

Kanara Saraswat

A MONTHLY MAGAZINE OF THE KANARA SARASWAT ASSOCIATION

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June 2024

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Dr. Minal and
Dr. Anand Kashinath Wagle



THE WAGLE NURSING HOME FOR CHILDREN, ROHA



"SR CITIZEN PM'S GET-TOGETHER"

Read on page 21



Surenkha Kodical performing an amazing dance



Shamala Mavinkurve receiving a token of appreciation from Centurion, Parvati Sharma



Jyoti Gokarn receiving a token of appreciation from Uday Gurkar, Vice President, KSA. Also seen are Sunil Ullal and Sharada Ullal



A section of the audience enjoying the programme



The Talmakiwadi Garden group presenting a song



Members of Surenkha Kodical's dance troupe are all smiles after their felicitation



**Sudipta Hoskote Basu
Designing dhurries and helping artisans
revive a dying art**

Interview on page 19



Kanara Saraswat

A Monthly Magazine of the
Kanara Saraswat Association
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Examination Results

Inviting all the successful candidates of our community to send in their examination results in the following format by 7th September 2024 to: admin@kanarasaraswat.in

1. Name of the student.
2. Examination passed.
3. Percentage/ Grade secured.
4. Name of the School/University.
5. Photograph in jpeg format.
6. Pdf of the passing certificate.



KSA NHH NASHIK YATRA PACKAGE

Kanara Saraswat Association offers an attractive, comprehensive 4 nights / 5 days Nashik Yatra Package for Rs. 19,000 or Rs.16,000 for two persons on a twin-sharing basis. The packages are ex-KSA NHH and back.

The price includes:

- 4 nights / 5 days stay at our **Nashik Holiday Home** at Rs.9500 per person for the AC Rooms and at Rs.8000 per person for non-AC rooms, on a twin-sharing basis.
- Breakfast & Dinner at NHH (vegetarian only – non-vegetarians are free to order their dishes from outside at their own cost).
- Travel to various places of pilgrimage/sightseeing in A/c taxis (see itinerary below).
- This Cost excludes the travel from your place of residence to our Holiday Home; any meal enroute; and any entry tickets and items not specifically included in the itinerary.
- The above pricing is based on a group size of 4 persons and multiples thereof; **Smaller groups (to facilitate families) are also welcome, subject to a higher price (particularly the transportation).**



Day 1:	Arrival of all the Yatris to Nashik Holiday Home (NHH) by Noon. Post Lunch trip to Gargoti Museum, Sinnar, and visit the Shree Samarth Ramdas Math, Takli. At 7 PM, attend the unique Godavari Aarti at Ramkund (Godavari Ghat); visit the Shree Sharadamba Temple (Shringeri Shankarayacharya Math) and Kalaram Mandir in Panchavati. Dinner at NHH
Day 2:	Morning 6 AM – Departure to Trimbakeshwar; Coins Museum (Indian Institute for Research in Numismatic Studies). Someshwar Mahadev Mandir, Balaji Devasthan, and Someshwar Water Front. 11 AM – Visit to Sula Wines. (Wine Tasting and Tour). Return to NHH for Lunch. Departure to Swantantrayaveer Vinayak Damodar Savarkar, Residence (Now a Museum) in Bhagur, followed by a visit to the Artillery Centre Museum and Anna Ganpati Mandir, Deolali. Dinner at NHH.
Day 3:	Morning 6 AM – Departure for Shirdi (Saibaba Samadhi) Lunch at Shirdi. Proceed further to Shani-Shingnapur (Famous temple of Lord Shanidev). Dinner at own cost, en route to Nashik.
Day 4:	Morning 8 AM - Breakfast at NHH. Departure to Shree Saptashrunji Niwasini Devi Devasthan (Vani Devi). Visit Saputara Hill Station and have lunch at your own cost. Dinner at NHH.
Day 5:	Breakfast at NHH. Morning free. Guests check out by 11 AM.

The above itinerary and costs are suggestive and subject to change to suit the needs of each group.

KSA NHH Timings: Check-out 11 AM and Check-in 12 PM

For further details, queries, and bookings contact:

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From the President's Team

“सारस्वत ब्राह्मण समाज और सहकारी बैंक इनका एक अतूट रिश्ता है Shri Amit Shah, Hon'ble Union Minister for Cooperation said this during one of his informal chats. How true it is, as we have three major Saraswat Brahmin Community banks functioning so successfully for over a century.

In the early 19th century, our Saraswat Community started migrating for jobs and livelihood from coastal Karnataka, parts of Konkan, Maharashtra, and Goa to major cities, mainly Mumbai and Bangalore.

For this migrating community, the need had arisen to support distressed families with funds for accommodation, repayment of debts, medical emergencies, etc.

Late Shri Rao Bahadur Shripad Subbarao Talmaki a great social reformer and maharshi of cooperation, realized the need of the community to form a cooperative credit society in the year 1906, along with some reputed members of the Chitrapur Saraswat community, which is now S.V.C. Co-Op. Bank Ltd, a strong and reliable bank in the cooperative sector.

In 1917, a great visionary, Shri Sheth Shantaram Mangesh Kulkarni laid the foundation for NKGSB Co-Op Bank, and in 1918 The Saraswat Co-Op. Banking Society was founded by some respected members of the saraswat bramhin community mainly from the konkan region, such as Mr. J.K. Parulkar, Mr. N.B. Thakur, Mr. P.N. Warde and others - which is now “Saraswat Bank” - India’s largest co-operative bank.

In the early years of bank history, they had to deal with the economic consequences of the two world wars. Subsequently, the banks have been witness to other historical events such as the independence struggle of India. Even in the most uncertain economic times, the founder members and successive leaders of all these banks demonstrated an unshakeable faith in the potential of the common man and created “trust” through honesty and transparency.

The success of these banks can be attributed to their values, such as cooperation, collective decision-making, and a focus on the overall welfare of members. In addition, their collaborative approach has fostered a sense of unity and solidarity within the community, maintaining a strong network of support and ensuring the sustained growth of cooperative banks.

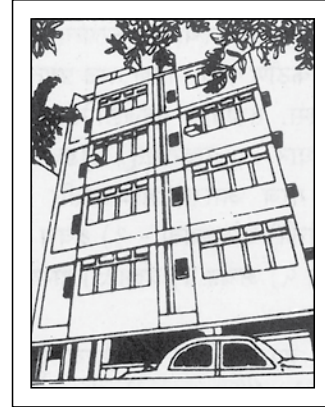
While these cooperative banks have their strengths, they also face challenges. Limited access to capital, regulatory constraints, and technological advancements pose obstacles that need to be overcome for sustained growth and innovation within the sector.

The Saraswat Brahmin community's contribution to cooperative banking in India cannot be overstated. Through their efforts, they have not only created institutions that provide financial assistance but have also fostered a culture of community-driven development, promoting economic empowerment and social progress.

Finally, we all from the Saraswat Brahmin community are proud of our "अतूट रिश्ता" with our Co-operative banks.

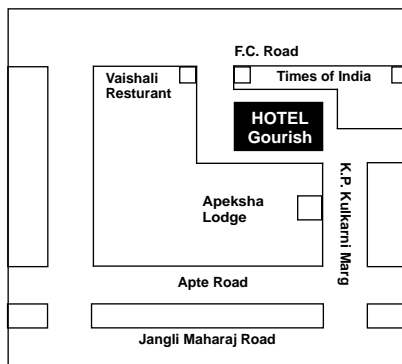
Kishore G. Masurkar

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The Editor's Column

Dear Readers,

As we enter the halfway mark of 2024, one eagerly looks forward to some relief from the rising temperatures our country has witnessed these last two months due to the global warming phenomenon, that we humans have self-invited. The climate prediction center's forecast of La Nina making its presence felt from June onwards should be welcome news for all our rapidly drying water resources.

In this issue, we feature the medico couple, Anand and Minal Wagle, who grew up and studied medicine in Mumbai but in 1988, decided to settle down and practice at Roha, a small industrial taluka in Raigad district. To date, they are the only Bhanap family who have made their home there. Their story should inspire the youngsters in our community aspiring for a medical career, to move away from the metros and provide their services to a section of India's large populace in the hinterland.

Very few individuals can 'have their cake and eat it too'. Bhakti Ullal interviews one such person, Sudipta Hoskote Basu, a textile enthusiast who has successfully married her design skills with the weaving magic of an artisan and his team in Mirzapur, Uttar Pradesh, for reviving, producing, and marketing colourful Dhurrie rugs under the brand name Due to Hue. Her endeavour ensures that these skilled artisans are gainfully employed while preserving a dying art.

The annual Senior Citizen's get-together organized by KSA on 7th April was a roaring success with all the participants enjoying and displaying their talents. Do read through the compiled report in the following pages.

Renowned singer Ravindra Bijoor recounts his devout association with HH Shrimat Parijnanashram Swamiji III in the Sahavas series of Parisevanam.

In this month's Military Musings, Maj Gen B.N. Rao narrates in his inimitable style, his first jump as a paratrooper from an aircraft. He brings to life what would be going through the minds of all the first-time paratroopers in that aircraft.

Jairam Khambadkone writes on the creation of utility items from scrap by Lata Nadkarni, purely as a hobby.

Anyone planning to utilize the KSA's Nashik Holiday Home Yatra Package, should add on two more days and visit Bhandardara, to experience Nature's splendour as described by Samiir Halady in his travel blog.

Blogger Prashant C. Trikannad drives home ever so lightly, the profound truth of how God helps those who help themselves. Many of our readers will experience that feeling of déjà vu!

Mumbaikars are familiar with Parsi cuisine and probably also those, from Gujarat. In her culinary column, Anjali Burde recounts some of the delicious and most popular dishes of the Parsi community.

Our junior editorial team member Adya Nagarkatti takes us on an interesting journey of the Swarna River in Udupi, which was earlier, also known as Yennehole.

There has been a surge in School and College Reunions and Alumni meets says Vivek Row while narrating his experiences after having attended two of these within the space of a month.

In our Devanagari pages, we have the Saral Sanskritam quiz, an article by Sheela Chandragiri, a Marathi poem by Ranjana Ashok Kulkarni from California, and another by Sharmada Shatanand Shukla. We also have a report in Sanskrit by Kanchan Mannige on the Sanskrit Shibir held at the Khar Math on 1st of May, 2024.

We hope that budding entrepreneurs from our community will spend some time to read through the initial pages of this issue, wherein the activities of KSA-CSN have been highlighted. We would like to see enrolment in large numbers and active participation by Bhanaps.

Happy reading, until the next issue.....

Ramkishore M. Mankekar

A Re-introduction to KSA-CSN

(Kanara Saraswat Association - Chitrapur Saraswat Network)

- CSN TEAM

The Genesis

- ✓ Launched with divine blessings of Param Pujya Shrimat Sadyojat Shankarashram Swamiji on Guru Purnima Divas at Mallapur in 2019
- ✓ Website inaugurated by the SCM Standing Committee and then KSA President Shri Praveen Kadle in the divine presence of Param Pujya Swamiji.
- ✓ **Mission was to “Provide a platform for the CSB Samaj to pool talents, resources and experiences in the community through interactions for initiation and advancement of professionals and entrepreneurs for their material prosperity”**

Goals & Objectives

- 1) Help existing entrepreneurs to expand their businesses & aspiring entrepreneurs to set up businesses
- 2) Help those employed in advancement of careers/get better placements and job seekers get good placements
- 3) Expose amchi community to amchi service & product providers
- 4) Create an entrepreneurship culture

The above goals and objectives were placed at the Lotus Feet of Param Pujya Swamiji.

The Proposed Journey

- Organise inspirational interactions with amchi achievers
- Promote clubs of entrepreneurs and professionals all over India
- Create data banks and use them for achieving our goals and objectives
- Any other innovative means based on needs of our community as identified from time to time

Our Journey to Date

- **Organise inspirational interactions with amchi achievers (Mulakats)**

We had the pleasure of hosting Shri Durgesh Chandavarkar as our 1st Bhanap Achiever. Durgesh mam of course needs no formal introduction to us Bhanaps.

Guests who followed were achievers from various fields (to name a few) :

Shri Prakash Padukone, Shri Praful Chandawarkar (Physical Meets), Shri Shreyas Tonse, Smt. Hema and Shri Ashok Hattangadi, Shri Rajesh Mirjankar and Shri Arjun Shirur (Online Meets).

These inspirational interactions were well attended.

- **Promote clubs of entrepreneurs and professionals all over India**

Various networking initiatives initiated

- ✓ ECM (Entrepreneur Club Meet) wherein Bhanap Entrepreneurs meet, interact, bond, and explore mutual sharing of connects to help each other grow.
- ✓ 1on1's – 2 Bhanap entrepreneurs meet face to face and exchange information about each other's businesses, business, personal and social etc goals.
- ✓ 1withMany's – where more than 2 entrepreneurs meet with same objectives in mind.
- **Create data banks and use them for achieving our goals and objectives**

A click on the above link would lead one to the KSA-CSN webpage. Click on "**Register your Business**" and A Bhanap Entrepreneur / Self Employed Professional can fill in the mandatory / desired fields of information from the available fields. Once one has completed filling in available fields, you are now part of the KSA-CSN Database.

Details can be amended as desired.

