The Savurs of Mangalore

Prof. Ramchandra P. Gokarn, receiving the Lifetime Achievement Award of IIT Kharagpur at the hands of the President of India on 18th December 2023.
H.H. Shrimat Sadyojat Shankarashram Swamiji with all the Shivirarthis and Sanchalaks at Rani Chennabairadevi’s Jain Basadi ruins. Read the complete report on the Sanskriti Parichay Yatra on page 30

Upasana Bijoor's Natureville in Bangalore Read on page 11
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ACKNOWLEDGMENT

The Kanara Saraswat Association would like to gratefully acknowledge the immense contribution of Sanjay Mudbidri, towards ensuring the presence of media persons and consequent post-event coverage of the KSA Foundation Day event in prominent publications. We look forward to his continued support for our events in the coming months.

Ashwini Prashant, Hon. Secretary, KSA
**Kanara Saraswat Association**

**BECOME A MEMBER**

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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.
6. Special Rates for Health Center

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From the President’s Team

On the auspicious occasion of “Datta Jayanti” on 26th December 23, our Chitrapur Math President Mr. Praveen Kadle has announced the grant of Seed capital through Shri Chitrapur Math Charitable Trust for emerging and promising Bhanap entrepreneurs. Our Parampujya Sadyojat Shankarashram Swamiji kindly offered ₹1 crore from “Padkanika” for this grant. It was further informed that the entrepreneurs will be given backend office support on legal issues, accounts, compliances, etc. from a separate company. This will ease a lot of the initial burden on entrepreneurs and enable them to focus on their core competencies. This is an extremely welcome proposition, as it will motivate Aamchi youth to take that “First Step” towards entrepreneurship.

Our Kanara Saraswat Association (KSA) has been promoting entrepreneurship development and motivational programmes for more than a decade now. KSA has initiated Chitrapur Saraswat Networking (CSN) activity on its website, where many Aamchi entrepreneurs and consultants are registered. They constantly interact and this activity has proved beneficial to many entrepreneurs. A separate KSA-CSN task force has been formed which has been doing various activities for the benefit of Aamchi entrepreneurs. KSA-CSN has been organizing “Mulaqats” of successful persons, arranging various business-to-business meetings, seminars, and lectures with eminent personalities. KSA-CSN has also published Aamchi Yellow Pages and many such activities to motivate and help the Aamchi entrepreneurs.

The success of any business or startup depends upon hard work and most importantly, self-confidence. This reminds me of a story—once in a small town, a young hardworking man started his own business, but despite his hard work, he did not have much success. It so happened that one day a saint visited that town. The man went to him and poured out his distress. He told him that he worked very hard but despite that, he was not getting any monetary success. The saint took out a sealed envelope, put it in his pocket, and asked him to go and continue his business with the envelope in his pocket. After that day, all of a sudden, everything seemed to be changed for this man and his business started doing well. Soon he became wealthy and a renowned person in that town. After a few days the same saint visited the town again. The man ran to him, fell at his feet, and thanked him for his business success. The saint asked the man to open the envelope which he had given him during his last visit. The man was all excited and opened the envelope, but to everyone’s surprise, the envelope contained only a blank piece of paper. The saint then opened the secret behind the blank envelope and said – “My envelope gave you self-confidence which is very essential along with hard work to succeed in any business.”

In our Chitrapur Saraswat community, compared to other Saraswat communities, we are having very few entrepreneurs. Normally it is observed that educated Aamchi youth, despite having brilliant business ideas and also acumen, go for stable jobs, rather than taking risks in business. However, in the present changing economic scenario, even jobs from reputed business houses are becoming quite insecure. Hence, such an initiative by our community organizations will encourage our promising youths to become successful entrepreneurs.

Kishore Masurkar
Letters to the Editor

**Dear Editor,**

Thank you for publishing my article, ‘Dr. Shanta S Rao: Centenary Tribute’ in the January 2024 issue.

I apologize for my oversight and would like to place on record the following amendment to the aforementioned article.

I am grateful to my former colleague and present Director of ICMR-NIRRCH, Dr. Geetanjali Sachdeva, for the permission granted to incorporate a few photographs and excerpts from the book, ‘Inspiration for Generation’ published to commemorate the birth centenary of Dr. Shanta S Rao, Founder Director IRR, Mumbai (renamed as ICMR- NIRRCH).

The important contribution of source material to the book by Dr. Shamala Masurkar daughter, and Ms. Anuradha Bantwal, granddaughter of Dr. Shanta Rao is also acknowledged.

The compilation of the book for lucid reading by my former colleagues, Dr.Smita D Mahale, (former Director, ICMR-NIRRCH, Mumbai), Dr. Priyanka P Parte, and Ms Priya S Menon are highly appreciated.

**Dr. Shrikant S Betrabet**

Happy New Year to one and all!

Your January 2024 issue was very readable! The article on the Masurkars of Entod Pharmaceuticals and the founding father Gurudas Masurkar gave me the fillip to be an entrepreneur and philanthropist despite my modest means. The centenary of SVC Bank Ltd., Santacruz Branch made me feel proud and happy. The interview of winner of Masterchef Australia Diana Chan and her Malaysian cuisine made my mouth water.

The Dr. Shanta Rao feature reminded me of the Nobel Prize winning Madame Curie and her Noble Prize winning family.

Rajesh Hattangady’s advice on health insurance would no doubt help many an individual to safeguard his times of health needs! The interview with singer Bharat Balwalli made me realize what a great singing talent we have in our midst!

Overall an unputdownable issue!

**Dear Editor,**

I published a book titled “Konkani – The Mirror of Samskrit” some years back, in which I showed the close connection of Konkani to Samskrit and also introduced basic Samskrit Grammar by a new method. The book was lauded by our beloved Swamiji, Param Pujya Sadyojat Shankarashram Swamiji. It was originally priced Rs.400. You had reviewed it very favourably in your magazine.

I have crossed 86 and would like to clear the copies of the book still with me, before declining health prevents me from physical activity. I am therefore offering the book at Rs. 200 plus Rs. 20 for packing and postage. Those interested can contact me at isragade@yahoo.com.

**Indukanth Ragade**

Recently we have been receiving very good articles and matters worth reading in the KSA magazines, like interviews of Bhanap exponents of music, journalism sports, art corner, crosswords, and some simple sanskrit lessons. The magazine has something to offer to everyone right from a teenager to a super senior citizen. The idea of forming a Junior Editorial Committee (Group) is also very much appreciated.

Your recent cover story on Parijnan Nursing Home at Kumta has impressed me very much. I saw this Mankikar family in 1957/58 during my Kanara College days, and I played Badminton with Jayant in local tournaments. We had seen him assisting his father, Manki Duttumaam(as he was known to us), running the Swastik Medical shop. We still remember those golden days of college.

A very nice background was given by the Editor about how the original "Kumbha Matha " got corrupted to “Kumta."

Our compliments and congratulations on covering such subjects as the last time also, when we read about Dr.Nadkarnis’ of Killa Pardi.

Best wishes to the Editorial Committee and support staff.

**Sandeep Hattangady**

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Best wishes to the Editorial Committee and support staff.

**Shrikar Talgeri**
The Editor's Column

Dear Readers,

The days just seem to be flying as we enter the second month of the new year!

As they say, the show must go on – so here we are with yet another issue packed with interesting stories.

In this month’s cover story, we feature the Savur couple from Mangalore, Dr. Amarnath, an Orthopaedic Surgeon, and his wife, Dr. Sheetal Savur. It drives home the point of how members of our community, growing up in small towns and cities, nurture and realize their ambitions and give wings to their dreams.

We feel great pride in also featuring on our cover, Prof. Ramchandra P. Gokarn who was honoured with the Lifetime Achievement Award by IIT Kharagpur. He taught a variety of subjects there for over 39 years.

Bhakti Ullal brings us an interesting chat with Bangalore-based Upasana Bijoor, a cabin crew turned entrepreneur, who has started ‘Natureville’ that promotes natural healing through the ‘Whole Food Plant-Based’ (WFPB) lifestyle concept.

Maj Gen BN Rao’s Military Musings column takes us to the firing ranges of Kollegal in Karnataka.

Himachal Pradesh is the state this time that is featured in Anjali Burde’s column on culinary treasures of India. She has also separately interviewed Shobha Amarnath from Chennai, who has published her maiden book, ‘Dosa Samrat’. Shobha has also shared a couple of easy-to-make dosa recipes from her book.

Our junior editorial committee team member, Adya Nagarkatti takes us to the groundnut fair - Kadleka Parishe at Basavangudi in Bangalore. Do read her explanation of the legend and also the history of this unique annual fair.

The report on the Sanskriti Parichay Yatra held in December 2023 should make a compelling read, and encourage many more of our community members residing abroad, to participate in and enjoy the experience of these yatras in the coming years.

Life coach and Trainer Girish Karnad uses the analogy of a Sensei at a martial arts dojo, to drive home the point of living to lead another day.

The concept of ‘More’ and how over centuries, it has pervaded our lives in different ways – that’s what Usha Aroor’s column is all about. Do enjoy reading it.

Our present generation may not know about how their forefathers came to Mumbai in search of jobs and comfortably settled into the city’s unique chawl ecosystem – making them feel at home amongst neighbours, even as they missed their family members who had stayed back in the towns and villages of Karnataka. Veteran Jairam Khambadkone describes life in one such chawl where he grew up in Santa Cruz. With a spate of redevelopments taking place across the city, chawls are slowly taking their place in the pages of history and Jairam Khambadkone’s sketch of the chawl where he spent his childhood, will give our readers a glimpse of it.

Financial planner Rajesh Hattangady writes about health insurance claim procedures, malpractices, and a few remedies that one has to bear in mind.

Plus we have all the other pages that our readers avidly look for, like Parisevanam, Girvanprathishta, Art Corner, etc.

We urge you dear readers, to keep sharing articles, poems, and drawings regularly. Do also share your inputs on how we can make our magazine even more interesting.

I would like to close this column with a fervent appeal to all the philanthropists and well-wishers from our community, to generously contribute to the KSA’s Refundable Educational Grant. The donations will go a long way in enabling needy students to pursue their higher studies and build a better future.

Ramkishore M. Mankekar
Our Cover

Dr. Amarnath and Dr. Sheetal Savur of Mangalore

- RAMKISHORE M. MANKEKAR

In this edition of our ongoing series on medical professionals in smaller cities and towns, we bring you this report from Mangalore, of Dr. Amarnath Dinkar Savur and his wife, Dr. Sheetal Savur, nee Sheetal Vikram Sirur.

Our story begins in Chikmagalur, officially known as Chikkamagaluru, located about 240 kilometres from Bangalore.

Amarnath is from a family of four generations of lawyers. His father Dinkar Rao Savur, was a renowned advocate in the town and his mother Nalinibai was a homemaker, with Amarnath being the youngest of four sons.

As a curious nine-year-old, Amarnath would climb up a tree in their compound, adjoining the district hospital and try to peer through the Operation Theatre windows, to catch a glimpse of the silhouette of the surgeons operating upon their patients. Although nothing much could be seen, he would imagine the surgeries taking place in his mind’s eye, and that sparked his dream of becoming a doctor.

With an impressive academic career, he completed his schooling in 1985 as the Head Boy at St. Joseph Boy’s School, Chikmagalur. Although the youngest in the family, he dared to venture away from home to do his PUC at the famed MGM College at Udupi, to pursue his dream. He secured a government merit seat and completed his MBBS in 1993 from Kasturba Medical College, Mangalore.

In 1997, he again secured a merit seat and obtained his Diploma in Orthopaedics from the same institute and later, completed the Diplomate of National Board training at Kovai Medical Centre Coimbatore, Tamil Nadu in 2001. In the same year, Dr. Amarnath and Dr. Sheetal tied the knot and lived in Bangalore for a brief period.

Before marriage, Sheetal Sirur hailed from Hubli. Her father, Vikram Sirur is an engineer turned entrepreneur and a successful businessman. Her mother Alka Sirur, a gold medallist in MA (Psychology) is a homemaker.

The eldest of three siblings, Sheetal excelled in studies and completed her schooling in 1993 at the Sacred Heart Convent School Hubli, where she was one of the school leaders and also a state-level table tennis player.

