KSA Holiday Home
NASHIKA

Beckons
Inauguration of the four refurbished units in the KSA's Nashik Holiday Home

Invitees from Nashik seen with Kishore Masurkar, President, Uday Gurkar, Vice President and Mahesh Kalyanpur, Chairman, KSA

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Notice is hereby given to all Regular Members (Members) of SVC Co-operative Bank Ltd. (Formerly The Shamrao Vithal Co-operative Bank Ltd.) (hereinafter referred to as “SVC Bank”). The Bye-Laws of SVC Bank require individual members to hold minimum 50 equity shares and non-individual Members to hold 100 equity shares. SVC Bank has in the past notified its Members holding less than the qualifying shares to increase their holdings so as to qualify to continue as Members of SVC Bank. A request is now being made to all Members who hold less than the qualifying number of shares to buy the required number of additional shares before 28th March 2024.

SVC Bank has amended its Bye-Laws to change the face value of its shares from Rs. 25/- (Rupees Twenty Five) to Rs. 10/- (Rupees Ten). This will take effect from 1st April 2024. Members holding odd number of shares will therefore need to buy one share of Rs. 25/- before 28th March, 2024 to facilitate conversion. In case the Member does not purchase the additional one share, the fractional amount of Rs. 5/- would be refunded to the Members and the balance shares will be converted into shares with face value of Rs.10/- each. From 1st April 2024, minimum qualifying holding of individual Member will be 125 shares of Rs.10/- each and 250 shares of Rs.10/- each for non-individual Members.

Hence we request, all individual Members who hold less than 50 equity shares and non-individual Members who hold less than 100 equity shares to apply for additional equity share/s on or before 28th March, 2024.

SVC Bank has launched an online portal for application of additional equity share/s for it’s Members. Those Members, whose mobile numbers and/or email addresses are registered with SVC Bank will receive an SMS/email with an embedded link to apply for additional equity share/s online. Those Members whose mobile numbers/email addresses are not registered with the Bank are requested to approach any SVC Bank’s Branch (visit www.svcbank.com to find the nearest branch) with an identity proof and Membership details for application of additional equity share/s. In case of any queries please write to sharesdept@svcbank.com or call on +91 022-66999999/66999775 during business days and hours.

We request co-operation from concerned Members and request you to apply for the requisite number of equity share/s on or before 28th March, 2024. We also request all Members to update their mobile numbers/email addresses/current demographic details, to enable SVC Bank to share important updates about their shareholding periodically.

Sd/-
Ravinder Singh
Managing Director
SVC Co-operative Bank Ltd.

Date: 20.02.2024

SVC Tower, Jawaharlal Nehru Road, Vakola, Santacruz (East), Mumbai 400055.
Dear Members and Readers,

One of the important events that took place during January was the inauguration of new units of Nashik Holiday Home (NHH) which happened on 27th January 2024. This function was attended by many residents of Nashik. Kanara Saraswat Association owns this property at a very prime location in Nashik City known as Pandit Colony. As you all know, Nashik is a beautiful city situated on the banks of the Godavari River, making it a sacred site for Hindus worldwide. According to Hindu mythology, during 14 years of exile, Lord Rama is said to have made Nashik His temporary residence. The city’s location on the Godavari River has made it a holiest place for Hindus. Once every 12 years, the Kumbh Mela is held, which is a grand pilgrimage festival. It was also known as Panchavati during the Ramayana period.

Apart from the above historical and cultural significance, Nashik is often referred to as the Napa Valley of India due to its high agricultural production. More than half of India’s vineyards and wineries are located here, earning Nashik the title of the “Wine Capital of India”. It is said that around 90% of all Indian Wine comes from Nashik Valley. Kanara Saraswat Association owns a Holiday Home in such a beautiful city. It has 10 rooms of which 4 rooms are now renovated and for the rest, there are plans to renovate the same soon. The charges for the stay for members and non-members are published on the Kanara Saraswat website. You will be able to see the photographs of the new rooms in the NHH photo gallery and also in this issue. I earnestly request you all to visit this holy place and take the benefits of staying there as well as visiting historical, cultural, and mythological places.

One of the auspicious month for all of us is the month of Magha. This month marks the dawn of the day for the devas. During this month, we celebrate many festivals and special occasions. Magha Snanam (or holy bathing), Ganesh Jayanthi, Vasanth Panchami (Goddess Saraswati was born), Ratha Sapthami (dedicated to worship Sun God, Surya), Bhishma Ashtami (Bhishma, the warrior and grandfather of the Kauravas and Pandavas, breathed his last), Madhwa Navami (Sri Madhwacharyas – most important Philosopher-Saints disappeared before the eyes of his disciples), Maha Shivaratri (Festival dedicated to worship Lord Shiva), Magha Purnima (Full Moon Day), Bhishma Ekadashi (Sri Bhishmacharya narrated the Vishnu Sahasranama to the Pandavas), Magha Navaratri (Ninth day of Shukla Paksha and Devotees worship Devi Durga) etc. During this period, you will also find many Vardhanti celebrated at our Shri Chitrapur Math’s holy places.

I wish to re-iterate that Kanara Saraswat Association provides educational, medical, and distress relief to needy persons as its main objective. I have been urging through KSA magazine to every family, to become a member of this association so that the association can foster the spirit of brotherhood and cooperation among members. The membership comes for a very nominal amount. Different types of membership are available. Details are given in this issue. It is because of the greatness of all those who started this association including our Late Rao Bahadur Shri Shripad Subrao Talmaki who suggested the formation of this association and the efforts taken by all the earlier and present committee members, we have reached this level. To make it stronger, I wish every family, young and elderly, who have not yet become members to take this opportunity to become members to fulfill the objective for which this association was formed.

I wish each one of you healthy and happy days ahead.

Uday Gurkar
Letters to the Editor

Dear Editor,

Your February issue was very good as usual. The story of the doctor family of Savur’s made me realize what a noble profession medicine is. We need more of their ilk to cure the millions of sick people in this world. The Military Musings was good to read and I came to know how disciplined the armed forces are. The health and lifestyle guru Upasana Bijoor showed how a good diet and exercise can help us to lead a long and healthy lifestyle. Kudos to her! The dosas are an integral part of our food and writer Shobha Amarnath’s book ‘Dosa Samrat’ will go a long way in our new culinary dosa diet! Live to Lead an Another Day by Girish Karnad was an ode to the Eastern lifestyle and disciplines with expertise in martial arts. More by Usha Aroor was an eye-opener on how the times have changed over the decades in the consumer fields and how everything has become a shopper’s delight. Overall an issue worth reading again and again!

Sandeep Hattangady

:- With Best Compliments -:  
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The Editor's Column

Dear Readers,

This month we feature KSA's very own Nashik Holiday Home. The occasion being inauguration of the four swanky, refurbished units. Do read about the history of how the far sighted vision of the members of KSA's Managing Committee in the 1960s, has created this wonderful asset in the city of Nashik.

The Holiday Home provides a convenient base for tourists who want to visit all the religious places in and around Nashik like Kalaram Temple, Panchavati, Trimbakeshwar Jyotirling Mandir, Shirdi, Shani Shingnapur etc. Do go through the compilation of tourist places, thoughtfully put together by Anjali Burde, and plan your next long weekend for a trip to Nashik!

With the refurbishment of the four rooms in the first phase, KSA hopes that the number of Bhanap visitors will see a substantial jump, and also expects donations to start flowing in for the refurbishment in Phase 2.

March is the month when International Women's Day is traditionally celebrated. While KSA will have an online event on 23rd March to felicitate and honour Bhanap ladies who have excelled in their respective fields, in this issue, we decided to bring to the fore all the women who silently and efficiently work for this magazine, as well as those ladies who are serving on the current Managing Committee.

Bhakti Ullal brings you an engrossing interview with the dynamic octogenarian, Neela Balsekar, who goes down memory lane and also talks about how, on goading from her daughter-in-law, Rupa, she has become an active YouTuber, sharing interesting aamchi recipes.

Siyा Ragade, the 21-year-old self-made music prodigy, created history of sorts by becoming the youngest Indian to perform solo with her Western classical flute at the Prithvi Theatre in Mumbai. Vaishali Heblekar, our Pune-based team member brings us up to speed on how young Siya managed to successfully clear tough music exams, just by listening to Western classical pieces.

This month's Parisevanam, so ably managed by Shailaja Ganguly, has Vinayanand Kallianpur in the ongoing series, Sahavasa, wherein he shares warmly treasured memories of H.H. Shrimat Parijnanashram Swamiji III.

The Military Musings column contributed by Maj Gen B.Nagesh Rao, features a humorous article authored by Capt. Anil Gonsalves (Retd.) of the Fox Squadron, 54th Course, NDA.

Financial planner, Rajesh Hattangady spells out the ten different Term Plans which not many of our readers would be aware of. Do read through his piece to understand how there’s more to insurance than just vanilla life insurance.

Anjali Burde's column on the culinary treasures of India takes us to the state of Uttarakhand this time.

In addition, we bring you the Sudoku, Art Corner, poems, and a host of articles in the Devanagari pages.

We are sure that you will enjoy going through this issue, as much as we did, putting it together.

Ramkishore M. Mankekar
BECOME A MEMBER

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<td>18 years and above: ₹ 1200 +</td>
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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

Kanara Saraswat Magazine

Revised Advertisement Tariff effective 01 January, 2024

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

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Classified Advertisements:
First 30 words ₹ 650/- and ₹ 25/- per extra word (for members) + GST 5%
First 30 words ₹ 700/- and ₹ 25/- per extra word (for non members) + GST 5%
Abbreviations will be treated as Full Words
Special characters such as .!* will not be treated as Full Words
With the inauguration of the refurbished units at the KSA’s Nashik Holiday Home, let’s go down memory lane, into the origins of how this wonderful recreational space for our community has evolved since 1965......

In the early 60’s, the then Managing Committee of KSA decided to look for a suitable place where the members of our community could take their families for an outing and return refreshed back to the mundane chores of city life. And so, it was in 1962, that KSA first bought a plot of 27,000 square metres at Bhandhardhara, a picturesque hill station close to Nashik was shortlisted. But with the India-China war breaking out, things came to an abrupt standstill.

In 1964, while scouting for alternate sites where a recreational holiday home could be put up at the earliest, a place near the Central Bus Stand, Nashik was chosen. The site was within walking distance from the bus stand and seemed ideal. And given the salubrious climate of Nashik, the Managing Committee hastened to purchase the plot.

H.H. Shrimat Anandashram Swamiji was invited for the foundation stone laying ceremony on 15th March, 1965 and work was begun with donations from Bhanaps, for the construction of four fully self-contained units. Late S.K. Nadkarni was the then President of KSA, Late R.P. Talgeri was the Hon. Architect, with N.P. Kulkarni being the Contractor.

H.H. Shrimat Parijnanashram Swamiji inaugurated these four units on 7th July 1968 and the KSA Nashik Holiday Home, as it is known today, commenced operations. Current Chairman of KSA, Mahesh Kalyanpur, who was just around five years old in 1968, remembers sitting in his father's lap, Late Dinesh D. Kalyanpur, then Hon. Secretary of KSA who performed the Bhoomipujan.

Since the majority of our community members belonged to the middle class, each unit was fully furnished and the individual kitchens were well-equipped with utensils and LPG cylinder-powered gas stoves. With all these conveniences, a family just had to check in and use the kitchen to cook food that they liked. Those days, people preferred home-cooked food to restaurants for obvious reasons.

Over the years, these four units became very popular and KSA decided to build four more units within part of the property that was thus far being used as a garden.