- **Any other innovative means based on needs of our community as identified from time to time**
- ❖ Initiated and encouraged by our President Shri Kishore Masurkar, KSA-CSN has introduced "BHANAP YELLOW PAGES" (BYP) a presentable soft version of the Database Listings. BYP is proposed to be circulated in our Community through the prevalent Bhanap Social Media options
- ❖ Organising Workshops / Webinars by Domain Experts. Some of the Topics covered have been "Excel, Effective use of Google, Interview preparations, among Others
- ❖ "THE CSN PAGE" a feature in our KSA Magazine, where CSN members or Domain experts can contribute articles for the benefit of Bhanaps in general or Bhanap entrepreneurs in particular.
- ❖ Creation of Whatsapp Groups. Presently 4 main whatsapp groups are in existence.
 - i. KSA-CSN Main (Members are Bhanap Business Owners/Self Employed Professionals)
 - ii. KSA-CSN CA's (Members are qualified Chartered Accountants)
 - iii. KSA-CSN Dhanvantaris (Members are Doctors & Medical Professionals)
 - iv. KSA-CSN WE (Members are Women Entrepreneurs)
- ❖ Facebook Presence is through "**KSA-CSN on the Web**"
- ❖ LinkedIn and other Social Media – PROPOSED. Suggestions and any help forthcoming from Volunteer Experts is welcome

HOW CAN WE HELP KSA-CSN

If I am a

A) Business Entrepreneur

- ❖ Register on the KSA-CSN Database at www.kanarasaraswat.com/csn
- ✓ Encourage Bhanap Entrepreneurs you meet to register
- ✓ Participate actively in various Networking Initiatives
- ✓ Volunteer to help in organizing meetings / events
- ✓ Gain visibility by Speaking at KSA-CSN Workshops / contribute Articles under "The CSN Page"

B) Domain / Functional Experts

- ❖ Volunteer to be a Speaker at KSA-CSN Workshops / Webinars
- ❖ Contribute Articles under "The CSN Page" in our KSA Magazine

❖ Retired Corporate Senior Executives

- Volunteer to be a Speaker at KSA-CSN Workshops / Webinars
- Contribute Articles under "The CSN Page" in our KSA Magazine
- Help introduce "KSA-CSN" to the Corporates where you know Senior Decision Makers

C) Employed Corporate Senior Executives

- Help introduce "KSA-CSN" to the Corporates where you know Senior Decision Makers to the Best Extent Feasible.

- o Help spread the word about KSA-CSN in any which way you are able to.
- o Circulate "Bhanap Yellow Pages" in your social media groups, soon after you receive the same.

D) **All Bhanaps**

- ✓ When you have a requirement for any product or service, look up the KSA-CSN Database or the "Bhanap Yellow Pages" whichever is handier.
- ✓ Let us know if you come across any Bhanap Entrepreneur who has not been introduced to KSA-CSN and its initiatives.
- ✓ Suggest names of Functional or Domain Experts, who would like to help mentor/guide Bhanap Business owners.

KSA-CSN Motto:
ALL OTHER THINGS BEING FAIRLY EQUAL,
PREFER A BHANAP

Contact Persons for any enquiry / clarification :

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The Wagle's Children's Nursing Home, Roha

- RAMKISHORE M. MANKEKAR

Growing up in the 1960s in Guruseva at Pandurangwadi in Goregaon East, a suburb of Mumbai, Anand Wagle, was the son of Kashinath Jaywant Wagle, an executive in a Pharma company, and Meera Kashinath Wagle (nee Hirebet), a homemaker.

Brought up in a typical, simple middle-class Bhanap environment, Anand was deeply impacted by the respect shown to the visiting Physician in their house and the entire neighbourhood. And this propelled his thought process towards taking up a career in medicine.

After schooling at St. Thomas High School, Goregaon, he moved to Ruparel College in Matunga for his Junior College and passed the 12th Standard Science stream with flying colours. With his high score, getting a Merit seat in the Topiwala National Medical College (TNMC, Nair Hospital), Mumbai was a breeze! During the decade from 1978 to 1988, Anand completed his MBBS degree; a Diploma in Child Health, and an MD in Paediatrics from the TNMC itself.

Let's digress a bit for a while now. In the early 60s, in Gamdevi, located in central Mumbai, very close to Chowpatty, a daughter Minal, was born to Suman Mohan Kumta (nee Nadkarni) and Mohan Maruti Kumta.

Mohan Kumta, a civil structural engineer, had worked in HEC (Heavy Engineering Corporation Ltd), Ranchi for several years. As a result, Minal's basic education was completed in the Sacred Heart School, Ranchi, even as her mother worked as a school teacher. On their return to Mumbai, he took up a consultant position with Structwell in Navi Mumbai and worked there well into his 78th year.

Minal Kumta completed her 11th and 12th Classes at Jaihind College, Churchgate, and in 1984 got admission on merit for her MBBS

degree at the TNMC (Nair Hospital), which she duly completed in 1989. Dr. Minal then acquired a Diploma in Industrial Medicine in 1994 from the College of Physicians and Surgeons, Mumbai, and in 1996, an Associate Fellowship in Industrial Health (AFIH) from the Central Labour Institute, Mumbai. Later, she completed her postgraduate diploma in Nutrition & Dietetics from Apollo Hospitals, Hyderabad. She practices as an industrial health consultant, family physician, and nutritionist.



Dr Anand and Dr Minal Wagle with some of their staff

In mid-1988, after completing his MD (Paediatrics), Anand could have walked into any of the big hospitals in Mumbai and begun his professional career. And with family, friends, and relatives staying close to his house, life and the future ahead

seemed bright and rosy. But he had a strong urge to leave this zone of comfort and go and start practicing in a place where there was a dire need for specialized doctors – in such a place where, besides providing expert medical services, he would also have the satisfaction of putting a smile on people's faces.

Anand used to frequently visit his acquaintance in Roha – then a small Taluka place in Raigad district, about 150 kilometres from Mumbai. It was a typical Konkan town with old-style tiled roof houses, narrow roads, and surrounded by verdant green hills and the Kundalika River.

It had very poor facilities in terms of medical services, laboratories, investigation facilities, colleges, and entertainment. Electricity supply was irregular with frequent shutdowns occurring throughout the day. State Transport buses were the only mode of public transport. Initially, it was a small chemical industrial township with a population of about 50,000 but had about 250-300 villages surrounding it.

Then, the Konkan Railway was still under

construction with Roha station coming up between Pen and Mangaon stations.

On scouting around, Anand found that there was no resident Paediatrician in this growing Taluka and that was the clincher for him to set up his clinic in Roha. He moved there in October 1988 and initially started his clinic on rented premises. He also took up an admission facility with a private hospital there so that he could admit his critical patients.

Although Anand and Minal would meet quite frequently within the campus of TNMC as both were studying there, it was a proper arranged marriage on 24th December 1989 that brought them together as Dr. Anand Wagle and Dr. Minal Anand Wagle.

Minal shifted to Roha in December of 1990 after completing her MBBS internship and house postings. Initially, the slow-moving lifestyle in Roha came as a culture shock to her as she was used to the comforts and conveniences of city life. But backing her life partner's decision to stay in a small place and help the underserved population became her priority.

Minal very soon realized that being an industrial town, it would be best if she did a course that would be of use to the industries. Accordingly, she enrolled for her PG in Industrial Medicine and then acquired a Fellowship in Industrial Health.

In 1998, Anand and Minal started Dr. Wagle's Nursing Home, using their savings and also with their respective parents' help and support. Their residence, "Shankarashram" is located just above their nursing home.

It was a paediatric nursing home with OPD and admission facilities to treat newborn babies and children up to 18 years of age. They also provided paediatric and neonatal intensive care facilities.

The Nursing Home also gradually became a centre for industrial health checkups, with laboratory, X-ray, and other industry-related investigations facilities, and also offered specialized health care services for industry personnel and industry-related accidents.

Minal Wagle has over the years, helped set up medical infrastructure facilities in several industries. She has been appointed as an auditor by the Indian Chemical Council.

She regularly holds health awareness talks on medical issues, first aid, and medical emergencies

in industries and other social platforms.

The Nursing Home has a large volume of patients coming from deep interior villages from up to 50 km all around. On average, Anand and Minal put in 12- 14 hours of work daily.

Practicing in a small Taluka place brought along its challenges. Ignorance, poverty, illiteracy, and superstitious beliefs in the patients' families led to critical patients often being brought very late to the hospital.

Adivasi patients often have very poor paying capacity and are unable to pay even for basic investigations, medicines, and treatment.

No trained nursing staff and no qualified assisting doctors used to be available earlier and it was tough on Anand and Minal to be available 24/7, compromising heavily on rest and sleep, especially with admitted patients who were critically ill and during emergencies at odd hours.

They had to train freshly passed college girls in nursing skills. It was a one-man show! With the erratic power supply, it was very difficult to work with frequent outages over long periods. Transportation of critically ill patients to a higher tertiary center, the closest being 100 km away in Panvel, was a major challenge, and very often, Anand had to accompany such patients at odd times.

The isolation from community members due to workloads and the distance was a bit depressing at times. Incidentally, the Wagles were, and still are, the only Bhanap family in Roha. Cut off from family and friends, they had to regret their inability to attend many major family functions and events due to the distance involved and commitment to work.

Poor college education facilities resulted in shifting their son to Mumbai, immediately after he completed school.

For Minal, 30 years ago, working in male-dominated industries was very challenging and it required enormous effort to excel and break the glass ceiling. To her credit, she came through with flying colours!

But over the last few years, the scenario has changed for the better. The availability of semi-trained nurses and the helping hands of assistant doctors have made working conditions for the Wagles, more comfortable. They are empowering young, bright girls from interior villages by training

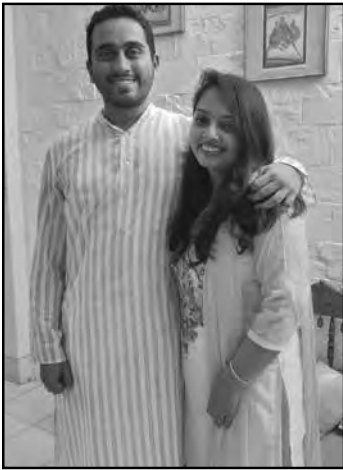
them in nursing and job opportunities.

Providing rational medical treatment at a reasonable cost, relying more on clinical acumen than expensive investigations gives a feeling of quiet satisfaction.

The Wagles sense the divine presence of Lord Bhavanishankar and the constant guidance of Guru Shakti in their efforts to treat patients and give solutions during trying times. Availability of the internet, social media, and smartphones have changed the scenario dramatically and the Wagles feel connected not just to their family, friends, and relatives, but also to the Math and Sabha activities.

On 23rd August 1992, Minal and Anand were blessed with a boy, Varun.

After his initial schooling at the local J.M. Rathi English Medium School, Varun went and stayed with his maternal grandparents in Vashi, Navi Mumbai, and completed his junior college at St. Mary's School there.



Dr. Varun Wagle and his wife Dr. Isha Khadke Wagle

DNB in Gastroenterology – a three-year PG Diploma at the Kasturba Medical College, Mangalore.

Varun recently married Dr. Isha Khadke who did her MBBS from Government Medical College, Aurangabad, and an MD in Pharmacology from Kasturba Medical College, Manipal. She is presently working with Novartis Pharmaceuticals at the corporate level.

In conclusion, Anand and Minal say that their nursing home and residence are located at the base of a mountain slope amid nature with trees around and the constant chirping of birds and squirrels. They are privileged to be able to breathe

clean fresh air, away from the noise and hustle and bustle of a city.

Since their workplace and residence are on the same premises, they save on travel time and utilize that extra time for reading, exercise, leisure, and spiritual pursuits.

They feel humbled to have received so much recognition, appreciation, and love from the local community. Putting a smile on the faces of their patients is a priceless reward that they earn on an everyday basis!

And their lives have also been enriched by the constant presence and grace of the Gurushakti.

We hope that Anand and Minal's saga of shifting to a Taluka, leaving behind the entrapment of city life, for putting a smile on the villagers' faces will motivate many of our readers and their family members who may be aspiring to enter the medical profession.

Vinay V Gangavali
Phone: 2380 0460
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MALSHI PICTURES
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KONKANI MOVIE WITH ENGLISH SUBTITLES

WRITTEN & DIRECTED BY
DEVDAAS NAYAK

CAST **SANJAY SAVKUR ANUJ NAYAK MEERA NAIMPALLY MADHURA SHENOY JAYAPRAKASH BHAT & OTHERS**

DOP **MAHESH D PAI** EDITOR **DEVDAAS NAYAK** MUSIC **KARTHIK MULKI**

ASHWIN RAGHAVENDRA TRIKO NAVANEETH B SHETTIGAR RAGHUNATH BHAT SUBRAHMANYA SHANBHAG

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KOḌIĀL CHĀTURMĀSA – 2024

INVITATION

28th

Chāturmāsa Vratam

Krodhī Saṁvatsara

by

**H.H. Shrīmat Sadyojāt
Shaṅkarāshram Swāmījī,
Mathādhipati**

of

**Shrī Chitrāpur Math
Shirālī**

Uttara Kannaḍa District, Karnāṭaka

21-07-2024 Sunday, Āshāḍha-Pūrṇimā
(Vyāsapūrṇimā / Gurupūrṇimā)

to

18-09-2024 Wednesday, Bhādrapada Pūrṇimā
at

Shrī Chitrāpur Math

Shrī Vāmanāshram Samādhi Math

Gaṇapathy Temple Road, Maṅgālūru – 575 001 D.K.