Being a small town, there was limited scope for sports in Hubli. However, Sheetal was lucky when her grand-uncle converted his poultry shed into a humble table tennis coaching centre with a dedicated coach, Mr. Purushottam Rao, who used to represent the Railways TT team.

She started playing TT at age 13, training for two to three hours every evening. Consequently, she participated in and won several open tournaments, inter-school state-level, and a Gold medal at the National level Inter-Medics at AIIMS, New Delhi. Recently she even won at the University where she is a faculty!

“I strongly feel that one should pursue at least one sport seriously during childhood, as it has an impact of a lifetime. That’s where I gained fitness and developed my confidence and team spirit,” says Sheetal.

Academically bright but with barely a liking for Math and Physics at the pre-university stage, taking up medicine was a natural career choice. Besides, she enjoyed interacting with people and found plenty of inspiration in relatives who were doctors –like her aunts Dr. Sudha Kallianpurkar, Sabitha Kallianpurkar and uncle Dr. Rajeev Patnekar.

Sheetal completed her MBBS with a First Class from Jawaharlal Nehru Medical College, Belgaum in 1999. Later, she specialized in Ophthalmology at Kasturba Medical College Mangalore, Manipal University, where she topped the batch with a Gold Medal in 2005. She also cleared Diplomate of National Board degree in Ophthalmology in 2005.

Coming back to 2001, when they got married, Dr. Amarnath was working at St. John’s Medical College Hospital, and he had a clinic to augment his income. He then decided to undergo further training and did his fellowship in Total Knee and Total Hip replacement surgery under

Ramkishore M. Mankekar

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the famed Dr. N.S. Laud at the Laud Clinic in Mumbai. Meanwhile, Dr. Sheetal had secured her postgraduate degree in MS Ophthalmology at Kasturba Medical College, Mangalore in 2002. After completing his fellowship in 2002, Dr. Amarnath got a faculty position at Kasturba Medical College, Mangalore as a lecturer.

Around this time, the Savur couple sat down to discuss and explore their career and family prospects. With both of them having lived in smaller towns, the year-long stay in Bangalore soon after marriage gave them a taste of the convenience of a metro, its attractive financial prospects in addition to the chaos, traffic jams, and pollution. Traversing through the congested roads to meet friends and relatives was like a distant dream. Hence the Savurs decided to make Mangalore their home.

Mangalore offered them the luxury of a small city with ample greenery, good-natured people, clean beaches, and quaint tiled houses. These perks scored way above the potential monetary benefits and conveniences of a metro. Culturally also, Mangalore was very rich and diverse. People were very progressive and semi-cosmopolitan, making it a perfect mix of the right environment needed to raise kids.

They were also lured by the fact that Dr. Amarnath’s forefathers were from a place that used to be called Savur village at Kotekar Beeri, Mangalore. Therefore, staying back at Mangalore would be like getting back to the roots of the Savur family. Besides, Mangalore also was an Aamchi hub with H.H Vamanashram Swamiji’s Samadhi Math.

Amarnath and Sheetal, although clinicians, had a keen interest in academics including teaching and research. They found that Mangalore offered them the opportunity for both. It provided them the option of a medical college attachment and simultaneously pursuing private practice.

The Savurs had opportunities to migrate to the Middle East and take up corporate jobs in the metros, but they chose to stay back to lead a balanced life, closer to nature.

They had their first child Neil in 2004 while Sheetal was in her second year of postgraduate training, making it a daunting task to juggle between maternal and work responsibilities. In 2006 they were blessed with their second child Anubhav.

After completing MS in Ophthalmology in 2005, Sheetal joined as a lecturer at Yenepoya Medical College, which was then a promising and upcoming medical college. Today, it has achieved recognition as a deemed to be University, with state-of-the-art infrastructure for patient care, research, and teaching activity.

The conducive atmosphere and progressive culture of the college gave Sheetal ample opportunities to develop her surgical skills, teaching, and administrative capabilities and presently she is heading the department with undergraduates and postgraduate students.

She was conferred the “Best teacher award “in 2019 by Yenepoya University. She also received “Woman of Substance” award from International Society of Manual Small Incision Cataract Surgeons in 2022 and was honoured by the Indian Medical Association at their state-level meet.

As their respective parents were not in Mangalore, Sheetal delayed starting her independent practice by a few years to enjoy taking care of her two sons and also follow her various passions to bring about a work-life balance.

Today, Sheetal still makes time to follow her passion – table tennis, trekking and dabbling in poetry. Her love for treks started during school days when her grandfather, an ex-serviceman, used to conduct adventure camps for kids. But the real trekking started only after she turned 40, when she came across a group of trekking enthusiasts in Mangalore. After meeting them she started going for monthly treks in the western ghats on Sundays and then managed to go for four Himalayan treks from 2017 onwards. The longest one was 70 km; the highest one was 16,500 feet and the coldest one was minus 8-10 degrees centigrade in Uttarakhand and the Himachal region.

While Amarnath was a junior faculty at KMC Mangalore, in 2005, he started his own clinic in a small rented space along with doctors of other specialities. Later he opted for a part-time faculty post as an honorary medical officer at Govt. Wenlock hospital, through Kasturba Medical College. In 2010 Amarnath moved to his own clinic ‘Savur Ortho Centre’ where along with out-patient consultation, he had the facility to perform various procedures. He also made
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provision for physiotherapy services both on an outpatient and home care basis.

The Govt Wenlock Hospital provided him with a wonderful opportunity to serve poor patients who came from various districts of Karnataka (Dakshina and Uttar Kannada districts, Chikmagalur, Shimoga, Chitradurga, Coorg districts) and Kerala (Kasargod). He has performed surgeries on patients with complex trauma, pelvic fractures, polytrauma, and joint replacement surgeries.

The healthcare system in Mangalore has evolved from basic X-rays and C-Arm facility to the latest CT, MRI, PET scans and state-of-the-art Operating theatre facility where complex surgery in orthopaedics can be performed.

Sheetal progressed from basic to more advanced techniques of cataract extractions, along with glaucoma, oculoplasty, and lacrimal sac surgeries. She also progressed in her administrative capabilities by handling several responsible posts and was promoted to head of the Department of Ophthalmology.

Their elder son Neil, 19, is pursuing his B.tech in Computer science and engineering at Jaipur, while the younger son, Anubhav, 17, is in his 12th grade.

Today, two of Amarnath’s three brothers, Anil D. Savur and Jayavanth D. Savur are reputed lawyers practicing in Chikmagalur, and the third one, Dr. Chaitanya D. Savur is a well-known ophthalmologist there.

As for Sheetal’s siblings, her younger brother Sandeep V. Sirur is an engineer and looks after the business established by their father in Hubli, and her sister Nilima, an MBA is married and working in New Jersey, USA in the HR department of a geriatric center.

Salutes To Our Spirited Badminton Ace
- SUNIL ULLAL

On 26th November 2021, the now Late Pradeep Venugopal Kundaji was honoured as KSA's "Sportsperson Of The Year" for his consistency and selection in the 70+ age category to represent our country at the Spain International Championships and for his selfless contributions in over six decades to the sport.

His passion for Badminton and the noble idea of an Association working in the interest of the sport & the welfare of the players acted as the seed for the BMPWA (Badminton Master Players Welfare Association).

The "1st Masters All India Badminton Tournament" was conducted by the BMPWA, in memory of the Late Pradeep Venugopal Kundaji, the architect and pioneer of this Association, from 4th to 7th January 2024 at The LSBI Badminton Arena in Pune, with 8 courts. There were over 400 entries from various states across 5 events ranging from the 35 to 80 age groups.

The first day of the tournament began with Deep Prajwalan and tributes paid by the players to the Late Pradeep Kundaji.

The opening ceremony was at the hands of Mrs Pratima Kundaji, the Chief Guest and spouse of Late Mr Pradeep Kundaji, hitting the first shuttle to mark the opening of the tournament.

After four days of thrilling games, Chief Guest Mr Dilip Goyal, Commissioner and the Customs & Central Excise, graced the closing ceremony and handed the prizes to the winners.

A total of 44 gold medals, 42 silver medals and 56 bronze medals, along with cash prizes, were distributed.

The tournament marked the beginning of a new era, where an organisation is free to conduct tournaments in the interest of, and welfare of the players.

The soft spoken, cheerful Motivator of the Sport, Late Pradeep Kundaji will always be remembered as A Spirited Veteran Star by all the badminton players for a long time to come.

Long Live Pradeep!
BU: After working in the airline industry, what prompted your career in nutrition?

UB: As a flight attendant at an international airline for 14 years, I truly enjoyed travelling the globe. In 2017, during a routine medical checkup, I was diagnosed with breast lumps and what followed was a biopsy and surgery. I had a condition called DCIS (Ductal Carcinoma in Situ). I had to take estrogen-blocking medications for 5 years and needed time to process this. I returned to flying while looking for natural healing solutions. That's when the book, 'The China Study' by Dr Colin Campbell, changed my reality as I found answers to many of my questions. It introduced me to Whole Food Plant-Based (WFPB) lifestyle choices. I soon discovered the power of nutrition and simple daily habits. A month after my lumpectomy surgery, I adopted a WFPB lifestyle which seemed challenging but I was blown away by the research and the results I witnessed.

Six months later, I had a follow-up breast ultrasound and to my surprise, the other lumps had disappeared and I felt my best physically, emotionally, and spiritually. An inner calling to pursue nutrition pushed me to take a sabbatical to formally educate myself in plant-based nutrition. And so began the journey.

BU: How did you acquire the qualifications to practice?

UB: Initially, it was from books on a plant-based lifestyle. I wanted to educate myself mainly to apply the learnings. I got my first certification through eCornell. I then started the Health Coach Nutrition Training Program at the Institute of Integrative Nutrition, NYC. This course introduced me to integrative health, nutrition, and core concepts of holistic healing which goes beyond food on the plate to mental and spiritual health.

Fascinated by Functional Medicine and Nutrition as it addressed the root causes of issues, I subsequently completed the Holistic Nutrition Certification at AFPA Fitness to help people implement nutritional strategies to manage/reverse chronic illness from the root. I was mentored by Dr. Nandita Shah, founder of SHARAN, an organization dedicated to reversing chronic lifestyle diseases in India.

BU: How would you explain a WFPB diet? Is it different from a vegan diet?

UB: A WFPB Diet focuses on consuming foods in their natural state, minimally processed plant foods with the fibre intact. It includes fruits, vegetables, whole grains, legumes, nuts, and seeds. WFPB diet avoids the use of oils and instead, whole fats such as coconuts, seeds, and nuts are used. Also, the use of sugar/jaggery is avoided and sweetness is derived from dried fruits like dates, figs, raisins, etc. All grains used are in the whole form with the nutritious bran layer intact like in brown rice, red rice, and millet.

The cooking techniques slightly differ; however, the taste is not compromised when the right cooking methods are used. The primary focus is on health, emphasizing nutrient-dense, whole foods to improve overall well-being and reduce the risk of chronic diseases. Whole plant foods are typically high in dietary fibre, beneficial for digestion, weight management, and overall health.

A vegan diet on the other hand avoids all forms of animal products including dairy, eggs, and honey. However, it includes oils, sugars, and a wide range of processed vegan foods. Many vegans adopt the diet for a variety of personal reasons.

4. How important role does nutrition play in healing the body?

Food converts to nutrients and nutrients are the raw materials required by our body for the growth and repair of damaged cells and tissues which keep us healthy and disease-free.

To cite an analogy - If an architect with excellent knowledge of the subject is asked to erect a state-of-the-art building, he cannot build it with knowledge alone. He will require a variety of raw materials and skilled labour. That is exactly how our human anatomy works, our body has the knowledge to heal, but it requires the right nutrition and lifestyle to activate the healing process.
5. What are the main requirements for a healthy lifestyle?

I believe there are 5 pillars for a healthy life:

Nutrient-dense diet: Consumption of raw and colourful fruits and vegetables as these are nutrient-dense with plenty of antioxidants and phytochemicals that our body uses to heal.