The Foundation stone for Phase 2 was laid on 15th May 1993 by the then President of KSA, Late Suresh L. Kati. Work progressed briskly and the four spanking new units were inaugurated on 12th November 1995 by Late Sadanand G. Bhatkal in the presence of then KSA President, Late M.R. Hosangady. Late Uday Nadkarni was the Hon. Architect and Milind Kapse was the Contractor.

Nominal charges were levied to KSA members for a comfortable stay. Over the years, an option of providing meals on request was added for the convenience of those who did not want to use the kitchen facility. But now, with a plethora of restaurants within walking distance, tourists staying here would be spoilt for choice!

Within the compound, visitors will be able to see trees that were planted by H.H. Shrimat Anandashram Swamiji, H.H. Shrimat Parijnanashram Swamiji, and H.H. Shrimat Sadyojat Shankarashram Swamiji during their respective visits and stay in the Holiday Home.

During the early 2020s, a need was felt to refurbish the Holiday Home and make it more contemporary. Consequently, an ongoing fundraising drive has enabled KSA to refurbish four units.

On 27th January 2024, these swanky units, tastefully designed by architect Rachana (Varsha) Kadle from Pune and executed by the contractor Raman Mishra's team, were formally inaugurated by KSA President Kishore G. Masurkar and Vice President Uday Gurkar in the presence of Chairman Mahesh Kalyanpur, Hon. Secretary for the Holiday Home, Rajan Kalyanpur and local invitees including Bhanaps of Nashik.

Kishan Chandavarkar, the local livewire who’s an invaluable resource for all the Bhanaps of Nashik, and Radhakrishna Kodange, the manager of NHH, with his wife Geeta, had made excellent arrangements for the Satyanarayan puja, which
was followed by the inauguration and a sumptuous lunch for the gathering.

KSA extends an open invitation to all its members to utilize and experience the comfort of the new units at special introductory charges of ₹ 1,500 per night and to non-members for ₹ 2,000 per night for two persons.

The current Managing Committee of KSA is confident that donations will start flowing in for the renovation of the older units in the days to come.

*****

Things to do In and Around Nashik

Our team member Anjali Burde brings you the low-down on the things one can do while staying at our Holiday Home

Nasik or Nashik is a fast-developing city in Maharashtra. Situated on the banks of the river Godavari this ancient city has a religious, mythological, historical and cultural significance. Its name is derived from the Sanskrit word ‘nasika’ meaning nose. As per legend, it was here that Lakshman had cut off the nose of the demoness Surpanakha.

Nashik, along with Haridwar, Prayagraj and Ujjain are believed to be the places where drops of nectar fell from the pot of nectar (amrit kalash or kumbh) when Lord Vishnu was carrying it towards the Heavens. Hence it is in these four cities that the Kumbh Mela is held.

Nashik is also called the Grape City of India as around 1.75 lakh hectare land here is under grape cultivation. Consequently, there are also many wineries situated in and around Nashik. Lasalgaon near Nashik is also India’s largest wholesale onion market as Nashik contributes around 80% of Maharashtra’s onion production.

There are many tourist destinations one can visit, for which our KSA Holiday Home can be an ideal base camp. The Holiday Home can make arrangements for its guests to visit any of the places of their interest during their stay. So a Pilgrims tour, Trekking trips to Igatpuri and Anjaneri Fort, a Tour of Vineyards or a combination of all these can be experienced.

Let us explore some sightseeing options that Nashik has to offer.

Shri Trimbakeshwar Jyotirlinga Temple
The temple is located between three hills namely Brahmagiri, Nilagiri and Kalagiri. It is dedicated to Lord Shiva and is one of the twelve Jyotirlingas. While 11 Jyotirlingas have Shiva as the main deity, the extraordinary feature of the Jyotirlinga located here is its three faces embodying Lord Brahma, Lord Vishnu and Lord Shiva. The temple is 28 kms from Nashik City and 40 kms from Nashik Road. The Kumbh Mela is held here every 12 years and the next one will be in 2027.

Panchvati – signifies the ‘Garden of Five Banyan trees’ which exist in this temple complex on the left banks of the Godavari river. It includes the Ramkund, Sita Gufa, Shri Kalaram Mandir with its unique black stone idols of Shri Rama, Sita and Lakshman and many other holy sites. During their 14 years of exile Shri Rama, Sita and Lakshman are believed to have made this place their home.

Muktidham Temple – This temple complex is located in Deolali Gaon, a suburb of Nashik. Made from white makara marble it has idols of most of the Gods and Goddesses of the Hindu pantheon.
Replicas of the 12 Jyotirlingas are also displayed here. The complex has a temple of Lord Krishna which has paintings depicting scenes from His life and the Mahabharata. The verses of the Bhagavad Gita are written on the walls.

**Pandavleni Caves** – Built during the 3rd century BC and 2nd century AD, the 24 caves housed the Hinayana Buddhist monks. All of the caves are Viharas except the 18th which is a Chaitya. Caves 3, 10, 18 and 20 have magnificent sculptures and many caves have rare inscriptions that are still legible.

**Sula Vineyards** – Overlooking the Gangapur Lake, Sula Vineyards is the largest wine producing company in Nashik. It is a popular destination offering a tour of the winery and a wine tasting session to the visitors. It has a resort and also restaurants on the premises.

**Coin Museum** – The campus of the Indian Institute of Research in Numismatic Studies houses this Museum, the only one of its kind in Asia with a rich collection of the Indian currency system. The displays include coins, dyes, photographs, terracotta and artefacts through centuries. The Museum is situated on the Nashik-Trimbakeshwar road.

**Anjaneri hills** – These hills are believed to be the birthplace of Lord Hanuman. Anjaneri hills also hosts a beautiful fort which is very popular among trekkers.

**Igatpuri** – This hill town lies amid the Sahyadri Mountains. It is famous for the Dhammagiri Vipassana Centre which attracts visitors from all over the world. Temples, forts and waterfalls are other attractions of this beautiful town.

**Saptashrungi temple** – This temple stands atop a hill range surrounded by seven mountains hence the name. There are 400 steps leading to the temple or one can also use the funicular trolley to reach the top. Saptashrungi is considered to be the half amongst ‘three and a half shaktipeethas’ located in Maharashtra, the other three being Mahalakshmi, Tuljabhavani and Renuka mata.

**Shirdi** – The temple town of the 19th century saint Shri Sai Baba is around 95 kms from Nashik and takes two hours by road. A pilgrim centre, it has the Samadhi temple which has the mortal remains of the saint. The Dwarkamai Mandir where Sai Baba lived, Chavadi and Gurusthan are other places which devotees visit.

**Shani Shingnapur** – Around 75 kms from Shirdi this village is known for its temple of Shani Dev. As per tradition, women were denied entry into the temple but in 2016, after a Mumbai High Court intervention, the Trust allowed entry to women devotees. It is said that none of the houses in the village have doors as Shanidev has assured the villagers that they will be protected from burglars and dacoits.

So dear readers we urge you to pack your bags and take a short trip to Nashik, enjoy the ‘Home away from Home’ feel of our very own Nashik Holiday Home and explore the sightseeing options in and around this beautiful and historic city.

***** ◆◆◆◆◆◆
Kanara Saraswat Association organises

"SR CITIZEN PM’S GET-TOGETHER"

On Sunday 07th April, 2024 from 9.30 am onwards in the KSA’s Shrimad Anandashram Hall, Talmakiwadi

Eligibility: Pachhis - 55+ Years Maams - 60+ Years

Lots of fun and frolic including
Dance, Music, Childhood Activities, Quiz, Games followed by a sumptuous lunch

Contribution: Rs. 250/- per person (For Breakfast and Lunch)

Contact KSA Office: Shobhana / Swati 022-23805655 / admin@kanarasaraswat.in

JAI SRI RAM!

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

LAST DATE FOR ENROLLMENT
30th March 2024
"Life has no reverse button...." Says Neela Balsekar

Presenting a freewheeling interview by Bhakti Ullal with 84 years young Neela Balsekar

BU: In a world where we are juggling to do the essentials, you have successfully done so many things. What is the secret?

NB: “Life has no reverse button so you have to gracefully accept the role GOD has bestowed on you, and do your best (without stamping on other people’s toes).”

I could never go out and work, as my husband’s business was in Bangalore and Pune. The children were growing up and I loved those years when I could devote all my time to my children and my family. As I see our sons and daughters-in-law giving so much love and respect to my husband and me and the grandchildren being so caring, I feel that my love and care are coming back to us multifold!!

BU: Tell us about your childhood and your years growing up.

NB: I was born on 25th August 1939 and my childhood was spent in Ghatkopar, which was a little village in the early forties. My father used to work in the Military Accounts Department and he was allotted a Bungalow. There were only three other bungalows around. The Compound was huge with two large warehouses in which two small planes were parked. Very fierce-looking Pathans from the North West frontier used to guard the complex. But they were very loyal. They had assured my mother to have faith in them and that they would protect our family during the Hindu-Muslim riots around the time of independence.

After schooling at Chhabildas High School, I obtained my bachelor’s degree in Microbiology from St Xavier’s College, Bombay University. We would travel by train which used to be quite empty in those days.

During my childhood, the standard of living was very simple. There was rationing due to the Second World War and my mother used to create delicious dishes out of the limited ingredients available. Our bungalow was a picnic spot for all our relatives and friends, who would regularly arrive unannounced for lunch and dinner. We used to have a cook, but I wondered how my mother coped with all these unexpected guests! Her favourite sentence used to be, सुधारसुनू व्हरका, which translates to ‘accepting people and situations and doing your best’. These words played an important role in my life. I not only learned to cook with simple ingredients from my mother, but also the important lessons of patience and tolerance. Like most Chitrapur Saraswat ladies, she would make tasty bhajias and bhaji with skins of pumpkins and cauliflower stems, aloowadi with leaves of ridge gourd, soups, and bhajiyas of Greenpea pods. My mouth still waters when I remember these.

BU: Mumbai city has changed so much over the years, what about the city you miss the most?

NB: Mumbai has changed so much. We are more formal now and the family keeps busy watching TV shows and now OTT series rather than meeting friends or relatives. Even neighbours are reluctant to help each other in difficulties.

I miss the friendly atmosphere!

BU: You have always been recognised as an outstanding cook by your family and friends. But now thanks to your YouTube channel ‘Amchi cooking with Amma’ the world can appreciate your skills. Tell us how this happened.

NB: My sons and the lovely girls who came and made our family complete are wonderful. Rupa, Shyam’s wife is like our daughter. After my mother passed away, I was very depressed. Rupa encouraged and helped me to start making cosmetics since I had done a course in that. The shampoos and moisturizing creams were very popular. Many beauticians and 2-3 doctors used to buy it regularly. But I stopped it after I met with an accident and developed terrible pain in my back and knees.

Then at the age of 82 during COVID we started a YouTube Channel, “Amchi Cooking with Amma.” My cooking videos are entirely Rupa’s effort! She told me Amma you are never too old to set a new goal or to dream a new dream.

The selection of the dish, shooting the video, setting up the set, and editing the videos, are all done by her. She has managed beautifully, despite having a busy work schedule and managing the family. I thank my Gurus and God for the wonderful family and friends I have!

BU: What was it like being a part of the translation team for the English version of the iconic Saraswat recipe book Rasachandrika.

NB: Translating Rasachandrika was a wonderful experience. Nirmala Bhatkal was my elder sister Kumudini Talgeri’s neighbour and one day she called me and asked if I would translate the Marathi Rasachandrika into English. Malu
Hattangadi had already done half the translation. I translated the remaining recipes and Dr. Sunita Mukherji translated the home remedies. It was very difficult to find the English names for the ingredients in the beginning, but I enjoyed it. We did it individually and then the Committee members compiled it. Now “Rasachandrika” has gone all around the world. One well-known Chef even wrote to us, saying how wonderful Amchi recipes taste with the local ingredients used in them.