SEVĀ-S DURING CHĀTURMĀSA – 2024 MAṄGALĪURU

SPECIAL SEVĀ-S		
Sl. No.	Sevā Name	Contribution
1.	Mahā Poshaka (Shiyālabhisheka at H.H. Shrīmad Vāmanāshram Swāmījī Samādhi Sannidhi, Sevā at Shrī Kṛshṇa Sannidhi, Sevā at Shrī Umāmaheshwar Sannidhi, Sevā at Shrī Dattātreyā Sannidhi, Santarpaṇa Sevā, Shrī Pādukā Pūjana & Shrī Bhikshā Sevā + Memento)	₹50,000
2.	Poshaka (Shiyālabhisheka at H.H. Shrīmad Vāmanāshram Swāmījī Samādhi Sannidhi, Sevā at Shrī Kṛshṇa Sannidhi, Sevā at Shrī Umāmaheshwar Sannidhi, Santarpaṇa Sevā, Shrī Pādukā Pūjana & Shrī Bhikshā Sevā)	₹25,000
3.	Yajamāna Sevā (Shiyālabhisheka at H.H. Shrīmad Vāmanāshram Swāmījī Samādhi Sannidhi, Sevā at Shrī Umāmaheshwar Sannidhi, Santarpaṇa Sevā, Shrī Pādukā Pūjana & Shrī Bhikshā Sevā)	₹15,000
4.	Sevā Kartā (Shiyālabhisheka at H.H. Shrīmad Vāmanāshram Swāmījī Samādhi Sannidhi, Santarpaṇa Sevā, Shrī Pādukā Pūjana & Shrī Bhikshā Sevā)	₹10,000
5.	Santarpaṇa Sevā (Santarpaṇa Sevā, Shrī Pādukā Pūjana & Shrī Bhikshā Sevā)	₹5,000
6.	Upāhāra Sevā (Breakfast, Shrī Pādukā Pūjana & Shrī Bhikshā Sevā)	₹3,000
7.	Sarva Sevā at Maṅgalūru (All Sannidhi Sevā at Samādhi Math and Shrī Umāmaheshwar Temple, Maṅgalūru)	₹700

DETAILS OF ACCOUNT OF KOḌIĀL CHĀTURMĀSA COMMITTEE 2024

Name of Beneficiary : Kodial Chaturmas Committee - 2024
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**The Golden Wedding of
Anand Dinkar Talgeri and Beena Ramesh Katre**

23rd May 1974 – 23rd May 2024

**"In fifty years of love and grace,
Your bond has stood the test of time and space.
Golden moments shared, memories divine,
Fifty years of love, a legacy so fine.
Here's to the journey, hand in hand,
Fifty years strong, a love that will forever stand."**



Happy Golden Wedding Anniversary

With love and best wishes from:

**TALGERI's, KATRE's, YEDERI's, KOPPIKAR's,
MAVINKURVE's, KADAM's & PULIBANDLA's**

Chitrapur Heritage Foundation

711 Daylily Court, Langhorne, Pennsylvania, USA

Connecting US Amchis to Chitrapur Math

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 Squibb, 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.

Sudipta Hoskote Basu's 'Due to Hue'

- BHAKTI ULLAL

BU: Sudipta, tell us how it all began, and what brought you to this path of creativity and design.

SHB: Growing up, I was always creatively inclined and liked working with different mediums. My mum helped my sister and I explore various art forms through Art Camps. She encouraged us to write letters to companies suggesting creative new ideas for their businesses. This exposure paved the way to self-discovery, creativity and transforming my dreams into visual artistry.

BU: How did you switch from Client Servicing to Art in your profession?

SHB: With a degree in Mass Media, I began my internship in Client servicing with a renowned agency. A few months later, my mentor at the agency and my mother suggested I do a course in Visual & Communication Art to get formal education in the subject. I did just that. Three years later, I passed out with the prestigious CAG award and a job offer.

I began as a designer with the well-known Krsna Mehta, who runs the brand, India Circus. Couple of years later, I moved to The Elephant Company, a sister concern of The Bombay store as a Design consultant. Four years on, I began my freelance journey with 'Surface Design in the West' designing seasonal prints that can be used on any surface- from an umbrella to a mug. This venture of designing for myriad textures and surfaces brings exciting challenges each day and I never have to deal with monotony.

BU: What was the pivotal moment that made you decide to move from working for someone to launching something of your own?

SHB: My husband and I love to venture out to the mountains, and post-pandemic, we felt a place afar would ideally be best. We were in Banjar town in the Tirthan Valley for a week. On our penultimate day, we visited the shopping area and came across two rooms; one was stocked with hand-woven Kullu Shawls, while the other was empty. On making some enquiries we met the master weaver and owner Bhup Singh ji and were informed that the shelves were piled with handmade creations ready for sale, unfortunately,

there were no buyers.

As a textile enthusiast, I felt the need to market these beautiful labours of love and help the weavers make some money. I told them about social media and with their permission took pictures of the products to upload on my Instagram handle. I told him that I hoped my kind "influencer" friends with their huge following, could help product sales. After the uploads, my phone went buzzing with inquiries. Despite the curse social media can be, we cannot overlook its positive side. We had an overwhelming response and made sales worth a whopping 20K overnight. After that experience, I thought to myself, 'Why wait any longer?' This incident was the turning point, the nudge I needed to venture out on my own which led me to launch my much-loved, passion project on Rugs.

BU: You now sell stunning dhurries rugs under the 'Due to Hue' brand name. How did it begin?

SHB: Honestly, I must give credit to Srishti Tehri, a GenZ social media user who founded "Artisans of Banjara" when Covid was at its peak. I drew a lot of inspiration from her. The Banjara tribe's main and only source of livelihood is through the sale of crockery on the streets of Delhi. Shristi created a website, listing the tribe's products with pictures, and organised flash sales on the weekend to build funds for them. This was no mean feat. It gave me the idea and courage to do what I eventually did for Singh ji.

Post this successful experiment, it was fate when I stumbled upon Ansari ji an artisan and skilled weaver from Mirzapur, UP on Instagram. He is a master in his craft with skills passed down generations. I thought of getting into a partnership by marrying my art with his craftsmanship, and I was thrilled with the success of this endeavour; with me in Mumbai and Ansari ji in Mirzapur. Finalising colours, checking samples, watching karigars at the looms, witnessing the designs take shape and so much more simply through video calls was such an adventure. We were a dream team.

BU: Your IG feed always makes me happy with the vibrant and joyful dhurrie rug designs. Take us through the creation process.

SHB: Thank you! To put it simply, Dhurrie rug is a low-pile, thick flat woven rug. I will mention in brief the process; a rug has humble beginnings with Spinning, Dyeing, Drying the dyed yarn and Plying. Then comes Loom Separation which is probably the most technical part of the process where the warp is made and ready for weaving. Most dhurries are woven by two or more men who sit side by side and weave in harmony. Much larger rugs can have up to six men weaving at a time. After weeks of weaving, the rugs are washed by hand and any stray cotton is clipped to ensure a smooth finish. It is then bound and the ends are either platted, created into pom-poms, tassels or just bound traditionally, all by hand. Checking and rechecking is done to ensure the finest quality artisan-made product reaches your home. Each rug will have slight imperfection, which are the mark of an authentic hand-made product.

BU: Is there a story behind the name 'Due to Hue'?

SHB: 'Duetohue' literally means because of colours. I always had an affinity for bold bright colours which play a central role in my designs. A beautiful quote by Celerie Kemble goes, "There's a reason we don't see the world in black and white." The Takeaway: We're meant to see the world in colour and appreciate its beauty. It's all there to admire and it is all Due to Hue.

BU: Are you planning to use your current label to introduce other products?

SHB: Most certainly. There are so many artisans and so many surfaces to experiment. There are endless opportunities to explore. I plan to work with one artisan and one product at a time. I am very partial to soft furnishings, but besides, I look forward to trying my hands at pottery, cane and woodwork. I will always ensure I dabble in something that will be handmade, sustainable and artisanal.

BU: You give a lot of credit to the *karigars* of the dhurrie rugs. Are you only providing them a platform to showcase their work or are you also involved in the design process?

SHB: I would continue to choose a product where design will be my forte and bringing it to life will be theirs. The only way to be involved in the entire process of the Rugs was through my designs. My designs and their weaving skills were a perfect combination. But, without their skill my

designs are lifeless. The artisans bring the design to fruition and must be glorified and given due credit. After all, they do not just work hard; they put their heart and soul into every piece.

For many years, international luxury fashion brands have been quietly using Indian embroiderers for their goods, depending on their expertise while offering very little by way of employment protection and monetary support. Even today, it is a sad state where artisans are terminated if they fight for their rights.

'The Travel Of Art' where I had a brief stint, played a significant role in my approach to art. It is a place to connect with homegrown artists, share Travel Experiences and explore Art retreats. It was a gateway to discover art with the help of specialised artists and a window into their world. I do intend to give the *karigars* a platform to showcase their work and help them earn what they truly deserve.

BU: What ways of marketing your products have worked best for you?

SHB: I believe that if you use social media platforms in the right way, at the right time and hit at the right places you cannot go wrong. Instagram for me has been a huge contributor. The whole hype of uploading pictures with tags, reposting, sharing and re-sharing, gives a global reach and all this without spending anything on marketing is just phenomenal.

BU: How has the journey been so far and what plans do you hold for the future?

SHB: Looking back, I feel good about being open to experimenting, overcoming challenges, not saying no to a task, taking risks and keep moving forward. Professionally, I feel I am on a mission to nurture and promote old and new upcoming artisanal talent. My primary focus is to expand my graphic design services and create timeless products. As a side hustle, I want to ensure that the artists/ *karigars* get their dues. I want to create an Artist Directory for direct sales without middlemen and an exclusive website to serve as a platform for artists to showcase their work. All in all, my heart is where art is! In 2024, I will 100% realign my goals and maybe, this time next year who knows, one might see a lot of action under my label. So please keep an eye.

KSA Senior Citizens Get Together 2024

**A REPORT COMPILED WITH CONTRIBUTIONS FROM ANAND HOSKOTE, TALMAKIWADI
AND CHAITANYA PANDIT, THANE.**

The traditional Senior Citizens annual get together being organized by the KSA, has been going on for the last 7 to 8 years. The objective is to ensure that the Senior Citizens of our fast-dwindling community get an opportunity to meet, and have a lively and entertaining moment in their otherwise routine lives. The concept - to feel young again, and do things which these ladies and gentlemen, or "Pacchis and Maams" would normally have experienced in their youth.

On Sunday, 7th April, about 100 Senior Citizens out of the 120 who had registered, had already gathered in the Shrimat Anandashram Hall by 9 AM, eagerly waiting to enjoy and be a part of this entertaining morning where music, singing, dancing and games would be showcased.

Shri Sunil Ullal, the 76 years young, dynamic organizer and compere, had prepared and put together, a very engaging list of programmes with the participation from all enthusiastic Senior Citizens, that was guaranteed to keep everyone thoroughly engrossed. He also welcomed all the participants with chocolates.

A hearty breakfast comprising Idli-chutney and tea/coffee, was served to all those who had gathered from across Mumbai suburbs and beyond. The show commenced with the traditional blowing of the 'shankh' by Shri Pradeep Adur. Thereafter, Shri Dilipkumar Rao gave a very scintillating harmonica recital where he played some very old and memorable Hindi songs. The atmosphere by now had become so charged that Smt. Sharmila Heble started to dance spontaneously all around on the floor!

Many Senior Citizens got an opportunity to show case their singing and musical talents. Some even recited short poems. Smt. Surekha Kodical also showed her dancing talents where she and her troupe Parijnanashram Bhajan Mandal Group of Santacruz performed three dances on the stage to old Hindi songs donning colourful costumes. There were some absorbing dances to the melodious lilting songs of yesteryears. The one, "Ude jab jab teri zulfe" from the hit film Naya Daur, was indeed a highlight.

Smt. Sharada Ullal, at the age of 84 years too enthusiastically shook her legs on stage.

There were performances in Karaoke singing, pleasing dances and instrumentals, quizzes, sharing experiences, chitchatting, recounting old associations, memories of yore..... Shri Gautam and Smt. Shyamala Mavinkurve gave able support on the Tabla and Harmonium respectively, to many singers who displayed their vocal skills.

Shri Chaitanya Pandit, who restarted playing the flute post-retirement, played a devotional song.

One of the highlights of the morning was a Malakhamb / Yoga postures display by two young students of the Shree Samarth Vyayam Mandir, Shivaji Park, Dadar. Their teacher Dr. Neeta Tatke provided a brief history of the Vyayam Mandir which is being run by Dr. Uday Deshpande Guruji, a Padma Shri, and also emphasized the need for Senior Citizens to keep fit. The two students who were very nimble and fit, kept a lamp on their forehead, and all the while, dexterously performed various yogic asanas which if done regularly (obviously without the lamp on the forehead), would keep everyone fit!

Some traditional games like Antakshari, etc. were played, wherein everyone participated with great enthusiasm. The KSA then honoured all Senior Citizens who were above 80 years of age.