Hydration: Our body is 70% water which is a crucial component of cells, and needed for many biochemical processes. The specific amount of water varies between people, but a general guideline is to aim for about 2 - 2.5 litres daily.

Mindful Movement: Our body is designed to be active and moving. Sedentary habits are the root of many chronic illnesses. Various forms of exercise not only improve physical health but release endorphins that reduce stress, improve mood and minimize chances of depression and anxiety.

Optimistic mindset: A positive outlook makes for a stronger immune system which helps fight infections and promote healing.

Restful sleep: Good sleep improves brain performance, mood, and health. The body heals and repairs when asleep.

BU: Share your transition from nutrition counselling to launching Natureville.

UB: After I made lifestyle changes and completed my nutrition studies in 2019, I started a nutrition program for the crew of the airline I worked at. I soon realized my immense passion and returned to India in 2021 and continued with nutrition counselling and health coaching. However, I felt the need for a physical space where I could offer a variety of services to my clients. That is how the idea of Natureville dawned.

BU: Tell us about Natureville and the various services offered.

UB: Natureville is a one-stop for natural healing located in Bengaluru. We offer nutritional counselling for chronic disease prevention and reversal. We have a 32-seater rooftop café, ‘Café Graze’ serving WFPB dishes from around the world. Our menu is nutritionally balanced without compromising taste. We also offer meal subscriptions for corporate offices and homes. Our popular Sunday Salad Brunch offers fresh, innovative salads. We also organize comprehensive cooking courses and non-residential retreat programs.

We also conduct a variety of classes and workshops for yoga, movement, healing, and pain relief treatments using traditional Chinese medicine and medical massages. Also provided are energy healings like reiki, etc., to address emotional reasons behind chronic illness.

We also host the Natureville Bridge Club run by my father, Girish Bijoor, for beginner and advanced contract bridge courses and supervised play. Our vision is to be a leading health and wellness transformation centre where clients experience significant health improvement through natural healing.

BU: Take us through a typical consultation session at Natureville.

UB: We offer over 10 services at Natureville, and all of these can be booked through the website. For a nutrition consultation, an interested client may book an appointment for a 15-minute complimentary health consultation where I understand their food habits and lifestyle.

Nutrition Counselling services are offered online for outstation clients and at our wellness centre for Bengaluru residents.

Our goal is to make this lifestyle SUSTAINABLE hence all our guidance is to create balance and focus on progress not perfection of the diet or lifestyle.

BU: What have been the joys and challenges you have experienced?

UB: There have been many WOW moments since I began. The privilege of being a part of a client’s healing journey and witnessing them achieve their health goals is extremely rewarding, especially when we see food work like medicine. Natureville has been able to create a community for like-minded people.

As for the challenges, after completing a year of operations, I feel more confident and have acquired tools to manage the business better. I am grateful to my family and friends for supporting my dreams.

An even bigger challenge is introducing the concept of PBWF and alternative healing methods in a world dominated by a massive processed food industry, big pharma and the media.
BU: Can you suggest some tips to improve our readers’ health and manage lifestyle diseases?

UB: I would say

- Understand the root cause of the disease, and educate yourself through functional medicine/nutrition.
- Swap food choices and habits that contribute to the disease for healthy options and habits.
- Micro habit formation which can lead to more significant changes over time.
- Set realistic health goals and understand how the body can heal. Also, understand that no one can do 100% all the time. Set an 80/20 rule where you follow WFPB guidelines 80% of the time and leave room for indulgence 20% of the time.
- Never follow a diet chart, rather, replace your current eating habits with health-promoting aforementioned WFPB options.

BU: Thank you, Upasana for sharing your learnings with us. Best wishes to you and Natureville.

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**Lifetime achievement award from IIT Kharagpur for Prof. Ramchandra P. Gokarn**

18th December, 2023 was a red-letter day for not just Prof. Ramchandra Prabhakar Gokarn and his family members, but for our entire Bhanap community, when he received the Lifetime Achievement Award from IIT Kharagpur, at the hands of Smt. Droupadi Murmu, the Honourable President of India.

During the thirty-nine years that he taught at IIT Kharagpur, Prof. Gokarn taught a variety of subjects including Resistance, Propulsion, and Manoeuvrability of Ships, High-Speed Marine Craft, Ship Power Systems, Stability of Buoyant Systems, Shipyard Organisation, Shipbuilding Management, and Ship Performance. He completed his B.Tech and PhD in Naval Architecture and Marine Engineering in 1962 and 1971 respectively.

Prof. Gokarn was the Head of the Department of Naval Architecture from 1980 to 1984 and again in 1989-90. He served as the Dean (Postgraduate Studies) from 1993 to 1996 and was a member of the Board of Governors of IIT Kharagpur in 2000-01. He retired from the service of IIT Kharagpur on 31st January 2002.

He has also been a Member or Chairman, of various technical committees for Naval Systems set up by the Ministry of Defence and the Defence R&D Organisation.

Apart from writing several papers and guiding research at M.Tech and PhD levels, Prof. Gokarn was also active in continuing education programmes and lectured at several courses at Naval Science and Technological Laboratory, Visakhapatnam, ranging from Hydrodynamics of Submerged Bodies in 1975 to Hydrodynamics of Advanced Vehicles in 2001.

Before being conferred with the rare Lifetime Achievement Award, Prof. Gokarn has been the recipient of many more honours, prominent amongst them being, the Excellence Award in Ship and Ocean Technology from the Institution of Naval Architects (India) and the Department of Naval Architecture, IIT Kharagpur. He received the Distinguished Alumnus Award of IIT Kharagpur in 2011 and was made a Life Fellow in 2022. He also received a Lifetime Dedication Award from the Global Maritime Education and Training Association in 2015.

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Explore some Whole Food Plant Based recipes - courtesy Upasana Bijoor

INGREDIENTS

Coastal Yam curry

½ kg elephant foot yam (suran), peeled, chopped thinly and steamed
1 tsp turmeric (haldi) powder
1 tsp unrefined salt
4 pieces kokum
2 cups water
1 sprig curry leaves or fresh coriander leaves, to garnish

For the masala:
1 tsp fenugreek seeds (methi dana)
1 cup sliced onions.
2 tsp minced unpeeled ginger
1 tsp minced garlic
4-5 Kashmiri red chillies
1 tsp mustard (ral) seeds
Cup grated fresh coconut

DIRECTIONS

1. Roust all masala ingredients except coconut, until golden.
2. Cool and blend to a fine paste with coconut and a little water.
3. Heat a pan, add half a cup of water (no oil), steamed yam, turmeric powder, salt, masala pusie and kokun and mix well.
4. Finally, add 15 cups water and bring to a boil.
5. Cook for 5 minutes. Turn the heat off.
6. Add garnishing and serve.

Sheera

Ingredients:

⅓ - ½ cup raw cashew nuts
1 cup uncooked millet rava
2 cups almond milk
1-2 strands saffron, soaked in 2 tbsp almond milk
1 tsp ground cardamom
2-3 large ripe banana, finely chopped
½ cup golden raisins, soaked in hot water 30 minutes
1 tsp (or to taste) date paste

Directions:

Toast cashew nuts and keep aside.
Toast millet rava on medium heat, until a few shades darker and tastes nutty. Transfer to a dish and keep aside.
In a saucepan combine almond milk, saffron, cardamom and banana and bring to a boil. Add the rava, stirring constantly to prevent lumps. Cook for 1-2 minutes till rava absorbs most of the almond milk and become thick. Stir in toasted cashew nuts and raisins and take off heat. If you need it sweeter add date paste. Makes 4 cups.

Date Paste
1 cup packed pitted dates
½ cup warm water
Method
Soak dates in water overnight. Blend with the liquid in a food processor, till smooth. Transfer to an airtight container. Store for 7-10 days in fridge. Always use a clean, dry spoon.

BESAN LADOO

Perfect for that sweet tooth

Ingredients:

⅛ cup split Bengal gram (chana dal)
3-4 pods green cardamom
⅛ cup grated dry coconut or cupra blended into butter
⅛ cup pitted dark dates
10-12 almonds, chopped and toasted

Directions:

1. In a heavy-bottomed pan, roast the dal and cardamom on medium heat, until it’s a golden colour.
2. Cool and grind coarsely.
3. Add dry coconut butter and mix well. Transfer to a bowl, add dates a few at a time and knead into the dal mixture.
4. Keep doing this until the mixture comes together to form a dough. Adjust the sweetness by adding dates as required.
5. Add almonds, divide the mixture into equal portions (about 12-15) and shape each portion into a laddoo.

Substitutes

CHANA DAL WITH RED RICE, WHOLE RAGI, WHOLE AMARANTH, GREEN MOONG DAL, NUTS, ETC.
Yashasvi's successful academic journey ...

Yashasvi Yederi, adored granddaughter of Late. Shri Chandrashekhar Yederi (V.C.Rao ) and Lalita Yederi from Andheri, Mumbai, and daughter of Hemlata and Milind Yederi, recently achieved a Merit in her Masters of Digital Effects (a degree in VFX) from the prestigious BU. Bournemouth University in the United Kingdom.

The joyous 'Graduation Ceremony was held in Bournemouth UK on November 7, 2023, it was a momentous occasion.

Her academic career with following credentials.
1. Masters of Digital Effects, BU. Bournemouth University in MERIT: A degree focusing on visual effects i.e Digital or practical enhancements applied to movies, TV shows, or videos to create captivating and often fantastical elements that are challenging or impossible to achieve during regular filming. This includes things like CGI (Computer-Generated Imagery) for creatures, environments, or explosions. She also received an Academic excellence Scholarship from BU. Bournemouth University.
2. Degree of Bachelors in Visual Effects, Mumbai University: Achieved "O" Grade from Garware Institute in association with Ramesh Sippy Academy of Cinema & Entertainment, also received a Certificate of Excellence for outstanding performance and cash prize.

Beyond her academic prowess, Yashasvi is a dance virtuoso, having served as the inaugural dance captain at Lilavatibai Podar High School. She's also participated in national level Yoga competition after achieving gold in the lower levels. Her other interests include painting and playing the piano.

Yashasvi's journey is a tapestry woven with academic excellence, artistic brilliance, and a passion for the performing arts.

We offer our humble gratitude to our Guruparampara and Kuldevta for always showering their divine blessings on us.

Sudha Chetan Puthli's Bharatanatyam Arangetram


Sudha started learning Bharatanatyam dance since 2014 under the tutelage of Guru Smt. Ramya Varma Jagadish - Nupura Fine Art Academy.

She performed her Bharatanatyam Arangetram with 4 other students on 25th December 2023 at Mysore Association Auditorium, Matunga, Mumbai.

Her husband, children & family members immense support & encouragement helped Sudha achieve her dream.

Our Beloved Aai (Smt Sita Ramchandra Manjeshwar) has completed 97 years on 14th January 2024.

We pray to Lord Bhavani Shankar, Shree Shantadurga, Our Guru Parampara and H H Shrimat Sadyojat Shankarashram Swamiji to bless her with good health and happiness.

Best wishes from Manjeshwars, Hattiangadis, Baindurs, Gangollis, Hattangadis, Balwallys, Bijoores, Padukones, Prabhus, Gandhis and Khuranas and her dear friend our neighbour Paranjape Sushila Kaku.

She is always Blessing us Love you Aai 🙏

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Kollegal is a large field firing range in the forests of Karnataka. It is used for live firing by infantry and artillery units of the army. The infantry battalion located in the Andaman and Nicobar Islands also came to the mainland each year for its annual field firing. As the Commander, Karnataka and Goa Sub Area, headquartered at Bangalore, when I checked what arrangements the Sub Area had made for the battalion, I discovered that it was largely left to its own devices. If the battalion approached the Sub Area headquarters with any problem, it would be speedily resolved, I was assured by my Colonel GS (Staff Officer).

My mind went back to when I was a staff officer in HQ 330 Infantry Brigade during the 1971 Indo-Pak war. After holding the entire area captured by 11 Infantry Division for a whole year, 330 Infantry Brigade was pulling back to Kota in Rajasthan for rest and recreation. Enroute, our transport column passed through Jaipur. At Jaipur, the brigade got the shabbiest treatment ever. Despite advance notice, there were no guides to escort us to the convoy ground, and as a result, some vehicles got lost and pulled up well after dark. The Supply Depot had closed for the day and we had to drag people from their homes for replenishment of FOL (Fuel, Oil and Lubricants) and drawing fresh rations since we had an early morning drive. The Brigade Commander felt compelled to officially complain to the GOC-in-C Southern Command and the Sub Area Commander at Jaipur was taken to task.