Rasachandrika was the recipient of the ‘House of Fame’ award at Culinary Chronicles in July 2018.

BU: Commentaries on saints you have written have been performed several times as part of kirtan programmes. We would love to hear about them and the experience of performing them.

NB: Writing Kirtan based on the life of Param Pujya Shree Anandashram Swamiji was not an effort at all! I used to read our ‘Guruparampara’ written by Umabai Aroor, the great bhakta of our Gurus as well as the book on Shivanand Swamiji of Baad Math and the Special souvenirs published at the time of Pujya Anandashram Swamiji’s diamond jubilee.

Whenever worried or unwell, I would read these articles and find great solace. So, writing about Swamiji came naturally. I felt blessed, as if I was in HIS presence.

I had often read Charitra of Pujya Mataji Krishnabai of Ramnagar, Kanhangad. When I was given the wonderful task of writing a commentary on her life for the documentary that was to be filmed on her birth centenary, my husband and I went and stayed at the Ashram for 8-10 days. Every morning Pujya Shree Satchidanand Swamiji would narrate the incidents about Param Pujya Pappa and Mataji Krishnabai. It was like being in their presence and I felt we were surrounded by immense love and peace. It was very gratifying to hear from many people that my devotion, Bhakti and feelings have been expressed beautifully in the commentary. It was my good luck to get such an opportunity and I thank Smt Vrinda Tirkkanad and Late Dr Satyendra Tirkkanad for recommending me for it.

While writing Kirtans on the lives of Sant Kabir, Sant Janabai, and the great Saints of Pandharpur Moraya Gosavi of Chinchwad, Haribaba of Phaltan, I felt that they all bestowed their blessings on me.

BU: You have also researched and written a book in Marathi titled, ‘Prasiddhi pasun dur rahilele sant’ on 10 lesser-known but powerful saints. Do share something about it.

NB: Writing about the great Saints was a wonderful experience. I used to read the Ramayana, Mahabharat, and many Puranas which would come along with Kalyan Magazine (Charitras of many great saints). We have a big collection at home and I loved reading them every night. When a publisher asked me if I would like to write I agreed and selected my favourite Saints and wrote about them.

Reading and writing about divine people, who are born on this earth only to enlighten and guide others on to the road of Nirvana is something I immensely enjoy. During the months working on this book, I felt great peace and forgot my aches and pains, my frustrations and complaints. My whole outlook on life has changed. I thank the Divinity for this.

BU: What are some life lessons you would like to share with our readers?

NB: Be grateful for all you have been bestowed with. Many people in this world lack even the basic needs or are deprived of limbs, sight, or have some other handicap. Some are orphans with no one to love and support.

Thank God every day for all you have been given. Be kind, be loving, and be helpful to others. Even a friendly smile or a kind word will help cheer up people! At my age, every morning is a new blessing, another chance to experience some more of this adventure that is my life. Make the Most of it! Thank you very much for this opportunity. GOD BLESS YOU!
In a symphony of devotion and jubilation, the echo of Ayodhyapati Shri Ram's name resonated along the banks of the majestic river Sharayu. Meanwhile, in the bustling city of Mumbai, the Saraswat Club and Santacruz Sabha were fervently gearing up to commemorate the long-awaited return of Lord Shree Ram to Ayodhya.

As the afternoon sun bathed Ayodhya in its golden glow, the Sadhakas bore witness to the divine Pran-Pratistha. Simultaneously, in the heart of Saraswat Colony, the air was thick with anticipation as residents of all ages eagerly awaited the grand celebration of welcoming Shree Ram lalla. And what better way to honor the auspicious occasion than with a spectacular Palkhi Utsav?

The atmosphere was electric, adorned with flags fluttering in the breeze and flowers dancing through the air. The resounding Jai Jaikars of Shree Ram and the powerful Shankanaad reverberated, creating an aura of spiritual exuberance. Every corner of the colony echoed with joy as children, youth, and the elderly alike gathered to participate in the joyous procession.

The highlight of the evening was undoubtedly the Palkhi Utsav by children, where beautifully decorated palanquins carried the divine presence of Shree Ram through designated stops. At each halt, the residents poured their hearts out in devotion, offering aratis and heartfelt offerings. To add a touch of surprise, the Lord was treated to an enchanting Lezim Performance by the energetic youngsters and adults of the society, while kids danced with sheer joy and bhakti carrying their beloved Lord Rama on their shoulders.

The festivities continued with soul-stirring Bhajans and the rhythmic chanting of stotras and mhantyos like "Rami Rangale" were sung after the Palkhi Utsav.

Regardless of age, everyone joined in, transforming the celebration into a musical extravaganza. The excited vanar sena, the tiny tots, sang bhajans with unmatched enthusiasm, their voices blending harmoniously with the melodies, creating an atmosphere of pure bliss.

In this divine celebration, age became irrelevant as the entire Saraswat Colony united in a chorus of devotion and celebration. The air pulsed with the spirit of unity, love, and unwavering faith, making it a night to be remembered—a night when the heart of the city beat in sync with the divine rhythm of Lord Shree Ram’s return to Ayodhya.
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.
Siya Ragade’s Solo evokes a Standing Ovation!

VAISHALI HEBLEKAR

Siya Ragade, 21, is one of the youngest artists ever to have performed a solo with her western classical flute for the Symphony Orchestra of India, which is India’s only Western classical symphonic orchestra. She received thunderous applause from a discerning audience at the Prithvi Theatre in Juhu, Mumbai recently.

She played solo with the piano as an accompaniment and also played a duet with the saxophone. She was the youngest and only Indian to perform in the group. Others were all musicians who had been trained in music for many years and had come from abroad.

Born in Chennai to parents Jaideep and Sarita Ragade, she grew up between Pune and the US. While in the US, when in Grade 5 or Middle School, she was introduced to the Western ensemble orchestra bands, where the students were shown different types of musical instruments like the flute, clarinet, and oboe. At age 10, she picked up the Western classical flute, made out of metal components – sterling silver, unlike the bansuri made of wood and bamboo. She found the instrument to be extremely sonorous.

In the US, she trained under the best mentors for about three years, after which the family returned to India. For almost seven years, she had to train on her own as they couldn’t find a western classical flute teacher. She taught herself the pieces required for musical examinations conducted by the Associated Board of the Royal School of Music (AVRSM), and completed her graduation in that with a distinction. She completed Grade 6-8 just by listening to music pieces and studying by herself. The jury was surprised and impressed with the repertoire that she had built, without having a formal teacher.

With her repertoire, she auditioned for the Symphony Orchestra of India and became part of the team.

Siya’s role model is a world-famous flautist named Emmanuel Pahud and she aspires to reach international audiences like him.

Having topped her batch for an undergraduate degree at Symbiosis Centre for Media and Communications, with a specialization in Advertising, she is presently pursuing Western classical music as a career at the National Center of Performing Arts (NCPA) at Nariman Point, Mumbai.

Siya is working towards making it big in the Western classical music industry, with the support, love, and blessings from everyone.

*****

Rotary Club Honours Pandit Omkar Gulvady

The Rotary Club of Thane Suburban felicitated Pandit Omkar Gulvady with the prestigious Rotary Vocational Excellence (ROVEX) Award, for his contribution to Hindustani classical music in Thane, during the "Sursamvaad" program on 17th February, 2024. The Club’s Past President, Smriti Gulwady was the event coordinator.

SBI General Insurance and Entod Pharma were sponsors for Sursamvaad, the club’s annual programme to promote Hindustani classical music amongst the younger generation.
We are deeply saddened to share that Shobha/Amma left for heavenly abode on the morning of 13th January 2024. You were a shining light who brightened the lives of many as a daughter, sister, mother, wife, grandmother, aunt, friend, role model and mentor. We miss you and your presence every day!
Deeply mourned by: Mallapurs, Nadkarnis, Nadkarnys, Irdes, Koppikars, Vinekars, Jejris, Yederis, Chandavarkars, Relatives and Friends.

DEDICATED WOMEN TO BE FELICITATED ON INTERNATIONAL WOMEN'S DAY (IWD)

Our Aamchi Women who have done/doing great work with sacrifice consistently for the society in Social and Educational fields, Performing Arts and Literature and also directly or indirectly helping KSA for number of years with sense of belongingness by finding out time from their Studies/Service/Profession and so on are pride of any community.

The noteworthy contribution of such WOMEN must be recognized for their exemplary work with sincerity, selfless attitude without expecting anything in return on International Women's Day (IWD) to be celebrated this year by KSA on Saturday 23rd March, 2024 at 5.30 pm.

We at KSA will greatly appreciate your suggesting/recommending the names and contact nos.of Ideal Aamchi Women known to you with brief Profiles highlighting their accomplishments to KSA Email : "admin@kanarasaraswat.in" and/or contacting our SMT SHOBHANA RAO on 9920799335 on or before Sunday 10th March, 2024 and assist KSA in finalising 5 such dedicated Women to be felicitated during this year’s International Women’s Day (IWD) ONLINE.

Looking forward to receive your encouraging response as requested.

Thanks and Regards

Ashwini Prashant
Hon Secretary KSA

Sunil Ullal
Jt Hon Secretary
Sports & Cultural Events
The Women in KSA

RAMKISHORE M. MANKEKAR

8th of March is celebrated as International Women’s Day. In keeping with the sentiments of the occasion, I thought, why not bring to our readers, a bit about the ladies who assist me in ensuring that your favourite KS magazine hits the stands on time, every time. And while at it, also feature the women who are part of the KSA’s current managing committee.

The first fortnight of every month is a very busy time for the magazine team comprising Anjali Burde, Bhakti Ullal, Vaishali Heblekar, Adya Nagarkatti, Sujata V. Masurkar, Roopali Kapnadak Sawant, and the latest entrant, Roopa Mankikar who will be looking into the Marathi and Konkani pages. And of course, there are the other two junior members, Paartha Ray and Vedant Heblekar, about whom we will talk, some other time.

Anjali Burde

After retiring as the Head-Mistress of the Primary Section in Gokuldham High School & Jr. College, for 19 years, Anjali reignited her passion for writing and found a suitable avenue, when in May 2020, she was invited to join the KS magazine’s editorial committee. Her initial responsibility was to check and edit articles shared by the editor. In November 2021, she started writing the Culinary Column. Additionally, she regularly helps in proofreading the draft of the magazine and also contributes other articles for the magazine.

Since the responsibilities as a member of the editorial committee are fulfilled without the need to step out from home as communication between the editor and members of the editorial committee is mainly through email and occasional phone calls, she is free from the hassle of commuting. Also, while bringing to our readers, the Cuisines of India through her column, she has been able to explore India’s rich culinary traditions – something which has added to her knowledge and culinary skills.

Whenever she has free time from her homemaker duties and writing, she indulges in her favourite hobby which also helps her relax – hand embroidery. She has explored and tried different hand embroidery styles such as Kutchh work of Gujarat, Kasuthi embroidery of Karnataka, Kantha stitch of Bengal, Japanese Sashiko, and Contemporary cross stitch designs.

Amongst her role models is Savitribai Phule, the first Indian Teacher who also set up the first school for girls and continued undaunted on her mission, despite being humiliated and ostracised by society.

Bhakti Ullal

Bhakti is a financial services professional with a great flair for reporting and writing. She has, what’s known in journalism, as, ‘a nose for news’ and that is evident in the number of unusual and interesting stories she keeps doing for our magazine!

