

**Capt. Pandurang Vombatkere**

Capt. Pandurang Vombatkere, Indian Navy, Electrical Branch, son of Asha and Maj Gen Sudhir Vombatkere, was awarded a Commendation Card by the FOC-in-C Eastern Naval Command on the occasion of Navy Day this year.

Capt. Pandurang, a B.Tech from IIT, Chennai, is currently posted in the Defence Machinery Design Establishment at Hyderabad.

**Anandi Chandavarkar retains her title at the Phuket King’s Cup Regatta 2023**

Anandi Chandavarkar, our young sailing prodigy, has retained her winner’s title in the Open Skiff class for the second year running, as she won the class on each of the three days when the 35th Phuket King’s Cup sailing competitions were held off Kata beach in Phuket, Thailand, from 4th through 9th December 2023.

The Phuket King’s Regatta is considered an important international sailing competition in Asia. Besides a medal from the organizers, Anandi also received a trophy from Her Majesty Queen Suthida Bajrasudhabimalalaksh.
Pune-based Cmdr. Shrirang and Anjali Bijur, have been working with persons with disabilities and their families to make a difference in their lives.

During his professional career, spanning over 38 years, Shrirang worked in different leadership roles in the Indian Navy, TCS, and Bharti Airtel. In his second innings, he devotes his time, energy, and resources towards the empowerment of persons with intellectual disabilities. In 2017, he drafted the Maharashtra State Policy for Empowering Persons with Disabilities which has been notified after public consultations. He has been a member of several committees appointed by the Government of India; drafting amendments to the National Trust Act, developing a plan of action based on Supreme Court directives, and devising schemes for the ministry. He also leads many grassroots NGOs including AWMH Maharashtra which is a leading NGO in the state, that provides free early intervention therapeutic care to differently-abled children from Mumbai slums.

Anjali Bijur is a mother, special educator and parent counselor. She has been part of many NGOs working towards education, vocational training and assisted employment of persons with intellectual disabilities.

A brief conversation with them on the wonderful work they are doing:

**Q. After an illustrious first innings in the Indian Navy and a stint in the corporate field, how were you drawn to working for the cause of persons with intellectual disabilities?**

**Shrirang:** My younger son, Abhay, is a person with intellectual disability. We were fortunate that when Abhay was five years old, I got posted as Dy Naval Advisor in the High Commission of India, London. In London, Abhay got the best of Early Intervention care (Occupational, Speech, Behavior therapies) and he progressed tremendously. Back then, that kind of care was not available in India. Even today it is not affordable for many families with limited economic means. So, I always wished to promote early intervention care and parent counseling for such families. Secondly, as Abhay is now 39, and will require assisted living support when we are no more, I wanted to set up Residential Facilities for such adult persons where they can live with dignity and purpose after their parents pass on. So, I planned and took a plunge to work as a volunteer in the disability sector. This
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has been the best decision of my life!

Q. Is our nuclear-family society evolving positively in the lives of the Special children and what works for them?

Anjali & Shrirang: In joint families, the children with disabilities got abundant attention from grandparents, and companionship from siblings. That’s not the case in nuclear families and especially when there are only one or two children. The positive side is that parents, especially the mother, gets time to focus and train the special child. Even families with limited means go all out towards rehabilitation efforts. Of course, many such families also get misguided by rogues and quacks who are out to fleece desperate parents. Early Intervention care and a positive family environment remains the most effective strategy for special children in a nuclear family.

Q. What are the factors impeding the cause for securing the rights of these Special Persons?

Shrirang: The foremost obstacle is society’s lack of sensitization. There is very little awareness about special needs of individuals with disabilities amongst healthcare professionals and the government. This impacts the individuals at every stage of life - from early childhood development to inclusion in school, skill development in adulthood, and support in old age. While the Rights of Persons with Disabilities Act of 2016 empowers individuals with disabilities, its poor implementation hinders progress. Additionally, The National Trust Act focuses on guardianship and health insurance for individuals with developmental disabilities, but awareness among the parents is lacking. The corporate sector often gives low priority to disability-related initiatives in CSR efforts. It’s crucial to recognize the potential of individuals with disabilities in nation-building and societal happiness.

Q. Working to make a difference to the future of these special children, what has given you the most satisfaction?

Anjali: I used to teach in Kendriya Vidyalay but did another B.Ed. (Sp. Edn.) to help Abhay achieve his potential. Working with special children has been profoundly rewarding. Witnessing these children take small steps towards independence in daily life activities motivates me to do more. Leading anxious parents from despair to hope is essential. Maintaining a balance between "helping the child" and "making the child independent" is crucial, and seeing positive results from counseling parents is immensely satisfying.

Q. As individuals how can we get involved, to make a change in the society we live in?

Anjali: The Inclusion of special persons requires each one of us to show empathy (not sympathy) towards their special needs. They
have the same feelings, as all of us, and they yearn for inclusion and recognition. The persons with autism may require their own space in public and this needs to be acknowledged. At the end of the day, when we encourage their participation and accept their differences, it’s a huge positive for them. That’s the best we can do to bring about a positive change for special persons and their families, in particular, and society, in general.