I insisted that K&G Sub Area act more proactively. I asked the Col GS to brief the Advance Party Commander of the Maratha battalion when he visited our headquarters, en route from Chennai to Kollegal about all the arrangements the Sub Area had made for them including guides, arrangements for the night halt at Bangalore, delivery of water, rations and FOL at Kollegal; even attachment of vehicles and line and radio communication arrangements required. Throughout their month-long stay, their FOL and ration requirements were delivered at the range by the local Supply Depot. A water point was set up by the engineers. I also directed the Col GS to inform the Kollegal police about the live firing taking place in the forest.

Toward the end of their stay, I was invited by the CO to visit the battalion, witness the field firing, and have lunch with their officers at Kollegal. When the battalion was returning to Chennai, we invited all the Maratha officers for High Tea.

Overwhelmed by the courtesies extended, the CO presented the Sub Area with a silver bust of Shivaji. It has the pride of place in the Sub Area’s Officers’ Mess to date.

One amusing incident pertains to firing at Kollegal. Permission of the Government of Karnataka has to be renewed annually to continue using Kollegal for range firing. Now Kollegal forest was also the hideout of the elusive sandalwood smuggler, Veerappan. The Government was trying for years without success to nab the dreaded bandit. The Government of Karnataka was feeling so vexed with the issue that in one meeting, the Chief Secretary suggested to me that the army fire artillery guns at random in the forest in the hope of getting Veerappan. I was aghast at this suggestion because it was not made in jest. I explained to the Chief Secretary why this was impossible and he agreed.

Tail Piece. A newly raised Independent Field Battery had gone to the ranges for their first practice firing camp. The Commander Artillery Brigade (C Arty) was very keen to know about the progress of the firing. He phoned the Independent Battery Commander to enquire about it. The Battery Commander's reply took him by surprise. “Firing Sir? You must be joking!” “No. I am dead serious. What’s the problem?” enquired the C Arty. “Well Sir, it’s like this” replied the Battery Commander. “The guns are graduated in mils. The maps are metric. The Grid Sheet is in yards. And my troops are Jats. We are still trying to figure out the coordinates to lay the guns”.

*****
The job of a homemaker involves a lot of multi-tasking that often goes unacknowledged and unappreciated, yet the “gruhalaxmi” as she is also known, continues to do her duties without any fuss. While doing her daily chores one thing that is constantly at the back of her mind is what she is going to cook for the next meal. She tries to satisfy every family member’s tastes, providing variety to each meal. The more creatively inclined will even invent and develop new recipes meant not only for herself but also to be shared happily with others. One such lady is Ms. Shobha Amarnath who has recently published her book, ‘Dosa Samrat’ which carries 101 innovative dosa recipes. Presenting a brief conversation with her.

**Anjali Burde (AB):** Congratulations on the release of your book. Could you please tell us something about yourself?

**Shobha Amarnath (SA):** I am Shobha Amarnath nee Trikannad. My parents were Trikannad Dr. Manohar Rao and Lalita Kodikal. I have two brothers, Capt. T. Rajkumar and T. Ashok and a sister Late Nalini Kabadkar. I completed my B.A., and M.A., (English) from Ethiraj College for Women – Chennai. Later I completed my B.Ed., from Madras University and taught briefly at a CBSE school. I am married to Dr. Wyyuru Amarnath who is an innovator and has published a book, ‘An Introduction to Innovation, Design and Function’.


I have a son and a daughter who also share my interest and love for cooking.

**AB: Did you have a flair for cooking from the beginning?**

**SA: My interest in cooking and writing dates back to my school days when I would try my hand at cooking for my family. The decision to compile and publish a book was much recent, the COVID pandemic gave me ample time to experiment with dosas and I decided to write a cookery book.**

**AB: What prompted you to write this book ‘Dosa Samrat’ and why did you choose only this particular item?**

**SA: My passion for cooking and love for Dosaos prompted me to choose the subject. The knowledge of how to prepare good healthy dosas and the amazing number that I knew, inspired me to write ‘Dosa Samrat’.**

**AB: What was the timeline for the book?**

**SA: I started writing during the COVID period. I did face several odds but I managed to complete the book in 18 months. Each recipe in the book has been tested and the photographs are by my daughter who is trained in Visual Communication. My husband helped compile it and also in forwarding it to the concerned parties for publication. So the entire process from conception to publication took around three years.**

**AB: You have compiled recipes of around 101 dosas in your book, are all of them your original recipes?**

**SA: I have written 101 recipes out of which I knew 80, rest of them were from friends and relatives, which I tried and tested before including in my book.**

**AB: Is this book your maiden venture and any plans?**

**SA: Yes, this is my debut. I am already working on my second book titled, ‘Magic with Rice’ to be published soon.**

**AB: Could you please share recipes from your book for our readers?**

**SA: I am sharing two recipes from the Millet dosas and Sweet dosas section respectively.**

**Multi millet instant dosa-**

**Ingredients-** ¼ cup each of pearl, sorghum, barnyard and foxtail millet flour.

¼ cup rice flour 1 tsp salt water as required

Oil for frying

**Method:** Sieve all the flours together in a mixing bowl. Add salt and water to make a medium thick batter. Allow it to rest for 1 hour. Heat a dosa pan, smear oil over the pan using a soft clean piece of cloth or a tissue paper towel.
Pour a ladleful of batter on the medium hot pan and spread evenly. Drizzle some oil around the edges and keep the pan covered as the dosa cooks. Flip over and fry for a while. Remove on a plate and serve with chutney of your choice.

**Sweet potato dosa** (pancake) – Sweet potatoes are high in nutrition and are considered a superfood. This sweet dosa is ideal for school-going children.

**Ingredients**- 1/2 cup cooked and mashed sweet potato

¼ cup powdered jaggery ½ cup wheat flour

**Method**- Mix all the ingredients to make a thick batter. Add water as required. Heat a dosa pan on a low flame, smear oil over the pan. Using a small ladle spoon out the batter into small round pancakes on the pan. You may also use a mini-uththapam pan. Drizzle oil as required and fry the pancakes on both sides till they turn golden brown. Serve hot.

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**Culinary treasures of India- Himachal Pradesh**

- **Anjali Burde**

The hilly state of Himachal Pradesh nestled in the Western Himalayas is a beautiful state known for its scenic beauty, snow clad mountains, handicrafts and a unique cuisine. It is popularly also called Dev Bhoomi or the abode of the Gods.

Himachali cuisine has its own Pahadi culture as well as a Punjabi and Tibetan influence from its neighbouring regions.

Lentils and milk products are widely consumed. Basmati rice grown in the state and neighbouring states of Punjab, Uttarakhand and Haryana is very popular and a staple food.

Himachali cuisine offers a wide range of vegetarian options as well as fish and meat preparations. Some well-known and staple dishes of this region include; **Tukdiya bhaat** - a fragrant pulao made using potatoes, lentils and tomatoes, **Siddu** - a steamed half-moon shaped bread made using wheat flour and stuffed with lentils, walnuts or meat, **Babru** - a type of kachori with udad dal paste or sometimes a sweet filling enjoyed as a breakfast or tea-time snack, **Aktori** - a kind of sweet pancake, **Bhey** - fried slices of lotus stem coated with a spicy mix and last but not the least- **Dham**.

Dham can be considered as a ‘thali’ version of Himachali cuisine, prepared on festivals and special occasions. The items served in this thali are mainly curd and lentil based. The items are cooked without onion and garlic and served with rice. It is rounded off with a sweet dish such as sweet boondi, sweet rice or just some jaggery. Most commonly served in dham is chana madra – which is a thick curd based gravy with chick peas (kabuli chana) and aromatic spices. **Madra** is also prepared with rajma or lobia beans. Dham generally does not contain any vegetable dishes. Boor ki kadhi (made using buttermilk, potatoes and buckwheat flour) and Khatta- a sweet and sour relish are served as accompaniments.

**Gahat ki dal** (horsegram or kulith) a soupy dal tempered with garlic and spices (very similar to our own kultha saar) is also widely consumed.

**Pathrodu** made from colcassia or taro leaves, which is just like our pathrode is also prepared in this region.

Himachal Pradesh is a tourist attraction and due to the Tibetan influence, Thupka (a meat and vegetable broth) and Momos (steamed dumplings) are also very popular items served here.

There are not many sweets in Himachali cuisine. Most popular and widely prepared on festive occasions is **Mittha** which is sweet rice with lots of nuts and dry fruits very similar to our own keshari bhaat. Other sweets are sweet boondi and babru.

Kullu trout, a fish found in the icy rivers of the Kullu valley is marinated with local spices and fried in mustard oil is considered as a delicacy here. Pahari chicken and Chha mutton are the main non-vegetarian dishes served in these regions.

Sharing recipes from this beautiful state.

**Chana madra**-

**Ingredients**- ¼ cup kabuli chana washed
and soaked overnight

1.5 cups fresh curd
1 tsp rice flour 3 tbsp ghee

Whole spices- 3 cloves, 2 black cardamoms, 1 small piece cinnamon,
1 bay leaf, 1 red chilli broken, a tiny bit of mace (javitri), 1 tsp jeera

Powdered spices- 2 tsp chilli powder
2 tsp coriander powder
½ tsp jeera powder, ¼ tsp turmeric
½ tsp garam masala
½ tsp black salt Salt to taste
¼ tsp hing
2 slit green chillies
1 tbsp chopped coriander

**Method**- Pressure cook the soaked chana with a little salt and turmeric. Strain the curd over a muslin cloth and leave aside. After 15 mins. take out the curd in a mixing bowl, add the spice powders and rice powder and whisk it well to get a smooth mixture.

Heat a pan and add the ghee. When the ghee heats up add the hing and jeera. As the jeera starts sizzling add the other whole spices and gently saute for a few seconds till the aroma of the spices is released. Reduce the heat to low and add the beaten curd, keep stirring continuously till the curd reaches a gentle boil. Add the boiled chana and continue mixing and lightly mashing the chana. Add both the salts and allow the gravy to boil. Add the green chillies. Once the gravy reaches a thick consistency switch off the flame and garnish with chopped coriander. Serve with fragrant basmati rice.

**Mittha**-

**Ingredients**- 1.5 cup cooked rice (rice that is cooked and refrigerated for a few hours, works best)

A generous pinch of saffron soaked in warm milk

3 cloves 2 green cardamoms
1 small piece cinnamon
½ cup milk ¾ cup powdered sugar
2 tbsp ghee
1 tbsp raisins 7-8 chopped cashew nuts
7-8 slivered almonds few pistachios sliced

**Method**- In a pan heat some ghee. Lightly toast the nuts and raisins one by one and keep aside.

In the same pan add the remaining ghee, when it turns hot add the cloves and cardamoms. Add the sugar, soaked saffron and milk. Add the rice and mix gently. Cover the pan and allow it to steam on a low flame for 5-6 minutes till the milk is absorbed. Add the toasted nuts and raisins and mix well. Spoon a little ghee along the sides and mix again. Serve warm.

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Nashik Holiday Home
Home away from home!
Kadalekai Parishe, is a Kannada word, which translates to Groundnut Fair. An annual two-day event, it is held near the Dodda Ganesha Temple in Basavanagudi, Bengaluru, on the last Monday of Kartika Maasa each year. It took place from 9th through 11th December, 2023.

Let’s see what makes the Kadalekai Parishe so famous:

**Legend:**

On every full moon day, a bull would charge into the groundnut fields and destroy the crops. The farmers then offered prayers to Basava (Nandi) to stop this and promised to offer their first crop of the season. An idol of Basava was found nearby. It has been said that as the idol was growing very rapidly, the locals nailed an iron peg on it to stop it from growing. Legend says that the night on which this Kadalekai Parishe used to end, Lord Basavanna, who was believed to be the bull, came and ate all the groundnuts and peels.