Many seniors who are still active in the field of social work, were felicitated by the KSA President, Shri Kishore Masurkar and Vice-President, Shri Uday Gurkar. All participants were also felicitated with a beautiful rose and a chocolate by the seniormost Centurion Smt. Parvati Sharma.

Thereafter a sumptuous amchi lunch with aamras puri, was served to all the Senior Citizens who had patiently participated by performing or watching with keen interest.

All in all, a very entertaining morning where the Senior Citizens enjoyed all the performances and some even participated with gay abandon, virtually letting their hair down - and for those few hours, everyone felt young again. At the very end, Shri Sunil Ullal thanked everyone for their whole - hearted participation and promised that we would all meet once again in 2025.



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Kanara Saraswat Magazine

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GOLDEN WEDDING ANNIVERSARY

Dr. Anil Kuber & Dr. Uma Kuber (Nee Mankikar)



17th May 1974

to

17th May 2024



*With the Grace of Lord Bhavanishankar & our Revered Guruparampara we pray to our
Kuladevata Mangeshi And Guru HH Param Pujya Sadyojat Shankarashram Swamiji
to shower their blessings with the best of Health and Happiness.*

Best Wishes & Love from :

Dr. Ravi Kuber, Arnav Kuber, Sameer Kuber,
Mankikars, Nileshwars, Adurs, Hosangadis,
and other extended family and esteemed friends.

Art Corner



Colour sketch of Shri Chitrapur Math, Shirali by Smt. Bharati Nagarkatti, (74), Andheri (West)



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जो आवडतो सर्वाना....तोची आवडे देवाला

**Remembering our most Beloved Person
on his First Death Anniversary**



नाव तुझे शांतमुर्ति, तू होतास आमची स्फूर्ती
अशीच राहो प्रिती, आमुच्या मनात

It has been a year since we said our final goodbyes to a man who meant so much to us - my Pappa, Shantamurthi (Prakash) Mavinkurve. As we mark the first anniversary of his passing, we reflect on the life he lived, the love he shared, and the memories he left behind.

Pappa was more than just a father; he was a pillar of strength, a source of wisdom, and a beacon of love in our lives. His presence brought warmth and comfort to those around him, and his absence has left a void that can never be filled.

Throughout his life, Pappa touched the hearts of many with his kindness, generosity, and unwavering support. He was a man of integrity, always putting others before himself and making sacrifices to ensure the well-being of his family.

We are always reminded of the lessons Pappa taught us - to be compassionate, to be resilient, and to cherish every moment we have with our loved ones. His legacy lives on in the values he instilled in us and the love he showered upon us.

Though Pappa may no longer be physically present with us, his spirit remains alive in our hearts and minds. We find solace in the memories we shared, the laughter we enjoyed, and the love we continue to feel for him.

On this day of remembrance, we celebrate the life of Pappa and the impact he had on all of us. We take comfort in knowing that he is watching over us from above, guiding us and protecting us as he did when he was here with us.

We miss you, Pappa, but we carry you with us always in our hearts. Until we meet again.

Fondly remembered by,

Mangala (Wife), Yatin (Son), Yuvika (Daughter in Law), Aadhya (Grand Daughter)

Mavinkurve, Shirali & Adur Family

Jayashree Padmanabh Masur

18th March 1929 - 21st April 2024



**Retired Head of the Department of Occupational Therapy,
AIIPMR, Haji Ali, Mumbai**

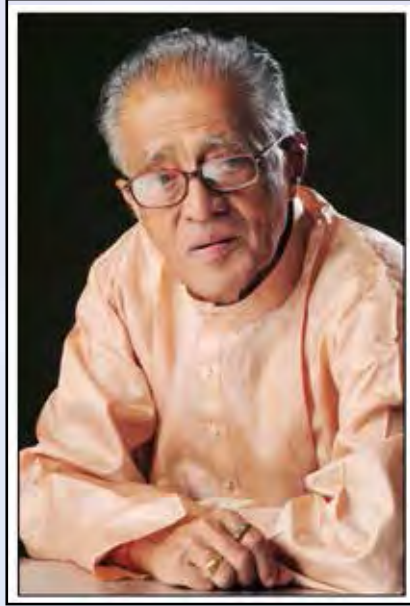
A go-getter, helpful and very affectionate person passed away in Pune

Deeply mourned by

Masurkars, Padbidris, Murdeshwars, Naiks, Vaidyas, Jadhavs, Sawants

All her nieces, nephews, and their families

**Staff of the Department of Occupational Therapy, Athashri (Baner) Parivar,
and all near and dear ones**



**Shri Vasant Devidas Hervatte (94 years)
departed peacefully on the 27th of April 2024 in the presence of loved ones.**

He was affectionately called 'Anna' by his three daughters, his sons-in-law, and all his grandchildren. Anna lived an active and full life till the very end. His legacy goes far beyond his academic, corporate, humanitarian, and artistic achievements. His compassionate and deeply sensitive nature shows through in the art he created and has been immortalised through it.

One of the greatest gifts to his family were the examples of integrity, generosity, and kindness that he set for us. His love and commitment to his family were evident in the way he would speak of them. Even towards his last days, his conversations about music were always interspersed with the appreciation and gratitude he had for his Aai for teaching him what he knows. When he published his Hindustani classical compositions, he lovingly named the body of work 'Rachana', after his wife. His artistic legacy is kept alive by his students whom he cared for like his own children.

As we mourn his passing, we also celebrate all the ways Anna has touched each of our lives with his never-ending enthusiasm for life, and how the lessons and memories he has left us with will continue to impact our family, as a father, grandfather, teacher, friend, and so much more. His family, friends, and colleagues will fondly remember his boundless zeal in solving their problems, offering his support and counsel, and tirelessly devoting hours for the upliftment of the lesser privileged.

His essence echoes in our homes in the soft droning of a tanpura; in the music he left behind for us. Despite his passing, traces of Anna remain with us, in the way we live, love, and strive for excellence in all that we do.

Deeply mourned and missed by:

Daughters and sons-in-law:

Arundhati-Anil Karnad, Saraswati-Sharad Gollerkeri, Damayanti-Sachin Upponi

Grandchildren:

Saamil and Arti (Shukla) Karnad
Snehal (Karnad) and Mohit Kapoor
Siddhant Gollerkeri, Niyati Gollerkeri
Rohan Upponi

Great granddaughter: Shyla Karnad



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“Guru-shakti is Aseem, Agaadh, Anant,...”

...says Ravindra Bijoor in our ongoing series -‘Sahavas’ – as he shares precious glimpses of his deep and devout association with Guru Swami – Parama Pujya

Shrimat Parijnanashram Swamiji III

Since my early school days, I was drawn to the writings of Swami Chinmayananda, Ramakrishna Paramahansa, Swami Vivekananda and other Mahatmas. While reading and trying to understand these writings, I came to the conclusion that to proceed on the path of ‘Adhyatma’ it is extremely necessary to have the Guidance of an enlightened Master. Therefore, on my visits to the Sai Baba temple at Shirdi, I used to earnestly pray for an enlightened Master who would actually inspire and guide me in person. On one such visit to Shirdi, I had an unexpected glimpse of Guru Swami (Parama Pujya Parijnanashram Swamiji III) right there, inside the shrine. Seeing Guru Swami’s personality and its divine radiance was so impactful, that something powerful stirred within me and I felt certain that this was a divine ‘Sanket’ that I should surrender at the Holy Feet of Guru Swami and seek His Guidance for my journey forward...

Accordingly, I met Guru Swami at Khar Math for the first time in 1977 and expressed my heartfelt wish, bowing down at His Divine

Feet. He looked at me, asked me to wash my face, hands and feet and then return. He gave me the sacred Mantra-deeksha and told me in Marathi that if I did ‘japa’ of this mantra, the rest will automatically follow.

On the path prescribed by Pujya Guru Swami, whenever there was any specific reason to seek some clarification, I used to immediately meet Him and He would clarify my doubt even before I had narrated it, as He always knew what I had come to ask, through His “Antarjnyaan”. After Guru Swami started staying at Lonavla in Bhangarwadi I used to visit him every Saturday Sunday and Guru Swamiji too used to frequently visit our home at Lonavla.

Guru Swami’s day -to -day behavior was also so meaningfully crafted, that the significance of those simple interactions ran deep. We realized this much later.

I have witnessed many happenings which could fall under the realm of miracles but they were only to guide and lead me on the journey of ‘Adhyatma’. They were insights of an enlightened Master, our Guru Swami which, for us mortals appeared to be miracles.