Here, I will give an example of our Talmakiwadi stay which was the best socializing period for Abhay. The Wadi residents were friendly, caring, and above all pushing Abhay towards social adaptation. That brought a very positive change in Abhay’s life.

Q. The ecosystem of Special schools, NGOs and Govt. agencies for autistic and other intellectually challenged children have been making a difference, but are there bottlenecks somewhere?

Shrirang & Anjali: There are challenges for sure but there are also committed parents and NGOs who are operating good schools/assisted workshops and residential centers. However, these are very far and few and almost nil in semi-urban and rural areas. Parents are also advocating with the government for schemes and incentives for special children and their families. There is PARIVAAR, a national confederation of Parents’ organization, which strongly advocates for the rights and appropriate schemes for persons with intellectual disabilities. I was the President for six years, until December 2022. To create awareness in society, we need famous public figures to spearhead national campaigns. We have come a long way as compared to 30 years ago, but still have miles to go...

Q. What are the volunteering opportunities in the disability sector and how does one start.

Shrirang & Anjali: We have opportunities for both professionals as well as students. At the professional level, the NGOs require Special educators and teachers, Therapists, Rehabilitation professionals, Psychologists, Doctors, Accountants, Copywriters, IT professionals, etc. The smaller/growing NGOs cannot afford high-end professionals. Therefore, corporate professionals, Principals of schools/colleges, Media advisors, Event managers, etc. can contribute immensely to the managing committees. Besides the senior parents are the best volunteers and guides and can support awareness generation and counseling. Enthusiastic students have also a big role in sensitizing society through social media and events. The aspiring volunteers may contact their neighboring NGOs or at awmh.org. Alternatively, volunteers are welcome to contact us at +91 7387625555 or email: bijursn@gmail.com.

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The Association for the Welfare of Persons with a Mental Handicap (AWMH), Maharashtra publishes a quarterly AWMH TIMES which encapsulates the work it has been doing for the cause of Special Persons. It runs one of India’s biggest Early Intervention and Research Projects with 5 EIRP Clinics in Mumbai City and suburbs, supported by corporate donations. As President of AWMH, Maharashtra, Commander Shrirang Bijur has been navigating the organization with his far-sighted vision and capable hands. The website address is www.awmh.org. It says, “We are all born as Human Beings, some of us are Differently Abled”.

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I have been fond of watching cookery shows on TV. My favourite has been MasterChef Australia which we have been watching as a family, since Season 7, over dinner. Through the years, we have enjoyed the various cuisines and how they are made by the contestants, felt the pressure in the many pressure tests that these contestants have to undergo, and also gotten super excited when the few Indian contestants have cooked and made things like onion bhajiyas, butter chicken naan, biryani, sarson da saag etc.

Diana Chan is the winner of MasterChef Australia Season 9 which was held in 2017. I was 5 years old at that time and I clearly remember the yummy things she made on screen. She is a Malaysian who was born in Australia and her cooking is based on her Malaysian culture. She specializes in savoury cooking and has come frequently on many television shows all over the world. She has written many cookbooks about Australian and Malaysian cuisine. So, when I got this opportunity to attend one of her Masterclasses in Pune, I was super duper thrilled.

She had come to India and had held a few masterclasses in Delhi, Bangalore, Mumbai, and Pune. I have always been super interested in cooking and wish to go to culinary college. I have participated in many masterclasses held by Malaka Spice, a famous Southeast Asian restaurant in Pune, since the age of 5, and I love trying my hand at different cuisines.

This celebrity masterclass with Chef Diana Chan was held in the Conrad Hotel in Pune. On the menu were Veg Dumplings, Spicy La Mian (spicy hand-pulled noodles), and Mango Pudding. I was one of the youngest participants who attended this masterclass. First, we made the veg dumplings. I always thought dumplings were made using circular sheets but then I realized, that dumplings can be made using square sheets too. Chef Diana first made a filling using carrots, spring onions, onions, and mushrooms. Then, she took a dumpling sheet and put the filling right in the centre. She showed us how to fold it in the shape of a tortellini (a type of pasta or dumpling) and put it in the steamer for it to form nice cooked dumplings. Next up was the spicy La Mian. Spicy La Mian is a Malay word for hand-pulled noodles. First, we made a thick dough using bread flour (maida), gluten powder (yeast), and water. We then rolled the dough using a KitchenAid machine. It rolled the dough to 2 mm thick. We cut it into strips of 3 cm each and kept it for resting. After an hour, we took the strips and applied a little water to it. Then, we started beating the strips on the cutting board. The strip that I was using went from 3cm to 12cm! After we were done beating the dough, we quickly put it in boiling water. After the noodles were done boiling, we made a yummy and spicy peanut sauce to have with the noodles.