I bet you’re all wondering about the history of this wonderful groundnut fair.

**History:**

After the idol was found, Kempe Gowda (He is famous for the development of Bangalore Town in the 16th century) dedicated a temple to ‘Dodda Basava’ on top of the Basavanagudi hill and installed the idol. Ever since the farmers from surrounding villages come here every year and offer their annual harvest of groundnut to Lord Basava.

The fair also sells traditional dolls, toys, bangles, food items, and the farmers make a living from their crop.

Interesting, wasn’t it? If you love eating groundnuts, wait around for this marvellous Kadalekai Parishe and do visit it!

*****
FIRST DEATH ANNIVERSARY
In Loving Memory Of Our Beloved PAPPA
Late Shri. Mangesh Ramrao Nadkarni
(Retd. From Indian Airlines)

(12/07/1935 - 16/01/2023)
&

IN RESPECTFUL REMEMBRANCE OF OUR DEAREST AAI
Late Smt. Geeta Mangesh Nadkarni (Nee Vijaya Sukhtankar)
(Retd. As Education Inspector from Bombay Municipal Corporation)

(14/10/1937 – 06/10/2023)

Both of yours’ lessons, love and light will always stay with us in our hearts forever. Words can never be enough to express how much you meant to us and how much we miss you. We think of you each passing day.

Dearly Missed & Fondly Remembered By
Parag and Pournima
Shraddha and Ashutosh
Shruta and Kapil
AND
Nadkarnis, Kulkarnis And Sardars
Dearest Mummy,

It has been almost a year since you left us but you will always be in our hearts and thoughts. You were loved by all your friends, students, relatives, children, and grandchildren.

Mummy, you were such a sensitive, gentle soul and yet so strong. I remember you telling us: “Always be strong on the inside and soft on the outside”. You and Daddy inculcated in us a strong sense of faith in the Divine. You both always quietly helped anyone who needed it and always kept in touch with everyone. You remembered everyone’s birthdays and made it a point to wish them on theirs.

At an early age, you faced hardships and you took on the responsibility of supporting your family while studying and working. Your obstacles only made you more determined and you took on all challenges bravely. You had an innate thirst for learning, your Gold Medal in your Masters in History enabled you to get a scholarship to obtain your Masters in Indian History from UCLA, Los Angeles. On your return from the US, you taught Social Studies at the Sri Aurobindo International School, Hyderabad and later taught TOEFL in Singapore.

You were a voracious reader and loved reading all genres. You loved spending time with your grandchildren in your later years when you were with us. You were a doting grandma. Aditi still remembers her “Amamma’ teaching her multiplication tables, reading to her, and telling her stories about Shyam (Sri Krishna). You loved listening to Aditi’s bhajans and always were present at her Bharatnatyam and Piano recitals. Pranav loved discussing Historical figures and Indian History with you, enjoyed listening to you about your travels across the World and watching classic movies with you. You always encouraged him to practice his Tabla and enjoyed sampling his culinary treats. Aditya called you “Amma” because you were like a second mother to him and you were actively present and supportive since his childhood. Aditya cherished the time spent with you, whether it was narrating the day's activities at school and later at work, watching a gripping movie, or even bonding over a shared love for food. You so effortlessly could relate and connect with everyone, age no bar.

You had an eye for beauty and loved arranging the house beautifully. We still remember our friends telling us how beautifully you kept the house. You encouraged us to recycle, reuse, and repurpose from an early age.

You were a deeply spiritual person with a quiet strength and a generous heart. You travelled the world with Daddy when he was invited to give talks on Savitri by Sri Aurobindo, but you were happiest when you were with your family. Volunteering in the Sri Aurobindo Ashram in Pondicherry gave you much peace in your later years. Your daily Japa, reading books by Sri Aurobindo and the Mother, and reading the Guru Parampara gave you much peace and solace. You were our Anchor, our inspiration, and our wonderful Mummy, we will always miss you. We know you are always watching over us and guiding us.

Remembered fondly by

Nandita and Nitesh Koppikar & Sucheta and Padmanabha Olety
Aditya Koppikar, Pranav and Aditi Olety
Relatives and Friends

February 2024
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909, 9th Floor, Lodha Supremus, Road No. 22, MIDC, Wagle Estate, Thane West, Thane - 400604.
Jai Bharath Mangesh Nadkarni
[Fondly known as Bharath]
Born on 3rd February 1961 to Mohini and Anand Taggarsi in Bengaluru
Adopted by Seetha Bai and Mangesh Nadkarni
Married to Anupama Nadkarni
Father of Priya and Praveen Nadkarni
Passed away on 13th October 2023

Bharath will be remembered as

❤️ A simple, humble, and modest gentleman who believed in making this world a better place to live.
❤️ A loving and responsible son who deeply cared for his parents.
❤️ A devoted and understanding husband who stood by his wife through thick and thin.
❤️ A strict yet affectionate father who ensured his children achieve excellence and the right set of values.
❤️ A friendly and protective brother who had a close bond with his siblings.
❤️ A mischievous and jovial uncle who was concerned about his nieces and nephews.
❤️ A responsible and dependable brother-in-law and son-in-law who was always there.
❤️ A thoughtful and kind-hearted nephew who always cared for his aunts and uncles.
❤️ An intelligent and hardworking student who passed his examinations in distinction and respected his teachers.
❤️ A hardworking, diligent, and trustworthy employee who loyally worked hard for multiple years with integrity and dedication and was awarded many accolades.
❤️ A responsible and accountable boss who ensured his team put in their best efforts.
❤️ A strict yet supportive leader who was concerned about his team members.
❤️ A diplomatic and honest liaison for government agencies
❤️ A true Rajkumar fan who used to only watch Rajkumar movies.
❤️ A dedicated devotee who used to perform Pooja every day with great discipline.
❤️ A responsible and generous citizen who contributed to women’s welfare, vocational training for disabled, old age homes, energy conservation, environmental conservation, etc.

On his birth anniversary, he is dearly missed and fondly remembered by family, relatives, and friends.

Bharath, you are nestled in our hearts and will remain there forever!
Founded in 2005, Chitrapur Heritage Foundation (CHF) is a Section 501 (c)(3) not-for-profit charitable organization and donors receive the maximum charitable deduction allowed by law. The mission of CHF is to provide a vital link for amchis in the US to stay actively connected with our Chitrapur Math and our Guruparampara. Currently, CHF Chapters are located in four main regions across the United States of America. Over the past decade, amchis in the US have supported students’ education and promoted sustainable development of the village of Shirali.

The activities of CHF includes:

- Facilitate the collection of annual “Vantiga” payment from every earning Saraswat in the US - “Vantiga” is used to support and maintain the upkeep of our spiritual centers in Bengaluru, Gokarn, Mallapur, Mangaluru, and Shirali
- Support education institutions administered by Math-sponsored trusts: Srivali High School, Kotekar Campus of Saraswat Education Society, and Parijnan Vidyalaya.
- Finance the post-primary education of 100 students at the Srivali High School through the “Sponsor-A-Student” Scheme
- Contribute towards the preservation of the rich cultural heritage of the Chitrapur Saraswat community in the US, by celebrating festivals like Yugadi, Ram Navami, Gokulashtami, Navratri, Diwali, monthly satsang, and Prarthana Varga for children

CHF is a philanthropic organization that provides an avenue for US-based “amchis” to support the operation and maintenance of Shri Chitrapur Math as well as support the post-primary education of students in Chitrapur, Karla, Mangalore, and Shirali, and women empowerment programs administered by Parijnan Foundation.

CHF is set up with many Corporations/Organizations such as Bristol Myers Squib, Johnson & Johnson etc. to receive Matching Gifts. CHF has also registered with Benevity in order to make it easier to participate in workplace giving programs such as those at Apple, Google, and Microsoft.

For more information, please contact Arun Heble (arheble@yahoo.com) Tel: +1-215-666-3200 or Pramod Mavinkurve (pmkurve@gmail.com). Tel: 908-616-1497.
Art Corner

Aahana Amol Kalyanpur Age: (6 yrs), Saraswat Colony, Santacruz West, Mumbai.

Nysha Ashwin Balwalli (8 yrs), Huballi

Ketaki Benegal (11 yrs)

Adi Shankaracharya on earthen plate by Hemant Kombrabail
The Sanskriti Parichay Yatra of December 2023 had 51 attendees who had flown in from all over the world including the US, Canada, the UK and Singapore. The NRI coordinators were pleasantly surprised that so many people wanted to experience this cultural heritage trip, and there was much excitement and anticipation ahead of our travels.

Many of us had come to reconnect with and understand our roots as Chitrapur Saraswats, be in the Divine Presence of our beloved H.H. Shrimat Sadyojat Shankarashram Swamiji, as well as to connect with other Amchis from across the world and build lasting connections. The attendees ranged from ages 12 to 79. A packed schedule was planned across Mangaluru, and Shirali with day trips to other locations like Gokarna, Mallapur and Gersappe. There were four pillars around which organisers planned the yatra: religious/spiritual, Math activities, culture, and nature.

We assembled in Mangaluru on 22nd December and were warmly greeted by the sanchalaks who had volunteered to guide us through the trip, led by Kutty Heblekar and Priti Panemanglor. We visited four of our Chitrapur Maths in Mangaluru, Shirali, Gokarn, and Mallapur, and partook in bhajan seva and prasad bhojan. We also visited temples of importance to our Chitrapur heritage, including Sri Umanaheshwara Temple in Mangaluru, Shree Ananteshwar Temple at Vittla, and the Shree Patta Vinayaka Temple and Koti-teertha at Gokarn. Our visits to the Maths and Temples were that much more impactful thanks to the enlightening presentations by Dharmapracharak Chaitanya Gulvady and Jyoti Divgi on the history and migration of Chitrapur Saraswats from the banks of the Saraswati River in the Kashmir-Haryana region to the Amchis we are today.

Our trip coincided with the Datta Jayanti festival on 26th December, and we were blessed to have been in Shirali with our Pujya Swamiji, to follow the Guru Pujan on the auspicious occasion and offer Bhiksha seva and Padukapujan (a first for many of us). On the auspicious occasion of Datta Jayanti, a few projects and new initiatives were announced by Praveen Kadle, including a major
We visited both the GEMS campus in Mangaluru and Srivalli High School in Shirali. The students in Mangaluru presented a thought-provoking drama on the role of time, among other performances. The students at Srivalli High School recited a portion of the Bhagavad Gita, leaving us in awe.

Under Swamiji’s guidance, several Women Empowerment Schemes are underway to uplift society in and around our Maths. During our yatra, we had on-site visits to almost all these initiatives. At the Shri Parijnanashram Handmade Paper Unit at Kembre, guided by Lakshmi Shiroor, we experienced the processes employed and learned about the skills and resources needed to produce the paper used for products like notebooks and bags. Next was Samvit Sudha where, escorted by Vinati Udiyavar, we saw the ladies being trained in screen printing and block printing. We also visited one of the Self-Help Groups under the Parimochana project along with Sheela Kumble, where we interacted with the beneficiaries, to touch and feel the delightful products they were creating, and to learn from them how to weave Bhatkal Mogra flowers into garlands.

The Shivirarthis were also guided through the Kembre farms where we saw fresh produce being grown and ate some spicy fresh peppers. Gourish Padukone took us through the Goshala and told us of the work being done to bring in Indian breeds of cows. We were keen to participate in Karseva as well and were put to work raking the leaves in a section of the farmland, where, a little friendly competition went a long way when seeing which group could make the largest pile of leaves!

Being introduced to the natural ecosystem of the North Kanara region was a treat. Nature has the power to renew and refresh, but also teaches important life lessons through direct interaction. We visited Alvekodi beach, Maravanthe beach, Tannirbhavi beach, Sharavathi Kandla Mangrove boardwalk, and Gersappe forest. Our games of kho kho at the beach, the ethereal sunset we witnessed in the presence of Swamiji at Alvekodi, and the sunrise trek through Gersappe forest gave us the time to connect, introspect, and create life-long memories. The time at Gersappe was an outstanding feature of the yatra as we were keen to catch a glimpse of the endangered Lion-tailed Macaque (LTM). The volunteer team at Gersappe fed us delectable seasonal and local festival food at every meal, while Vasanth Reddy, (IFS) and Praveen Basrur spoke about the delicate ecosystem supporting LMTs and the conservation work being undertaken.

