

Kanara Saraswat

A MONTHLY MAGAZINE OF THE KANARA SARASWAT ASSOCIATION

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September 2025

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**Kanara Saraswat
Association**

113th ANNUAL REPORT 2025

Annual General Meeting

**21 September, 2025
10:30 am**

Shrimat Anandashram Hall,
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Kanara Saraswat

**A Monthly Magazine of the
Kanara Saraswat Association**
**Office: 13/1-2, Association Building,
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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:

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Examination Results 2025

Inviting all the successful candidates of our community to send in their examination results in the following format by 10th October 2025 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/ Marklist



KANARA SARASWAT ASSOCIATION MEMBERSHIP DRIVE

The Kanara Saraswat Association has launched a Membership Drive for all Bhanaps. Our membership rates are most reasonable and offer a host of benefits:

Membership Category	Amount in Rs.
Patron	7,500
Life Membership for spouse of existing Patron Member (during or after the lifetime of such Patron member)	3,000
Life Membership for parents or adult children of the existing Patron Member (during or after the lifetime of such Patron member)	2,000
Life Member	5,000
Life Membership for spouse of existing Life Member (during or after the lifetime of such Life member)	3,000
Life Membership for parents or adult children of the existing Life Member (during or after the lifetime of such Life member)	2,000
Associate Life Members (persons belonging to communities other than Chitrapur Saraswats)	5,000
Parents or adult children of the Associate Life Member (during or after the lifetime of such Associate Life member)	3,000

All the above are one-time payments

You can make the payment by scanning the below QR code:



Benefits to Members

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

So, hurry up & fill the Membership Form and join KSA on its wonderful journey. It is an overwhelming experience to be part of our community's association, KSA.

From the President's Team

Dear Members and Readers,

At the outset, I pray that may Lord Ganesha bless you all with good health, happiness and prosperity.

We have just concluded celebration of Gowri Pooja and Ganesh Chaturthi. The Bhadrapad month started with this celebration of Gowri – Ganesh Pooja and will end with Mahalaya Amavasya.

You may all be knowing that Mahalaya Paksha is a deeply sacred 15 days period for us, which is dedicated to honoring and remembering our ancestors. We all believe that during this time, the souls of ancestors visit earth. Performing rituals helps them attain liberation. It is a time to resolve karmic imbalance caused by neglected ancestral duties. According to legend, KARNA, the great warrior from Mahabharata, donated gold instead of food during his life. In the afterlife, he was given gold but no food. He was allowed to return to Earth during this period to make amends by offering food to the poor and ancestors.

Mahalaya Amavasya – This day is especially significant where it marks the spiritual awakening of Goddess Durga and starting of Durga Pooja. The following day of Mahalaya Amavasya, the Navaratri Celebration starts with Shri Devi Ghata Sthapana.

Navaratri is one of the most vibrant and spiritually rich festivals, which is celebrated over nine nights and ten days to honour the divine feminine energy – Goddess Durga in various forms. It celebrates the victory of good over evil and the power of Shakti, the divine feminine force. Each of these nine days is dedicated to a different form of Durga, representing various virtues – viz. 1. Purity and Strength, 2. Penance and devotion, 3. Courage, 4. Creativity, 5. Motherhood, 6. Valour, 7. Destruction of Evil, 8. Wisdom and Peace and 9. Fulfillment and Perfection. The 10th day which is Vijaya Dashami, is when we celebrate Durga's victory over the demon Mahishasura. Which is also a day Lord Rama had victory over Ravana. From the spiritual, now I will move towards other areas.

Many economists have predicted that India's economy will remain robust, with high-frequency indicators showing sustained momentum. The New Income Tax Bill 2025 which is passed by Parliament will replace the six-decade old Income tax Act, 1961 which will come into force from 1st April, 2026. Though it is stated that it does not impose any new tax rates and it is simplified in language, one needs to study its impact on the common man / middle class Indians. A lot of investments in AI and semiconductor manufacturing is in process. Despite the US's imposition of high tariff on Indian exports, the India Leadership remains confident and it has affirmed that it will act in the national interest. Our Government is pushing for sector-wide collaboration in energy transition, AI and digital infrastructure.

With this I conclude my write up in this KSA issue from the President's team.

Uday R. Gurkar

Personal Financial Planning with FinTech solutions

GURUDAS TRASI

Personal Finance is the important activity in one's Working Life Span to manage the earned income efficiently with appropriate investment in well diversified Asset class for achieving Life's Goals and creation of Wealth.

Personal Financial Planning is a systematic process with the following factors:

1. Budgeting
2. Financial Goals
3. Asset Allocation
4. Portfolio Review
5. Deployment
6. Risk Management
7. Wealth Creation

1. Budgeting : It is the most important factor to be considered in Managing Personal Finance. It involves analysis of Income, Expenses and Surplus Funds. for Investing in Financial Assets for achieving the specific Goal in life.

Recent RBI report on Financial Stability expresses concern about Household Savings dipping to 5.3% of GDP, Lowest in 47 years. Household Debt has also almost doubled in last 10 years.

This is due to shift in mind set from Saving to Spending, ease of borrowing for non- productive, depreciating assets. Budgeting for household expenses should be on the basis of saving and investing in productive assets.

Household expenses should be managed from the amount after setting aside Savings from Income. A 50- 30 - 20 Rule in Budgeting is useful for Managing Money efficiently.

2. Financial Goals : We have multiple aspirations in life and they need to be realised during the Working Phase of our life. However, a well planned and Identified, S.M.A.R.T Financial Goals, are the key to deploying our Savings in properly chosen Financial Instruments to achieve the milestones.

Financial Goals have to be Specific, Measurable, Attainable, Realistic and Timely for informed decision in investing.

3. Asset Allocation : Where and how one should invest his/her Saving/Surplus funds in Financial Instruments to realise the Goals efficiently, is based on Asset Allocation.

There are different Asset Classes with its characteristics like yield, risk adjusted return, investment horizon, liquidity, taxation etc.

Broadly the Asset Classes are:

1. Fixed Income
2. Debt
3. Equity

4. Commodities
5. Gold, Silver

Depending upon the Investor's Goals, asset allocation is done based on Financial Analytics, Risk Management to build the Portfolio.

4. Portfolio Review : Since financial assets are subject to Dynamic financial operations, it is necessary to Review the performance of assets from time to time for rebalancing, in ensuring the investments achieve the Financial Goals.

5. Deployment : If the portfolio under review, shows scope for improving the performance by deploying funds from one asset class to another, it is done on consideration of value addition to investor's portfolio.

6. Risk Management : It is a very significant process of ensuring Wealth Protection, Wealth Preservation for Clients who are Senior Citizens, High Net Worth Individuals.

Risk management techniques and software are used extensively in better and well informed investment decision making for the investors.

7. Wealth Creation : Is a planned and systematic, long term Financial Goal to be achieved with a properly designed and implementable Portfolio for an individual.

FinTech holistic solutions are meticulously Engineered to individual's Investment portfolio, for their Financial Goals and Wealth Creation.

Letters to the Editor

Dear Editor,

It was a great pleasure reading the August issue. The tribute to the veteran armyman Prakash Gokarn made my chest swell with pride for this selfless officer and a gentleman. May his tribe increase. The spotlight on a teacher Roopa W Lobo made me realize the importance of teachers in our society. They are the architects of a great country. The travelogue on Italy was special because it hit the wanderlust inside me. The feature on lefthanders was unique, and anyone who has seen David Gower or Saurav Ganguly bat, will second the grace of a lefthander. Overall an issue worth every priceless page!

- Sandeep Hattangady, Dahisar

Congratulations!



Chef Saloni Shailesh Kallianpur passing out her ITM 3 Years Degree in Bachelor of Arts in Culinary Arts (BACA) from Oshiwara Andheri West.

Ms. Saloni Shailesh Kallianpur is presently doing her internship with Taj Lands End Bandra West.



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The Editor's Column

Dear Readers,

This issue brings you the annual report for the last financial year of our Kanara Saraswat Association. The Annual General Meeting is scheduled for Sunday, 21st September, 2025 at 10.30 am in the Shrimad Anandashram Hall, Talmakiwadi.