With pranaams at the Divine



PRICELESS MOMENTS!



~~~~~Parisevanam~~~~~

Feet of Guru Swami and Pujya Swamiji, I will relate three incidents of this miraculous manifestation of divine Guru-shakti...

To expand on what I mentioned earlier, during one of my numerous visits to the Shirdi Sai Baba temple, at the 'kakad aarti', I was in the section for men while my mother was in the one for women. As the kakad aarti was being performed I was dumbfounded to suddenly see our Guru Swami standing in the vacant place in the centre of the temple, right in front of the statue of Sai Baba. Guru Swamiji's persona was beaming, radiant as He stood looking into the eyes of Sai Baba's vigraha. Guru Swamiji's unexpected Darshan there convinced me immediately that I was being shown the living, enlightened Master who would guide me. I decided to surrender at His Divine Feet after the kakad aarti was over. But after the aarti and pradakshina around Sai Baba's statue got over, when I looked for Guru Swami, I could not find Him! I ran out of the temple and looked everywhere, but there was no sign of Him even in the outskirts of the temple. When I mentioned seeing Guru Swami to my mother she said that it was impossible that Guru Swami had left the temple within such a short time, Sometime later, after taking mantra-deeksha from Guru Swami, when I gathered courage to reveal this incident and asked Him if He had really been there, He just smiled sweetly in concurrence, convincing me that this was His way of answering my plea for an enlightened Master to guide me in person.

After getting mantra-deeksha from Guru Swami in 1977, though deep down in my heart I wished that Guru Swami should visit my house in Talmakiwadi and that I should have the divine privilege of performing His Paad-pooja, I never thought of expressing it to Him. This was because I did not want to subject Him to the inconvenience of climbing up to the fourth floor to my house, as Talmakiwadi has no lifts. However, on one of my next visits to the Khar Math to have His Darshan, Guru Swami suddenly looked at me and said in Marathi "Aare Raja, mala tujhya ghari yachay" (Guru Swami used to call me as Raja and not by my name). I expressed the problem of climbing upto the fourth floor to which Guru Swami said "Don't worry about that as I am not that old!" He then said that He would hire a taxi and come on the

following Thursday as His car was in the garage for repairs. As promised, Guru Swami visited my house on Thursday morning and I had the privilege of performing 'Paad-pooja' for the first time. After having Bhiksha, He had a short nap and left in the evening. Poojya Guru Swami thus, graciously fulfilled my unspoken wish...

Sometime around 1981, when Guru Swami was staying at Mr Karnik's bungalow in Bhangarwadi at Lonavla, I had a dream in which Guru Swami and I were sitting face to face and He said to me "It is good that you have come, I have to give you something, just wait"... But suddenly Guru Swami left, as He had to attend to someone else who was calling him. After waking up at Talmakiwadi I immediately went to Lonavla and narrated the dream to Guru Swami. He said "Yes, indeed, I have to give you something....come back on Kalashtami". When I went to Him on the following Kalashtami, He asked me to follow Him to the pooja room and made me sit opposite Him, exactly in the manner that I had seen in the dream. He then asked my mother to come into the room as well and said to her "You as a mother are fortunate to witness this". Guru Swami then gave me diksha of the Lalita Sahasranama along with the book bearing His signature saying, "This is what I wanted to give you!"

The Mahima of divine Guru-shakti is Aseem, Agaadh and Anant.

Our present Mathadhipati- Parama Pujya Sadyojat Shankarashram Swamiji's sacred bonding with Guru Swami is most solemn, sublime and palpable from His Ashirvachan-s and from His repeatedly telling us that it is Guru Swami who gets things done and all that happens is through His Grace and Blessing, right from Prerana to Poorti.

With utmost humility and gratitude, I would like to endorse that Pujya Swamiji is undoubtedly the flawless and perfect Successor of Guru Swami and He is our loving Guru Mauli, just like Guru Swami was...Yes, we do feel the throbbing presence of Guru Swami in Everything that our Beloved Swamiji does, in the rising glory of our Math and in the progress of our samaja in every walk of life under the Divine Guidance of Pujya Swamiji !

Jumping Jitters

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

All paratroopers who jump from an aircraft the first time experience fear. But that fear is controlled and overcome by excellent training and rational thinking. We had been well trained on how to exit the aircraft, the drill when suspended in the air after the chute deploys and how to roll on landing. We had the best proven American airdropping parachutes in the world packed by expert packers and checked by supervisors before being cleared for use by the jumpers. Thousands of military personnel jump from the aircraft safely the world over, so the odds are mightily in favour of all going well. So we were prepared to take our chances.

In India, parachute jumps are conducted at an IAF establishment, the Parachute Training School (PTS) at Agra (UP). During World War II, most paratroopers were commonly dropped from Dakotas. But by the time I did my jumps in 1966, we were jumping from American twin engined, C-119 Fairchild Packets with high twin tail booms nicknamed Flying Boxcars. Later the Army started using twin engined Russian AN-32 and four engined AN-12 planes also, using rear ramp exit.

My son Ashwin did his jumps and earned his wings while yet a cadet in the Indian Military Academy by jumping from a Russian MI-8 helicopter at 22 Establishment, Chakrata.

At the PTS, one has to successfully do seven consecutive jumps to qualify to get the coveted paratroopers' 'wings'. The first jump is a 'stick' of slow five from the port (left) exit; meaning that the plane will drop five parachutists only in a single run over the dropping zone (DZ). The next jump is a stick of slow five from the starboard (right side) exit. The jumps get progressively more difficult with sticks of 10 from either door, simultaneous exit using both doors, night jumps, jumps with full battle order including helmet, rifle and kit bag, and finally an operational jump with the whole lot in battle order exiting the aircraft simultaneously from both doors in a single run over the DZ and from a slightly lower altitude; simulating battle conditions.

The night before the first parachute jump was a

restless one. The jump was finally upon us who, for the past fortnight had been undergoing rigorous training at the Parachute Training School at Agra.

The jump was scheduled for early morning, and on the day of the jump all of us were nervous. The person who drew the parachute having number 13, being superstitious, insisted upon changing it. He was taking no chances.

One never expects the Air Force to be on time, yet there was the C-119 Fairchild Packet waiting all ready to take off, with its twin engines warming up. We cursed the Air Force for its punctuality that day and got into the aircraft like sheep going for slaughter. We occupied our bucket seats on both sides of the aisle and waited for the event we had all volunteered for. Yet at this moment each man was wondering whether he was the bravest fellow or the biggest fool on earth to volunteer to leap out of an aircraft into nothingness.

All conversation had ceased. Some were praying. My neighbour was unable to restrain the involuntary shaking of his leg. It was a grim picture inside the aircraft as it lumbered on for take-off. Soon after we were airborne came the announcement, "Red on. Stand the Door" The door opened and we could see the earth 1200 feet below us. We stood up, hooked up our parachutes and checked out the man in front, according to the drill. We were as ready as we would ever be. As soon as the light over the door turned green, the Air Force 'drifter' was first out of the door. We saw him being whipped away in the wind. A few seconds later we saw his parachute develop and inexplicably the light turned red and the door closed. We were asked to unhook and resume our seats. The wind speed was too high; over 7 knots. So the jump had been cancelled; or so we were informed.

We all heaved a sigh of relief. Another day to live. Everyone started talking at once. People who were praying stopped, and my neighbour's leg stopped shaking. It was a study in psychology.

We enjoyed the view of Gwalior Fort and the Bharatpur bird sanctuary and were trying to glimpse the Taj as we returned to Agra when to our horror, the door opened and it was, 'Red on.

Stand the Door' again. No false alarm this time; it was 'Green on. Go". Although we were required to move towards the door with each step, most of us were stamping our feet in the same spot. The two Air Force Sergeants at the door helped each one to the door and booted him out. Being senior most, I was the first to tumble out in a stick of slow five from the port exit. Three seconds later, I felt the tug on the back of my neck which meant that the line had parted and the parachute had deployed. I opened my eyes and looked up. Such a comforting sight to see the huge canopy billowing overhead. I saw that the four others from my stick, suspended from their chutes at different heights were all safely coming down. I now concentrated on the landing. The earth seemed to rush up faster as we approached the ground. Feet and knees together and toes pointing upwards, I held the straps tightly, careful not to hold my tongue between my teeth, hit the ground and rolled and stood up in a tangle of parachute cords. Yippee! I was safely on the ground. I had done it. I said a silent prayer of thanks.

We are taught to roll in six different ways, forward right, forward left, side right, side left, backward right and backward left so that we may roll in whichever direction the wind is carrying us. But as is the common belief, we all end up doing a seventh type of roll automatically as a reflex action without thinking. That's how good the hard training makes us.

We later learnt that the wind speed had been conducive for jumping all along. So we never forgave Wing Commander Mankotia, the OC of the PTS, who was piloting our aircraft that morning, for playing that dirty trick on us.

One important precaution all jumpers need to take is to remove all loose attachments before jumping including, spectacles, hearing aids and dentures. Being my first jump I was very keen to look before I leap. So an exception was made in my case but I was made to fasten the spectacles with a string tying both arms of the glasses to the back of my head and fixing the frame securely to the sides of my head my head using broad strips of surgical sticking plaster. Yet when I opened my eyes everything was a bit of a blur. I wondered why and the first thing I did was to feel for the glasses. Yes it was still in place. The mystery was solved when I landed and got up and discovered a drop of blood on my nose. The lens had been whipped away in the wind leaving the securely

affixed frame in place.

To our surprise, it was the second jump which was the scariest of all. The reality of what we had gone through hit us that night. And the next morning we had to really will ourselves forward at every step and to willingly exit the aircraft. But after that we started enjoying the jumps. Even though the time in the air was just about 10 seconds or less, we could spot the Jamuna and the Taj Mahal and started to identify other landmarks around the DZ.

Seven jumps in all. Slow sticks, fast sticks, port side exit and starboard side jumps, day jumps and night jumps; jumps with full kit and rifles. We did them all and earned our parachute 'wings' and our maroon berets; the proudest insignia of our uniform which identified us as part of that elite force.

If I couldn't sleep the night before my first jump for fear of the unknown, I could not sleep the night after I got my wings for the triumph of success.

"Chattri Mata Ki Jai."

Sudoku June 2024						Level Medium		
			9			2		
8					7		5	
	4	5			1			9
			1					4
	5	3				7	1	
9					2			
2			3			1	6	
	9		5					8
		8			6			
Solution on page 44								

Creating Utility from Scrap

- JAIRAM KHAMBADKONE

Waste Recovery has become an important subject not only in India but in many other countries. There are small and medium size industries, that have a regular business to convert the scrap into some kind of utility products. Just to give a few examples - Steel scrap is converted into re-rolled steel sections, Scrap Aluminium is converted into reusable Aluminium Extrusions for secondary use, old newspapers, paper and corrugated paper sheets are converted into B-Grade paper etc. These processes have been going on for years in the industries.

If you go slightly away from Industries and Corporates, we can talk of various cooperative societies and even individual families taking up the conversion of food waste into Compost - either at home or in some common space of their Societies. The final product from this is so useful to the public in general for gardening, that the users may not even know, how this is made.