As Amchis, it is natural for us to have an appreciation for and affinity with the arts, and so the Shivirarthis were happy to present a talent show including dances (Dandiya, Kathak, Bharatnatyam and Odissi), a tabla solo and songs (a duet and a Konkani version of ABBA’s “Thank you for the music”). At Gersappe, many of us were excited to be able to witness Yakshagana, the folk dance-drama, by Guru Hegde’s troupe from Gunavante. We marvelled at the impressive costumes, dramatic makeup, and the exciting retelling of “Sita Apaharan”. Finally, the yuvas and volunteers presented a medley of songs, a Bharatnatyam dance and a skit on the mannerisms of our beloved sanchalaks which ended with them being brought on stage for the ‘mundu dance’.

Through all these exciting events, the highlights were the interactions that we had with Swamiji. We had many occasions to be in His Divine Presence, such as during the Deepaprajyalan, Datta Jayanti Dharma Sabha, as well as informal sessions in the Dhyanamandir, at Alvekodi beach, and our trek to the ruins of Rani Chennabhairadevi’s (the pepper queen’s) Fort. Several of the Shivirarthis also took their mantra diksha during this trip and Swamiji met each one of us and that gave us the feeling of a personal connection and fulfillment. The sessions where all Shivirarthis were in conversation with Swamiji, were heavily peppered with pearls of wisdom for each of us to bring back to our daily lives.

This yatra has become an irreplaceable memory that will impact our lives. We left with a sense of gratefulness to our Gurushakti for instilling us with strength and steering us in the right direction. In these eight days, we experienced and learned about many different aspects of our Math, our way of life, and history. We return home with promises to further strengthen our ties; some action on this has already begun in the form of online classes to continue our studies of pranayama and Sanskrit. From forging new friendships to establishing a deeper understanding of our roots, as well as connecting with our Punya-Bhoomi and our Beloved Swamiji, we have etched everlasting memories into our minds.
Most of us have seen Aruna Bankeshwar diligently playing the harmonium while Ganesh Bankeshwar is on the tabla, during the bhajan or Ashtavadhan seva in Shri Chitrapur Math. We present, in their own words, a glimpse of their spiritual journey in our ‘Couple-in-seva’ series...

Humility Is The Key...

Aruna pachi says:

In the year 1997, our Chitrapur Saraswat samaj was blessed with Parama Pujya Sadjoyat Shankarashram Swamiji as our 11th Mathadipati. That was when my association with Shri Chitrapur Math began. We had just shifted to Malleswaram, Bengaluru and luckily, Pujya Swamiji’s Chaturmas in 1998 was in the Bengaluru Math. I attended the Guru Pujaan, Devi Pujaan and Shiv Pujaan performed by P.P. Swamiji. Slowly, I started getting involved in other activities of the Math and also attending bhajan classes run by Mullerpattan Sharada pachi. We had a really nice group.

In 1999, Madiman Malinipachi wrote a Sangeetika based on the life of Sant Appayya Samarth. Our bhajan group travelled to many places like Chennai, Mumbai, Ramnagar, Vittal, Bailur (sthana of his Guru Vimalananda) and performed the Sangeetika. I had learnt light classical vocal music whenever there was an opportunity during my husband’s postings to different places. That has been of great help to me, till date...

Going down memory lane, when we were newly married, we stayed with Shiroor Shankar maam (my husband’s maternal uncle) for a few years. At that time we got the golden opportunity of being blessed by Parama Pujya Parijnanashram Swamiji III whenever Guru Swami used to break his journey at Dharwad and stay in Shankarmaam’s place en route to and from Mumbai.

In 2001, we shifted to Shirali and took a rented house close to the plot we had bought from Nagarkatti Mohan maam and started construction of our house. By God’s and Guru’s Grace, the construction was over in August 2002 and we moved into our home...My first one-on-one interaction with Pujya Swamiji was in the year 2002 when I took mantradiksha. I experienced many positive changes in my life thereafter...

During the early years, I visited the Math occasionally. In 2008, P.P. Swamiji introduced Prarthana varga for children under 15 years of age to familiarise them with our Math and Guru Parampara and also to expose them to the Bhagavad Gita and other stotra-s, bhajan-s, and more. Under the guidance of Sorab Keshav maam, I started conducting Prarthana varga. I also did voluntary work in the Math’s women empowerment scheme, Samvit Sudha. Since January 2022, I have been offering my seva in the museum. Doing japa, anushthana, pujan, pathan, under Pujya Swamiji’s Guidance has enhanced concentration and helped greatly in my personal sadhana.

During Chaturmas 2023, Convenor Satish Tonse maam planned everything meticulously and ensured that Pujya Swamiji’s Chaturmasya vrata went off very well. Local devotees actively participated in all the activities of the Math. Many out-station devotees also came and offered various forms of seva like bhajan, Yakshagana, kirtan, talks and so on...

My participation in our Math’s spiritual activity happens every day. We attend the Ashtavadhan seva regularly and although I have not learnt to play the harmonium formally, I started playing after coming to Shirali. The practice of playing the
harmonium at the Math during the Ashthavadhan seva and bhajan seva has greatly helped in enhancing this skill.

Seva, according to me, is voluntary work done in the Math, or for it, with total humility, like worship, without expecting anything in return. My pranam-s at the Lotus Feet of Parama Pujya Swamiji for giving me all these wonderful opportunities!

**Ganesh maam says:**

In 1956, when I was around 10 years old, I visited our Math for the first time with my father and had Darshan of our 9th Guru - Parama Pujya Anandashram Swamiji.

Later, I met Swamiji once more at Baindoor (my native place) in the Ugrankar family home, where He stopped on his way from Udupi to Shirali. We attended the Deepa - Namaskar (which used to be called Divatige Salam at the time). Swamiji travelled in a grey-coloured Dodge which had a soft purr. Later too, I visited our Math from Baindur during Anandashram Swamiji’s tenure.

In the early '70s, I met Parama Pujya Parijnanashram Swamiji III at Saraswatpur Dharwad a few times during my stay with my maternal uncle Shri Shankar Rao A Shiroor who was the president of the Dharwad local sabha. At that time, Swamiji used to stay in the right wing of the same house during His visits. We used to eagerly clean up and decorate the rooms reserved for Swamiji before His arrival. We would also organize bhajan and music programmes before deepanamaskar.

In the first week of January 2000, we performed Maharudraabhishek seva for five days at our Math. At that time the possibility of settling down in Shirali arose to my mind. We searched and finally zeroed down on a plot of agricultural land owned by the Nagarkattis in Bandikashi. I was working in Karwar and began visiting Shirali over weekends to develop the land. During one of my visits, I met our Mathadhipati Parama Pujya Sadyojat Shankarashram Swamiji who blessed my desire to settle in Shirali. Thereafter, we completed our present home - ‘Shivaranjani’ and we moved in, in September 2001. I received mantradiksha from Our Beloved Swamiji in 2002.

I was appointed President of the Chaturmas Committee in 2003. Since then, I have been actively involved in Math activities like vantiga collection, participating in weekly bhajan programmes and leading samoohik Gayatri anushthans. In 2004, I did seva as warden in Anandashraya for some time and later served as Hon. Secretary of Guruprasad Highschool, Mallapur. I have also worked as secretary and treasurer of our local Shirali sabha.

I also played an active role in the formation of the Saraswat Colony of 34 plots in the name of Chitrapur Saraswat House Owners’ Association for the benefit of Amchi-s wishing to come and settle down in Shirali. We purchased 6 1/2 acres of agricultural land from four private owners, converted the same into non-agricultural land, constructed a compound wall around the whole plot, dug two borewells, constructed an office room, a meeting hall, overhead water tank in each building, got approval of plots with proper road, water and electricity connection for each and registered in the individual names of association members. We were able to complete this huge task after overcoming many hurdles at each stage.

It has become our daily routine to visit our Math in the evenings for maha-mangalarati and Ashtavadhana seva during which, I play the tabla and my wife, the harmonium.

I have seen significant changes in the life of our community members and other residents of Shirali in the last two decades under the Mathadhipatya of Pujya Swamiji...

We have learnt bhajan-s, pujan, pranayam, and the importance of nama-japa and anushthans from our Swamiji. Local women have become independent through Pujya Swamiji’s initiatives like Samvit Sudh and HMPP. The average standard of living has gone up through the unique self-help scheme-Parimochana and needy children get free education and excellent facilities at Srivali High School and thereby, the hope of a better future. In Kembre farm, rice, coconuts, vegetables and flowers are grown and this helps our Math to attain self-sufficiency to a great extent.

I would like to conclude by repeating that our community is extremely fortunate to have Parama Pujya Sadyojat Shankarashram Swamiji as our Mathadhipati, for He is a friend, a philosopher and a guide for each one of us in our journey towards self-realisation!
Kanara Saraswat Association organises

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On Sunday 07th April, 2024
from 9.30 am onwards
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JAI SRI RAM!

Ashwini Prashant
(Hon. Secretary - KSA)

Sunil Ullal
(Hon. Secretary - Sports & Cultural Events, KSA)

LAST DATE FOR ENROLLMENT
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2024
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20.1 Read the examples given below. Accordingly fill in the blanks in the other examples.

The 7th Case in Sanskrit is used to denote location or time. The following words in bold are Masculine words with case ending of सप्तमी विभक्ति ।

Eg. विद्यालयः – विद्यालये, कण्डोलः – कण्डोले, मेघः – मेघे, जनकः – जनके,
( सायाने, प्रामे, कणे, देवार्थे, तसादे, प्रासादे, वृक्षे, विद्यालये, वित्तकोषे, पर्वते, नगरे, कण्डोले)

1. विद्यालये छात्राः पठन्ति ।
The students study in the school.

2. कण्डोले पुष्पाणि सन्ति ।
The flowers are in the basket.

3. ------------ भवनानि सन्ति ।
There are buildings in the city.

4. ------------ शीतलं जलं वहति ।
Cold wind flows in the evening.

5. ------------ पुष्पाणि विकसन्ति ।
The flowers bloom on the tree.

6. ------------ उदानानि सन्ति ।
Many gardens are in the village.

7. ------------ रजत-पुष्पाधानी अस्ति ।
In the palace there is a silver-flower-vase.

8. कृष्ण: ------------ मालां धारयित ।
Krishna wears a garland around the neck.

9. ------------ मन्दिरम् अस्ति ।
There is a temple on the mountain.

10. ------------ मीनाः निवसन्ति ।
The fishes live in the lake.

11. ------------ देवीविग्रहः अस्ति ।
There is a statue of the Devi in the temple.

12. ------------ धनम् अस्ति ।
There is money in the bank.

Answers given on Page 50

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शिव शक्ति सामरस्य
मोहित कारककल

अदभुत हया प्रकृतीच्या मायेला भूलून
निमित्त होणाऱ्यां खालीला बदला जीव भावात
आत्म भावनेते उठलो तीव्र कठोरकल
आलो देवी मालिनी शरणागत
केले शत्रु शत्रु वनन्द लिहिया चर्चात
सुरु जाली जीव भावातून मुक्तीची चढचकल

पडली रंगी मजबूती त्या प्रेमठिन निर्माण मोरीची
झाले काय हे विकल्पण नवरात्रे स्पन्दन
जिजासु आलो देवी उपासने साठी
अपेक्षी तितजरणिका प्राप्तेना
कि हया मुद्रा अजानीची कर उद्धार
सोडवूनी पाश्माय भव बननान

अर्थात भावनेते केली पुढे वाटचाल
अर्थ मान्य जीवनाचे केले तत्त्व संपूर्ण
ज्ञान तिच्या झगझगत्या ऐश्वर्याला
हनि आकर्षित केले कार्य रत्नार्थक
अपेक्षी तितजरणी जी काही सैवा
झाले जीवनातील भवभाव सर्व नष्ट

आत्म, जिजासु, अर्थात आणि जागृती
सर्वां माणून करिसायी ती दिव्य सम्पत्ती प्रदान
रंगी मात्र जी पडली तिची साधकांत्री
नेती नेती चे देघ सर्वां मार्गदर्शन
शिव उभूविष्यवाच्य मार्गी प्रशस्त
अष्टक शिववस्त्रपाचे प्रकटन करी प्रदान.