After the two savoury dishes, there was a dessert - a Malaysian mango and coconut pudding. We put cut mango cubes in the mixer blender and made a thick puree. Chef Diana added veg gelatine sheets soaked in warm water and poured these into the container. We put it in the fridge and kept it for some time. We then took it out of the fridge and ate it along with the dumplings and the noodles. It was one of the yummiest meals that I have ever eaten.

After the session ended, I also took Chef Diana’s autograph on a wooden spatula and in my autograph book. I wished her a Happy Diwali and gave her a special Samvit Sudha luminary gift that I had carried along. I enjoyed the masterclass and hope to go for more such workshops or courses soon. This was truly a special and memorable event for me that I will cherish forever in my life!

*****
Amchi Melanam 2023 held in Bengaluru

- ROOPA KOWSHIK

Amchi Melanam, an event inviting eligible boys and girls of both Chitrapur Saraswat and Gowd Saraswat communities, was held on Sunday, 3rd December, 2023 in the hall of Shri Durgaa & Radhakrishna Temple Complex, Malleswaram, Bengaluru.

The event was an initiative of four enthusiastic ladies, Anasuya Pandit, Suvarna Pandit, Suchitra Kalyanpur, and Ameeta Shiroor, which was supported by the KSA Marriage Bureau with active participation from Usha Surkund and Dilip Sashital.

There were 67 participants and they were welcomed with a beautiful screen-printed bookmark from “URVEE” Bengaluru as a memento, during the registration process.

The participants briefly introduced themselves, following which they were given ample time to mingle and interact with one another. An atmosphere of bonhomie ensued, new friendships were forged, and contact numbers were exchanged with promises to keep in touch.

The event coming to any sort of fruition, as in attendees finding suitable life partners, will emerge only as the days go by.

Usha Surkund, a gold medalist in horoscope matching, rendered her services in the matching of 83 horoscopes, in a fairly limited time and compiling a dossier containing the name of each participant with a listing below of names of those whose horoscopes matched.

Anupama Chandavar, Chaitanya Shiroor, Sanjay Basrur, and Pramod Pandit pitched in as volunteers, assisting in managing and conducting the event.

As we go to Press, comes the sad news that Anasuya Pandit is no more. She passed away on 14th December 2023 after a valiant battle with cancer. She was one of the key persons, instrumental in initiating the Aamchi matchmaking groups so that eligible boys and girls find a suitable match from within our community. May her soul attain Sadgati.

- Editor
The northern states of Punjab (the land of five rivers) and Haryana (the abode of Hari or Vishnu) are lands blessed with fertile soil from the Himalayan rivers and their tributaries. Vast agricultural lands form an important landscape of these two states. Wheat, rice, gram are the main crops grown here along with maize and bajra and a wide variety of vegetables. The agrarian lifestyle also promotes cattle rearing hence milk and milk products such as butter, curd, paneer and ghee are liberally consumed.

Punjabi cuisine is one of India’s most popular cuisines as most restaurants and roadside dhabas serve food from this region. Aloo paratha, chhole bhature, paneer butter masala, kulcha, rajma-chawal, aloo gobhi, dal makhani, pakode wali kadhi and baingan bharta are the most popular and lip smacking delicacies served at Punjabi style restaurants. One cannot forget the signature Punjabi lassi served in tall glasses. Another famous winter speciality is the sarson ka saag (mustard greens) and makki di roti (maize flour flat bread) served with dollops of fresh home-made butter.

Rice is not consumed widely here, wheat rotis are the staple food eaten with vegetable curries and dal, some salad and curd or lassi.

The food from Haryana is almost similar but simpler and earthy. People here consume bajra rotis along with wheat rotis. Aloo-bajra roti, besan masala roti, gajar methi sabji, hara dhania cholia (fresh green gram), bathua(wild spinach) raita, kachri (wild cucumber) chutney, bajre ki khichdi are popular delicacies and staples from Haryana.

Although the people from these states are primarily vegetarian some do consume fresh water fish, chicken and meat.

Tandoori cooking (clay wood fired oven) is a popular method of cooking and is used to make rotis, naan and kulcha or roast meat dishes like kebabs. Tandoori chicken is also a popular tandoori item.

Doodh jalebi, pinni (a winter special laddu made using wheat flour, jaggery and edible gum), malpua-rabdi, gajar ka halwa, aloo ka halwa, sohan halwa, churma and phirni are some popular sweets from these states. Atte ka halwa or kada prashad is prepared and served on special occasions and religious festivals especially in Gurudwaras of the Sikh community.

Sharing two recipes from these states.

**Aloo bajra roti** - This is a breakfast item made especially during winter as bajra (pearl millet) is known to provide warmth to the body.

**Ingredients** - 1 cup bajra flour ½ cup wheat flour
3 medium sized boiled potatoes 1 tsp finely chopped green chillies
½ tsp finely grated ginger ½ tsp crushed ajwain
1 tbsp finely chopped coriander a generous pinch hing
½ tsp haldi powder ½ tsp red chilli powder
salt to taste 2 tbsp curd
Oil or ghee for roasting

**Method** - In a deep mixing bowl take the flours and add all the spices and salt. Grate in the boiled potatoes, add the curd and knead into a soft dough. Add water only if needed. Divide the dough into equal portions. Roll out into small puris which are then dipped in sugar syrup and garnished with nuts and served with rabri. This recipe below is of the latter style.