Interviewing people is one of her favourites, as she gets to connect with new people from diverse backgrounds and share their stories in their own words with our readers.

But she is also ever ready when it comes to writing articles and composing puzzles and fillers.

In her spare time, being a committee member of the Saraswat Mahila Samaj enables her to interact and work with many delightful ladies. Her eclectic interests range from art, yarn crafts, origami, music, and of course, writing.

Her one major inspiration who has also made the greatest impact on her life is her kind and gentle mother whose presence she always feels. She is her eternal inspiration who always encouraged her to live life with grace and gratitude.

Sujata Masurkar

Sujata is a veteran when it comes to being involved with the KS magazine. She has been doing the layouts of the magazine, month on month, for over 27 years! On receipt of the edited articles and other content from the editor, she lays out the pages and creates the pdf file, which post approval, is sent to the printers. All of this work is
done online and her expertise comes in handy when there’s an urgent need to change or relay the pages just before it goes for printing.

The job of laying out the pages is a bit challenging, as the colour pages and also the black and white pages have to be in multiples of four. Balancing the pages is fun, though sometimes she has to work hard to get the correct results.

Her homemaker routine continues when she is not working on the magazine. Besides being a ‘green thumb’ when she tends to her indoor and outdoor plants, she attends Sanskrit conversation classes and conducts ‘uchcharan’ classes for others. Shiva Sayujyam activities also keep her busy.

While many ladies have inspired her, the top of her mind, is her mother’s elder sister, Late Mrs. Sarala Kalthod - she was not only an educationist and a social worker. She was a very affectionate, considerate and straightforward lady. When she lost her father at a very young age, she took the responsibility of all her five siblings.

**Roopali Kapnadak Sawant**

Over the last five years, readers would have noticed the refreshing makeover of the KS magazine’s cover. The person responsible for creating these eye-catching, attractive covers is none other than Roopali Kapnadak Sawant!

With a First class First rank in Fine Arts in the HSC, Roopali completed her Foundation and Diploma in Applied Art from Nirmala Niketan, Mumbai. She is a commercial artist with huge designing experience of over 28 years, comprising a wide range of print production and collaterals.

For KS magazine, she has taken on the role of designing the cover page and the inside cover page. She also works on the typesetting and layouts for the Devanagari (Konkani and Marathi) pages in the magazine.

Based on the brief and photos provided by the editor, she enhances the look of the magazine, giving the cover an interesting appeal so that readers are tempted to grab a copy.

‘Printeresting’ is the design agency that she manages along with her husband, Arvind Sawant (a commercial artist and photographer), and a dedicated team. Besides work on the KS, their hands are full with many other clients keeping them busy.

With Roopali’s interest in music, a radio is playing most of the time in her office cum studio, helping her de-stress and hum along as she works, enabling her creative best. She has also started learning Sanskrit.

All the ladies in her family are her inspiration, as she gets genuine, valuable feedback from them in every aspect.

**Vaishali Heblekar**

Vaishali is a full-time Communications, Branding, and social media specialist based in Pune and currently working for a reputed school.

A recent addition to the KS magazine team and mainly working on stories from Pune, she has had the opportunity to interview ex-army officers, and entrepreneurs from our community who have settled there. She also helps her son, Vedant, who is a part of the Junior Editorial Team, by giving a final read and edit to the articles he has worked on.

At home, she is busy juggling her role as a mom to a 12-year-old boy and a 6-year-old dog. She is also the Editor of a Pune-based magazine called Puneri Pulse, a quarterly magazine for our community, which draws inspiration from KS magazine.

Having been a professional Bharatnatyam dancer, she loves reading and dancing.

Amongst the women who have inspired her are, her mother Mrs. Varsha Kallianpur, who balanced her work life and household chores effortlessly till she retired, and her mother-in-law, Mrs. Rupali Heblekar, who has been selflessly volunteering and working with Samvit Sudha.

**Shailaja Ganguly**

Shailaja Ganguly has been the key person since 2013, bringing to the KS magazine, the pages of Parisevanam. As readers are aware, the perfectly edited pages alternate between
regular updates about our Prarthana, Yuvadhara, and Girvanapratishtha initiatives and individual stories of receiving Grace as well as personal evolution through sadhana under various categories like Couple In Seva, Apsara Mahima, Yuvaspeak, now Sahavas and others.

When she completed her BA with a First Class in English Literature and German, she was immediately drafted by her college to teach, as in those days, a first-class BA was considered as good as completing an MA.

A born writer, she recollects winning prizes for writing since Class 3, including a prize in the inter-school writing contest.

A chance encounter with the editor of Femina got her two rush-rush assignments and the promise of a job if she delivered them in a week. She did and became a sub-editor, and rose to Assistant Editor and then Deputy Editor, during which time she also did a lot of work for radio and television as well - scripting and anchoring shows on various interesting topics. She then moved on to become Editor of Air-India’s in-flight magazine - Namaskaar. Later, when she became a sought-after anchor of live concerts of classical music by India’s topmost artistes, she bagged the contract to produce Air-India’s inflight Indian music for which she did both scripting and female voiceover in both English and Hindi.

She has worked on a biography, Amar Chitra Katha of Dhruva, taught creative writing at Sophia College and translated plays written by Shekhar Sen, the erstwhile Chairman of Sahitya Akademi.

After meeting Swamiji, she did the script and voiceover for Navaraatra Nityapaath, and began devoting most of her time to Math work which she finds very fulfilling. Now she does only selective work for popular media - a book of short stories, her poems which are very popular and published regularly in various journals and Facebook, and she still anchors select shows.

**Adya Nagarkatti**

Young, school-going Adya is part of the Junior Editorial Committee at the KS Magazine and loves writing articles – be it a travelogue, a short story, or just some information sharing.

She likes to read books, paint, and play the keyboard and guitar as well.

Her inspiration is her grandmother, Poornima Hirebet, who has continued to motivate her since childhood.

**Roopa Mankikar**

Although a relative newcomer to the team, Roopa is an expert when it comes to writing and editing articles that are sent to us for the Devanagari pages. Over the years, she had been assisting her late husband, Uday A. Mankikar in his endeavours to make the Konkani pages popular in our magazine.

**Women in the KSA Managing Committee**

**Ashwini Prashant**

Ashwini Prashant (nee Kulkarni) is the first woman to be appointed as Honorary Secretary of the KSA’s Managing Committee.

She is with SVC Bank and enjoys working there with an excellent team. She is also on the Committee of the Saraswat Mahila Samaj, Gamdevi.

Ashwini enjoys organizing events, hosting shows, and anchoring is something she loves to do.

As Hon. Treasurer of the Managing Committee of Anandashram Society, she took the initiative of forming a Task Force of volunteers during Covid, to help senior citizens who were staying all alone.

Amongst the women who have inspired her are her grandmothers Smt Sushila D. Kulkarni and Smt Krishnabai M. Gokarn, as well as her mother, Smt. Monisha S. Kulkarni (nee Usha Gokarn), as they led by example. Her mother taught her to be self-reliant and that there is no age limit to pursue studies or learning. Her father Sharad D. Kulkarni also was always there for her, encouraging her to surge ahead.

**Anisha Narayanan**

Anisha Narayanan is currently Honorary Secretary, Legal Team of the KSA’s Managing
Committee and has been associated with KSA for many years now.

She is an active Advocate practicing on the Civil Side.

Her inspiration has come from both her grandmothers, Late Mrs Shalini Maskeri Udyawar and Late Mrs. V.K. Kutty; her grand aunt Krishna Udyawar Parulekar, and mother, Dr.Aruna Udyawar Narayanan (Retired Principal, KPB Hinduja College)

Anisha aspires to be a legal luminary like her role models, Ms.Indira Jaising, Ms.Sheela Balsari and Ms.Kalpana Chavan

Dr. Deepali Surkund

Dr. Deepali Surkund is Honorary Secretary, KSA Marriage Bureau and in her spare time, she helps in organizing Meet-ups for the families of prospective brides and grooms and also for matching horoscopes.

She also works for an underprivileged school to help raise their standard of education and also teaches Management Development Programmes in a few management institutes.

There have been many women who have been an inspiration to her, but the most selfless, open-minded, and courageous among them, and the one who has had the greatest influence on my way of working and thinking, has been her own mother, Smt. Chhaya Surkund, nee Chhaya Gulwadi.

Usha Surkund

For the last 15 years, Usha Surkund has been playing a vital role in the KSA Marriage Bureau.

She has bagged Gold medals in Jyotish Bhushan, Nakshatra Jyotishratna (astrology), and Palmistry courses! She provides honorary services for horoscope matching when approached by parents of prospective brides and grooms.

Shobhana Rao, Swati Nadkarni and Komal

Shobhana Rao, nee Dhareshwar has been managing the backoffice activities of KSA for the last 30 years. She is a ‘walking-talking’ encyclopedia for the KSA!

Swati Nadkarni and Komal are her able assistants in the Office.

Within The Labyrinth of Self

In the quiet corners of my heart,
I tiptoe on memory's cobbled floor,
Hoping to find the whispers of my soul,
A quest to know the hidden me, nothing more.

I wander through the halls of yesteryears,
Where laughter and tears blend and sway,
Each door a glimpse into forgotten dreams,
And nostalgia's scent hangs in the air like hay.

The mirror reflects a thousand faces,
Each a piece of my intricate puzzle,
Yet who am I beneath these roles I play,
The masks I wear, the world's grand hustle?

I dig into the well of feelings deep,
Drawing up buckets of joy and strife,
An alchemist mixing courage and doubt,
Seeking the truth that shapes my life.

Intuition guides me like a compass true,
Through forests of questions and shadows,
To a clearing where fireflies dance at dusk,
Their glow revealing secrets the night knows.

I sit by the stream of self-awareness,
Watching ripples weave tales of existence,
The pebbles whispering ancient truths,
As I trace life's lines etched in my persistence.

And there, in the stillness of introspection,
I glimpse the outline of my soul's design,
A canvas painted with hues of vulnerability,
A masterpiece unfolding—one step at a time.

- Girish Karnad
In fond remembrance

Up there, your birthday is celebrated
amongst a rally of players you admired.
This wonderful game of life was such
that would never leave you tired.

That morning time left us dismal;
adding ‘late’ to a name
who was always very punctual.

Now, down here, your absence hurts;
like a point lost forever.

Yet, your presence is felt in family and friends,
old songs and badminton courts,
In your love and care, you are remembered.

Shri Pradeep Venugopal Kundaji
28 March 1949 - 30 September 2023

So now we drop a message together-

To the graceful shuttler,
Who gives a toss to the age bracket
And teams up with the shuttlecock and racket

As you turn a dignified seventy-five,
Wish you many more flicks and plenty of drives
May you win a match with a smash,
The shot in the arm
Which adds to your charm...

खेलते रहो... मुस्कुराते रहो...
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Uday; a remarkable soul, devoted son, affectionate brother, and devoted parent; attained Sadgati on February 1, 2024 after a fruitful life with resilience, courage, and unwavering spirit.

A life with purpose, Uday, true to his name, was a beacon of wisdom and knowledge, a pillar of strength not just to his family but also a great support to multiple extended family members and doted on all of them. Born in Mumbai, to pious parents Suman and Dattatray Dhareshwar, Uday grew up in Goregaon, embraced life with love for nature and groomed himself to face life. An avid traveller, with a love for the countryside, he liked spending time in pristine Bankikodla, ancestral home in Kumta and cherished wonderful childhood memories of his Dr. Ajja’s Karma-Bhoomi Byadagi. It was very inspiring how Uday cared for his ancestral home in Kumta and took great pride in its upkeep through multiple hardships.