The KSA CSN pages feature a detailed write up on personal financial planning by Gurudas Trasi. It will act as a good compendium for all those wanting to know the basics.

In true military tradition of “The Show Must Go On,” our Military Musings columnist, veteran Maj. Gen. Baindur Nagesh Rao (B.N. Rao), made the time to pen and send us his column for the September and October issues, even as he was mourning the tragic loss of his son, Arun N. Baindur, who passed away suddenly while attending a CISCO Retreat at Dharamsala. Our deepest condolences to Maj. Gen. B.N. Rao and his entire family.

In his column, Maj. Gen. B.N. Rao writes about how our defence personnel find bliss in the simplest of pleasures. He goes on to share the experiences of an air force officer, Bajpai, in this context.

Jaidev Chandavarkar’s California Notebook this month, is about how a plethora of outdoor events take place during summer across the State, and then elaborates about the Kingsmen Shakespeare Festival that happens on the California Lutheran University (CLU) campus.

As Bhanaps are very much aware, some of our Konkani language words are different for the ‘Tenkis’ and the ‘Badgis.’ Usha Aroor brings us one of her recent compilation of words associated with the ‘Tenkis.’ We would welcome a similar compilation from our readers about the Badgis.

Bharat Savur is back with yet another Born Free column wherein, he recounts his adventure in the rough seas when, as a swimming coach, he learns a bigger life lesson about rip tides!

Our Superfoods journey has reached the letter H of the English alphabet. Do check out the interesting recipe shared by Anjali Burde for Hyacinth Beans, more commonly known as Averakai.

13th of September is celebrated as International Chocolate Day and Bhakti Ullal gives us the lowdown on the history of chocolate.

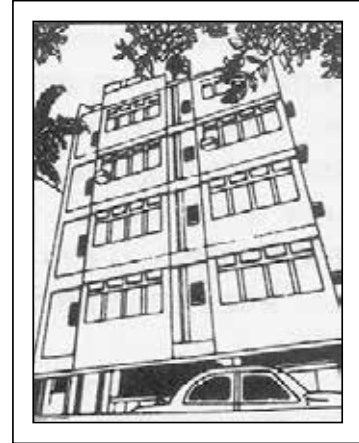
In this month’s Parisevanam, Boston based Mamta Savkur goes down memory lane, all the way to the Navratri of 1999, when members of the Delhi Sabha got together and welcomed His Holiness Shrimat Sadyojat Shankarashram Swamiji.

As part of the Birth Centenary celebrations of the legendary Aamchi, actor, writer, producer, and director, late Guru Dutt Padukone, the Kanara Saraswat Association has planned a grand musical tribute on Sunday, 12th October, 2025 at the Rangasharda Auditorium, Bandra West. More details will be announced very soon. We would like all our readers to block the date and turn up in large numbers at the event.

Happy reading!

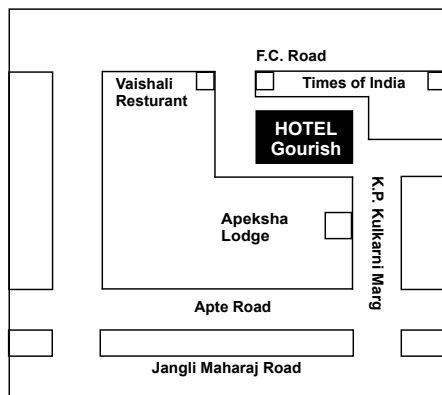
Ramkishore M. Mankekar

WITH BEST COMPLIMENTS



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KSA Hosts Independence Day Celebrations

SATCHIT BHIWANDKAR

There are moments that linger in the heart long - and this year's 79th Independence Day celebration in our lush, lovingly maintained Wadi garden was one of them.

The morning began with a stirring flag hoisting ceremony led by the Chief Guest, 89 years young Smt Sharada Ullal, in presence of KSA Vice President Shri Uday Gurkar. As the Tricolour was hoisted, a chorus of voices rose in perfect harmony, singing the national anthem with pride and unity. The gathering of around 40 Wadiates sang the national anthem in unison, radiating warmth and camaraderie, a testament to the enduring spirit of our community.

Among the honoured guests were 80+ years young like Smt Pongurlekar on a wheelchair, Shri Shivshankar Murdeshwar, Shri Dilip Sashital and some 75+ years young Wadiates.

The celebration was further enhanced by the soulful renditions of patriotic songs by our dear Dhruv Dhareshwar and Smt Prashanti Bhat.

As the event ended, one sentiment prevailed: it was a moment of bonhomie to treasure. A celebration not just of independence, but of community, resilience, and shared history. For many of us, it will remain etched in memory - a beautiful chapter in our Wadi story.



Why is the Flag hoisted on Independence Day?

The phrase "hoisting" is used on Independence Day because the flag is raised upward from the bottom of the pole. This action represents liberation from colonial control, patriotism, and the emergence of a new nation.

On Independence Day, flag hoisting is frequently a ceremonial occasion in which the national anthem is played while a military or civilian honour guard raises the flag. This symbolic action marks the end of colonial rule and the emergence of a new nation, igniting feelings of patriotism.

Why is the Flag unfurled on Republic Day?

Republic Day commemorates the 1950 adoption of the Indian Constitution. On this occasion the flag is "unfurled" rather than hoisted because it is uncovered without being raised, having begun its life at the top of the pole folded. This act demonstrates the shift from colonial control to an independent, democratic republic and demonstrates the dedication to the values outlined in the Constitution.

CHAITAN & NEELA BALSEKAR

65th Wedding Anniversary



5th May, 1960



5th May, 2025

To our dearest Amma and Anna, your 65-year journey together is a beautiful testament to enduring love and joy. Your affectionate bond and shared melodies have not only enriched your lives but have also inspired all of us. May your days continue to be filled with harmonious tunes and heartfelt laughter.

Happy 65th Wedding Anniversary

**We were also thrilled to celebrate Amma's 86th
Tithi anusaar Birthday on 8th August 2025.
Happy Birthday Amma**

With Best Wishes,
Shyam, Rupa, Aishwarya, Advait & Simba,
Anand, Leena & Aditya,
the Balsekar, Hattangdi, Mugve,
Talgeri and Nayampalli Families

A Saga of toil



Dr. Karishma Hemmady of Saraswat Colony Santacruz had adorned herself with the prestigious Indian qualifications of MBBS & MD in Dermatology. She wanted to carve her own career path and soar higher, so she spread her wings and took flight for the United Kingdom in 2018.

In recognition of her academic excellence, her UK evaluators exempted the mandatory training period of two years that most Indian doctors are subjected to. She was directly absorbed as a Specialist in Dermatology in Frimley Hospital, an NHS Hospital where UK Royalty are treated, and soon, was upgraded to a Consultant position. During this time, she earned the Diploma in Dermatology from Cardiff University and MRCP SCE in Dermatology.

Perseverance helped her climb the professional ladder. In rapid succession, she succeeded in obtaining the "Certificate of Eligibility for Specialist Registration" [CESR], which inducted her into the

coveted "Specialist Register" with the "General Medical Council" of UK.

With this Specialist Registration, she was elevated in her NHS Hospital to the highest level of Medical Consultants in UK, called "Substantive Consultants".

In her quest for further academic growth, Karishma enrolled for Master's Degree in Law from the prestigious "University of Maryland" USA. Equipped with the Law degree and her medical qualifications, she earned a position as a Consultant to Legal Offices dealing in Medicolegal cases relating to Dermatology.

In view of her exemplary academic and professional achievements, The General Medical Council [GMC] of UK awarded her with the "Fellowship of the Royal College" of London [FRCP]. This prestigious award by the Royal College of Physicians, London, in 2024, is an acceptance into the elite group of Physicians with exemplary achievements.

Karishma has presented articles and papers in numerous major International conferences in Dubai, Vancouver, Melbourne, USA and London.

Dr. Karishma has a very successful practice as a Consultant Dermatologist at the famous Harley street in Central London.

The latest feather in her cap is being appointed as "Principal Dermatologist to Goldmann Sachs" in UK.