**Malpua** - This is a popular sweet prepared in both these states. Malpuas are made in different styles, some make it like a thick pancake from a batter of whole wheat flour and jaggery. This pancake is usually served with rice kheer, particularly during the month of Shravan. The other style of making malpua is making a batter of thickened milk and flour, frying into small puris which are then dipped in sugar syrup and garnished with nuts and served with rabri. This recipe below is of the latter style.

**Ingredients** - 500 ml whole milk (2 cups)
½ cup maida
Ghee for frying
1 cup sugar 1 cup water a few strands saffron
¼ tsp badishep (small variety) ¼ tsp elaichi powder
1 tbsp finely sliced almonds and pistachios

Method: Boil the milk with the badishep in a thick bottomed pan and reduce it to almost half. Allow it to cool. Add the maida to the cooled milk and make a thick batter. You may blend it in a mixer to get a smooth batter. Add a tiny pinch of salt and keep the batter aside for half an hour.

In another pan keep the sugar and water to boil for the syrup. Allow it to thicken and turn sticky, add the saffron and keep aside but ensure it remains warm.

Heat some ghee over medium heat for shallow frying, in a flat pan. Pour a small ladleful of the batter to form a small puri, after it fries on one side flip it over and fry on the other side. Prepare all the malpuas (makes around 10) similarly. Dip them in the warm syrup for 2-3 minutes. Take out on a plate and garnish with the slivered nuts. Serve warm.

Note: You may use a pan with 3-4 small dents used for making mini utthapas for frying the malpuas. This will give even sized malpuas. You need to add sufficient ghee on the sides while frying.
My first samparka with H.H. Parijnanashram Swamiji III was when I was around 10 years old and had visited the Khar Anandashram Math, Mumbai, with my family for Gurudarshan. The Math at Mumbai was yet to be inaugurated, so Pujya Parijnanashram Swamiji was then staying in ‘Ramdas Nivas’ in the same compound. When Swamiji entered the pandal and took His seat, everyone sat down hurriedly. I suddenly realised that there was no place for me and feeling confused, I looked around. Incidentally, I also happened to look at Swamiji and noticed that He was observing my discomfort closely. Swamiji’s Kripadrishti had such a magnetic pull that I totally lost awareness of the surroundings. The experience was both surreal and divine. In retrospect, I feel that unforgettable divine and compassionate Glance had re-established a Guru-Shishya connection from past lives.

Later, in the year 1967, during the Sadhana Saptaha held in Mumbai, Swamiji wrote a shloka from Shrimad Bhagavadgita (Ch12, V 8) in my autograph book –

मय्येव मन आधत्स्व म
हर् बरुह्धं हनवये शर्ये
हनवहिष्य हि मय्येव अत ऊर्ध्वं न संशयः ||

Through this shloka, from a very tender age of just 12, Swamiji’s Grace guided my मन, बुद्धि and my overall being into the fold of His रासायन्यम्. I felt, I now belong only to my Guru, although I did not understand the depth of the word ‘Guru’ at that age. All through my childhood, my married life and to this day, I have experienced His Support, Guidance, Compassion, and Protection at every step.

In the early ‘eighties, my husband, Vivek, was confined to bed with a slipped-disc. Such was the severity of the illness that the vibration caused by even a slightest sound in the room would cause him extreme discomfort. The doctor had advised surgery, but did not guarantee complete success and cautioned of a possibility of Vivek getting paralysed hip-downwards for life!

Since Ganesh Chaturthi was fast approaching, Vivek decided to undergo surgery after the festival. Swamiji was then camping in Mumbai. When I went to offer vaisa to Swamiji, I apprised Him of the situation, and He smilingly said,

“कशाला घाबि तेि, मी आिये ना” ( “Why fear, when I am here”)

This गुरुवाक्य has always been sacrosanct for me. I was balancing Vivek’s health condition and taking care of our daughters who were, at that time, five years and one year old, respectively. I was a homemaker and without a house of our own. I had every reason to panic – but did not, for the गुरुवाक्य had become my pillar of immeasurable strength, call it foolishness or faith!

During this time, one afternoon, Vivek was alone at home as I had gone to pick up my daughter from school. Swamiji came to our home uninformed and rang the doorbell continuously. Swamiji’s Anugraha, through the vibrations of the ringing doorbell, made the totally bedridden and irritated Vivek get up, walk to the door, and open it without realising how it had happened. He was surprised to see Pujya Swamiji standing...
with one hand on the doorbell, the other on His waist, napkin on His shoulder and a broad captivating smile on His face.