सूर राहू दे!
संदीप हटटगडी

संगीत हेच जीवन आणि संगीत हीच पूजा!
जे सूर कानावर पडतात तेच चांगले वाटतात!
संगीतात जातु आहे तेच कठीजहा!
मी संगीत आणि त्याच्या जगात मन्न झालो!
आणि आजुबाजुच्या गोष्टी विसर लागलो!
माझे संगीतात निताने प्रेम आणि त्यांचे गायक
आणि संगीतकार हेच माझे दैवत!
एवढे संगीत एकून पण ती काही संगीत आत्मसात
करू शकतो नाही!
पुढे जर योग आला तर मी संगीतात्या देवांना आणि
सर्वसंबंधी देवीला प्रणाम करू ही विद्या आत्मसात
करू अपण हि रवीक, किशोर, नमा, आशासारखी
गायनघर मेहफिल रंगदू, हीच माझी इच्छा!!

“कोंकणी आदगत्यो आणि वाक्प्रचार”

1. ग्रह फिरल्याअ मारींग फिरता.
   When the stars have turned astray, even the head turns.

2. ठणा घायलाम उज्जवले खेदन्ये.
   A person living in a thatched roof house should not play with fire.

3. तरी बाईस पदेंतु जात.
   A young wife causes jealousy.

4. प्रत्यक्षाचा प्रमाण नाका.
   A thing actually seen needs no proof.

5. पाप आरिषेलेकडे भय आस.
   Where there is sin, there is fear.
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The tension at the martial arts dojo was palpable. The sensei had put an end to the sparring midway. I had taken a hit to my face. There was a trickle of blood from a cut on the corner of my lips.

The sensei indicated that the class was dismissed. As I started moving out along with the others, he stopped me. “Had enough action for the day?” There was a hint of a smile on his face. “Come. Let us go for a walk.” He led the way to the riverside.

“Look at that big rock. See how the water is flowing around it? Let’s see what you can learn from this. Now let’s practice. You attack.”

As my hand moved in with a punch, he stepped aside. The sensei moved fast – his feet seemed to be everywhere, smoothly gliding as if dancing. His hands barely touched me, gently deflecting my blows.

“Now I will attack. In an actual fight, your opponent will not use any sequence or form. You have to use a combination of techniques to defend and attack.”

We spoke as we sparred, even as I tried to match the agility and pace of the sensei’s attack.

“But Sensei, how do I reach that stage where my movements become effortless and smooth?”

“Practice, practice, and more practice. Knowing is not enough, we must apply. Make your movements as smooth as the running water.”

“Can these techniques work against big opponents?”

“Become like water, my friend; shapeless and formless.” He continued, “Just like water changes shape according to its container, do not restrict to a particular style. Adapt and build your own style, and let it grow. Imbibe the very nature of water – soft one second and thunderously powerful the next. Be flexible in your tactics, yet resolute in your goals.”

“What about fighting many at a time?”

“You will learn as you progress. But remember one thing my friend, your mind is limitless. As you think, so shall you become.”

“They teach so many styles. How can one learn so many things? That way I will keep learning forever and never become a sensei.”

“Learning never stops. Learning bit by bit every day results in large impact over a period of time; build your own unique style and master it – that way you become a sensei.”

There was silence for a while, broken only by the shuffling of our feet and heavy breathing as we practiced.

He continued, “Life is simple, like the water. We tend to make it complicated.”

“Hack away at the unessential. Keep your style simple, practice brevity in your movements. Simplify!”

We stopped our practice to catch a few beautiful moments of the setting sun.

“It is getting late now. We will meet at the dojo tomorrow. Come an hour earlier.”

The next day when I reached the dojo, my sparring partner was already there. The sensei nodded and smiled. “You both have completely different styles of fighting. One has a lot of power, but lacks nimbleness. The other has agility, but needs more aggression. You have a lot to learn from each other. Together, you can be a deadly team. Now practice.”

The days at the dojo and the time spent with the sensei and my sparring partner remain etched in my memory. There are some lessons that we learn the hard way. They are also the ones that we retain over our lifetime.

“There is no secret ingredient. It’s just you.”

“Knowledge and willpower cannot substitute action.”

“When facing adversity, rediscover and recalibrate yourself so you can be your best.”

“Defeat is a state of mind. You are only defeated when you accept it”

“Learning is never cumulative; it is a movement of knowing which has no beginning and no end.”

In the development of any skill, there are
It wasn’t just Oliver Twist and King Midas who wanted more. The world is centred firmly round it. More is part of commerce. More food, more varieties, more places to go, more to buy, wear, see, experience and watch.

Some of us come from a time when there were just one or two brands of soap, oil, footwear, chocolate and so on to be had. So more was more of the same. I once sent a child in boarding school a box of mithai. ‘Thank you, I loved the 36 sweets,’ he said, and added, ‘Can I have 36 more?’

It was 36 of the same, though. More-ness today stems from choice. Sitting here at my laptop, I want a lighter, smarter, more advanced one. Products are also the centre around which extensions and accessories compete for our attention. Something we buy and eat has the potential to fail with re-ordering because we have options and what we call ‘taste’ is actually our whim, derived from choice. A pizza or kabab we don’t like can be replaced by another. More and better go together.

In cinema or on television, the work of ‘more’ never ends. In the midst of a mounting choice of channels and films, we are often unable to select something, so we switch-switch-switch. Market intelligence kills itself on understanding this phenomenon and matching our viewing preferences.

Sequels and prequels are a clear part of more. Recently we saw Squid Game on Netflix. The brilliant survival shocker film seemed to end perfectly in itself. But no, there’s Season 2 announced. When the Star Wars sequel VII The Force Awakens opened in Los Angeles in 2015, fans queued and slept on pavements the night before. Hundreds travelled across the country to see it early before it opened in other parts of the US four days later. Clearly primacy and ‘more’ go together. In the old days, some people just had to do a ‘first-day-first-show’ of a new film to stay in the club.

Our planet is obviously not the limit, there is outer space and beyond. Jeff Bezos of Amazon opened Blue Origin, the space tourism company, in 2000. It aims to make space travel more accessible and cheaper. Years ahead, people have paid for unbelievable destinations, and are in queue. In 2018, SpaceX (co-owned by Elon Musk of Tesla) announced a private circumnavigation mission, slated for 2023, to the moon. It is called the dearMoon Project. Musk and Bezos themselves went into orbit in crewed space crafts.

And finally, the wisdom lines on ‘more’ as a goal, an aspiration. In Kung Fu Panda, Master Shifu, senior master-trainer in the Jade Palace, sternly challenges Po the panda who pleads for a softer, slower approach: ‘If you only do what you can do, you will never be more than you are now.’

Usha Aroor has worked extensively at publishing educational books with Orient Blackswan. She has written–edited ‘White Dove’, a series on peace education, and two books for Karunashraya, the Bangalore Hospice Trust. Her interests include content design for textbooks, ethics training, opera and theatre. (uaroor@gmail.com)

Live To Lead Another Day - Girish Karnad

(Cont’d from page 43)

plateaus and moments of lull. And then there are those breakthroughs - those moments of mastery that make the day-to-day discipline worthwhile. It’s these transcendent moments that get me out of bed, ready to continue the journey of learning for another day.

What experiences and learnings have shaped you as a leader? What makes you get out of bed and live to lead another day?

Girish is a life coach, consultant, and trainer, in the field of IT and HR, with over three decades in multinational IT companies. He has been a director on the board of SVC Bank since 2018.

****
In the early 1900’s, when people from smaller towns and villages in Maharashtra and even coastal Karnataka started moving to Mumbai (Bombay then) to earn their livelihood, they wanted cost-effective accommodation, as the salaries then were low. To help them, the authorities built several buildings with One Room tenements on each floor of 3 or 4 storied structures, with common toilet facilities. This is how the Chawl System started in Mumbai.

I have experienced Chawl Life for 20 years - from my birth in 1943 to 1963, which was up to my second year of Engineering. This was in Saraswat Colony, Santa Cruz - where one of the buildings was a Chawl, with 16 tenements and eight families staying on each floor. These buildings had come up in the year 1919. We had one Room, which was used as a Hall cum Bed Room, and a separate small Kitchen behind, which included a Bathroom (Mori), which was covered by a curtain. The entire Chawl had four common toilets outside on each floor and one toilet was shared by two families; these were locked and two separate keys were given to the families.

All these 16 families (eight on each floor) stayed as a Big Joint Family and the culture was that all the main doors were always open, except at night. Anyone could enter other’s flats and there was no formal request or permission required. It was just a matter of trust and being a part of a big family. I remember, when my younger brother was just around a year old - during the day, he would be carried by the neighbours to their houses, from one resident to the other. My Amma was never under any tension and was assured that he would always be in safe hands in one of the neighbour’s houses.

The most important aspect was - that no ladies ever got worried if the sugar or tea powder was over in their house. It was an accepted norm, that any neighbour would oblige them unhesitatingly. This was the kind of bond amongst the neighbours.

In any flat system, residents would have a complete set of furniture. But in the Chawl system, where space was at a premium, the entire sitting arrangement used to be with 3 or 4 folding chairs. There would be one double bed for parents and one additional mattress kept on the bed, which was spread on the floor for children at night after the chairs were folded and kept in a corner. We had one table for studying at home. I and my younger brother Deepak would sit on either side of the table, sharing one common table lamp. I have used the same table even for Engineering Drawings and the Drawing Board used to occupy the entire table. But we never complained about any inconvenience during those days.

I remember, as a school boy of 13 or 14 years, I played with a Table Tennis Racket and a ball on my own, inside our house. I used to hit the TT ball on a common wall with our neighbour and when it bounced back on the floor, I would hit the ball again on the wall. The noise made by the ball could be heard in the adjoining flat as well. On hearing this, the next-door little girl Viju Naimpally (Anuradha Kulkarni after marriage), who was around 4 or 5 years old at that time - used to come running to our house with her wooden TT racket and play along with me. Such things were very common in Chawl system. Similarly, when I was learning Flute from our Vyayamshala Teacher in the evening - I used to practice playing it during weekends. Then I started learning to play another instrument called Bul-Bul Tarang on my own and practicing that too. When I was doing this practice, some neighbours used to watch me playing these instruments from outside. Such things do not happen in closed-door flats, but were very common in the Chawl system.

In the early to mid-50s, owning a Radio was not very common. In our Chawl, one Bailur Anand and Tarakka were the only family who owned a Radio. Radio Ceylon used to be very popular those days and every Wednesday from 8.00 PM to 9.00 PM, the entire Chawl used to gather outside their window and listen to Binaca Geet Mala! The Bailurs never objected to this crowd outside and it was an accepted norm. As children, we enjoyed this.

The most important aspect in Chawl life was
sharing the joys and happiness. Probably, it was sometime in 1953 or 1954, when Bajekal Baab (who was working with Air India) and his wife Suniti (who were staying in the opposite building called "C Block") were proceeding to London on a holiday. The day they left – he was wearing a Full Woolen Suit, looking very handsome, and Suniti in a nice saree with a lovely full length Sweater (suitable for the European climate) walked with their bags towards the Taxi waiting on the road. All the residents of our Chawl were standing outside to wish them bon voyage - since going abroad was not very common in those days. We could see a kind of happiness on the faces of all those who were standing outside. It was a nice feeling. I may have been just 10 or 11 years old at that time - but I clearly remember that happy scene even after all these 70 years.

One more common practice among the ladies during summer, was to make Papads, Vadios, Shevai, etc and keep them for drying in the Sun in the rectangle in front. This normally used to get turned into a group activity.

One may not believe, that in one flat the number of people who stayed at a time used to vary anywhere between 4 to 8 members or sometimes even more. This was very common in Chawl life.

When we got the allotment of a bigger premises in the same Saraswat Colony sometime in the year 1963 and shifted there - for few months, my Amma, Deepak and myself had some kind of discomfort and missed something - it was nothing but the warmth of the chawl life.