Along similar lines, I have seen one person who has used her time and energy to convert all used items into useful products. The old used items could be anything viz. used Perfume bottles, Cardboard cartons, old cloth, Food cartons, Liquor bottles, Amazon wrapping paper, Gift wrapping papers etc. Even Denim cloth from old Jeans is used in making these reusable items. The reusable products can be used for storage of small items viz Remotes, Stationery, Pen Stands. The concept of Warli Paintings is also used sometimes while making these items.

I am talking about Mrs. Lata Nadkarni (nee Nagarkatti, known to her close relatives and friends as Latu). Latu first got this idea, about a decade ago, when she saw some old nail polish bottles that were intricately painted and kept for sale on the footpath. That set her thinking – she could also create something similar from waste items and utilise her time more effectively as she was a night owl!

The only difference between others and Latu is, that others may sell the products at a price - but she has never made these items with the intention of selling, but only to be given away as gifts. She is in the habit of gifting them to close relatives and friends from time to time. The intention was never to make any earnings out of this. On the contrary,



she spends her own money to buy a few materials for making these reusable gift items.

Incidentally, Latu's daughter-in-law, Dr. Mrs. Bharati Nadkarni was honoured by KSA on International Women's Day this year.

During our visit to their new home in Thane, we came to know about the creativity of Latu and various items which she keeps creating. We were quite impressed with the work done by her and I thought it fit to bring this hidden talent to a larger audience.

Jairam Khambadkone is an amateur writer and keeps contributing to KS Magazine from time to time. He can be contacted on his E-mail ID – jk.khambadkone@yahoo.com.

THE MOUNTAIN

- SANDEEP HATTANGADI

The mountain loomed large over me.
But I had made up my mind to climb it,
The base of the mountain was a difficult turf,
And I fell several times only to get up with more vigor,
Soon it started to snow and made my climb more difficult,
But I too was adamant to climb and with my harness started to climb,
And after several attempts I made it to the summitt,
And suddenly I woke up from my sleep with a start,
Only to know it was all a dream.

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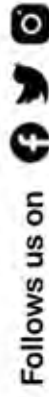
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**In Loving Memory of
Shri. Sanjay Anand Murdeshwar**

(Son of Late. Dr Anand Murdeshwar & Late. Sharada Murdeshwar)

14. 12. 1953 - 11. 04. 2024



Dear Pappa,

I will never forget the happy times I shared with you, your favourite food you relished the way I used to do

I will always be grateful for everything we had, my heart says you were and will always be world's best Dad

We all miss you very much, I will miss your loving Hug & Embrace

We will always remember your smiling face, your satisfied look and grace

From: Daughter Kavita Kartik Yederi

Fondly Remembered by

Wife: Sheela

Daughter: Kavita Kartik Yederi. Son in Law: Kartik Gurudath Yederi

Nephew: Aditya & Akshata Murdeshwar

Murdeshwars, Deshpandes, Gokarns, Mavinkurves, Shiralis, Aldoors, Yederis, Honnavars, Kates, Wakades
Relatives & Friends

Bhandardara The Home Coming - SAMIIR HALADY



Bhandardara The Home Coming

- SAMIIR HALADY

Nature is in all its glory immediately after the monsoons. There is greenery all over. The valleys are resplendent with flowers lining the roads and water bodies flowing in all their pristine elegance.

This is indeed the best time to travel in the Sahyadris, a.k.a. The Western Ghats. This mountain range runs almost parallel to the Arabian Sea and along the full west coast of India.

One place, I have great memories of, is Bhandardara – when, as an office bearer of the K.S.A. in the late 90s, we had traveled a lot to reclaim the plot of land that the institution had, in the heart of Bhandardara. I had also been here for beautiful hiking destinations like Kalsubai, and Ratangad.

There were three of us. This time we booked a room in the MTDC resort at Bhandardara and set out. The route itself was very scenic as the ghat led us to the beautiful hill station of Igatpuri. But as I remembered, the road that connected Ghoti to Bhandardara had spectacular natural beauty.

As we drove past this stretch, I remembered the several times I had hiked up to Kalsubai which is the highest point in Maharashtra. Each memory of the place had been etched on stone in my memory.

The road was bad, unfortunately, and it took long for us to reach our resort. However, all the fatigue of the long drive disappeared when we were allotted our rooms. The view from the room was breath taking. Our room opened out into a nicely maintained lawn from which overlooked the vast expanse of Arthur Lake. Because of this water body, the place was windy and it compensated for the “October heat”.

We had lunch at the MTDC canteen which had a minimal menu but the food was freshly cooked and tasty. We rested the day and went out for a short stroll around the place.

The next day was our plan to travel to the ancient Amruteshwar Mandir. This was also the source of the Pravara river which in ancient times was known as Amrut Vahini.

The road again was bad despite the toll. But the natural beauty of the route was unmatched.

As we drove, we heard sounds of various birds chirping, coming from different directions akin to a multiple-speaker stereo system at play. And then suddenly, we could hear the gushing of the water from the valley below on the right-hand side. Each moment was memorable and kept us guessing on where the next sound of natural music would come from. It was truly a spectacular musical extravaganza orchestrated by nature.

The temple itself was beautiful and had wonderful vibes. We enjoyed the natural beauty, had some hot chai and crispy kanda bhaji and returned to our resort.

The next morning, we went boating in Arthur Lake which was also a very enjoyable experience.

We relaxed in the room post the boating and kept wondering how the two days had passed off, almost like a couple of moments. It was time for homecoming.

Nature has this very comforting quality about making us feel at ease. When I got home, I realized that my body was tired but my mind was refreshed.

The spirit was alive and the thoughts were full of positive energy. One more time I realized that we are much beyond our physical form and something much far and beyond.

This was the true homecoming!!

Important Notice

KSA Members who wish to change their mailing address or need to communicate with the KSA Office may contact us through any one of the following means:

- KSA Contact Number: +91 8879557536
- KSA Whatsapp Number: +91 8879557536
- KSA Email ID : admin@kanarasaraswat.in
- Postal address: Kanara Saraswat Association, 13/1-2, Association Building, Talmakiwadi, Near Talmaki Chowk, J.D. Marg, Mumbai – 400 007.

‘Dad, pray for me! I got Algebra’

- PRASHANT C. TRIKANNAD

Something is reassuring about dads that makes them special in their own way. Their presence is comforting. They inspire, encourage, and guide you through life. They praise you to the skies. They're almost always there when you need them. And they make great friends and accomplices, too. Who else but your dad will make excuses for you; say yes when your mother says no; let you sleep a bit more when the alarm for school or work goes off.

“Does he have to go to school today? Can't he stay at home? He looks tired!”

My dad was like that. He was someone who taught me English and History in school, introduced me to the pleasures of reading books, solved the daily London Times cryptic crossword with me, and indulged me in marathon games of chess and Scrabble on weekends. He taught me almost everything I needed to know when I was young, including and especially how to be a good person.

In the course of the twenty-four years that I knew him, Dad left me with plenty of memories and uplifting stories filled with hope and joy. I remember one in particular.

During my school days in Panjim, Goa, I used to ask Dad – who was a Correspondent for Indian Express in the then union territory – to pray for me just before I was to appear for an exam. For some reason, I believed his faith was stronger than mine or anyone else's and that it would see me through an insurmountable Maths paper. It probably didn't occur to me at the time that Dad would've prayed for me anyway.

On exam day, I would plead with him — "Dad, don't forget to pray for me! I got Algebra today."

And he was always quick to put me at ease. He would tell me in our native Konkani, “You know I won't. You're going to do well in your paper.”

I didn't share his optimism. He was that way about most things in life. If I fared less than average or even failed in Maths, it wasn't because his prayers lacked the power to sway the Supreme Architect in my favour. Rather, it was because I had little faith in my own and because I didn't pay heed to the familiar motto ‘God helps those who

help themselves’ – which meant that if I didn't practice hard and keep my end of the bargain, God was simply going to stand over my shoulder, hands behind His back, and watch me blunder my way through a Quadratic Equation.

It wasn't until after I had graduated from school that I realized asking Dad to pray for me was like telling him to take my exam for me. It didn't work that way.

Over the years, I have often wondered how the Lord might have felt about this prayer by proxy. I'm sure He wants me, to call direct, as He does all of us. I can even make a collect call if I like. He won't mind that. Just so long as I'm the one talking to him. Palms folded. Straight from the heart.

Like nearly everything else in life, I had to work my way through school and college — in this case, attend classes, draw up a study timetable, put my heart into my lessons, give my best shot on exam day, and pray like hell that I passed with some colour, like green and yellow, if not flying colours. That was a big bonus if dad wished me luck and sent up a silent prayer.

On another occasion, when I approached Dad to send up one of his divine entreaties, he took me out on the balcony, pointed to the clear night sky, and said to me with deep conviction — “Do you think, He, who listens to millions of prayers every day, is not going to listen to yours? Show me one place where He isn't. The universe (or Brahmand) is filled with His presence.” And then he placed his palm where my heart was and smiled, “He's in there, too, you know.” His words were like a security blanket for me and my family.

So, whether I prayed or not, it was comforting to know that the universal Guardian was already looking out for me. All He wanted in return was simply my faith, as sure and steadfast as the rising sun, and all would be well with my Maths paper and with my life.

Thanks, Dad.

Prashant C. Trikannad was a journalist for over 37 years. A content writer now, he publishes a blog www.pocketfulofhappiness.com alongwith his wife, Parizad, a communications specialist.

Culinary treasures of India - Parsi cuisine

- ANJALI BURDE

After our culinary journey across the states of India we now bring you the culinary treasures of few communities that have settled in India and have developed their own unique cuisine, of course using local ingredients and influenced by the local culture.

The Parsis form a miniscule community in India. As the story goes, which also has been documented in Qissa-I Sanjan an early account of the first settlers in India, Parsis first landed in Sanjan on the coast of Gujarat between the 8th -10th century CE. Fleeing modern day Iran or Persia to escape persecution and forced conversion at the hands of the Arabs, a small group reached Sanjan. The ruler there was Jadhav Rana who in order to communicate that his kingdom was full, sent them a bowl of milk filled to the brim. The Parsis added sugar to the milk sending a message that they would enrich the kingdom with their good values and hard work and assimilate and blend like sugar in milk in this new land. The King thus granted them asylum and welcomed them.

Since then Parsis have mostly settled in India's western states of Gujarat and Maharashtra and like sugar in milk have lived peacefully and contributed largely in all possible fields be it industry, aviation, armed forces, science & technology, law, medicine, social philanthropy, music, cinema and theatre. You will find a renowned Parsi name in each of the fields mentioned here.

Parsi cuisine can be considered to be an oldest fusion cuisine as it blends in the flavours of Persia with the spices of Western India and also has a British, Portuguese and French influence.

Eggs, meat and fish are widely eaten. The Parsis' fondness for eggs is legendary. Eggs are eaten not just for breakfast in the form of pora (omlette) and akuri (spicy scrambled eggs) but combined with vegetables for a variety of side dishes like papeta per eedu (eggs over potato), bhinda per eedu (eggs over okra), tameta per eedu (eggs over tomatoes) etc. Also desserts like mawa cake, caramel custard and souffle are all egg based.

There is a long list of delectable and popular dishes namely **dhansaak** (lentil based meat gravy into which vegetables like pumpkin, brinjal, methi leaves and spring onions are blended).

Patra ni machi (green chutney stuffed pomfret wrapped in banana leaves and steamed), **saas ni machi** (fish cooked in white sauce),