Upon my return, I was shocked to see the open door but immensely overjoyed to see Swamiji with Vivek–Gurudev's āgamīlī. Do I need to say that Vivek did not require surgery after this? What a miracle! Āmākaśaṁ śravat karśīlī śvāmī. My heart was filled with gratitude as I thought, “We are safe in Your Hands my Gurudeva, You are with us every second - watching, caring, and protecting.” Truly, the Guru gives us these little reminders, these unforgettable experiences to let us know that He is always with us on our longest and toughest journeys.

Around the mid-eighties, Pujya Mataji of Ramnagar told devotees to collectively do five crores of ‘śivapākśākṣi mān’ japa for Swamiji’s health condition. My parents immediately agreed to do the required individual count. I was asked to do 5000 counts of japa. Like always, I decided to seek Swamiji’s Blessings before starting this mantra-japa. During my visit to Khar Kanara Saraswat 44

Shirali, when H.H. Sadyojat Shankarashram Swamiji, I narrated the incident shared above. While giving me assurance for me that He who has led me so far certainly guide me further in my life’s journey.

Swamiji said, “I want you to be like Shabari.” In a simple way, Swamiji had explained कर्मयोग which I would be able to understand and practice as I went about doing my daily chores while remaining constantly connected with the Gurusahkti.

Many years later, at Shri Chitrapur Math, Shirali, when H.H. Sadyojat Shankarashram Swamiji asked me whether I had received मन्त्रदीक्षा from Pujya Parijnanashram Swamiji, I narrated the incident shared above. While giving me मन्त्रदीक्षा, Pujya Sadyojat Shankarashram Swamiji said, do the इष्टमंत्र japa devotedly and regularly, then, the alignment with the Guru will speed up. I am so indebted and grateful to Swamiji, because we are experiencing the same Concern, Unconditional love, Protection, and Eternal Grace flowing incessantly from Him. It is an assurance for me that He who has led me so far will certainly guide me further in my life’s journey.

|| न सोडी कदा स्वामी ज्या घेघे हाती ||

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Innovations in Health Insurance

RAJESH HATTANGADY

In a world of innovations, where vehicles are driven driverless and every response in our life is through Artificial Intelligence (AI) and algorithms, how can innovations in health insurance be left untouched?

Remember those days, when pre-insurance checkups were compulsory, and one dreaded the thought of visiting the diagnostic facilities. What if I told you that all you need to do now, is place your face in front of the mobile camera, and your health checkup is done after filling in some details? It throws up your BMI index, heartbeats, and many more details - all of this within minutes, and that too in your comfort zone.

Many amongst us attempt to be healthier and do put in efforts towards it. Yet there wasn’t much done and one was bracketed with those who didn’t see any value in sweating it out. The tides have changed and health insurance companies are rewarding points for every step you take. Imagine, one can either redeem these points towards OPD expenses, buy medicines, or for that matter, claim a 100% discount over the next year’s premium. Sounds unbelievable, isn’t it?

What this essentially means is that every health insurance, commonly known as mediclaim, will have claim settlement at its core. However, if we emphasize improving the health of the customer, it ensures better health and lower claims. So, it’s a win-win situation for both, the insured and the company.

Claim settlements have seen a sea change. From submitting bills towards reimbursements to cashless, has ensured prompt and quick settlements. Insurance companies are providing platforms to upload bills and reports to ensure speedy settlements and claim experience.

Another area where we have seen a transformation is the introduction of restoration benefits. Many of us have insured ourselves for ₹ 2 - 3 lakhs insurance cover. Looking at the dynamics of the health industry, a simple dengue costs at least ₹ 3 lakhs in a decent hospital. In such scenarios, where our entire insurance amount would be reduced to NIL, the entire sum insured is restored to mitigate any future claims. It doesn’t end here.

Inflation is the key word associated with investments and standard of living. Medical inflation is growing at the rate of 23%. Many policies today, add the sum insured by 5 to 7 times, irrespective of the claims to your policy. This helps mitigate inflation risk. One adds no claim bonus to the policy and the policy keeps adding the sum insured by 5x or 7x without putting any financial burden on us, irrespective of a claim or otherwise.

While the above innovation helps us tackle inflation, modern-day India also has its share of diabetes, heart ailments, etc. In earlier days, we had very limited options to choose from. It’s no longer the case, with special offerings for people with diabetes to cardiac issues. One might see pre-existing diseases as a challenge at hand, especially towards limitations of insurance coverage and more importantly premium bands. This isn’t the case anymore. One can get insured from day 1 for all major illnesses (I bracket them as ABCD) Asthma, Blood pressure, Cholesterol, and Diabetes. Along with this, insurance companies are pushing their standards higher, with the inclusion of people having undergone angioplasty with 50% or lower and with 2 or less than 2 stents. Today most companies are providing health support through wellness coaches for maintaining a healthy lifestyle.

Today, the insurance companies besides providing annual cashless free health checkups, also provide us with second opinions, Premium discounts on robotic surgeries, and even an Air ambulance!

With almost all areas like paying for non-payable items from razors to gloves to PPE kits and cotton swabs, there are still areas where a lot needs to be done. Yet, I am an eternal optimist.