Karishma's path was riddled with challenges, such as navigating unfamiliar UK healthcare system, fulfilling licensing mandates, overcoming cultural barriers, and battling traumatic homesickness. Her resilience helped her overcome hurdles and emerge a winner.

Her father, Dr. Dileep Mangesh Hemmady, a Dermatologist of high repute in UAE, mother Kalpana Dileep Hemmady, a Pedagogist in Chemistry, associated with the Varkey's Gem Foundation in UAE, and brother, Dr. Sameer Dileep Hemmady, a professor with University of New Mexico State, a scientist in Applied Electromagnetics and, founder & Senior Director of his own Scientific research company called "Verus Scientific", provided absolute encouragement, and spurred her to achieve the high goals she had set for herself.

Her success is a testament to the younger Saraswats that "Perseverance and hard work scripts success".



Kanara Saraswat Association proudly presents

"Guru Dutt Geeton ki Sunehri Shyaam" !



**A grand musical tribute celebrating
Shri Guru Dutt (Padukone),
a legendary genius actor/director/producer-par excellence
on the occasion of his
100th Birth Anniversary in the presence
of Distinguished Guests!**

Venue Rangsharda Hall, Bandra West,

Date: Sunday, October 12, 2025

Time: 6.30 pm onwards

KSA will circulate the Ticket details shortly.

KANARA SARASWAT ANNUAL REPORT 2024-2025

KANARA SARASWAT ASSOCIATION

ANNUAL REPORT 2024-2025

Management for the year 2024-2025

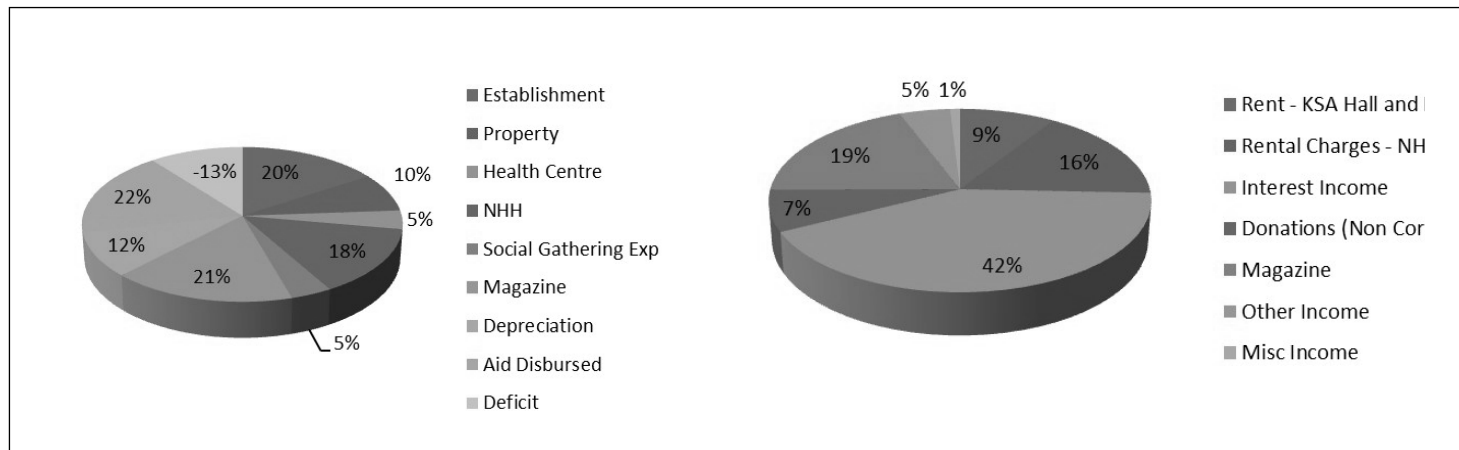
Shri Kishore Masurkar – President

Shri Udaykumar Gurkar – Vice –President

Managing Committee for the year 2024-27

- Shri Mahesh D. Kalyanpur, Chairman & Fund Management – Fund management assisted by Shri Rajendra Kalyanpur, Smt. Ashwini Prashant (nee Kulkarni) & Dr Prakash Mavinkurve
- Shri Rajendra Kalyanpur, Vice Chairman & IT, Website, assisting in Fund management, Family Tree, NHH & Bhandardara – assisted by Dr Hemant Nadkarni & Shri. Kishan Chandavarkar
- Smt. Ashwini Prashant, (nee Ashwini Sharad Kulkarni) Hon. Secretary, assisting in Fund management & Legal Matters
- Shri Kishan Chandavarkar, Hon. Treasurer & assisting in NHH & Bhandardara
- Dr Hemant Nadkarni, Jt. Hon. Treasurer, assisting in Health Centre, NHH & Bhandardara
- Shri Gautam D. Amladi, Jt. Sec. CSN Entrepreneurship, assisting in Membership drive, Fund raising & Cultural events
- Dr Prakash S Mavinkurve, Jt. Sec. Health Centre, assisting in Fund Management
- Shri Sunil G Ullal, Jt. Sec. for Sports & Cultural Affairs & Marriage Bureau
- Shri. Kiran Bajekal, Jt. Sec. for Membership, Membership drive & Fund raising
- Shri Hemant Kombrabail Hall Building & Tenants, Magazine & Redevelopment/liaison with TCHS, assisting in CSN
- Shri. Santosh Shirur, Jt. Sec for Public Relations & Social Media
- Smt. Prashanti Bhat, Assisting in Sports & Cultural events & Marriage Bureau

FINANCIALS AT A GLANCE



KANARA SARASWAT ANNUAL REPORT 2024-2025

ANNUAL REPORT 2024-2025

EXPENDITURE FY 2024-25	₹ Lakhs	INCOME FY 2024-25	₹ Lakhs
Establishment	15.41	Rent - KSA Hall & Building	7.29
Property	7.915	Rental Charges – NHH	13.15
Health Centre	3.81	Interest Income	33.45
NHH	13.65	Donations (Non Corpus)	5.82
Social Gathering Expenses	3.68	Magazine	15.41
Magazine	16.38	Other Income	3.86
Depreciation	9.24	Miscellaneous Income	0.76
Aid Disbursed	17.35		
Deficit	-10.28		

Total Funds as on 31-3-2025 – ₹ 757.04 Lakhs (4% increase over previous FY)

Investments in bank fixed deposits – ₹ 516.22 Lakhs (2% increase over previous FY)

NOTICE OF THE 113th ANNUAL GENERAL MEETING OF THE KANARA SARASWAT ASSOCIATION (REGD)

Notice is hereby given that the 113th Annual General Meeting of the Kanara Saraswat Association will be held on Sunday September 21, 2025 at 10.30 am in Shrimat Anandashram Hall, Talmakiwadi, Grant Road-W, Mumbai – 400 007 to transact the following business.

1. Reading of the notice convening the meeting.
2. Confirmation of the minutes of the 112th Annual General Meeting held on 29th September, 2024 (the Minutes of the Meeting is published in December 2024 issue of KS Magazine).
3. Adoption of Audited Statement of Accounts with Audit Report for the year ended 31st March 2025 and the Committee's Annual Report uploaded on KSA website and also sent to members whose email ids are registered with KSA
4. To appoint a Statutory Auditor for the F.Y. 2025-2026
5. Any other business that may be brought before the Managing Committee with the consent of at least two-third of the members present as laid down in Rule no. 36.

Note:

Members desiring to bring forward any questions or suggestions are requested to give notice of the same in writing or email to admin@kanarasaraswat.in addressed to the Hon. Secretary at least 7 days before the Meeting.

By order of the Managing Committee

Sd/-

Ashwini Prashant

Hon. Secretary

Date: August 18, 2025

KANARA SARASWAT ANNUAL REPORT 2024-2025

ANNUAL REPORT 2024-2025

Dear Members,

We have pleasure in placing the Annual Report for the year 2024-2025 at the **113th Annual General Meeting** of the Kanara Saraswat Association (KSA). The Audited Statement of Accounts for the year ended 31st March, 2025 has been published in the September 2025 issue of KS Magazine. We place on record our gratitude to our Past Presidents, Vice-Presidents, Members of the Managing Committee, Members of KSA, donors, employees and well-wishers of KSA, deceased or alive and salute their perseverance, dedication and selfless service without which we would not have reached this milestone of 113 years. We regret the sad demise of KSA ex-President Lt. Gen (Retd.) Prakash Gokarn recently as well as the passing away of other KSA members during the year 2024-25. We offer our heartfelt condolences to their bereaved families.