Uday, as a multifaceted personality, was a voracious reader, a soulful poet and writer with a flair for history, passion for literature and an authority in Personnel/HR laws. Uday enthralled his near and dear ones, children, and grandchildren, with his colourful stories and anecdotes. Childhood friends remember his love for wild-west novels, mystery stories and sharing haunting tales which still gives them the chills!

Uday was a Shiva bhakta, an ardent devotee of Ganapati and of the Guruparampara of Shri Chitrapur Math.

As we bid farewell to this extraordinary soul, let us celebrate the life he lived and pray for his Atman to attain Sadgati. Uday, you will forever live in our hearts!

With lots of Love, Respect & Deepest Regards,

All family members and friends
CELEBRATING CENTENARY YEAR OF

G. V. MASURKAR

FATHER OF INDIAN PHARMA ENTREPRENEURSHIP

Entod Pharmaceuticals Ltd
Ocular Care & Wellness Since 1977
In Loving Memory of

**Khambadkone Satishchandra Rao**

(01 Jan 1933 – 04 Feb 2024)

Known by many names – Annu, Satish, Pappa, Mr. Rao, Ajju – he meant many things to many people, and won loving respect from all. He cherished his family & familial ties, strove hard to rise above the circumstances of his life and did his sincerest best at every task, at every stage. We miss him.

From all in the Khambadkone (Rao), Koppikar, Wagh, Rangachar, Ajgaonkar & Bhatnagar families.

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In Loving Memory of

**Vasant Shripad Bijur**

OCTOBER 22, 1934 - JANUARY 06, 2024

An ever smiling soul with unwavering determination and strength overcame every challenge he faced in his lifetime. Missing you very much and love you always.

FONDLY REMEMBERED BY

Daughters and Sons in law
Vaishali & Chaitanya Nadkarny
Deepali & Nitin Pusalkar

Grandchildren
Nimay Nadkarny, Nihar Pusalkar,
Nishant Nadkarny & Chinar Pusalkar.
# ULTIMATE SERIES

**ELECTRODES FOR CS & HSLA STEEL**

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**CUSTOMER SATISFACTION WITH QUALITY + TECHNICAL KNOWLEDGE SHARING**
SMT. NAGARATNA MURLEEDHAR HARIDAS

LEFT FOR HER HEAVENLY ABODE
ON 12TH JANUARY, 2024, AFTER LEADING A VERY FRUITFUL LIFE OF 96 YEARS
THE MEMORY OF HER LOVING NATURE AND HER KINDHEARTEDNESS WILL FOREVER
ILLUMINATE OUR LIVES

DEEPLY LOVED AND MISSED BY
GIRISH (SON) & APARNA (DAUGHTER-IN-LAW)
GRAND-DAUGHTER: PRIYA SIDDHESH MAHAJAN
GRANDSON: RISHIKESH
SUJATA (DAUGHTER) & GIRISHCHANDRA (SON-IN-LAW)
GRANDCHILDREN: PRANAV & JANHAVI
ALL RELATIVES AND FRIENDS

Birth Centenary
Meera Rajaram Irde

100th Birthday of Meera Rajaram Irde
Remembering Aai on her 100th birthday. We all miss you immensely.
Irdes, Basrurs, Mallapurs and Chikramanes
We were taught to say "Swami Dayya Pampa" by our parents when we were very young. They had given us an impression that this "Talking God is our Swamiji". I was just about 8 or 9 years old then. Swamiji asked what I was studying. My happiness knew no bounds, for when His Holiness spoke to us, it was as if we were interacting with a 'Talking God'.

I met HH Parijnanashram Swamiji III sometime in 1964. At that time, my brother - Vijayanand and I were regularly visiting our Math in Bengaluru. Once it so happened that when we were present, HH Anandashram Swamiji and HH Parijnanashram Swamiji were planning to go to Cubbon park, Lalbagh for a walk. Out of the blue HH Parijnanashram Swamiji asked whether we would like to join them. We were overjoyed! During the walk HH Swamiji was interacting with us freely. That was my very first interaction with Guru Swami.

I was in seva when Swamiji went to Mumbai from Bengaluru. At Mumbai, because of severe diabetes, His Holiness was reportedly admitted in Bombay Hospital and Hattangadi Appa was with Swamiji as His personal assistant. After some days, Appa had some personal work. Then, Heble Ramanand mam, then President, Bengaluru Sabha and Nalkur Shripad mam of Mumbai had a discussion after which Heble mam asked me if I could step in to serve Swamiji. I was very happy and, at the same time, sad too, about Swamiji’s illness. Heble Ramanand mam briefed me about the formalities to be observed. That was a divine opportunity I got to serve our Parama Guru and that is where my journey in seva began...

When I was with Swamiji, many people used to come to take His Darshan and share their problems. Once, the parents of a child with 'Down’s Syndrome' had come. While interacting they expressed their difficulties to Swamiji. They told Swamiji how difficult it is to bring up child with such a handicap. While they were narrating, I was also present in the room as Swamiji had asked me to sit there. I was also listening to their woes. Swamiji told them that They will pray for the child to lessen its hyper activity. Swamiji told them to admit their child to a school meant for special children like theirs. The parents said they would do so, although the school was far away.

After they left, Swamiji said that we must do something for such children. This event took place in 1979. In 1981, Shree Trust was formed. One of the main objects of Shree Trust was to give educational and vocational training to the physically or mentally challenged. His Holiness Swamiji wanted to bring a smile on the face of every child with these problems and this led to the establishment of a school for such special children in Virar.

I was able to be in the Sannidhi of HH Parijnanashram Swamiji on many occasions. I was attending evening college when Swamiji was at the Math in Bangalore. At the time I used to help Shri Shivanand Bhat mam in segregating flowers, preparing for the puja and so on. I would also collect names of
people who wanted to receive mantra-deeksha from Swamiji and organise the phala-vastras for them. Whenever there were no classes at college I would rush to the Math and often I was blessed with the opportunity of being in Swamiji’s Presence.

The divine Sahavasa of Parama Pujya Parijnanashram III helped me gain lot of knowledge and I also learnt many lessons in my nascent years. If at all I have achieved anything in life, I attribute all of it to our Parama Guru and offer it at His Lotus Feet.

This was His invaluable Upadesha:
1. Always cultivate a hobby with patience.
2. Always think about how best you can give to others, rather than get what you want.
3. Always help the needy.
4. Show no ill-will towards those who hate you, or speak ill of you.
5. Always keep smiling.
6. Always put in your best efforts to achieve your goal.

During interaction with Parama Pujya Parijnanashram Swamiji, when the parents of a mentally-challenged child shared their difficulties in bringing up a ‘special child’, Swamiji had said, “God has given everyone some ability, it is for us to search for that ability within their disability”. This became the very foundation of our Institution SPEVC, Virar (Swami Parijnanashram Educational and Vocational Centre for the Handicapped).

Parama Puja Parijnanashram Swamiji gave me the sacred mantra-deeksha in the year 1974, during the second Rathostava. I have experienced Guru Swami’s Presence and Protection in many incidents which can be only described as miracles ...

Many a time, when the School (SPEVC, Virar) was in dire need of funds, Dr. Mohan Mankekar mam and I would pray for donations. Invariably, from unsuspected sources, donors would materialize to fill the gap.

Then, there was a policy of the Govt. of India whereby, if they give a recurring grant for a particular year, then the next grant would be given only after three years. Despite urgent need-based requests, the authorities would not oblige. Once, we sent a request for grants for construction of the first and second floor of the building. We were expecting a negative reply, but by the Grace and Blessings of Swamiji, the Secretary of the Ministry of Welfare, Govt. of India came personally to Virar. He saw our requirement himself and the grant was sanctioned without any further queries. We had a student by name Namita Vyas. She was hearing-impaired and totally dumb from birth. But she began speaking by the Grace of Guru Swami. As it is rightly said in Vedas, “Mukam karoti vachalam”.

Dr. Mohan Mankekar mam had bought a new jeep. By then HH Swamiji had attained Samadhi. We took the new jeep to visit Karla for puja and arati. Mohan mam’s mother, Tarapacchi, Sheelapacchi, my wife Vandita, Vaishnavi, Vaibhav and myself were in the jeep. All of a sudden, we got a burning smell. It was a brand new jeep. We all got down. That was the old Bombay-Pune Road and there was heavy traffic. Unlike these days, there never used to be any S.O.S. facility for assistance. We told our driver to get the vehicle repaired and reach Karla, while we started walking. Just then, a shining, new bus driven by a Sikh driver stopped and told us to get in. He said he was heading for Pune and asked where we are going. He said he would drop us at Karla. The seats of the bus were wrapped in plastic sheets indicating it was brand new. He dropped us at Karla. We insisted he should come inside and partake of the prasad bhojan. But he said he had to reach Pune fast and vanished. I know this was Guru Swami’s miraculous manner of helping us so that we could reach Karla in time for the puja and arti. In the evening our driver reached Karla with the repaired vehicle and we returned home safely.

H.H. Sadyojat Shankarashram Swamiji’s sweet and contagious smile and His immense ability to comfort the needy and solve problems always reminds me of H.H. Parijnanashram Swamiji. Like a totally devoted Shishya does, Puja Swamiji – our present Mathadhipati is leaving no stone unturned in His dedication towards completing all the unfinished tasks of Guru Swami.
The following article forwarded to me by a colleague, is authored by Captain (Retd) Anil Gonsalves of Fox Sqn, 54th Course NDA. It is too humorous not to be shared with others. Though written in lighter vein, it brings out the stark realities of civil life at sea.

“In the Navy, I never negotiated for my salary or wondered when and where my next salary would come from. It was automatically deposited into my bank account at the end of the month. It’s a different matter that more than half of it went towards my children’s education fees, a part of it went towards club bills and maybe a movie and the little that was left over went to running my car, clothes for my wife (joking) and household expenditures. By the 15th of the month, my liquid assets would be on par with that of a homeless person. Savings were pretty meagre. But things changed after I left the Navy.

Three months after I left the Navy I got a call from a shipping agent called Alibaba requesting me to tow a barge from Mumbai to Daman. Alibaba offered to pay me twice the last monthly salary I was drawing in the Navy, for a job that would take about five days. I checked my fictitious calendar, which didn’t have anything planned on it for the next fifteen years, and readily agreed in less than two minutes to take the job.

The next day when I arrived at Dadar railway station, he was waiting in a chauffeur-driven car with a pair of clean overalls, safety shoes and an industrial helmet. “These are for you” he said. “Can I offer you lunch at any restaurant of your choice in Mumbai?” “No” I said very foolishly, take me to the Tug and we’ll get on with our business without any delay. “Excellent” he said cheerily, advertising for detergent powder. Then he got me to sign the Letter of Contract for my wages and the Articles of Agreement appointing me as Master of the Tug Boat. “Get my Tug and Barge safely to Daman sir”, he pleaded and shook hands. I quite liked Alibaba’s ‘Take-No-Prisoners-of-War’ approach to life.

At Bhaucha Dhakka he put me in a little boat and sent me off to embark the Tug at anchorage, while waving out, “Have a very happy Bon Voyage, Sir.” There was nobody to receive me on the Tug. A huge muscular pot-bellied chap with a potato head was chewing paan on the deck. I introduced myself to him in a friendly overture “Kem Chhe?” I tweeted. “Tamharu naam su chhe? Awoo vahan nu navo Master chau” I said in my best faltering Gujarati. “Natthi chhe” he snorted and spat paan syrup next to my feet. I gave a closed-mouthed smile to let him know I was cool with him spitting on me. Potato-Head was a loose cannon onboard. When he turned his back to me it looked like a stuffed suitcase.