Berry pulao- a fragrant pulao to which traditionally barberries were added but cranberries are also a good substitute.

Daar pulav (pulav served with thick spicy toor daal), **salli boti** korma (succulent meat pieces in gravy served over fried potato straws), **jardaloo ghosth** (meat cooked with apricots), **tittori dal** (sprouted field beans cooked in a spicy, sweet-sour gravy, **ravaiyo** (coconut and coriander stuffed brinjal gravy).

Popular and mouth-watering sweet dishes include **daar ni pori** (a thick baked version of puran poli), **ravo** - semolina cooked in milk to get a pudding-like consistency, **sev** - fine vermicelli toasted in ghee with lots of nuts and cooked like sheera with a delicate flavor of rose water or vanilla, **baked custard** - popularly called Lagan nu custard as it is served at weddings, **doodh paak** or rice kheer which is definitely a Gujarati influence, **mawa ni boi**- a fish shaped sweet prepared from mawa and **malai na khaja** - a flaky layered pastry stuffed with sweet cream similar to the baklava, a Turkish delight.

And of course how can one forget the **mawa cake** and **malai kulfi**.

Sharing two recipes from this cuisine that are prepared on festive occasions.

Tittori dal- A spicy, tangy and sweet dal prepared using sprouted field beans (vaal)

Ingredients: ¾ cup vaal beans

2 medium onions 3 dry red chillies

½ tsp jeera 3 tbsp tamarind pulp

3 tbsp grated jaggery 4 tbsp oil

1 tbsp dhana jeera powder salt to taste

¼ tsp hing ½ cup thick coconut milk

some coriander for garnish 5 cloves garlic,

half inch piece of ginger, 2 medium spicy green chillies ground to a coarse paste

Method: Soak the beans for 5-6 hours. After 6 hours drain the water and leave the beans to sprout in a warm place. This may take about 8 hours, after that pour about 2 cups warm water

into the beans and leave it for some time. This allows the skins to come off easily. Remove the skins from the sprouted beans. Add ¼ tsp turmeric and cook the beans till soft. Keep aside.

Soak the red chillies in hot water for 15 min. Then grind the chillies to a fine paste.

Finely chop the onions. Heat the oil in a pan. Add the jeera and hing and let it sizzle. Add the chopped onions and fry till they turn pinkish. Add the chilli-ginger-garlic paste and saute for few minutes. Add the ground chilli paste and saute till oil oozes from the sides. Add the dhana jeera powder. Then add the cooked vaal along with the water and mix well. Let it boil for few minutes. Add salt, jaggery and tamarind pulp. Simmer for 2-3 minutes. Lastly add the thick coconut milk and blend it into the dal. Switch off the flame and garnish with coriander leaves. This dal has a medium thick consistency. Serve hot with chapatis or rice.

Sev- A sweet dish prepared using fine vermicelli and lots of nuts.

Ingredients: 1 cup fine vermicelli

½ cup ghee ¾ cup sugar

¼ cup rose water 2 drops vanilla essence

1 tbsp charoli, 6 almonds chopped, 6 cashews chopped, 1tbsp raisins

Method: Add a cup of water to the sugar and keep it for boiling. Heat one tbsp ghee in a pan, on a low flame toast the nuts and raisins. Remove and keep aside. Add the remaining ghee and add the vermicelli. Toast it till it turns a golden brown. Add the hot sugar syrup a little at a time and cook the vermicelli, when all the syrup is used up and the sev appears almost dry, add the rose water and vanilla essence. Add ¾ of the nuts and mix well. Switch off the flame, cover and keep aside for some time. Garnish with the remaining nuts and serve warm.

Life is Relationship

- NEETA MALLAPUR

If 'Life is Relationship'
To the Lord I asked one day,
'Why then does it seem
A struggle all the way?'
'If life is all about
Loving and Giving,
Why then to keep up relationships,
Do I seem to be striving?'
'Why in some relationships do I
Feel unrecognised and unloved, then?'
'Whereas for still some others
I can give a ten on ten!'
With a beautiful smile,
The Lord said to me,
'Dear child, who comes into your life,
Depends upon your agreement.
Why then should this be
The cause of your discontent?'
'Into your life, have some come,
To shower you with love and compassion,
Whereas, still others have come to you
For a particular reason.'
'From past eons, to teach you
Lessons you left unlearnt!
Thankful must you be then,
For those special ones!
For they help your spiritual progress
On the path of the Chosen Ones!'

Listening to these wise words,
On my relationships did I reflect.
Everything became so crystal clear then,
How every incident, and every person
In my life was so very perfect!
Especially, those who had come
To teach me and to hurt me!
Helping me complete all lessons unlearnt!
Thus creating the New Me!

With tears in my eyes
To them I expressed
My heartfelt gratitude.
Wonder of wonders! Then I could see
A total transformation in the other,
And life was once more
As beautiful as can be!

Turning to the Lord
I thanked Him profusely
For making me realise

That Life is Relationship, and truly divine!
If only one can 'SEE' with
No judgement of any kind.
Then, Heaven on Earth can be experienced
Therein the secret lies!

Neeta Satyesh Mallapur, a former nursery school teacher from Pune, also conducts English-speaking classes for adults. Presently, she is editing English language storybooks for children, writing poems, etc.

The Swarna River

- ADYA NAGARKATTI

The river Swarna is one of the major west-flowing rivers in the Udupi district of Karnataka.

The Swarna originates in the Western Ghats and joins the great Arabian Sea in the Udupi district.



Among rivers, the Swarna steals the show, shining bright like a star and playing a major role in the region's heart. It is mainly a rain-fed river. It is a perennial river as the flow in the river is meagre in the summer.

The river has formed many small islands known as Kudru. Moodukudru and Padukudru are the big ones. In Karkala and Manipal, the river Swarna flows strongly amidst paddy fields, coconut plantations, and forests.

It joins the Arabian Sea at Bengre, which is popularly known as Delta Point. It is an estuary, where the river meets the sea.

The Houseboat services are available along the Swarna's Kemmannu backwaters.

During its initial phases, it was known as Yennehole. "Yenne", in Kannada, means oil. Why would a river be called a pool of oil? Well, there is an interesting story behind this.

The origin of the name 'Yennehole' (A Folk tale)

An oil seller was on his way to the market. It was his every day journey. To get to the market, he had to cross a river. One fine day, he felt exhausted and thought of resting in the shade of a gooseberry tree. He was hungry as well, so he ate a few gooseberries and then drank water from the river. The gooseberries were astringent, but ah! The river's water was so sweet! He felt so

overwhelmed that he emptied his carrier full of oil in the river and filled it with water instead. When he went home, he gave his daughter the sweet water, but alas! The water was not sweet at all. It was just plain, normal water. How could that be? He thought hard. Ah! The gooseberries. He then realized that if you eat a gooseberry before drinking water, the astringent taste in your mouth makes the water sweet. Poor oil seller. As he had emptied his oil in the river, the river came to be known as Yennehole.

The Sunkadakatte Shri Vinayaka Temple is barely 250m away from the Swarna River.

The river offers a wide variety of scenic views and is the lifeline of the town of Udupi.

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Long standing Friendships Matter

- VIVEK ROW

A surge has been seen in Reunions, Alumni meets, and so on in the last one or two decades. Resorts and hotels would be able to vouch for this.

I, for one, have been experiencing it over the past few decades. I recently participated in a 1960 batch High School reunion in January 2024 and a 1966 batch Engineering College Reunion, a month later.

Many former classmates and in the case of the latter, Class cum Hostel mates, attended. The excitement of those living outside Chennai and even abroad was palpable.

The reasons for our continued camaraderie are not difficult to fathom. At School, we were in our pre-teen to mid-teen years. One hardly thought about the status or family background of the other, though this did emerge over time. In any case, friendships were forged on the sports field, where we were spoilt for choice.

Our visionary Headmaster furthered this spirit by his practices. For example, for the Annual Day function, older boys not in the programme were required to carry a wooden chair each from the classrooms for the visitors. A complimentary glass of fresh lime juice in the school canteen was the reward. Further, at the end of every Academic year, on the last day of school, all the boys had to sandpaper and wax polish their desks in the knowledge that they may not get the same desk next year, sometimes not even the same classroom. Looking down on the boy you rubbed shoulders with, toiled and sweated is difficult.

In our Engineering college, being in a Hostel with very little options, helped. However, the few-day students were also welcomed into the fold, if they showed interest.

There was parity in different ways. Being mostly in our mid-teens and having been brought up in a family atmosphere meant commonality in values and also not being set in our ways and outlook. Therefore the traditional differences of Society did not come into the picture. Further, being used to people around us makes us seek companionship. Initial twinges of home-sickness also nudged us in that direction.

The clincher must have been in the manner in which we were allotted rooms, whether by design

or accident. The allotment was initially as and when we enrolled and later alphabetically, even within the batches or disciplines. In short, the choice of room and roommates (we were four in a room) was out of our hands. Again, five years of proximity helped form friendships, often long-standing.

Most of us feel freer in these groups where we can let down our guard (to borrow a Boxing term), drop the façade put up for society, and be assured of not being misunderstood, quoted, or even misquoted.

That old friendships are valued universally is seen in the popularity of the lines of the old Scottish poem, "Auld Lang Syne". Very freely translated into English, the poem would mean: for the sake of old friendships let us get together one more time, gather and raise a cheer for the good old times together.

It seems to work wonders as many have admitted to coming away rejuvenated and feeling younger.

There is much to be said for long-standing friendships and they need to be regularly brought to mind, lest they be forgotten over time.

Sudoku June 2024			Solution			Level Medium		
6	1	7	9	8	5	2	4	3
8	2	9	4	3	7	6	5	1
3	4	5	6	2	1	8	7	9
7	6	2	1	5	3	9	8	4
4	5	3	8	6	9	7	1	2
9	8	1	7	4	2	5	3	6
2	7	4	3	9	8	1	6	5
1	9	6	5	7	4	3	2	8
5	3	8	2	1	6	4	9	7

॥ सरल - संस्कृतम् ॥

24.1 Read the story ' Who will bell the cat ? ' and fill in the blanks by choosing suitable words from the box below. The pictures give you a hint !

कः करिष्यति घण्टाबन्धनम् ?

गृहस्य पाकशाला । मूषकाः पाकशालां प्रविशन्ति ।



..... स्थाली अस्ति ।



..... रोटिका अस्ति ।



..... दधिकम् अस्ति ।



..... धान्यम् अस्ति ।

एकः मूषकः वदति – भो मित्राणि, खादाम सर्वम् ।

अकस्मात् !! मार्जारः आगच्छति । अहह !! कोलाहलः । मूषकाः इतस्ततः धावन्ति ।

कथं कथञ्चित् सर्वे मूषकाः बिलं प्रविशन्ति ।

मूषकाः चिन्तयन्ति - मार्जारात् रक्षणार्थम् कः उपायः ? कश्चन बालमूषकः वदति – अस्ति एकः उपायः ।



..... एका घण्टा अस्ति ।

मार्जारस्य घण्टाबन्धनं करवाम ।

यदा मार्जारः आगमिष्यति तदा घण्टानादः भविष्यति ।

वयं शीघ्रं पलायनं करिष्यामः ।



तदा कश्चन वृद्धः मूषकः वदति – उपायः तु उत्तमः ।

परं मार्जारस्य कण्ठे घण्टाबन्धनं कः करिष्यति ?

✿ The words to fill in the blanks are all in the Locative case – **denoting location**.

☞ Make a note of the sentence - मूषकाः **बिलं** प्रविशन्ति । 'The mice enter the hole.' 'The hole' in this sentence **conveys destination** and hence the word **बिलम्** is used in the Accusative Case, not the Locative Case.

Answers given on Page 50

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आयुष्याचं ध्येय

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आयुष्याचं ध्येय काय, उत्साहाने शोधू लागले
मनमोहक दिसली एक वाट, सुखामागे धावू लागले ॥

कळलेच नाही किती होते, मधे मधे दुःखांचे खडे
समजावलं मनाला परत परत, लक्ष नको देऊस वेडे ॥

मनोरंजनाचे फवारे, जागोजागी लक्ष वेधती
प्रियजन आणि मित्रमैत्रिणी, असती सदैव सांगाती ॥

कळलेच नाही कसे गेले, क्षण क्षण आयुष्याचे
ध्येय शोधता शोधता, रंग दाटले संध्येचे ॥

पहाटेच्या उत्साहाला, हवीशी वाटे विश्रांति
पण ध्येयाच्या शोधाचं काय, मनात दाटते भ्रांति ॥

कुठूनशी एक झुळूक, आनंदाचा सुगंध घेऊन
कुजबुज कानात मायेने, हळूच जाते सांगून ॥

म्हणे आता घे विश्रांति, नको होऊ निराश
रात्रीच्याही पलीकडे, आहे निळेभोर आकाश ॥

नव्या पहाटे नव्या दिशांना, नव्या वाटा शोधून पहा
आजच्या अनुभवांची शिदोरी घेऊन, उत्साहाने चालत रहा ॥

कधीतरी कुठेतरी, आयुष्याचे ध्येय समजेल
प्रवास कर आनंदाने, गूढ असं हे कोडं उमजेल ॥

कोणीतरी येऊन तुझा, हात धरून मार्ग दाखवील
नव्या उत्साहाने तुला, प्रवासाला प्रेरीत करील ॥

त्या दिशेने जाऊन तुला, आयुष्याचे ध्येय सापडेल
तीच तुझ्या नव्या स्वप्नांची, सुखद सोनेरी पहाट असेल ॥

हेच समजण्या जन्म वेचले, सर्व दिशांना वणवण केली
शांत बसुनी मी डोळे मिटले, हृदयी देवा तुला पाहिले ॥

खेळु - खुशाल

शर्मदा शतानंद शुक्ला

खेळु खुशाल हे मनुष्यागले, जीवनान्तुले एक अविभाज्य अंग,
ते ना झाल्यारि, मनाचे शांति, समाधान झाल अंग.

जीवनांतुले दोनि, चारि घडि, हासुन आनि हासोनु काडि,
मनांतलो खंचोई बेझारु, धृव्नु झाणु काडि