MEMBERSHIP

The number of persons admitted to different classes of Membership during the Financial Year 2024-25 are as follows:

Total Membership	Life	Patron	Spouse	Benefactors (Discontinued)	Total
As on 31/03/2024	3677	251	69	27	4024
Additions in F.Y. 2024-2025	27	3	6	--	36
Up-gradation in Membership	--	--	--	--	0
Deletions due to Expiry	32	7	3	--	42
As on 31/03/2025	3672	247	72	27	4018

TOTAL FUNDS OF THE TRUST

The Corpus and other earmarked funds including project funds of the Association increased from ₹ 727.24 Lakhs as on 31/03/2024 to ₹ 757.04 Lakhs as on 31/3/2025.

DONATIONS RECEIVED DURING FY 2024-25

Sr. No.	Name of Corpus Funds	Donations Received during the year (₹)
1	Distress Relief Fund	1,00,000
2	Scholarship Fund	7,02,529
3	Magazine Fund	6,66,278
4	ant Fund Medical Relief Fund	5,97,978
6	Building Fund (Hall)	4,13,550
6	Upgradation of KSA Membership	1,50,200
7	Centenary Education Refundable Grant Fund	5,97,978
	Total	32,28,513

We thank all the donors whose contributions have helped in distributing the interest on the corpus funds to economically weaker sections of amchis. We appeal for the generous donations in the current year also.

We also earnestly appeal for donations towards KSA's repairs & renovation projects of KSA Building in Talmakiwadi as well as Nashik Holiday Home.

DISBURSEMENT OF AID

In accordance with its objectives, KSA provides relief to the poor and needy, educational aid and grants to students, medical relief to the sick and ailing and other charitable causes. The following chart shows the amount disbursed to needy persons during the F.Y. 2023-2024 and F.Y. 2024-25.

KANARA SARASWAT ANNUAL REPORT 2024-2025

ANNUAL REPORT 2024-2025

Sr	Type of Aid Given	Aid given in 2023-24 (₹)	Aid given in 2024-25 (₹)	No. of Beneficiaries
1	Medical Aid	18,15,000	16,82,000	10
2	Distress Relief	2,40,000	2,50,000	22
3	Educational Aid	5,00,000	4,00,000	19
	Total	25,55,000	23,32,000	51

Ours being a charitable trust, 85% of the income is required to be spent during the year on the objects of the trust. In the year under review 2024-25, we are pleased to inform you that on this aspect we have fulfilled the requirement and there is no shortfall.

The medical aid disbursement includes ₹ 75,000/- provided to economically weaker beneficiaries

KSA CENTENARY EDUCATION REFUNDABLE GRANT FUND

The status of Centenary Education Refundable Grant Fund as on 31.03.2025 is as under:-

Centenary Education Refundable Grant to Students	Disbursements/ Refunds (₹)
Educational Refundable Grant to students Amount outstanding 31.03.2024	1,01,04,150
Educational Refundable Grant disbursed to students during 2024-25	22,91,000
Less: Refund Received from Beneficiaries during F.Y. 2024-25	17,05,470
Educational Refundable Grant to students Amount outstanding 31.03.2025	1,06,89,680

Most of the students are repaying back the amount granted as per the schedule. However, there are 4 students who have lagged in repayment. Efforts are being taken to recover the amounts.

INCOME AND EXPENDITURE ACCOUNT

In the FY 2024-25, there is a Deficit of ₹ 10,28,176/- (rupees ten lakhs twenty eight thousand one hundred seventy six only). However, this includes cash loss of ₹ 1,03,425/- & depreciation ₹ 9,24,751/-

The Deficit during the year incurred due to increase of Establishment Expenses from ₹ 9.57 Lakhs in FY 2023-24 to ₹ 15.41 Lakhs in FY 24-25 (i.e. an increase by 61%), due to the ex-gratia amount paid to the Manager KSA on her retirement and legal expenses incurred for clearances of various pending past issues of the Trust at the Hon. Charity Commissioners Office.

We are trying our best to ensure that all four Revenue verticals will be self-reliant without compromising on our objectives. The below mentioned table shows Surplus/Deficit for last 5 years:-

₹ In Lakhs	2020-21	2021-22	2022-23	2023-24	2024-25
Surplus/Deficit	25.19	-19.42	11.86	0.93	-10.28
Depreciation	3.88	7.11	6.53	7.87	9.24
Written Off Amount	0.72	-0.74	0	0	0

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MANAGING COMMITTEE MEETINGS

During the year under reference viz from 1st April 2024 to 31st March 2025, the Managing Committee met 12 times.

Name of Committee Member	No of Meetings	Meetings attended
Shri Mahesh Kalyanpur	12	9
Shri Rajendra Kalyanpur	12	11
Smt. Ashwini Prashant	12	12
Shri Kishan Chandavarkar (wef 29-09-2024)	7	5
Shri Satyendra Kumble (from 29-09-2024 to 29-11-2024)	3	3
Dr. Prakash Mavinkurve	12	3
Dr. Hemant Nadkarni	12	7
Shri Sunil Ullal	12	5
Shri Hemant Kombrabail	12	9
Shri Gautam Amladi	12	10
Shri Kiran Bajekal	12	11
Smt. Prashanti Bhat (wef 29-09-2024)	7	6
Dr. Deepali Hari (till 29-09-2024)	5	0
Shri Santosh Sirur (wef 28-12-2024)	4	3
Shri Aditya Mankikar (till 29-09-2024)	5	0
Smt. Anisha Narayanan (till 29-09-2024)	5	0

ACCOUNTS AND AUDIT

The accounts of the Association for the year 2024-25 were finalized and audited by Shri Shriniwas Shreeram Gadgil, partner of M/s P G Bhagwat LLP, the statutory auditor of KSA. Accountancy services were rendered by Shri Sandeep Shrikhande and Shri Aditya Nitsure. Shri Chinmay Nimkar gave GST related service. Smt. Shobhana Rao and Smt. Swati Nadkarni gave efficient support for collating and completing the accounts and for the overall working in KSA office. We immensely thank all of them for their services.

CONCISE ACTIVITIES OF KSA VERTICALS IN F.Y. 2024-25

Halls & Tenanted property of Association Building

The Structural Audit was conducted and the structural repairs required to be carried out was undertaken. As per the decision of the AGM held in September 2024, the tenants contributed 50% of the total cost towards structural repairs. Most of the work has been completed and the painting is expected to be completed by August/September 2025.

Renovation of both the halls together as well as improving the air conditioning systems of the halls has been undertaken since January 2025. The renovation of The Shrimat Anandashram Hall was completed in April 2025. Members who attended the SGM held in May 2025 in the newly renovated Shrimat Anandashram Hall were appreciative of the work. They also provided the KSA MC with few suggestions on the same. The MC appreciates their invaluable suggestions.

Special General Meeting (SGM)

In the 113th Annual General body meeting of KSA a resolution was approved by the members unanimously to undertake Major Structural repairs as per the Structural audit report submitted by M/s. Hi-Tech Consulting Engineers India Pvt. Ltd. During the discussion of this item, it was informed by the Managing

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Committee (MC) that when the structural repairs in both the halls will be undertaken, we will assess the repairs work to be undertaken which will include replacement of wall tiles and floor tiles. This would depend on the nature of damage to the structure.

A SGM was held at Shrimat Anandashram Hall, Talmakiwadi, Grant Road on 18th May, 2025 at 10 a.m. for taking ratification and approval of expenses towards the above-mentioned repairs and renovation of KSA Halls and office premises.

The SGM authorised KSA MC to:

- a) Spend upto ₹64 lakhs plus GST towards the repairs and renovation necessitated to both the Shrimat Anandashram and Parijnanashram Halls as well as the office premises in the Kanara Saraswat Association building due to the Structural repairs undertaken
- b) Raise funds through fund raising programs to fund the repairs and the renovation necessitated to the repairs undertaken
- c) Till such time the funds are raised, to use the balances in funds in the balance sheet to meet these emergency expenses

The Minutes of the SGM have been published in the July 2025 issue of the KS magazine.