We have come a long way from MEDICLAIM to HEALTH SOLUTIONS and now HEALTH WELLNESS.

Next issue: Health insurance claim procedures, malpractices, and remedies.

Rajesh Hattangady has been a financial planner since 2003 and is Chief THiiNKer at THiiNK. You can reach out on 9821434512 or rajesh@thiink.in.
स्वेच्छा मरण
सुनंदा कान्ने

‘मरण’ किंवा ‘मृत्यु’ हा अठकाळ आहे, हे आपण सर्व जाणतो, काही लोक अमर होतात ते, त्यांच्या कर्त्यावर ! त्यांचे सर्व आपण आतुं, ते भे:ख्यातां, समाजात्मक कल्याणाने स्त्रीते, गणोळ असते, इतरांसारखा ज्ञानात, महणून ते, इतिहासात ज्ञान तरी आपण त्यांच्या स्त्रृती उत्साहांने साजरी करतो.

आजच्या विषयाकडे वल्लणपूर्वी, सर्वांना माहिती असते, की ‘मरण’ हे मागू संग वाही. ते कधी यांवे, कसं यांवे, कुंपाले यांवे हे नियती ठरवते. तरी आपलेच इच्छा असते, मरण यांवे आपल्या जवळच्या माणसांमध्ये त्यांची सोबत असावे. आल्ह्यता करून किंवा अपघातांत्र बेडवाशाळासारखं मरावं, अस कधीच वाटत नाही. पण हे सुधाने नियती ठरवते.

‘स्वेच्छा मरण’ महणे स्वतःच्या इच्छेने मृत्युला सार्वोच्च जाणं ! आपली इच्छा किंतीही प्रकार असली तरी ते आपण करू शकत नाही. स्वतःचा कोणत्याही माणसं संपवण हा मुख्य ठरतो. स्वीकार सार्वत्रिक युद्धपिपण देशांत ते स्वातंत्र्य दिलंय. तिथिच्या काव्यावर ते वाहय ठरवलं आहे. आपल्या देशांत ते स्वातंत्र्य काव्यावर नाकारलं आहे. वाच्याच सर्वांवर अंकांनी प्रयत्न केले, पण आपल्या स्वातंत्र्य विषय वश पदरी पहलवं.

“कॉकणी आदगत्या आनि वाक्या”

१. गोडा गणपतीक गोडा नैवेद्यु.
   To the God Ganapati made of jaggery, the Naivedya (offering) is made of Jaggery only.

२. गुड्डी पोकर्नु दंडूस नाल्यो.
   The mountain was dug and only a mouse came out.

३. गरुजे काँकड नाला.
   Necessity has no law.

४. खोटी नाण्याल काठी काडावले.
   The false coin glitters more.

५. कांट्याचे कांटो काडका.
   A thorn must be removed by a thorn. Similarly delicate issues must be handled with care.
माझी इटुकली बिटुकली
पिवळी या लाडकी आम्मा
विद्या दुर्गादास बेंदूर (विद्या सीताराम भट)

गोळस बाळकी इटुकली बिटुकली
लाडकी ईरा नात माझी सांकुली
कमकातील हसरी तू कोमल कणी
उमल्ली आमुळ्या सुंदर तकळी

तू कव्वा फुकलील मोहक फुलपाखरू
बांडते आपल्या धूमीत हे लाडके लेकरू

बाळ माझी अंबरातील शुक्राची चांदणी
अंबरातून उतरली ह्या धरणी

सोनी माझी किती ग शाहणी
किती कातूक कर भी तुझी राणी

गोळी गोळी काय न गुलाबी तुझे गाळ
नयनी मात्र तुझाचा हा खट्टा भाव चंचल

ऐकता चिमणीची तुझी चिव चिव बोली
पहाटेच्या रंगाची उळण जाळी

इटुक बिटुक पावलांची धावत
ढुढळा , नुढळा चालत पटत

हटट करण कधी रागाने फुंगत
तर क्षणात गालातल्या गाळी हसत

मोहन टाकलेस तू ह्या आम्माला
तुझ्या विना जीव माझा न रमला

अंगाई कथा एक्याच्या सदा तुझी घाई
माझ्यावर अशी कशी प्रिती तुझी ग बाई

तुझ्या स्वप्नांची बाग आनंदाने फुलू दे
सरस्वती चा वरदस्तत सदा माळी राहू दे

आनंद
विजयाळक्ष्मी सुरेश कापनाळक

रोजच्यासारखेच आज वनिता (बाई) सरिताताईच्या घरी
कामातला आली. तिच्या चेहर्यावरील हसू आणि आनंद
काहीतरी विशेष पडत्याचे खुशीत होते. सरिताने प्रश्न
विचारण्याच्या विषयात वनिता बोलली, "ताई आज गम्भीरच
ज्ञाना. मी माझा आणि माझ्या नवन्याच्या जुना मोबाईल
विकणूनसाठी दुंबळ गेले. दुंबळदराने ते पाहून प्रत्येक
200 रु. देयाच्या तयारी दाखवली. मी खुप घासार्थी
केल्यास त्याने शेवटीत बोली सांगितली. "ठीक हे, हर एक
का मै साहेतील्यास देता हूं" असे महणून त्याने विचाराचा
हातात पावसाच्या एक नोट ठेवली. वनिताने पठकन त्याला
विचारले “इटुकली? आपणे एक का साडे तीन सों कहा
हे. तो दो सों रुपये आणि काही दिवे?