I looked around feeling very pleased with myself and thought that the only thing missing was a Jhanda on the bonnet and a red light on the rooftop, which all Flag Officers used when moving around in cars. En route he briefed me that the Towing survey was completed without any deficiencies, all port and anchorage dues were paid and the Port Clearance Certificate was available on board. All I had to do was call Port Control on VHF, ask for permission to leave harbour, and tow the barge to Daman, where he would be waiting to receive me. “No need for Harbour Pilot, since you have a Foreign Going Master’s ticket,” he crooned.

“What about provisions for food and drinking water? When was the last annual survey conducted by IRS? What is the bollard pull of the tug? How big is the barge? Are we following safe manning plan on board? Is the machinery and navigational equipment in order and when was the last weather update received? I asked a series of questions in automatic gunfire mode. He crunched his face and looked at me wearily as if I wanted him to give me Cocaine. “You will find everything in order, Sir,” he said cheerily, advertising for detergent powder. Then he got me to sign the Letter of Contract for my wages and the Articles of Agreement appointing me as Master of the Tug Boat. “Get my Tug and Barge safely to Daman sir”, he pleaded and shook hands. I quite liked Alibaba’s ‘Take-No-Prisoners-of-War’ approach to life.

The Wheelhouse was littered with debris as if a pipe bomb had just exploded in it. Now I
know why cabin-cupboard inspections are taken so seriously in the Armed Forces. The Serang was sitting on the only plastic chair and demolishing a plate of rice and daal with a big grin on his face. I approached him from his back and shouted in a military voice, “I’m the new Master. Get ready to weigh the anchor. I’m calling up Port Control to get permission to leave the harbour.” He reacted like there was gunfire in the wheelhouse. He dropped his plate of rice and tried to get up from his seat. It took him three false starts to get up from the chair, which seemed to be stapled to his buttocks. Finally, I extended my hand and pulled him up while he disengaged himself from the chair. I liked to think that if he was a turtle and had fallen on his back, he would have been flailing his hands and legs in the air unable to upright himself. I told him to muster the crew in the wheelhouse so that I could get to know them.

The Serang seemed entirely too top-heavy to make a clean sweep from the Wheelhouse to below decks without knocking something down, so he just yelled out at the top of his voice for the seamen to come to him. A bunch of three very thin guys appeared on the Bridge and when I asked them for their names, they all said “Tandel” in unison. I thought they had been spawned by the same set of parents, but they confirmed that they were fishing community people. One was Mukesh, one was Kamlesh and one was Rajesh.

Next, I called the Engine Room and ordered the Main Engine to be started. It took a number of starts before it started. Then I called up Port Control, went through the lengthy exchange of information and got permission to leave the harbour. In the meantime the boys weighed anchor and we were finally underway to our destination at Daman with the Barge in tow.

It took me about four hours to cross Fairway buoy. A little later the Engineer Officer came to the wheelhouse and began chatting. “Sir, I was wondering whether to tell you that our windlass broke down after we weighed anchor. Also for your information, the air bottles for starting the Main Engine are empty and our air compressor is non-operational.” “What?” I replied in utter shock. “That means if our engine shuts down we won’t be able to restart it,” he said. “I’m turning the vessel around and taking her back to harbour” was my immediate reply. “Hold on sir. Please hold on,” he pleaded. “The Company hasn’t paid our wages for over one year. If we complete this job they will get the money to clear our wages. So please don’t turn the tug around, I’m begging you.” After a while, he said “Are you okay sir?” seeing me fall off the Monkey bars in the playground.

I sat back in the plastic chair and stared at the ceiling as if a Mi-8 helicopter had landed on the deck above. I was intuitive enough to know that things were not going well on board. “Is there anything else that I should know?” I queried. “Do we have provisions and water?” He folded his hands and said “Please sir, please. We have one gunny sack of rice, half gunny sack of daal and one gunny sack of bhindi. That’s all.” I couldn’t believe this. So that is why Alibaba wanted me to eat my Last Supper before sailing out! “Also we have three tons of water,” he said with a pleased look on his face.

“So do you have enough fuel for an eight-day voyage?” I asked. He replied, “Yes sir.” It was quickly becoming apparent to me that the situation was more serious than I had ever imagined. I crossed my arms and aimlessly moved my head in a circular motion, like a seagull. For the rest of the evening, I sat staring out the tug making plans to crush Alibaba.

Fortunately, the weather seemed okay. The sky was lit up with stars and the sea conditions were calm as we chugged our way to Daman. I had planned our voyage about 15 miles from the coast to remain in touch on cell phone. The next morning I called up Alibaba and gave him a piece of my mind. He said, “Don’t worry sir, I’ll compensate for your trouble with Takleef money. Please bring my Tug and Barge safely to Daman.” For the next four days, we sailed smoothly, freshening the nip on the tow rope to prevent chaffing. And of course, we ate rice, daal and bhindi, three times a day, every single day of the voyage. One more day of this and my stomach would be officially concave, I thought to myself.

I was beginning to feel more confident as we approached Daman. Then disaster struck.

We were about 15 miles from Daman when the weather picked up late in the evening. I got all the water-tight doors closed and the Booby hatches buttoned down with canvas covers before nightfall as we braced down to face the
weather. Wind speeds reached 40 knots and the sea began mercilessly lashing the tug and barge. I tried altering the course down-sea to reduce the stress on the tow rope. Eventually, the tow rope parted and the barge began drifting away. Then I began counting the seconds each time the bow of my tug went below water, One-two-three-four-five, and up she would come to take a huge gulp of air. I thought the drifting barge had sunk, but we spotted it early the next morning, about a mile away from us.

The next morning the weather miraculously calmed down. I steered the tug towards the barge. All three Tandel chaps jumped in the water and swam across to the barge and reconnected the tow after a series of manoeuvres. Next, I called up the Coast Guard Station in Daman on VHF, only to discover that the ExO of the ship that I had commanded in the Coast Guard way back in 1991 was the Station Commander in the rank of DIG. I had a long chat with him on my cell phone and asked him to do me a favour.

Soon Alibaba called me on my cell phone and pleaded, “Sir, I understand that you almost got shipwrecked last night in the storm. Please do something to bring my Tug and Barge back safely. Please do not request the Coast Guard for towing and salvage assistance since their charges will be over Thirty Lakh rupees. Please!” He pleaded. “My Company will go bankrupt if you use their services.”

It didn’t bother me even if his Company generated the same income as a giraffe. What bothered me was whether I would get paid for the dirty work that I was doing. “Sure, you son-of-a-gun,” I said, as words rolled off freely from my tongue. “First deposit my wages in my bank account and don’t forget to add ten percent as ‘Takleef allowance.’ Also, deposit wages of all the crew into their accounts. Then talk to me.”

My wages were deposited by 6 pm in my account and my wife confirmed it. The crew also confirmed their wages. I steamed into Daman port with the air of an Admiral commanding a grand Fleet of one Barge and anchored the tug and the barge safely in the anchorage area of the outer port limits.

Next I handed over the vessel in safe condition to the Sarang by making a log entry and packed my haversack to leave. The Coast Guard sent me a high-speed boat to disembark and I left the tug. All the crew came to the ship side to wave goodbye “Sir, next sailing me jaroor aana!”

“Dimaag kharab hai kya?” was my reply. And we all laughed.

*****
Art Corner

Jai Shri Ram
Swara Sameer Naimpalli (15 yrs)

Satya Sai Baba in colour pencil
by Prathamesh Amembal

Banana flower in colour pencils
by Sarita Koushik

Boat in colour pencils
by Shruti Ubbayakar Shenoy
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As we deal with the present, it’s important that we be mindful of expenses and also not lose sight of the future. So while we save money to meet immediate and short term expenses, let’s also continue to secure our long-term financial freedom.

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PART 2
Sunday
31 March 2024
on both the days

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Hon. Secretary
KSA

Sunil Ullal
Hon. Secretary - Sports & Cultural Events, KSA
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WITH BEST COMPLIMENTS
By now you would be aware of the 5 Must have Insurances I had written about it in one of my earlier articles. One of them is the Term Plan.

Assuming all of us have heard about life insurance plans, we have always been fascinated by the amount we receive either in intervals or at the end of tenure. These are either Traditional or ULIP (Unit Linked Insurance Plans). However, there is more to this.

What are Term Plans?

Term Plans are Pure Vanilla life insurance products, a life insurance policy that insures us adequately with the minimum premium attached to it. One that doesn't provide for any returns and only insures the policyholder towards death in any form (including suicide).

Why aren’t Term Plans popular?

To put it bluntly, it suits the agent’s pockets. Since the traditional or ULIP plans offer bigger premiums, the agents pocket more commission than a smaller Term plan premium. The insurance industry too has seldom educated the masses on this aspect of life insurance. I am not hinting that all traditional and Ulip plans are bad and that agents should never earn a commission for the insurance solution provided. There is a product and insurance solution for everyone. I am only emphasizing on insuring the policyholder adequately and securing his/her family aspiration and lifestyle.

As your Shubhchintaks, we stand ethical, and hence this writeup. However can this be said of everyone?

How does one insure through Term plan?

It isn’t as easy as buying an ice cream. Not everyone can get themselves a term plan. One has to have the financial eligibility to seek one. There are two aspects that one needs to qualify for seeking a term plan: Financial Underwriting and Medical Underwriting. Financial underwriting takes into account our financial standing to insure our liabilities and our family aspirations. Medical underwriting takes into account not only our current health status but also our family history to determine our eligibility. While it isn't as easy as writing down a couple of sentences, there is more to it in reality.

Let’s Insure ourselves, shall we?

Wait, before you take the plunge. If you thought there was only one type of term plan, the way most believe it to be, read through. We have not one but 10 different types of TERM PLANS.

I endeavour to enlighten you on these options, which will leave you empowered to take the one suited to your requirements

TYPES OF TERM PLANS?

All the below-mentioned variants are term plans. However, it can be a daunting task to seek the right one. Let’s see the differences that each one offers:

1: LEVEL COVER: This Insurance insures me till the tenure/term. Death during the tenure will ensure the entire sum insured to the nominee. It is suitable where the Nominee/s are capable of utilizing the claim amount wisely. 100% sum insured is paid. If one survives through the tenure, the premiums paid throughout the tenure are deemed to be expenses. Something similar to car insurance.

2: INCREASING COVER: All of us are aware of inflation. One can buy this term plan to protect against Inflation. This is also called inflation-proof insurance. This type increases the Sum Insured by 5% and 10% till maturity. One need not look into insuring ourselves adequately, since this insurance grows automatically.

3: SUM INSURED REDUCTION: This variation works well for young people grappling with higher liabilities which will/may reduce as per a timeline, e.g., liabilities like EMI may reduce as we reach a particular age in our life. Hence the insurance coverage will be reduced keeping this aspect in mind. Higher insurance during early years and lower insurance as per reduction of liabilities and aspirations in later years.

4: WHOLE LIFE OPTION: This variation works well for young people wanting to create a legacy for their family. Insurance cover till age 100. Does this mean one needs to keep paying till maturity? One has the option of limited premium
5: WHOLE LIFE OPTION (SUM INSURED REDUCTION COVER): While this insurance too will insure you till age 100, the applicant has the option to reduce the sum insured at ages 60, 65, 70 or 75. One can be insured for higher insurance at a younger age and seek a reduction of the sum insured by either 25% or 50% at the ages mentioned above.

6: INCOME BENEFIT: This insurance provides for an income to the nominee for either 10-15-20 years at either 1.25% of the sum insured every month or increasing the payouts by a simple 5% for either 10 -15-20 years. This variant provides for guaranteed inflation-proof monthly income for their dependants in the absence of the insured.