Accounts and Finance Compliances Committee (AFCC)

A sub-committee AFCC was formed with the approval of the Managing Committee in the month of January 2025, to have a more detailed discussion on Financial Planning, Accounting, Statutory Requirements and Discussion on the Internal Audit Reports, etc. The AFCC meeting would be held quarterly or earlier if any need arises.

The MC Members who are part of the Sub Committee are:-

1. Shri Kishore Masurkar
2. Shri Udaykumar Gurkar
3. Shri Mahesh Kalyanpur
4. Shri Rajendra Kalyanpur
5. Smt. Ashwini Prashant (nee Ashwini Sharad Kulkarni)
6. Shri.Kishan Chandavarkar
7. Shri. Santosh Sirur
8. Shri Gautam Amladi
9. Shri Hemant Kombrabail
10. Dr Hemant Nadkarni

The following non-MC members are invitees as per agenda:-

1. Shri Vandan Shiroor (Internal Auditor, KSA)
2. Shri Rajaram Pandit (liaising for KSA with the Charity Commissioner's Office and Adv. Ghanshyam Hule)
3. Shri Sandeep Shrikhande (KSA accountant)
4. Shri Shriniwas Shreeram Gadgil (KSA Statutory Auditor)
5. Shri Chinmay Nimkar (GST related service)
6. Any other person unanimously decided by MC

The first meeting of AFCC was held in February 2025 (FY 2024-25).

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Redevelopment of Talmakiwadi property

The General Body (GB) of Talmakiwadi CHS (TCHS), of which KSA is a member, had passed a resolution in January 2023, to redevelop the property. GB of KSA had agreed in-principle to join TCHS in the Redevelopment. TCHS has unanimously passed a resolution in their SGM held on 27 July 2025 to undertake the Redevelopment with a Developer model and the process for selection of a PMC is currently underway. Mr. Hemant Kombrabail had attended the SGM as a representative of KSA.

Once the details are finalized and approved by the General body of TCHS we will seek approval from the General body of KSA and also present the scheme to the tenants of KSA.

Nashik Holiday Home (NHH) & Bhandardara

NHH:-

The following has been the occupancy at NHH over the last 5 years. Post the renovation of the New Units, there has been an increase in the occupancy. The renovation of the old units will be taken up in due course when funds are available. KSA requests its members for donations to carry out the renovations of the old units.

Year	Total Days	Occupancy %
2021-22	392	15%
2022-23	655	26%
2023-24*	253	10%
2024-25	755	30%

* Reduction in occupancy due to renovation of New Units and only Two Old Units being operational for majority of the year.

KSA NHH Nashik Yatra Package:-

In 2021, KSA launched the NHH Nashik Yatra Package. This package includes 4 Nights / 5 days Holiday package for visiting in and around Nashik. Post covid and the renovation of the new units, the package has been re-launched. We are receiving good response for the same. The package has been widely publicized in social media. The details of the package are given in the May 2025 Edition of the KS Magazine.

Sale of Bhandardara Plot :-

During the AGM of 2021-22, a resolution was passed with regards to the sale of our plot in Bhandardara (at Survey No. 169/4, Plot No. 41, Village Murshet, Tal. Akole, Dist Ahmednagar). The required permissions were obtained from the Charity Commissioner's Office (CCO) & compliances adhered to towards the sale of the plot. As required by the CCO, two notices were inserted in local newspapers on June 05, 2025 – one in Marathi in 'Sarvamat' & the other in English in 'Free Press Journal'. Quotes were invited till June 20, 2025 in sealed envelopes. Only one quote was received on the last date. On June 22, 2025, the sealed envelope was opened in KSA Conference Room. The quote received was as follows:

Bidder Name	Quote
Shri Mahesh Deshmukh	₹ 50 lakhs

As only one quote was received in response to our Notice for Sale, the MC (post taking advice from KSA legal advisor Adv. Ghanshyam Hule), decided to accept the quote for the sale of the plot since the quote received is more than the base price of ₹45 lakhs given in the Notice for Sale, subject to the approval of the CCO & other required statutory/regulatory authorities.

However, KSA received an email dated June 30, 2025 from the bidder Shri Mahesh Deshmukh communicating his decision to withdraw his quote. The KSA committee is in the process of approaching the CCO for the steps to be taken in future.

The same is placed before the AGM for their information.

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Kanara Saraswat Magazine

During the year under review, the advertisement revenue increased by about 13% to ₹ 15,39,071/-. Due to non-renewal of our RNI, the concessional postage rates still remains withdrawn by the postal authorities we are following up for the RNI Registration with Information and Broadcasting Department of the Government of India. Due to the delay in the RNI Registration we had to bear an extra cost thus increasing the magazine expenses by 12% to ₹ 16,38,904/- and thus a Deficit of ₹ 97,083/- was observed in the Vertical.

During the year we received donations towards the Magazine Fund of ₹ 6,66,278/-, which included ₹ 4,96,751/- from Shri Rohit Sthalekar of UK, for the Painting of Param Poojya Swamiji, which was kept at Karla Math during the Shashtyabadipoorthi Utsav at Karla.

For the KS Magazine, we invite and welcome articles for publication from all, however preference is given to those contributed by bhanaps (the same should preferably be sent by email in Word format) and are published based on the decision of the Editorial Committee. Articles must be beneficial to members in terms of enriching/enlarging their knowledge; perspectives; thinking etc. generally giving pleasure of reading and evincing interest in a variety of subjects.

Those Members who have not registered their mobile number and email address, are requested to do so immediately to facilitate easy communication. Join our Green Initiative by opting for a softcopy of the magazine instead of the printed copy. Send an email to admin@kanarasaraswat.in to opt for our GREEN WARRIORS!

Health Centre

The Health Centre continued to show a gradual increase in the attendance of patients. The response was especially good for Ophthalmology and Dermatology. Dr Gaurang Muzumdar continued to get patients for skin Disorders.

900 patients availed facilities in the Centre this year. The number of patients showed a slight drop. The Centre generated an income of ₹ 1,49,550/- as compared to ₹ 1,62,250/- in 2023-24.

KSA welcomes Dr. Satish Ugrankar (Orthopaedic Surgeon), who has recently joined the Doctors' Panel, and thanks all our existing Doctors on the panel Drs Sunil Vinekar, Vasanti Balwally, Tejaswini Bhat, Swati Puthli, Gaurang Muzumdar, Arjun Gokani, Subodh Sirur and Sudatta Waghmare for their selfless contribution and service.

We sincerely appeal to Doctors in the community to come forward and offer their help at the KSA Health Centre

KSA-CSN

KSA started a new initiative KSA-CSN (Chitrapur Saraswat Network) to encourage and support business, professional and personal interactions amongst Bhanap Business owners and self-employed Professionals. KSA-CSN initiatives are operated and monitored through the KSA-CSN Task Force, a group of volunteers from Mumbai, Pune, Bengaluru, Mysuru and Mangaluru. Networking being a key factor for success in most business initiatives, KSA-CSN facilitates networking within the community through its networking platform for existing and future entrepreneurs, professionals and business consultants. The main objective is to guide, support, help and pool talent/resources and experiences through diverse type of interactions.