In December 2014, we organized a get-together of the residents who had stayed in the D Block Chawl in Saraswat Colony, Santa Cruz, decades earlier. Almost 58 to 60 residents participated in this successful event - with many from outside Mumbai also being present, sharing nostalgic memories.

I hope I have been able to provide readers with a flavour of what Chawl life was in those good old days. As no photograph was available of our chawl in those days, I have sketched the same below.

Jairam Khambadkone is an amateur writer and has been a regular contributor. He can be contacted on - jk.khambadkone@yahoo.com

This is how our Chawl used to look like

As no photograph was available of our chawl in those days, I have drawn a sketch of the same.
In the last article, I shared the ever-changing innovations in health insurance. However, innovation is not always associated with positive changes.

There are a lot of malpractices that are prevalent in today’s world. Today, I will touch upon the health insurance claim procedures, malpractices, and a few remedies that one should bear in mind.

**Why does one buy a health solution/ health insurance solution?**

One needs to understand that for most advisors, life insurance stands high on the priority list, it is health insurance that should take precedence over any other policy. Remember, this is one of the five must haves in every portfolio - Life, home, vehicle, personal accident being the other four.

While Life insurance pays claim only in case of death, health ensures that your wealth and hard earned savings don't go down the drain due to medical emergencies. Think of it, health challenges or hospitalisation can be recurring expenses instead of a one-time life insurance claim paid to the nominees.

I would say, health insurance is a wealth preserver than a mediclaim.

Yet, the proof of the pudding lies in the taste, the claim experience. And this is where, today we hear a lot of not-so-good experiences.

Let's glance through it.

**How to claim?**

We have two ways to claim health insurance - reimbursement and cashless. Cashless is preferred by all health insurance companies. This is because of the understanding of documented tariffs set by the hospitals, whereas in terms of non-empanelled hospitals the treatment costs are never standard or documented. Hence in reimbursement, the time taken to claim is longer since it involves cross-verification of the facilities, billing patterns, and unreasonable billing. On admission, the general procedure is to take admission by paying a deposit (refundable) and the hospital sets off the claim with the insurance company. Remember, they might ask for health insurance papers. It is preferred that you give them a photocopy or send the same to their email. Do not give them the original.

**How does one know which are cashless hospitals?**

When we get admitted to popular or well-known hospitals, they usually have the names of the health insurance companies displayed for cashless at the insurance department itself. If there is one insurance company that is displayed, it is assumed that most of the other insurance companies too would be accepted for cashless.

Remember, it isn’t compulsory that one has to go cashless since it is a cashless network hospital. Often we hear that the bills get inflated since we have health insurance. We can pay for the bills initially and claim the expenses later too. However, one has to have the funds handy and bills and prescriptions, and line of treatment papers filed properly.

**Where can we experience some shortcoming in claim procedures?**

First at the reception or admission counter. The deposit that is paid is seldom sought back. Neither will the hospital remind you of it nor will the health insurance companies pay you this. We need to remember; it is our money (refundable amount) that we ought to ask for. Usually, the hospital pays this within a fortnight. Yes, while collection happens instantly, the payout won’t be that fast. They will ask for the NEFT/RTGS details to transfer the amount, so have details handy.

Secondly, at the time of treatment. While an initial amount is sanctioned towards the claim to initiate the treatment, the hospitals usually start overcharging under the pretext of doctor visits.

We need to understand that a doctor’s visit is necessary for our well-being, however, these visits can only be two (2) in a day, and that too by one doctor at each visit accompanied by the attending nurses. The hospital usually bills the patient by having 6-8 doctor visits. The
insurance companies pay a lot of attention to these things. The main doctor cannot have 3-4 junior doctors along with him and also charge the doctor visit fees for each one of them.

Ask the hospital or the matron about the number of doctor visits and if possible, the visit details and timings are mentioned on the board, so one can take a pic too for records.

Also, one needs to keep a tab on the consumption of IV, cotton swabs, etc (consumables), one can judge the daily usage based on the illness.

Third, is at the discharge stage. While the doctor gives the discharge, the billing section usually sends the final bill to the insurance companies for final approval. Usually, this procedure takes 4-6 hours max. However, with the patients waiting perpetually for discharge instructions, get frustrated. The hospital authorities here start blaming the insurance company and bad-mouthing them and the claim processes.

The real reason for the delay is that the hospital hasn’t even sent the bills for clearance. And out of frustration, the patients pay the remaining bill and leave for home. Only to realize that the insurance companies have paid the balance to the hospital within an hour of us leaving the hospital premises. This effectively means the hospital has two amounts with them, one from the company and the other from us. How does one collect the excess amount? The hospital might ask us to approach the insurance company, but we need to put our foot down so that the hospital pays the amount to us since the payment was made to them directly by us. Remember, this is a cashless claim, one cannot pay partly from the company and partly from us. There might be some back and forth or exchange of communication with the hospital, yet it is the "Hospital" that has to pay you directly into your bank account. In cashless, all payments are made by the insurance companies to the hospital only.

Another way is to request both the insurance co and hospital authorities to have you kept as c.c in their communication. Most won’t do that, however, there isn’t any harm in trying it.

Insurance companies usually send us updates by email and registered mobile numbers, which do help a lot. Remember, the insurance companies want you out of the hospital ASAP and the hospital wants you to stay there as long as possible.

Fourth is when the Junior doctor visits and makes notes/observations.

There are instances when they mention points that make our claim void. Always seek the details as to what they have mentioned. These are Junior doctors and may not be well-versed with insurance terminologies.

**How does one remain fool proof?**

Keep proper documentation of every little paper and chit that you have and file it. If possible, the ones looking after us can remove images and save it in a folder date-wise. Secondly, if the medical treatment is planned, it is advisable to seek approximate expenses from a couple of hospitals. That will give you a fair idea of the health expenses.

Check if the doctor has any other visiting clinic or facilities. It might be cheaper for you to go through him as a patient rather than directly land in the hospital and get the treatment from him.

Always, register your claim with the insurance company in advance so that they know the approximate damages that they might incur. You can also give tentative dates and hospital names. This also allows you to be in the good books of the insurer.

Last but not least, always seek your advisor’s help. They are there for a purpose. You should be around the patient to provide moral and emotional support and let all of the backend nitty gritty be handled by genuine and experienced advisors.

While there are many other examples that one can share, it’s difficult to pen every instance. All I can do is volunteer to help out those who need assistance or clarification.

**In case you need more details, you can reach out to Rajesh Hattangady on rajesh@thiink.in or 9821434512. He is a practising financial planner since 2003.**
Here and There

Report on the activities of Bengaluru Local Sabha for December 2023

On 8th December Samaradhana of HH Shrimad Vamanashram Swamiji was observed with Shri Chitrapur Guruparampara Pathana, Bhashya Pathana and Ashtavadhana Seva.

On 22nd December on the occasion of Gita Jayanti, Sampurna Gitapathana was rendered by sadhakas in the morning which was followed by Shrimad Bhagavad Gita Puja. In the evening, on this occasion, there was a welcome address by Bengaluru Local Sabha President, Shri Chaitanya Shiroor and talk by Chief Guest, Smt. Sunanda Sagar on ‘Gita Mahatmya’ which was followed by Bhashya Pathana.

Shivasayujyam Samuhika Seva began on 21st November as a part of which Vimarsha would be conducted in one month and Abhiyakti during the subsequent month. On this occasion, on 3rd December, Vimarsha was conducted by ywati Ankita Karnad on the importance of chanting Stotras and shlokas.

In addition, all the regular programmes were religiously performed, including the Durga Namaskar on Fridays by Ved. Shri Vijay Karnad Bhat.

Report by Vijayalaxmi Suresh Kapnadak

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A name that spells its class!

Report by Saikrupa Nalkur

Our Institutions

Saraswat Mahila Samaj, Gamdevi

Gamdevi Saraswat Mahila Samaj, conducted an interesting and ladies’ all-time favourite cooking competition, “KON JATTA CHEF” on 13th December 2023 in the samaj hall. But the twist in the tale was, that the dishes had to be made using leftover rice. It was a thoughtful task. But as we all know, we Aamchis are known for not wasting and throwing away anything edible without utilising it to the last grain. Young and senior ladies participated in this competition and came out with yummy dishes and new recipes.

Our new member Mrs. Leena Kotwal introduced the judges, Mrs. Neela Balsekar and Mrs. Swati Puthli, who too were thrilled to taste and judge the competition. There were about seven sweet dishes and seventeen savoury dishes. OMG, so many yummy dishes could be made using leftover rice. Ms. Sanika Kodial bagged the first prize for her sweet dish and Mrs. Nivedita (Daksha) Bellare bagged the first prize for her savoury dish.

All the members enjoyed a scrumptious meal together, which was followed by our senior-most member, Mrs. Nalini Kamath’s NOT OUT ninetieth birthday celebration. The evening party came to an end with a vote of thanks by Mrs. Rupa Mankikar.

Report by Vijayalaxmi Suresh Kapnadak
CLASSIFIEDS

BIRTH

Baby girl “SHYLA’ to Saumil Karnad and Aarti (Nee Shukla) on 28th December at Bangalore. Granddaughter to Anil and Arundhati Karnad. Great-granddaughter to Vasant and Late Rachana Hervatte and Late Somshekhar and Late Saroj Karnad.

FLAT FOR SALE

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DOMESTIC TIDINGS

BIRTH

We welcome the new arrivals!

2023

Nov 20 : A son (Ram) to Aishwarya and Sanmesh Mahesh Kalyanpur at Mumbai.
Dec 28 : Baby girl (Shyla) to Aarti (nee Shukla) and Saumil Karnad at Bengaluru.

MARRIAGES

We congratulate the following couples and wish them happy married life!

2023

Dec 21 : Sanjana Mahesh Kalyanpur with Yash Vijay Kallianpur at Mumbai.
Dec 25 : Ankita Kishore Karnad with Aniketh Janardhan Savnal at Bengaluru.

OBITUARIES

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

2023

May 28 : Shantamurthi (Prakash Mavinkurve) (75) at Thane.
Sept 30 : Pradeep Kundaji (74) at Chinchwad, Pune.
Dec 30 : Padbidri Gopinath Rao (P. N Rao) 91 at Pune.
2024
Jan 12 : Vasudha Murlidhar Haridas (nee Vasudha Hemmad), 97 at Mumbai.
Jan 16 : Girish Ramakrishna Amladi (92) (ex Bengaluru) at New York.
Jan 16 : Kishan Mohan Balse (58) at Mallapur.

Donations

Kanara Saraswat Association is grateful to the following donors:

Emergency Medical Relief Fund
Well-Wishers 20,000/-
(In memory of parents and in-laws)

Medical Relief Fund
Gayatri R Kaikini and family 50,000/-
(In memory of Ravindra Ramakant Kaikini)
Namrata Deepak Nagarkatti 2,00,000/-
(In m/o Dr Shivram and Nalini Nagarkattii & Mr Pandurang & Shanta Mavinkurve)
Children of Balkrishna Savur 1,00,000/-
(In m/o father Shri Balkrishna Savur)

Scholarship Fund
Children of Balkrishna Savur 1,00,000/-
(In m/o mother Smt Tara Balkrishna Savur)
Anjali Arun Shete 1,00,000/-
(In m/o husband Arun Ganpat Shete)

Distress Relief Fund
Gayatri R Kaikini and family 50,000/-
(In memory of Ravindra Ramakant Kaikini)

NHH Renovation Fund
Praveen Purushottam Kadle 5,00,000/-
Sanjay Pundalik Pakhale 1,00,000/-
Harish Patel 1,00,000/-

Answer to सरल सर्वसूत्रम्

Exercise 20.1 - 1. विधालये 2. कण्डोले 3. नगरे 4. सायन्हाळे
5. वृक्षे 6. गामे 7. प्रासादे 8. कण्ठे
9. पर्वते 10. तडागे 11. देवालये 12. वित्तकोषे
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<td>12 months to 24 months</td>
<td>7.60%</td>
<td>7.10%</td>
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<tr>
<td>331 days to 364 days</td>
<td>7.25%</td>
<td>6.75%</td>
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<tr>
<td>180 days</td>
<td>7.00%</td>
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