7: LEVEL COVER + INCOME BENEFIT: This term plan ensures immediate liabilities are taken care of and offers a worry-free income for dependents. It not only provides for a lumpsum amount to the dependents but also provides for 0.5% of the sum insured monthly for 10 years. This takes care of the monthly requirements and helps the family maintain their lifestyle.

8: LOW COVER OPTION: This is a relatively new concept that applies to the masses and will be shared soon. It aims to provide insurance cover to those who may not have adequate financial standing and yet need to secure their family.

9: LEVEL COVER WITH SURVIVAL BENEFIT: This is one insurance cover that not only insures but also provides for a steady flow of income akin to retirement planning. In short, this policy will not only provide protection benefits but also reward us 0.12% of the premium from age 60 as monthly income till death or the end of the policy term. It’s the best of both worlds. However, after the age of 60 till the policy term if death occurs, then the dependents will get the sum insured – the payout done till that day.

10: RETURN OF PREMIUM (ROP): This is one of the easiest to understand. This one pays all the premiums that are paid during the policy term if one were to survive the entire policy tenure. The amount is returned to the insured except for the taxes levied on the policy.

While a lot can be shared on these individual variations, understanding the basics and the differences between them will provide insight into term plans.

Rajesh Hattangady is a practising financial planner and CEO of “THiiNK” since 2003.
Uttarakhand, the beautiful state in northwestern India nestled between the Himalayas is also called Dev Bhoomi owing to the numerous temples and pilgrimage centres situated there. Another popular legend associated with this beautiful state is that after the Mahabharata war, the Pandavas handed over their weapons to the people of this region before embarking on their journey towards heaven. Hence it is also called Pandav Bhoomi.

The state is divided into two main regions namely Kumaon and Garwhal that share a common culture but have differences in dialects and cuisine. In general, the cuisine of Uttarakhand is simple using locally grown rice, lentils and millets. The food is traditionally slow-cooked over a wood fire and uses minimum spices.

Buransh, a variety of rhododendron is the state tree of Uttrakhand. This tree bears red flowers that are used to prepare a red coloured sharbat that is supposed to have numerous health benefits due to its anti-inflammatory, anti-diabetic, anti-oxidant and immunity boosting properties.

The commonly eaten dishes here include kafuli saag-prepared using spinach and methi leaves, bhatt ki dal-prepared using a locally grown black soya bean and slow cooked in iron pots, bhang ki chutney- chutney made from hemp seeds, aloo ke gutke- potato slices sautéed with salt and spices, kandalee saag or bicchu saag an itchy plant foraged from the forests, kumaoni raita made using grated cucumber and curd and tempered with a pinch of turmeric and jhakiya seeds ( a variety of wild mustard seeds with a pungent aroma)

Rice forms the main part of meals. People also eat mandue ki roti which is made from ragi. Jhangora or barnyard millet is also widely consumed.

Some famous sweets of Uttarakhand are Bal mithai- a fudge-like sweet made by caramelizing milk and sugar and coated with tiny sugar balls (similar in taste to Dharwad pedha). This mithai is offered to the Sun God locally called ‘Bal’.

Another unique sweet, Singori is prepared from mawa, dessicated coconut and sugar and filled in a leaf cone made from the maalu leaf that gives it a horn-like shape (maalu is variety of the apta leaf that is worshipped on Dassera in Maharashtra)

Jhangore ki kheer- a thick creamy kheer prepared using barnyard millet (varai or bhagar) is extremely popular in this region.

Arsaa- a puri made using rice flour and jaggery. It is prepared mostly during weddings and other auspicious occasions.

Sharing two extremely healthy and easy to prepare recipes from this state.

Kafuli- This green vegetable dish is similar to the sarson ka saag from Punjab. Although mainly prepared using spinach and methi leaves, one can also add tender radish leaves, kohlrabi (knolkol) greens to this dish. It is traditionally cooked in iron pots that enhance its nutritive value.

**Ingredients:**
- 3 cups chopped spinach (or mixed greens)
- 1 cup methi leaves
- 1 tsp finely chopped ginger
- 1 tsp finely chopped garlic
- 1 tsp chopped green chillies
- 1 tbsp rice flour
- 1 tbsp oil
- 2 tsp ghee
- 2 red chillies
- A pinch of hing
- 2 tbsp beaten curd
- Salt to taste

**Method:**
Boil the spinach and other greens with the green chillies till tender and grind to a coarse paste. Heat oil in a pan and add the chopped ginger, garlic and brown slightly. Add the leaf paste and saute well. Mix rice flour with some water and add, season with salt and allow the mixture to cook for some time. Stir in the beaten curd and boil for few minutes. Heat ghee in a tempering pan. Add the red chillies and hing and pour over the kafuli. Serve with either rice or chapatis.

Jhangore ki Kheer-This millet based kheer is similar to rice kheer but a much healthier version. The consistency of this kheer is thicker than rice kheer.

**Ingredients-**
- ½ cup jhangora or varai
- 6 cups milk
- ¾ cup sugar
- ¾ tsp ghee
- Some chopped mixed nuts and raisins
- ½ tsp elaichi powder

**Method-**
Wash the jhangora well and soak it in water for about an hour. Boil milk till it reduces a bit. In a thick bottomed pan heat 2 tsp ghee, drain the soaked jhangora well and add. Lightly saute it in ghee for a minute. Add the hot milk and...
allow the jhangora to cook. This may take around 15-20 minutes. Keep stirring in between to avoid it from sticking to the pan. After it is cooked add the sugar and elaichi powder. Toast the nuts and raisins in 1tsp ghee and add it to the kheer. You may serve it warm or chill for a few hours before serving.

Form IV (see Rule 8)

Statement about ownership and other particulars about the Kanara Saraswat Magazine to be published in the first issue of every year after the last day of February:

1) Place of Publication: Mumbai
2) Periodicity of its Publication: Monthly
3) Printer’s Name: SAP Print Solutions Pvt. Ltd.
4) Nationality: Indian
5) Address: Shankarrao Naram Path, Lower Parel, Mumbai 400 013. Maharashtra, India
6) Publisher’s Name: Shri Ramkishore M. Mankekar
7) Nationality: Indian
8) Address: Association Bldg. 13/1-2, Talmakiwadi, J.D. Marg (Tardeo), Mumbai 400 007.
9) Name & Address of owners of the Magazine: The Kanara Saraswat Association, Bldg. 13/1-2, Talmakiwadi, J.D. Marg (Tardeo), Mumbai 400 007.

I, the Publisher of ‘Kanara Saraswat’, hereby declare that the particulars given above are true to the best of my knowledge and belief.

28 February, 2024

Shri Ramkishore M. Mankekar

Signature of the Publisher, Kanara Saraswat

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एक संवाद- नातीगलो व आज्जीगलो

रेखा राव

आममा आममा, तू कैळा याता अमेरिका? पांच वरसामागरी तू आईजी त्यावेचारी तूवें म्हणजेच, हांव, श्रावण्डिंग शिकनाधी केली. आता ते म्हणून तीन वरस जावणु गेलली !!

लहई चारडा ताज्ये मदेदू करोना” आयोप, समगोळी जीवन तुम्हाले कोणाकडूं खूप वचू जाईली।

म्हणून म्हणणाऱ्या आता या. आम्ही गमंत्र कोरया हांव तुक्का कारा थावणू दंड, मौलाना, बी-चारी, गाईनाना भोवडायला दाजी ताय, शीत, ऊपरी, कोरनु वाहता !!

कल्ले तू आम्हाला राँदण शिकली? अरे वास मस्त खुशी जाळली।

लहई, तूं कॅनिंग म्हणणाऱ्या ल्याे, आम्हाला भास रित रीवाज शिकका म्हणून,
तें समगोळी हांव करोना वेळकी शिकली. आता वेळ मेळिलेल तावकी हांव प्रारंभना कलासाब, दंड वता, संस्कृत शिकता।

बुधवारदेखील जाल्या मगणी नाती. परदेशातुं वधणी म्हणून कल्ले जाळले? आमगली संस्कृती रित, रीवाज शिका।

तू कॅन्ना याक म्हणून सांग म्हणणाऱ्या मगणी व्हाचता त्याने महिणाची मगणी लाज्येर शिकतर वास, ताला याळा म्हणून तूने प्रमिस केलेले विसरली वे?

जी देण्या, विसरली. जाल्यारी आता माक्का विमान प्रवास जायला. १३-१४ तास बसल्याची पाय सुजलती कुंद, मान, आंग दुकता।

ताज्जी काळजी तू कोरनाक्का. हंगा लेणावूड, तुका हांव इंटरनाडा वहरता, नित्य मालिश करता, हांव धोरून चमकायला, व्यायाम करता।

तें समगोळी खरे बाळ, जाल्यारी माक्का विमाणातू कल्ले जाल्यारी? पाउरेता, तुम्ही सगडी हंगा वेण्याली.
आम्ही सगडी मंड्यु गमती कोरया. तुगलो पदवी समारंबाचो ब्लोडीयो वटू वेणुचु पकल्या।

जायदा आममा. आजीची हांव म्हणो नई आममाके व पण्यक नई आनाक सांगता, आनी तुका फोन करता।

जायद सोन्या, हांव वाळ पकल्या।

आममा नो सोन्या, नो छुकुली, आता हांव व्होडी जाल्यां, माका सगडी सीया म्हणणाऱ्याती।

जायद सीया जादिंग, बाय।

बाय, लध यू आममा।
एक आशिल्ली स्वाभिमानी

हांव केन्ना मगली प्रतीच्छा आळमार उडळस करता
मन मगले धाण्यवादु तिज विषयी आभास दिसतास
ज्या तरीले तिन्ने आफेंगणास आभिवृत जीवन बदलून
जगूक शकली एक स्वतंत्र, स्वावलंबी जीवन

तो काळा आशिल्ला स्वीकार आहे नवमतदवारी संघीयी
बायांचा विविधांत कठोर, नाशिक, नाक धार्मिक, वर्तके परताले
सुरूवेक भाँसा, सुधारीची ज्योती गेली
जिवून बदलाच धावस आशिल्ला आहे माणुस मुखारी घाली

तिन्ने जाळून लसकायणे एक शक्ती माझी
लंगाच्या दुम्या दिसात ती वगळली तिंता सोणाचे
काळन्या तितली एक दोषी कापडाला म्हणून,
ताने समजून घेतली तितली बरोपणे.

केन्ना समजून वेळवेळ वेळ आयोज
तितले धीरुतपणे स्वतःस्वयं स्वतजीत केल्या
ती एक उत्तम आहे जीतून सांशारी हाराली
स्वत:च विनायक बंडीरिपणाने आभी माणाने जगली

अकस्माता एक दावां तो डाव देवं म्हणून लगालो,
तुकाळा धारा वहसूक आयेचा, तिंते म्हणजे
“आत्म धारणात?” “मगली धार्मिक सान्ना चैंडला आयुक, पर संभाजूक तू जायला” म्हणून लागलो.

तिंतने मन शांत दवरु निर्देशित नाह भव्यते
“हवा हांगा युक्ती आस्त्रमारे उतर दिलाले
आपणांचे मूतकाळ माझी धांठा कामांत ती रमसी
चेंदवां मदर; हांसून-खेळून वस गेली.

तिलेले धैर्याचे आनंद स्वाभिमानक शतशत नमन करता
केलेला अवाक्य येतात. “स्वी” ही एक “भोगवसू आहे,
तिंतीची कुळीही, कसाही वागाने है तिंता कदिच पटल नाही,
सोसावल नाही.