The composition of KSA-CSN Task Force is as below:

MC members who are part of the Task Force

1	Shri Kishore Masurkar
2	Shri Udaykumar Gurkar
3	Shri Mahesh Kalyanpur
4	Shri Rajan Kalyanpur

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5	Shri Kishan Chandavar
6	Smt. Ashwini Prashant (nee Ashwini Sharad Kulkarni)
7	Shri Gautam Amladi
8	Shri Santosh Sirur
9	Shri Hemant Kombrabail

The Following non-MC members are also in the Task Force

1	Shri Rajiv Kallianpur	Mumbai, Co-initiator of KSA-CSN
2	Shri Sadanand Savanal	Talegaon
3	Shri Vipul Bondal	Mumbai
4	Smt. Suman Mundkur	Mumbai
5	Shri Sandeep Yederi	Mumbai
6	Smt. Uma Trasi	Bengaluru
7	Shri Akash Heranjal	Bengaluru
8	Shri Gopinath Mavinkurve	Mumbai
9	Shri Avinash Naimpally	Mumbai
10	Shri Shekhar Karanje	Bengaluru
11	Smt. Vaishnavi Pandit	Mangaluru
12	Shri Ramkishore Yellore	Mangaluru
13	Shri Girish Mugwe	Mysore
14	Shri Pradosh Hattikudur	Bengaluru
15	Shri Satish Kulkarni	Mumbai

Significant activities in the year 2024-2025:

KSA-CSN organized the first ever “Entrepreneur First” Conclave on 19th April 2025, at Hotel Krishna Palace, Grant Road. The highlight of the Conclave was the presence of Hon. Minister for Skill Development, Govt. of Maharashtra Shri Mangal Prabhat Lodha.

After the welcome by Chairman Shri Mahesh Kalyanpur, A video message from Shri Nandan Nilekani was played for the attendees. Nandan mam offered his Best Wishes to KSA-CSN and the entrepreneurial spirit of Bhanaps.

President Shri Kishore Masurkar mam then explained the thought behind the “Entrepreneur First” Conclave

Other speakers also addressed the gathering as follows:

- Shri Arun Mavinkurve, Vice Chairman of SVC Co-operative Bank (who are also the Title Sponsors). This was followed by Shri Harish Aldangadi's (from SVC Co-operative Bank) presentation informing the audience about the various credit avenues for MSME's
- Shri Shreyas Tonse shared his experiences of his start-up journey
- Smt. Smriti Gulvady spoke about her entrepreneurial experiences, with focus on Women Entrepreneurs.
- A detailed presentation of ‘Samarth Bhanap Yojana’ was given by Shri Hemant Mallapur. This is a new initiative which is inspired by H.H. Shrimat Sadyojat Shankarashram Swamiji. It has been recently launched by Shri Chitrapur Math to empower aspiring entrepreneurs to achieve their dreams.

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Over 35 entrepreneurs then presented their “1 Minute” introduction with slide/video or Text.

The finale was a short exhibition of Powers of ESP by Shri Deepak Rao.

SVC Co-operative Bank was the Title Sponsor for the Conclave. Entod Pharmaceuticals (Kishore Masurkar mam) and Acme Soaps (Rajiv Kallianpur mam) helped with Platinum and Gold Sponsorships.

ECM's (Entrepreneur Club Meeting) (now held 4 times a month) feature where entrepreneurs meet, interact and try and help each other by sharing connects to try and help each other grow their businesses.

Motto of KSA-CSN is “Other commercial aspects being fairly equal, prefer a *Bhanap*”.

Social Media is being utilized to keep entrepreneurs connected. WhatsApp groups facilitate CSN members to share events, products, special offers among themselves. Facebook Page “CSN on FB” and several other FB Community groups help spread awareness of our events and products amongst all the members of our community.

Several members of the CSN who are actively engaged in interactions amongst each other have already benefited from leads for business through networking meets; have been able to get advice from professionals/experts; have learnt better digital marketing skills, etc. CSN members have generated business amongst themselves of over ₹ 20 lakhs in the last 2 years.

The road ahead for KSA-CSN:

- Upgradation of KSA-CSN Website
- Employment Portal
- Development of a Mobile App for KSA-CSN

The Managing Committee has approved a Sub-Group for planning, finalizing and recommending upgradation of the KSA-CSN Website.

MC members who are part of the Website Sub group

1	Shri Kishore Masurkar
2	Shri Udaykumar Gurkar
3	Shri Mahesh Kalyanpur
4	Shri Rajan Kalyanpur
5	Shri Gautam Amladi
6	Shri Santosh Sirur

The Following non-MC members are also in the Website Sub Group

1	Shri Rajiv Kallianpur	Mumbai, Co-initiator of KSA-CSN
2	Shri Sadanand Savanal	Talegaon
3	Shri Satish Kulkarni	Mumbai
4	Shri Akash Heranjal	Bengaluru
5	Shri Avinash Naimpally	Mumbai
6	Shri Vipul Bondal	Mumbai

KSA-CSN Website Sub-group has also been authorized to add members as may be deemed necessary. KSA-CSN would also appoint a Sub-Group for conceptualizing, planning and executing the Proposed Employment Portal.

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KSA solicits your help in any of the above endeavours, materially, financially or technically

KSA Marriage Bureau

KSA Marriage Bureau operates every Monday & Wednesday from 5.30 p.m. to 7.30 p.m. in Conference Room of KSA Building in Talmakiwadi. Mrs. Usha Kishore Surkund is head of the Marriage Bureau for several years ably assisted by Shri Dilip Sashital & Smt. Rekha R. Pandit.

This bureau is one of the important social commitments of KSA. The Bureau gives opportunity/ platform to marriageable children of our community members including children of female members with inter-caste/ inter-religious/inter-nationality marriages to find a suitable match.

During the FY 2024-25, there were 39 registrations. KSA Marriage Bureau is looking into the possibility of having an online Marriage Bureau through KSA website for convenience of KSA members.

Family Tree Project

A web-based genealogical utility is now being used by KSA to host family trees. KSA has subscribed to MyHeritage.com and Chitrapur Saraswat Families are being hosted here. Based on the records available with KSA and inputs from volunteers to participate in this project, over 28,541 individual members have been uploaded. However, this needs to be updated and duplicate names need to be deleted intelligently. Families are being added slowly and steadily. Any family member can login and view the family tree details and inform KSA for any corrections / updating. Members wishing to be added as members in the KSA-CSB Family Tree may kindly email to familytrees@kanarasaraswat.in giving their first and last name and details of their family (parents, children etc). KSA also needs volunteers to implement this project efficiently since this involves voluminous amount of work.

Events held during the year

Diwali Events

Diwali dawned with the online DIWALI PAHAT wherein 38 talented artists from Mumbai, Karla, Bengaluru, USA, and two young versatile compères from Mumbai brightened the morning of the viewers. Strumming Blues' Orchestra performed on 3rd November 2025 in Talmakiwadi Garden with various artists Shailesh Mavinkurve, Prashanti Bhat, Amit Savkur, Dhruv Dhareshwar, Paritosh Divgi, Ruhan Divgi, Rachit Mavinkurve, Ritika Mavinkurve, Kiran Manjeshwar, Shrikala Kumta etc.

Saraswat Convocation Day

On Saraswat Convocation Day, students were felicitated for their performance at various examinations. On 23rd Nov-2024, chief guest Dr. Suman Mundkur felicitated more than 30 students.

KSA Foundation Day

The Kanara Saraswat Association celebrated its Foundation Day on November 26, 2024. On this day, KSA has been encouraging bhanap entrepreneurs, youth, sportspersons, and artists and also felicitating them for their accomplishments. Lekhan Puraskar was given for 2024 to awardees Smt. Neela Balsekar, Smt. Sharmada Shukla and Smt. Sushama Arur. In the first category, the award is given annually for the three best essays, stories, or poems published between October 2023 to September 2024. Sportsperson of the year 2024 was given to Shri Anand Vithalkar (Badminton) and Veteran Sports person of the year 2024 was awarded to Shri Dhananjay Yellurkar (Marathon runner).

Felicitations of Accomplished Bhanaps - KSA felicitated 6 Bhanaps:

Shri Shiva Gulvady (outstanding contribution in Philanthropic activities), Shri Ranjit Hoskote (Legendary figure as an independent curator, fine art critic, cultural theorist, innovative poet, cultural theorist for over 3 decades), Dr Prakash Mavinkurve (Dedicated Selfless Service to KSA for over 4 decades), Shri Sanjay Savkur (Propagating Konkani language overseas & notable contribution in Stage, Films for over 2 decades), Shri Santosh Sirur (Youth Role Model in RJ'ing, Podcasting, Soft Skill Training for over 2 decades) and Dr Satish Ugrankar (Outstanding contribution in Healthcare for over 4 decades).