दुंबळदर बोलली “मैने सही दिया हे. दो के पांचसो.” त्यांने
हे भांडण दुंबळाजवळ बसेला केलेल्या बघत होता.
वनिताने त्याला विचारले, “मैंहणून आप बताया पांचसो
होगा की सातसों? ”

त्यांने हे दमसे पाहून दुंबळदर स्वरूप ढालां. तो बोलला
“मैने समझा, तुमं अनपड हो, लकिन तुमं चुपस्थतम
हो.” आणि त्याने दोनसो रुपये देणे मजबूत केला. आणि
ती हसत महणून "ताई, हे म्हणून दाखव. तुमच्यामुळे
शक्य ज्ञाने.”

सरिताला आधार ठेंगणे वाटले. त्याने देवाळा मजबूत
केला. आज तिची इतक्या पूर्ण ज्ञानात होती. तिला पंथरा
स्वर्णालीच्या विचित्रांत भांडाळती - ती अंगठाबाहुदूर. अंगठाजन
किंवा अंकजन नसेली. तिच्या हातात शुभराही नोट
संगृह दहाची नोट देणे फसवणार्या-या लोकांमध्ये तिला
येथे मोबाल्या विचार दिला होता. ते हाच नमोजनीतिला
सजावत करण्याचे सरिताने सरिताने ठरवले.

मध्यमांतरी सरिता हे विसरण गेली. तिला विचित्राची किती
विकास झाला, याची कपणा नव्हती. पण आजच्या या
बालाने सरिताला मनावतापूर्व आनंद झाला. तिच्या
डोक्कातील आनंदाभूत तिला तिच्या शिक्षक होण्याची घायी
देत होते.
19.1 Fill in the blanks by choosing suitable words from the box below –
Two examples have been done for you.

1. पुष्पाणि लताया विकसन्ति ।
The flowers bloom on the creepers.

2. आकाशे नक्षत्राणि स्फुरति ।
The stars shine in the sky.

3. ................. कण्डोले सन्ति ।
The fruits are in the basket.

4. मित्राणि भ्रमणार्थ ............... ।
The friends go roaming.

5. ................. विलसन्ति ।
The weapons shine forth.

6. पुस्तकानि निधानिकायां ............... ।
The books are on the shelf.

7. ................. पतन्ति ।
The dry leaves fall.

8. नौकायानानि समुद्रे ............... ।
The ships float in the sea.

9. ................. बेगेन चलन्ति ।
The vehicles move fast.

10. वस्त्राणि मलिनानि ............... ।
The clothes become dirty.

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

Answers given on Page 54

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Our Institutions

Saraswat Mahila Samaj celebrates Kojagiri

Kojagiri was celebrated a bit belated but with great fervour, on 25th November 2023 in the Samaj Hall. After the welcome and a brief talk on Kojagiri, the programme started with games conducted by Geeta Balse beginning with Antakshari on different themes in which all the ladies participated wholeheartedly. This was followed by a game of Dumb Charades based on Amchi Accha words which was fun watching, and also some popular dance songs on audience demand, which the young girls were very proficient.

And then came the big moment when all Mahilas gracefully performed the garba songs. Delicious chaat and chilled masala milk were laid out in the buffet.

The best dressed “Sr. Citizen” prize was awarded to Nalini Kamat and the best dressed “Yuvati” award was given to Pramila Mankikar. Nivi Nadkarni, Hon. Secretary and the main organizer of the splendid programme proposed the vote of thanks.

Reported by Geeta Suresh Balse

Here & There

The Houston Area Amchigale Samaj held their Diwali celebrations at Durga Bari Hall in Houston.

President Madhav Ubhaykar and Chaya Ubhaykar felicitated Gauri Sirur for her years of selfless service to the Konkani Community of Houston. She was also recognized for the humorous, much-appreciated skits she has written and directed over the years to the delight of Houston Konkanis.

Report on the activities of Bengaluru Local Sabha for November 2023

- On 12th November, Shri Lakshmi Pujana was performed on the occasion of Dipavali. On 21st November, Janmadinotsava of HH Shrimat Sadyojat Shankarashram Swamiji was observed with Ayusha Homa, Bhajan Sandhya by Sadhaka-s, Stotra Pathana, Samoohika Gurupujana, Bhashya Pathana and Ashtavadhana Seva.

- On 22nd November, Idol Installation Day of Parama Pujya Anandashram Swami was observed with Ashtavadhana Seva.

- On 23rd November, Jagarani Ekadashi was observed with Akhanda Bhajan Seva followed by the visit of Parama Pujya Swamiji and Purna Kumbha Swagata and Padaprakashalana thereon.