नित्य आस्ता भर्पूर कामाचे गोंदळ, धावपळ आनि धक्के,
मध्यंतु फुल्लौव्या हास्याचे फुगगे,
ते वाड्डैता आयुष्य शंबरि वैरि एक टक्के

प्रति दिवस उठाईताति, मनतु घेव्नु होडि,
आशा आनि आत्मविश्वासु,
केन्नाथाई घुटता आगांतु स्पूर्तिचो श्वासो

कल्याक दिव्चे नुस्ति त्रासु मन आनि मस्तीश्काक,
ताज्जेमिति ज्ञात्ता सुस्ती आनि प्रयासु
तनाचे अस्तित्वाक.

चिंता केन्नाई दीना खंचेई समस्येक समर्पक समाधान,
कर्ता ते निर्नाम आमंगले आयचे
खुशीचे प्रवर्तक वर्तमान.

‘हासो’ कर्ता तोंडाचे आनि, मनाचे प्रसन्नता वर्धन,
मधुर हास्य कर्ता एकमेकांतु
सामरस्य आनि समन्वयता परिवर्धन.

निर्णय - चूक की बरोबर ?

शीला चंद्रगिरी

सौ. रमाबाई साठे व त्यांचे पती रमाकांत साठे, एक सुखवस्तू कुटुंब. दोघे एका मध्यमवर्गीय कुटुंबातले, म्हणून सुखाने नांदत होते. दोघांच्या अपेक्षाही माफक रमाकांतला बँकेत नोकरी होती. रमाबाई गृहिणी असल्या तरी फावल्या वेळात शिवणकाम, लोणची, मसाले, पापड करून त्या लोकांना मदत करत असत. थोडेफार काही मिळाले तर त्याच्यात समाधान मानत असत. त्यांच्या सुखी संसारात भर पडला आणि रमाबाईंनी एका गोंडस मुलाला जन्म दिला. दोघांच्या आनंदाला पारा राहिला नाही. मुलाचे नाव त्यांनी सार्थक असे ठेवले. सार्थक उपजतच समजूतदार आणि हुषार असल्यामुळे शिक्षणात अडथळे आले नाहीत. त्यात आई-वडिलांचे प्रेम व चांगले संस्कार, यामुळे तो शिक्षणात प्रगती करू लागला. पण यात कुणाची तरी दृष्ट लागली आणि एक दिवस बँकेतून येत असताना रमाकांत रावांना हृदय विकाराचा तीव्र झटका आला. रमाबाईंनी व सार्थक ने ताबडतोब त्यांना दवाखान्यात नेले, पण काही उपयोग झाला नाही. त्यातच त्यांचे निधन झाले. रमाबाईंवर आभाळ कोसळले. पण मोठ्या धीराने त्यांनी स्वतःला सावरले, आणि त्या शिवण कामात लक्ष केंद्रित करून, लोकांकडून ऑर्डर्स घेऊन उदरनिर्वाह करू लागल्या. नशिबाने साथ दिली. सार्थक आता कॉलेजला जाऊ लागला होता. मेहनती व बुद्धिमत्तेमुळे तो यशस्वी होत गेला. त्याला इंजिनियरची पदवी मिळाली. तेंव्हा त्याने आईचे खूप आभार मानले. तिच्या पाठिंब्यामुळे व मेहनती मुळे त्याला हे यश प्राप्त झाले. रमाबाईंनी देवाचे आभार मानले. त्यांना रमाकांत रावांची आठवण येऊन ऊर भरून आला होता. पुढे, सार्थकला मोठ्या कंपनीत चांगली नोकरी मिळाली, ते ही मोठ्या हुद्यावर. रमाबाईंना धन्य धन्य वाटले, आणि त्यांच्या मनात विचार आला की चांगली मुलगी बघून सार्थकचे लग्न लावून द्यावे.

श्री प्रभाकर कुलकर्णी हे शाळेचे हेडमास्तर. ते बरेच वर्षापासून रमाकांत रावांचे मित्र होते. सार्थक त्यांचा लाडका विद्यार्थी होता. त्यांच्या पत्नीचे निधन झाले होते. त्यांना एकुलती एक मुलगी होती. तिचे नाव होते शोभा. आई लहानपणीच वारल्यामुळे ती घरची सर्व कामे सांभाळून कॉलेजला जायची. दिसायला देखणी आणि स्वभावाने सालस. तीही पदवीधर (B.Com) झाली होती. म्हणून कुलकर्णी मास्तरांनी मुलीसाठी लग्नाचा प्रस्ताव रमाबाईंकडे मांडला. पण रमाबाईंचा अहंकार उफाळून आला. त्यांनी लगेच दहा तोळे सोने व पंधरा हजार हुंड्याची मागणी केली. हे ऐकताच मास्तरांच्या पायाखालची जमीनच सरकली. ते म्हणाले “वहिनी, तुम्ही माझ्या मुलीला ओळखता, ती तुमचा शब्द पडू देणार नाही, तुमचे घर छान सांभाळेल. पण ही मागणी मी पूर्ण करू शकणार नाही”. रमाबाईंनी लगेच नकार देऊन ती सोयरीक नाकारली. पुढे, सार्थकला बऱ्याच मुली सांगून आल्या. त्यात नीलिमा नावाच्या श्रीमंत

घरची मुलीचे स्थळ आल्यावर रमाबाईंनी त्यांना होकार दिला. मुलीच्या वडिलांनी हुंडा व सोने देऊन त्यांची अपेक्षा पूर्ण केली. मुलगी सुस्वरूप व शिकलेली होती, त्यामुळे सार्थकचा संसार सुरळीत चालला. पण ती नोकरी करित असल्यामुळे तिचा बराच वेळ बाहेर जायचा. रमाबाईंचा स्वभाव सोशिक असल्यामुळे त्या सर्व प्रेमाने सांभाळायच्या. पुढे सात आठ वर्षे गेली. सार्थक व नीलिमा दोन मुलांचे आई-वडील झाले. आता नीलिमाला घरचे व ऑफीस सांभाळणे कठीण होऊ लागले. रमाबाई शक्यतो घरात वाद नको म्हणून घरची सर्व कामे करायच्या. अंधून मधून, त्या आपल्या महिला मंडळात जायच्या. तिथे त्यांच्या बोलण्यात त्यांना समजले की “माहेर” नावाची संस्था आहे, जिथे वयस्कर बायका राहतात. सुरेख ब्राह्मणी पद्धतीचे जेवण, योगाभ्यास, संध्याकाळी बागेत जायला मोकळा वेळ. अंधून मधून कीर्तन भजनांचे कार्यक्रम. रमाबाईंनी लगेच मैत्रीणीकडून पत्ता घेतला. घरी आल्यावर त्यांनी दोन दिवसांनी, आपले मनोगत मुलाला व सुनेला सांगितले. मुलगा शांत राहिला. सूनबाई म्हणाल्या, “खरं आहे सासूबाई, तुम्ही थकला आहात. तुमच्याकडून हल्ली जास्त कामे होत नाहीत. तुम्हाला विश्रांतीची गरज आहे.” हे ऐकल्यावर रमाबाई समजून गेल्या, की सुनेला आता माझे ओझे वाटायला लागले आहे. त्या शांतपणे आपल्या खोलीत गेल्या. एका आठवड्याने त्यांची रवानगी ‘माहेर’ संस्थेत झाली.

रमाबाईंचे नशीब एवढे बलवतर की त्या लवकरच त्या संस्थेत रुळल्या. बऱ्याच स्त्रियांशी त्यांनी मैत्री झाली.

त्यांना पाकशास्त्रात रुची असल्यामुळे त्या स्वयंपाकात काही बदल करित असत, जे सर्वांना आवडायचे. संध्याकाळी बागेत त्या फेरफटका मारण्यास जात असत. जवळच्या कॉलोनीतली काही मुले जवळच्या बागेत खेळायला येत. अंधून मधून या बागेत ही त्यांची ये-जा असायची. रमाबाई कौतुकाने त्या मुलांकडे बघत. त्यात छबू नावाची, गोबऱ्या गालाची खळी असलेली मुलगी रमाबाईंकडे नेहमी येऊन बसायची आणि गोष्टी सांगा म्हणून हट्ट करायची. त्यांच्या मांडीवर बसून शाळेतल्या घरातल्या गोष्टी सांगायची. रमाबाई तिच्या बोलण्यात बोलतात रमून जायच्या. तिच्या बोलण्यावरून त्यांच्या लक्षात आले की तिला आई-वडील व छोटा भाऊ आहे. घरात वयस्कर कोणी नाहीत. ती घरी जाऊन इथल्या गोष्टी सांगत असणार कारण अंधून मधून ती डब्यातून रव्याचे लाडू, खोबऱ्याच्या वड्या आणून रमाबाईंना द्यायची वड्या आणि म्हणायची, आईने सांगितले आहे, “ हे तुझ्या आजीला दे”. रमाबाईंना धन्य धन्य वाटायचे. अशी दोन वर्षे गेली. रमाबाई छबुची आतुरतेने वाट पाहायच्या. इतर बायका त्यांची थट्टा करायच्या.

शेवटी एक दिवस अघटीत घडले. छबुच्या आईने संस्थेला पत्र

लिहिले. 'श्री महोदय, मी मिसेस कर्णिक, छबुची आई, आपल्याला विनंती करते की, आम्हाला रमाबाईना दत्तक घ्यायचे आहे. कारण माझी मुलगी त्यांच्याबरोबर अत्यंत खुश असते. मला सासू सासरे किव्हा आई-वडील नसल्यामुळे मुलांना आजीची अत्यंत जरूरी आहे ! संस्थेच्या अधिकाऱ्यांनी रमाबाईना विचारले. ते म्हणाले ही जगावेगळी मागणी आहे, परंतु कळकळीची आहे. तुम्ही हो म्हणालात तर तुम्हाला चांगले घर मिळेल. तसे ही तुमच्या घरची कुणी विचारपूस करायला येत नाहीत. रमाबाईना अत्यानंद झाला होता. त्यांनी होकार दिला. येत्या गुरुवारी छबूची आई त्यांना न्यायला येणार होती. त्यांनी होती ती चार लुगडी व कपड्याची बांधाबांध केली. इतर बायकांनी त्यांचे अभिनंदन केले. रमाबाई चातका सारख्या खिडकीकडे डोळे लावून बसलेल्या.

शेवटी तो दिवस उजाडला. त्यांच्या मैत्रिणी पाठीवर हात फिरवून त्यांचे अभिनंदन करत होत्या. तेव्हाद्वयात छबू उड्या मारीत येत असल्याचे त्यांनी पाहिले. त्यांचे डोळे आनंदाश्रुने भरले. तेव्हाद्वयात मागून तिची आई टापटीप, हातात छोटी पर्स, चेहऱ्यावर गोड हसू

येत होती. तिला पाहताच रमाबाई दचकल्या आणि आत निघून गेल्या. त्यांच्या मैत्रिणींना धक्काच बसला. त्यांनी हाक मारली पण त्या आत निघून गेल्या, व त्या बाईला मी इथे असल्याचे सांगू नका असे म्हणाल्या. ती स्त्री व छबू बराच वेळ वाट बघून निघून गेल्या. रमाबाईच्या मैत्रिणींनी त्यांच्या भोवती गराडा घातला. व विचारले अशी सोन्यासारखी संधी का घालवलीत. तेंव्हा रमाबाईच्या डोळ्यासमोर जुना चित्रपट सरकत समोर यावा तसे झाले. त्या म्हणाल्या, "माझीच मला लाज वाटली. ती दुसरी तिसरी कोणी नसून कुलकर्णी मास्तरांची मुलगी शोभा होती, जिला मी विचार न करता नाकारले होते." सर्व बायका अवाक झाल्या. बिचाऱ्या छबूची व तिच्या आईची खूप निराशा झाली असावी. रमाबाईच्या मनातली पाल चुकचुकली. त्या म्हणाल्या, माझ्या चुकीच्या वागण्याचे हेच प्रायश्चित्त आहे.

वाचक हो, आपल्याला काय वाटते...त्यांचा निर्णय बरोबर होता की चुकीचा?

अस्माकं संस्कृतशिविरम्।

कांचन मन्निगे, ANDHERI

॥ श्रीगुरुभ्यो नमः ॥

मई मासस्य प्रथमदिने खारविभागे स्थिते श्रीआनन्दाश्रममठे अस्माकं संस्कृतस्य शिविरम् आसीत्। अहं तत्र गत्वा प्रवेशशुल्कं दत्त्वा मठं प्रवेशं कृतवती। पञ्जीकरणस्य समये सर्वेभ्यः चिटिकाः दत्ताः। चिटिकायां गटस्य नाम लिखितम् आसीत्। तदनन्तरम् अहम् अल्पाहारं कृत्वा आसन्दे उपविष्टवती।

प्रथमतः सभाप्रारम्भप्रार्थना, गुरुपादुकास्तोत्रं, परिज्ञानत्रयोदशी, गीर्वाणगीतञ्च अभवन्। अनन्तरम् अध्यक्षः श्री चैतन्य-गुलवाडीमहोदयः संस्कृतसम्मेलनस्य महत्त्वं प्रतिपादितवान्। संस्कृतस्य वर्धनं भवेत् इति सः हृत्पूर्वकं प्रार्थयत्। दुर्गा-कुमटा महोदया कार्यक्रमस्य सूत्रसञ्चालनम् अतीव कुशलतया कृतवती। तत् पश्चात् श्रीकृष्णानन्द मङ्गीकर महोदयस्य रसास्वादं तु रसमयं महत्त्वपूर्णञ्च अभवत्। सः अवदत् कथम् अस्माकं देशस्य सभ्यता पुरातना अपि तु चिरन्तना अस्ति। समयस्य गणना, सप्तदिनानि, चतुर्युग-इत्यादिनि सिद्धान्ताः भास्कराचार्येण प्रतिपादिताः। कालिदासस्य मेघदूतं तथा रघुवंशस्य सुभाषितानि गृहीत्वा तेषाम् अर्थं विनोदं कृष्णानन्दमामः

अतीव सरलतया सुन्दररीत्या च अदर्शयत्।

अनन्तरं शिल्पा-मुदुर महोदया गीर्वाणप्रतिष्ठया सञ्चालितानाम् उपक्रमाणां विवरणं कृतवती। तदनन्तरं लघुहास्यकणिकाः, एकपात्रीनाटिकादि छात्रैः प्रस्तुताः। वयं सर्वे बहु सन्तोषम् अनुभूतवन्तः।

स्वादिष्टभोजनानन्तरम् अस्माकं कार्यक्रमः पुनः आरब्धः। तदानीम् आसीत् क्रीडासमयः। प्रत्येकस्य गटस्य सदस्यः अन्यगटं प्रश्नान् पृष्टवान्। तस्य प्रश्नस्य योग्यम् उत्तरम् अन्यगटेन दातव्यम् इति अपेक्षितम्। चत्वारः गटाः आसन्। सर्वेषां सानन्द-सहभागेन सभागृहे उत्साहपूर्णं वातावरणम् अभवत्। कण्डोलक्रीडा भूत्वा पुनश्च वातावरणं क्रियाशीलं हास्यमयञ्च जातम्।

शिल्पा-मुदुरमहोदया एकस्याः बालिकायाः कथाम् अतीव कुशलतया अभिनयेन सह अवदत्। श्रीचैतन्यगुलवाडीमहोदयः वरदा-सौकूर महोदया च आभारप्रदर्शनम् कृतवन्तौ।

अन्ते चायपानं कृत्वा ईदृशं सम्मेलनं वारं वारं भवेत् इति आशां प्रदर्श्य सर्वे पुष्टाः सन्तुष्टाः प्रस्थानम् अकुर्वन्।

PERSONALIA

Lt. Saachi Koppikar of the 19 Infantry Divisional Ordnance Unit excelled in the Basic Ordnance Management Course at the Military College of Materials Management, Jabalpur and was awarded Instructor grading. She won the Commandant's Silver Medal for standing second in the course.



She received her medal and citation from Maj. Gen. NKV Patil, Acting Commandant

and DCCI, Military College of Materials Management.

Siddharth Satish Ugrankar, CEO of Qila.io bagged the Outstanding Leader Award at the Internet 2.0 Conference held in Dubai recently.

As a Blockchain-As-A-Service (BAAS) platform, Qila helps businesses adopt blockchain and crypto technologies to secure their business needs by minting non-fungible tokens, for real-world physical or digital assets on a private blockchain network.



Namita Baidoor, the Bangalore-based entrepreneur who runs Cake It Easy, bagged a Bronze medal for Artistic Excellence for her Cookie depicting a Bharat Natyam dancer and accompanists, at the International Online Cake Competition 2024.



10-year-old Atharv, son of Mayur and Shruti Nadkarni of Goa was in the limelight recently after he started developing an App in March and launched it within a month. Called 'TEKO' (which means support in Konkani), it will help senior citizens to understand their legal rights and understand the laws meant for them. (We will share more details in our next issue).



Here & There

Report from Borivali Local Sabha

Yugadi (Gudi Padwa) was celebrated on 9th April, 2024 at "Jeysthalya", Borivali West. The programme commenced with Sabha Prarambh prayer followed by Panchang vaachan by Ved. Haldipur Gautam Bhat.

Later bhajans sung by Smt Maya Nadkarni and group were appreciated by around 60 sabha members and families.

The programme concluded with the distribution of Prasad & Panaka Panwar.

- **Hon. President: Arun Trikannad**

Report from Bengaluru Local Sabha

On 23rd April, Ashtavadhana Seva was observed on the auspicious occasion of Rathotsava at Shirali.

On 28th April, as part of the Shivasayujyam Samuhika Sadhana, Vimarsha bringing out the beautiful aspects of Abhyasa and Vairagya was conducted by Yuvati- Ankita Karnad Savanal. 18 participants including 4 yuva-s attended the same.

On 6th May, Samaradhana of HH Shrimat Parijnanasharam Swamiji I was observed with Shri Chitrapur Guruprarampara Charithra Pathan, Bhashya Pathaha, and Ashtavadhana Seva.

On 12th May, on the occasion of Shri Shankara Jayanti, Samarpana of Shri Shankaracharya Ashtottarah Parayana was observed. This Parayana was performed from 4th February to 12th May for 15 Sundays. A prize distribution ceremony was conducted for the winners and participants of essay, drawing/painting and Stotra recitation competitions. There was a talk by Chief Guest Smt Kumud Nayel and Smt Suman Hirebet. Bhashya Pathana was rendered by sadhaka-s, which was followed by Shankaracharya Pujana.

On 19th May, the Parivartini Project team organized a collection drive of plastic, framed/laminated photos, photo stands, broken articles, idols of any saint/any God/Goddess, and any disposal of puja articles at Shri Chitrapur Math.

- **Saikrupa Nalkur**

CLASSIFIEDS

BIRTH

April 12 ,2024 : Baby boy 'ADVAIT' to Ankita & Sachin Gulwadi at Kolkata.

Grand parents Smt. Pratibha and Sri Sharad Gulwadi of Pune and Smt.Geetha and Sri Eknath Benegal of Kolkata.

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DOMESTIC TIDINGS

BIRTH

We welcome the new arrival and congratulate the parents:

Apr 12 : Baby boy Advait to Ankita & Sachin Gulwadi at Kolkata

OBITUARIES

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

Mar 20 : Atul Dayanand Balvally (55) at Madgaon,Goa.

Apr 02 : Ram Vombatkere (52) at Bengaluru.

Apr 05 : Nirmala Kaval (83) at Bengaluru.

Apr 07 : Sumitra Bijur (91) at Bengaluru.

Apr 12 : Karnad Gurudatha Rao(96) at Bengaluru.

Apr 16 : Indu Dutt Someshwar (96) at Bengaluru.

Apr 16 : Jagadeesh R Benegal (72) at Bengaluru.

Apr 26 : Padmini Jayant Basrur at Santacruz (West) Mumbai.

May 03 : Deepa Dattatreya Kadle (69) (Ex-SVC) at Nashik.

Answers to सरल-संस्कृतम्

Exercise 24.1 - पीठे स्थाली अस्ति । स्थाल्यां रोटिका अस्ति।

कटोरे दधिकम् अस्ति । धान्यस्यूते धान्यम् अस्ति ।

पाकशालायाम् एका घण्टा अस्ति । मार्जारस्य कण्ठे घण्टाबन्धनं करवाम ।

We extend our heartfelt appreciation to our esteemed Shareholders, valued Customers, dedicated Employees, and supportive Well-wishers for their pivotal role in shaping the success of F.Y. 2023-24

We crossed
₹35,000 Crores
of total business mix as at March 31, 2024

Audited Financial Highlights

(₹ in Crores)

Particulars	As at 31.03.2024	As at 31.03.2023	Growth (%)
Net Profit After Tax	218	176	23.73%
Total Business	35,159	33,464	5.07%
Deposits	20,309	19,258	5.46%
Advances	14,850	14,206	4.53%
Gross NPA (%)	2.30%	2.80%	-0.50%
Net NPA (%)	0.27%	0.79%	-0.52%
PCR (%)	88.48%	72.21%	16.27%
CRAR (%)	15.37%	14.70%	0.67%
ROA (%)	1.00%	0.85%	0.15%

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