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Senior Citizen's Get Together

This was held on 11th May 2025 from 9. 30 am to 3 pm. 120 Senior Citizens enthusiastically took part in the event and every one enjoyed. There were many performances from our young at heart Senior Citizens which regaled the hearts of all those present.

Women's Day

KSA's 19th annual Saraswat Mahila Din programme for felicitation of Women Achievers from our community was held virtually on 16th March, 2025 as part of the International Women's Day celebrations. Smt. Kalindi Kodial was the Chief Guest for the event. She was earlier the President of the Saraswat Mahila Samaj, Gamdevi & has now rejoined the Saraswat Mahila Samaj as the Hon. Treasurer. The following awardees were honored and each of them were virtually presented with a Memento: Vidushi Ms. Lalith Rao (Phenomenal Contribution of over 7 decades in Hindustani Classical Music and being Recipient of Central Sangeet Natak Academy Award -2017 and Guru Ma Annapurna Award- 2024), Ms. Rupa Balsekar (Rich Contribution in Corporate Banking for Over 2 decades), Dr Sonal Hattangdi Haridas (Outstanding Contribution in Integrative Healthcare and Nutritional Medicine), Ms. Shubhada Burde (Phenomenal Contribution in Educating Deaf Children, Teachers and Trainers for over 4 decades), Ms. Suvarna Kagal Ghaisas (Tireless Efforts to Enrich Lives of Countless Students in Music, Dance and Theatre for over 3 decades) & Dr. Kasturi Saha Tallur (Excellence in Quantum Sensing Research and Motivating Young Women & Girls to Study Science and Technology).

ACKNOWLEDGEMENTS

We express our gratitude to H.H. Shrimat Sadyojat Shankarashram Swamiji, for blessings and guidance showered on us from time to time.

The Kanara Saraswat Association has gone through several developmental phases in the past few decades and has now emerged as a major institution of Chitrapur Saraswats. Following individuals and institutions have contributed towards the successful working for which we are grateful to them:

We thank Shri Rajaram Pandit for his guidance & support in liaisoning with the Charity Commissioner's Office and Adv. Ghanshyam Hule. We thank Adv. Ghanshyam Hule for rendering his expert legal advice to KSA. We are grateful to Shri Rajaram Pandit's assistant Shri Avinash for helping KSA.

We are grateful to Shri Vandan Shiroom for his advice, guidance & support as KSA's Internal Auditor.

We appreciate Architect Shri Sujay Nadkarni & his team for assisting KSA during the repairs & renovations of KSA Building.

For providing back-office and other support we thank KSA office staff Smt. Shobhana Rao, Smt. Swati Nadkarni & Ms. Komal.

For printing of Magazine and maintaining the time schedule we thank Editor Shri Ramkishore M Mankekar, the Editorial Committee Members Smt. Anjali Burde, Ms. Bhakti Ullal and Smt. Smita Mavinkurve, the Junior Editorial Committee Members Shri Vedant Heblekar, Shri Paarth Ray and Ms. Adya Nagarkatti, Computer composing Smt. Sujata Masurkar and Smt. Rupali Kapnadak Sawant (Printerest), M/s SAP Print Solutions Pvt. Ltd.

Among the institutions we thank The Talmakiwadi CHS Ltd, SVC Co-op Bank Ltd, Union Bank of India, The Popular Ambulance Association, Saraswat Mahila Samaj, Gamdevi, and Balak Vrinda Education Society, the Advertisers, the Sponsors and Donors.

We also thank Shri Radhakrishna Kodange, Caretaker Nashik Holiday Home and Smt. Geeta Kodange as well as other staff at NHH, M/s Central Excellency, Shri Vinay and Smt. Maya Gangavali of Guruprasad Caterers, M/s. Arpita Decorators. Our thanks are also due to all the Consulting Doctors and assisting staff.

Sd/-
Mahesh Kalyanpur
Chairman
Place: Mumbai
Date: August 18, 2025

Sd/-
Ashwini Prashant
Hon. Secretary

Sd/-
Kishan Chandavarkar
Hon. Treasurer

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- 1) Certificate of Registration of Societies
- 2) Certificate of Registration under Public Trust Act 1950 : Registration No 736 of 1934-35
(Bom XXI of 1950) (Act XXI of 1860)
F 41 (B) dated 10.04.1953
- 3) Permanent Account Number (PAN) : AAATT0071E
- 4) GST Number : 27AAATT0071E2ZS
- 5) Tax Deduction and Collection Account Number (TAN) : MUMT11392D
- 6) Office of the Director of Income Tax (Exems) : Registration No IMS/1326 dated 03.02.1976
Registration u/s 12A of the Income Tax Act 1961
- 7) Tax Identification Number (TIN) for Professional Tax : 99160153484P
- 8) Office of the Registrar of Newspapers for India (Ministry of Information & Broadcasting) : Registration No 61765/95 dated 06.07.1995
- 9) Exemption Under Section 80 G of Income Tax : 80 G Certificate No.
DIT(E)/ITO(Tech)/80G/498/2010-2011 is Valid till
it is rescinded by Income tax Authority
- 10) FCRA Registration No: 083720152R and renewed
Certificate valid for the period of 5 years from
1.04.2022 to 31.03.2027.

THE PROPERTY DETAILS OF KANARA SARASWAT ASSOCIATION (KSA) I - IN TALMAKIWADI C.H.S. LTD (TCHS)

	LOCATION	AREA	STRUCTURE	SOURCE
1	Plot no 11 Cadastral Survey No 1A/312 in Talmakiwadi Tardeo Division	415.67 sq.yards 347.55 sq. mtrs	Open to sky except for Temporary Structure like pendals for common use of Vendor or Purchaser as per their agreed terms And No Compound wall to be erected around plot no 11	Conveyance Deed dated 4th April 1955 between The Saraswat Coop. Hsg. Society and The Kanara Saraswat Association Registered under Sr No 4457/55 of Book No 1 dated 24th June 1957 with Sub- Registrar, Bombay.
2	Plot No 11 Cadastral Survey No 1A/312 In Talmakiwadi Tardeo Division	9.33 sq. yards 7.80 sq.mtrs	Area used for KSA Building	Conveyance Deed dated 4th April 1955 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24th June 1957 with Sub-Registrar, Bombay.
3	Plot no 13 Cadastral Survey No 1A/312 In Talmakiwadi Tardeo Division	516 sq.yards 431.45 Sq. mtrs	KSA building with Ground and Mezza-nine Floor + 3 Storeys (Two tenants on each Floor) The height of the building Should not be more than 54 ft.	Conveyance Deed dated 4th April 1955 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24th June 1957 with Sub-Registrar, Bombay.

KANARA SARASWAT ANNUAL REPORT 2024-2025

ANNUAL REPORT 2024-2025

II - PROPERTY DETAILS OF LAND AT NASHIK HOLIDAY HOME

- 1) Plot No Survey No 659/6, Plot 41 & 42. No II New Pandit Colony, T.P. Scheme, Nashik Sharanpur Road, NASHIK 402 002
- 2) Conveyance Deed Registered on 13th January 1965 under Serial No NSK 52/1965 of Bk No 1 with Sub-Registrar- Nashik
- 3) Area of Plot No 41 & 42 7647.50 sq.ft + 7647.50 sq. ft = 15295.00 sq.ft

III – PROPERTY DETAILS OF LAND AT BHANDARDHARA

- 1) Plot Details Plot No 41, Survey No 169 Village Murshet, Bhandardara Hills Taluka Akole Dist: Ahmednagar
 - 2) Details Of Deed Allotment letter Resha / 274 / 1999 dated 08/03/1999 Issued by PWD
 - 3) Area of Plot 27000 sq. ft.
-

Art Corner



Ganesha
by Aditi Manjunath Rao, Puttur.