एखादी वसू रागाने केलेले देश्याच्या मनोवृत्तीला आता
धार्मिकांकडे आत्म आयेचे केलेले संस्कार, प्रसिद्ध उदयेकर,
रत्न ढाका याना आत्मातर्फा कळून, निर्मल निर्मली निर्मली
शेकडी हाताची जाणा, तिंता क्रियाची जाणा, आई सूक्ष्म शब्दांत
करून देते.

पुन्हा चांगले संस्कार चांगले “म्हणून घडवतात.
वाईट विचार माणासारखा दुरुक्त करण्यास इतर करतात.
आई आपल्या संहारात धरण्याचे अनेक कृप, देखील विचारीले निःशिक्षाप
लेकायची बळी जाते, यविश्याच्या वाचन्यांत मन सुनत होता.

March 2024
Kanara Saraswat
विनोद
लेखक: शीला चंद्रगिरी

विनोद ही अशी गोष्ट आहे ज्यामुळे माणुस सुरुळ व अंतःदिव रात्री शक्तली. लाउ इसे एकमेव महत्त्व किंवा सहा आणि लहऱ्या का असे म्हटले जाते.

गेले ५७ वर्ष म्हणजे KSA चा “नाईफ मेंड” अस्त्रयमुळे मी सातवाते हो. मात्र ती त्याची सुरुवात केली आहे. किंवा त्याच्या काळातच त्याच्यांच्या विषयात भावना वाढते. त्याच्या गुणांमध्ये द्विभाषितोत्तर, क्यातीव विज्ञान आणि विज्ञानाचे विषय अत्यंत आकर्षक आहे. त्याच्या काळात त्याच्यांनी त्याच्यांच्या विषयांतील अनेक तसेच साधने वापराव्या आहे.

मी ही गेले दिन वर्ष त्यांनी त्यांची प्रश्ने पर्यंत शक्तता नसे अंतर्क्रिया मांडते, माणुसांनी त्यांच्यासाठी विनोद येथे व प्रस्तुती देवायलीसाठी रेडियो इमोजेटर असे. अनेकांनी ज्याची माहिती मागण्यासाठी त्याच्या विनोदानुसार त्याच्या विषयात त्याच्यांनी त्यांच्यांसोबत आपल्या विचारांची वाचायली करतात. त्यांच्या सल्ल्यांना त्यांच्यांनी अनेक व्यर्थ व व्यर्थ व्यर्थ करण्याची संधी मिळते.

झोरातली आपल्या सौनाहांनी असांचे, एक मुलगा विनोदाभासिकाच्या व्यासात खडल्यास उतरतो. छोटी मुलगी हातात काढी चेहून तोल सापाटूल तारोलाचे चाल असते. एक चोर खालींच खेडे बघतो होता त्याच्या मनात विचार आला की त्याची वाक्यांश मुलगी म्हणून धेरे तर घरी करण्यास सोप्या होईल. खेडून संपत्तीवर त्याच्या मातृ साजस्ती करतो त्याचे श्रृंखला करतो. त्याच्या माहितीत त्याच्यांनी त्याच्यांनी त्याच्यांनी त्याच्यांनी करतात. त्याच्या माहितीत त्याच्यांनी त्याच्यांनी त्याच्यांनी करतात. किंवा त्याच्यांनी त्याच्यांनी त्याच्यांनी करतात.

मी याच्याच विनोदांच्या आबादीच्या आहे. त्यांच्याप्रमाणे त्यांच्यांनी त्यांच्यांनी त्यांच्यांनी करतात.

विनोद हे एक आपल्या चर्चेचे विगत पैर विवस्तून आलेला, त्यांच्याच्या विवशतांच्या विषयात त्यांच्यांनी त्यांच्यांनी त्यांच्यांनी करतात.

लहान केल्याचा अतिप्रेम विनोद करतात. एकदा दोन शाकाहारी पिय पेय पेवत होती. पिताच्याने स्तनाने मयूराच्या व एकदा आजीवीच्या व एकदा आपल्याला आपल्याची संधी मिळवती. किंवा त्यांच्याच्या विचारांत त्यांच्यांनी त्यांच्यांनी त्यांच्यांनी करतात.
Report on the activities of Bengaluru Local Sabha

On 4th January, Samaradhana of HH Shrimat Krishnashram Swamiji was observed. On 5th January, Samaradhana of HH Shrimat Keshavashram Swamiji was observed with Shri Chitrapur Guruparampara Charitra Pathana, Bhashya Pathana and Ashtavadhana seva.

- On 22nd January, on the occasion of Pranapratishtha of Lord Rama at Ayodhya, Sri Rama, and Hanuman bhajans were sung by bhajan mandalis and sadhakas, followed by Dipotsava and recitation of Ramaraksha Stotra and Samuhika Ramanama.

- On 26th January, on the occasion of Vardhanti of Nagadevata, Annamma, Chamunda, and Marikamba Sannidhi-s at Bengaluru Math, Navaka Pradhana Homa was conducted which was followed by Vishesa Aradhana Pujana at the Sannidhis, Mangalarati and Santarpana seva.

- On 27th January, as part of the Shivasayujyam Samuhika Seva activities, Abhivyakti was conducted online.

- The Annual Shri Shankaracharyya Ashtottara Shatanamavalli Parayana 2024 commenced on February 4th and will be held until 12th May 2024.

- On 12th February, the Samaradhana of Parama Pujya Shrimat Shankarashram Swamiji II was observed with Shri Chitrapur Guruparampara Charitra Pathana, Bhashya Pathana and Ashtavadhana seva.

Report by Saikrupa Nalkur

Our Institutions

Saraswat Mahila Samaj, Gamdevi Mumbai

On 20th January 2024, our yearly Sankranti Utsav was celebrated in the Samaj Hall. The three ladies from the Kodial family – Grandmother Kalindi Kodial, her daughter-in-law Ashwini Kodial and her grand-daughter Saanika Kodial were invited to present a Music programme. Priya Bijur (nee Kodial) anchored the show. Geeta Balse welcomed everybody. She introduced Kalindi Kodial as a versatile person and singer and Past President of Saraswat Mahila Samaj.

Nivi Nadkarni introduced Ashwini Kodial, MD Anaesthesia, practising in their Dahanu Hospital. Thereafter, Bhakti Ullal introduced 19 year old Saanika who has trained in Hindustani Classical Music since the age of 8, and also plays the guitar.

The Kodials presented a medley of songs, including solos and duets from Hindi movies, and the audience was kept enthralled. The Vote of Thanks was proposed by Nivi Nadkarni.

The programme ended with tasty snacks sponsored by Kalindi Kodial with Til laddoos and tilgul, by Nivi Nadkarni. Incidentally, Parvati Sharma’s 101st birthday, one of the oldest member was also celebrated on this day.

LADIES DAY OUT

On 27th January 2024, a Ladies Day Out Luncheon Event was held at the Party Hall of the...
21.1 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 Feminine words (ending with आ) with case ending of सामी विभक्ति ie the Locative case. Also note the imperative verb in the last four sentences.

Eg. महिला – महिलायाम्, नौका – नौकायाम्, सेना – सेनायाम्, शाखा – शाखायाम्
(लतायां, पोलकायां, निधानिकायां, अवकरिकायां, सज्जितकलायां, सूत्रिकायां, स्थालिकायां, पुस्तिकायां, बालिकायां, उत्पीठिकायां)

1. यानपेटिकायां कस्ताणि स्थापयतु। Keep the clothes in the suitcase.
2. शिक्षिकायां मम श्रद्धा अस्ति। I have faith in the teacher (female).
3. ---------------- पातारणिस्तति। The vessels are on the table.
4. गौरी ---------------- निपुणा अस्ति। Gouri is expert in music.
5. ---------------- कति पुस्तकानि स्तति? How many books are on the shelf?
6. अम्बा ---------------- सिद्धति। Mother loves the daughter.
7. ---------------- सुन्दराणि पुष्पाणि विकस्तति। Beautiful flowers bloom on the creeper.
8. ---------------- पञ्च लड्डुकाः स्तति। There are five laddoos on the plate.
9. ---------------- घृतं निश्चिपतु। Apply the ghee on the roti.
10. ---------------- कार्यसूचीं लिखतु। Write the agenda in the notebook.
11. ---------------- अवकरं क्षिपतु। Throw the garbage in the dustbin.
12. ---------------- सूपिकं स्थापयतु। Put sauce in the noodles.

Answers given on Page 50

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It was a day of fun and gaiety for 35 ladies. The programme was packed with games, Quiz, queen of Sheeba, Antakshari, Tag Line Jingles of different famous products to be recognised by the groups which were lovingly named, Ayodhya, Dwarka etc. And a very enjoyable Animal family kingdom game, in which all Mahilas had to imitate the sound of animals.

Some beautiful songs were presented by Kalindi and a lovely dance by Shobha Marballi. A delicious buffet spread was then laid out for lunch.

At the end, a very innovative game of Hindi songs was played, where everyone had to recognise the song just by listening to the music at the beginning.

Nivi Nadkarni gave a wonderful Vote of Thanks, also thanking Usha Surkund who helped in getting this facility in the Gymkhana. It was indeed a memorable outing for the ladies!

Reported by Geeta Suresh Balse

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DOMESTIC TIDINGS

BIRTH

We welcome the new arrivals!
Jan 01: Baby girl (Varenya) to Pracheeti (Nee Nadkarni) and Ashwin Damble at Mumbai.

MARRIAGES

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

2024
Feb 11: Udita Sharadchandra Udbhayakar with Abhishek Anand Gokarn at Mumbai.

OBITUARIES

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

2023
Dec 17: Durgadas Padubidri (87) at Bengaluru.
2024
Jan 08: Dayanand Dhareshwar (70) at Bengaluru.
Jan 11: Shanta Gurunath Talgeri (91) at Bengaluru.
Jan 11: Smitha Arun Trikanad (60) at Bengaluru.
Jan 13: Shobha Suresh Mallapur (75) at Kandivali (East), Mumbai.
Jan 14: Chandrakala Mukund Savkur (99) at Bengaluru.
Jan 14: Ravindra K Udbhayakar (78) at Bengaluru.
Jan 24: Sumita Sanjay (nee Nadkarni) (50) at Bengaluru.
Jan 26: Deepa Deepak Chandavarkar (nee Suvarna Savkur)(65) at Mumbai.
Jan 27: Mangala Mohan Nagarkatti at Mumbai.
Jan 31: Ambadas Kodkani (86) at Parijnan Chaya, Karla.
Feb 01: Uday Dattatraya Dhareshwar (70) of Goregaon at Panvel.
Feb 02: Vidya Balkrishna Shedde (née Bailur) (83) at Hyderabad.
Feb 02: Arur Venugopal (86) at Bengaluru.
Feb 03: Mangala Satish Savkur at Nashik.
Feb 04: Dr (Smt) Sunanda Suresh Nayampalli at Mumbai.
Feb 05: Khambadkone Satishchandra Rao (of Goa) at Pune.
Feb 06: Jayanti Padukone (81) at Bengaluru.
Feb 07: Satish Savkur at Nashik.
Feb 08: Vivek Suresh Hemmady at Chennai.
Feb 18: Shridhar Sunder Mannige (84) at Shivaji Park, Dadar, Mumbai.

Answers to सरल संस्कृतम् –

Exercise 21.1 -

1. यानपेटिकायां
2. शिश्निकायां
3. उत्पीठिकायां
4. सहीतकायां
5. निधिनिकायां
6. बालिकायां
7. लतायां
8. स्थानिकायां
9. पोटिकायां
10. पुरस्कारायां
11. अवकरिकायां
12. सूत्रिकायां
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