- On 24th November- Tulsidas Pujana was performed. There was Devi Pujana by Parama Pujya Swami followed by Ashtavadhana Seva.

- On 27th November, on the auspicious occasion of Kartika Purnima, Annual Samuhika Shri Durganamaskara and Arti was performed followed by Prasada Bhojana.

- Sadhaka-s were blessed with the visit of Parama Pujya Swami to Bengaluru from 23rd November to 30th November during which the following activities were held:
  - On 24th November, HHSrimadSamyaminthar Thirtha Swami, Mathadhipati of Shri Kashi Math Samsthan visited Bangalore Math. There was Swagata Geet and a welcome address by Chaitanya Shiroor, President, Bengaluru Local Sabha. Swagata geet was offered to our Parama Pujya Swamiji before Paduka Pujan.
  - On 25th November, Parama Pujya Swami distributed Pramana Patra Vitaran for sadhaka-s of Girvana Pratishth Varga and also to the participants/prize winners of competitions and Abhivyakti conducted on the occasion of Shri Gita Jayanti.
  - On 26th November, there was Vanabhajana at Soma Farms organised by Bengaluru Yuvadhara. Sadhaka-s across all age groups participated in games and fun-filled activities and were blessed with the presence of Parama Pujya Swamiji.
o On 27th November, there was an interaction of KSA-CSN with Parama Pujya Swamiji and on 28th November, there was Paramarsha with Parama Pujya Swamiji.

o On 29th November, the sadhaka-s were blessed with Ashirvachan by Parama Pujya Swamiji during Dharma Sabha.

o On 30th November: Nipopa Gita was sung by sadhaka-s during the departure of Parama Pujya Swamiji from Bengaluru Math.

**Reported by Saikrupa Nalkur**

**CLASSIFIEDS**

**BIRTH**

Proud parents - Mr Aamod Suhas Rao and Mrs Arti Aamod Rao (nee Chandavarkar) welcome their bundle of joy baby girl Ruvanshi on 20.11.2023 along with grandparents Mr Deepak Sadanand Chandavarkar & Mrs Deepa Deepak Chandavarkar at Etobicoke, Ontario, Canada.

A baby boy Avaneesh, born to Aditi and Nitish Trikannad, on 16th October, 2023, in Sydney, Australia. Grandson to Sheetal and Shivadas Trikannad Rao, and Anjali and Dilip Trasi. Great grandson to Smt. Tara Devi Trikannad.

**DOMESTIC TIDINGS**

**BIRTH**

We welcome the new arrival!

Nov 11: A baby girl to Arti Aamod Rao (nee Chandavarkar) and Aamod Suhas Rao at Etobicoke, Ontario, Canada.

Oct 16: A baby boy (Avaneesh) to Aditi (nee Trasi) and Nitish Trikannad in Sydney.

**OBITUARIES**

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

Nov 6: Madhukar Shankar Gulwadi (89) at Goregaon (East), Mumbai

Nov 11: Sujata Hattikudur (82) at Bangalore.

Nov 13: Ameet Ramesh Mallapur (61) of Prashant CHS, Matungaa, at Mumbai.

Nov 15: Jairam Shivshankar Kalambi (75) at Chennai.

Nov 24: Ramesh V. Taggarshe (92) at Bangalore.

Nov 24: Aniruddha Kalyanpur (42) at Bangalore.

Nov 24: Ravindranath Rao Kambadkone (85) at Mumbai.

Nov 25: Sudhir Sakharam Konaje at Talmakwadi, Mumbai.

Nov 26: Suresh Raghuvir Balwalli (87) (ex Indian Air Force) at Bangalore.

Nov 30: Sushila Dattabhat Kaikini (79) at Virar.

Dec 01: Aarti Raghunandan Hemmady (64) at Virar.

Dec 05: Geeta Konaje (76) at Hubli.

Dec 05: Nirmala Kaikini (86) at Bangalore.

Dec 05: Mohan Mankikar (89) at Bangalore.

Dec 05: Nilambari Shankar Kundapur at Karla.

Dec 06: Chandrakanth Nadkarni (77) at Karla.

Dec 07: Uday Ramchandra Kadle (75) at Kothrud, Pune.

Dec 10: Vasanth Seshagiri Movinkurve (89) at Bangalore.

Dec 11: Shyam Umesh Honnavar at Mangaluru.

Dec 11: Kumud Prabhakar Basrur at Bangalore.

Dec 13: Taruna Narendrakumar Rao (Gersappe) (76) at Ujjain, M.P.

Dec 14: Ajit Trasi (81) at Karla.

Dec 14: Anasuya Pramod Pandit at Bangalore.

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**Answers to सरल - संस्कृतम्**

**Exercise 19.1** -

1. पुष्पाणि
2. स्फुरति
3. फलानि
4. गच्छन्ति
5. शस्त्राणि
6. सति
7. शुष्कपर्णानि
8. तरति
9. वाहनानि
10. भवन्ति
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