Snail on a Mushroom
Revati Kulkarny, Pune
(age 6.5 years)

In Loving Memory of Mrs. Sukanya Kaikini (nee Sudha Kowshik)

(13.09.35 - 07.07.2025)



With profound sorrow, we announce the demise of **Mrs. Sukanya Kaikini (our loving Sudha/Sudha Pachi)** a woman whose warmth, grace, and ever-smiling presence touched the lives of all who knew her. Soft-spoken and gentle, Sukanya was the epitome of kindness and compassion. A true people's person, she had an innate ability to connect with everyone — making each individual feel heard, valued, and deeply cared for. Her positivity was contagious. Perfection was her hallmark — not just in her actions but in every relationship, she nurtured, whether as a daughter, sister, wife, friend, or guide. With love as her compass, she fulfilled every role with dedication, elegance, and unwavering sincerity. Though she has left this earthly realm, the warmth of her spirit, the sweetness of her words, and the legacy of her love will forever remain etched in our hearts.

She will be deeply missed, lovingly remembered, and forever cherished.

Om Shanti.

Kaikinis , Kowshiks, Amladis, Someshwars, Talgeris, Nalkurs, Gokarns, Mallapurs, Hoskotes, Bilagis, Sagars, Pathaks, Yederis, Bakres, grandchildren and great grandchildren

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Our Very Own 'Sweet' Celebrity!

GEETA HOSANGADI

When girls are named Mishti, it means a sweet, lovable and charming individual. And our own Puneri Mishti Masurkar is exactly as described! Before you start wondering what makes her special, let me reveal what EuroSchool Undri, whose student Mishti is, has communicated on their portal.

Dear Parents,

Greetings for the day!

EuroSchool Undri Student Shines at World Taekwondo Culture Expo, South Korea.

We are proud to share that Mishti Masurkar, a Grade 11 student from EuroSchool Undri, participated in the 18th World Taekwondo Culture Expo held at Taekwondowon, Muju, South Korea from 13th to 22nd July 2025. Her participation was co-sponsored by EuroSchool and our Taekwondo Association.

The tour included visits to prestigious institutions like Kukkiwon and GTTF Headquarters, intensive training sessions with Olympic Gold Medalist, Moon Dae Sung and Grand Master Hyugnam Kwon, and exposure to Korean culture and international martial art practices.

Mishti delivered an exceptional performance, winning:

Silver in Kyorugi

Bronze in Poomsae

in the 3rd Dan Black Belt U-19 category, competing against athletes from 18 countries and 50 Korean teams.

We congratulate Mishti on her international success and thank EuroSchool for its continued support in empowering young talent.

Regards,

EuroSchool Undri

Mishti enrolled for Taekwondo at EuroSchool Undri, when she was merely five years, under the able guidance of Grand Master Chandrakant Bhosale from 2015 to 2020. She earned her Yellow Belt in 2016, Green Belt in 2018 and Blue Belt Level in 2020.

During the pandemic, Mishti continued learning from online classes at Bhosale's Taekwondo Academy for two years. Gradually, as she reached Grade 7 and beyond, in order to balance her academic demands with her passion for Taekwondo, she shifted to weekend batches at the academy.

She has participated in the Interschool, State

and National levels through her Taekwondo journey, winning accolades and several medals along the way. Mishti was awarded her first Black Belt (Poom 1) in 2020.

Simultaneously, while fulfilling her passion for Taekwondo, she also devoted her time to academics and balanced these two, emerging with flying colours with

an impressionable score of 97% in her ICSE board exams. All this without having attended a single tuition class throughout her schooling!

Mishti has learnt to play the tabla, dabbles in drawing and painting and loves baking. How does this soft-spoken, gentle, dedicated and modest young lady manage all this?!! Beats me. With so many achievements and talent tucked away under her belt, one would expect at least an iota of vanity in Mishti. On the contrary, she has always been gentle, courteous, selfless and always ready to help others. Despite being a celebrity, her feet are firmly on the ground.

Raghunath and Parinita Masurkar, Mishti's parents' focus on Mishti, love showered, support lent and motivating her, has worked wonders with Mishti and encouraged her towards blossoming into a multi- talented personality with numerous achievements.

They have this to say to their coveted daughter-

"Looking at your achievements makes us feel happy and proud. You are a young girl, full of possibilities and potential, capable of conquering the world. When you find yourself in tough situations, remember, we are always by your side. You have always been a loving and caring child to us. Words fall short while describing our love for you. We are blessed to have you in our lives."

Penning these lines gives me immense pleasure because it is not every day that an aunt has the privilege of writing about her 'achiever niece'. We, as a family, are very proud of Mishti and wish her towering success in her future endeavours.





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Thane West, Thane - 400604.

INDEPENDENT AUDITOR'S REPORT

To the Members of KANARA SARASWAT ASSOCIATION Opinion

We have audited the financial statements of Kanara Saraswat Association ("the Trust") which comprise the Balance Sheet as at March 31, 2025 and the Income and Expenditure Account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by Maharashtra Public Trust Act, 1950 in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the entity as at March 31, 2025, and its surplus for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by Institute of Chartered Accountants of India (ICAI). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the Code of Ethics issued by ICAI and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

There is no other information other than financial statements and audit report which we are required to read and comment upon, as such, reporting under other information is not applicable.

Responsibilities of the Trust's Management for the Financial Statements

The Trust's Management is responsible for the presentation of these financial statements. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the trust's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However,

future events or conditions may cause the Trust to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements. We report that:

- a. We have obtained all the information which to the best of our knowledge and belief was necessary for the purpose of our audit.
- b. In our opinion proper books of account as required by law have been kept by the Trust so far as it appears from our examination of those books.
- c. The Balance Sheet and the Income and Expenditure Account dealt with by this report are in agreement with the books of account.
- d. In our opinion and to the best of our knowledge and according to the information and explanations given to us, the said accounts give a true and fair view, in conformity with applicable accounting principles generally accepted in India.
 - i. In case of the Balance Sheet, of the state of affairs of the trust as at 31st March, 2025,
 - ii. In the case of the Income and Expenditure Account, the surplus for the year ended on that date.

Report on Other Legal and Regulatory Requirements

Audit Report required by section 34 (2) of the Maharashtra Public Trusts Act, 1950 read with Rule 19 of the Maharashtra Public Trust Rule, 1951 relating to accounts audited under section 33 (2) of the Maharashtra Public Trusts Act, 1950 is attached hitherto and shall be deemed to form an integral part of this report.

For **P G BHAGWAT LLLP**

Chartered Accountants

FRN: 101118W / W100682

Sd/-

Shriniwas Shreeram Gadgil.

Partner

Membership No.: 120570

Place: Mumbai

Date: 16th August 2025

UDIN: 25120570BMFXSV8741

**REPORT OF AN AUDITOR RELATING TO ACCOUNTS AUDITED UNDER SUB-SECTION(2) OF
SECTION 33 & 34 AND RULE 19 OF THE BOMBAY PUBLIC TRUST ACT**

A.	Whether accounts are maintained regularly and in a accordance with the provisions of the Act and the rules;	Yes
B.	Whether receipt and disbursements are properly and correctly shown in the accounts;	Yes
C.	Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with accounts;	Yes
D.	Whether all books, deeds, accounts, voucher, other documents or records, required by the auditor were produced before him;	Yes
E.	Whether a register of movable or immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit reports have been duly complied with;	Refer Note18B
F.	Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information, required by him;	Yes
G.	Whether any property or funds of the Trust were applied for any object or purpose other than the object or purpose of the Trust;	No
H.	The amounts of outstanding for more than one year and the amounts written off, if any;	Refer Note18C
I.	Whether tenders were invited for repairs or construction involving expenditure exceeding ₹5,000/-	Yes
J.	Whether any money of the public trust has been invested contrary to the provisions of Section 35;	No
K.	Alienations, if any, of the immovable property contrary to the provisions of section 36 which have come to the notice of the auditor	None noticed
L.	All cases of irregular, illegal or improper expenditure, or failure or omission to recover moneys or other property belonging to the public trust or of loss or waste of money or other property thereof & whether such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust;	None
M.	Whether the budget has been filed in the form provided by rule 16 A,	Yes
N.	Whether the maximum and minimum number of the trustees is maintained;	Yes
O.	Whether the meetings are held regularly as provided in such instrument,	Yes
P.	Whether the minutes books of the proceedings of the meeting is maintained;	Yes
Q.	Whether any of the trustees has any interest in the investment of the trust;	No
R.	Whether any of the trustees is a debtor or creditor of the trust;	No
S.	Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit;	Yes
T.	Any special matter, which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner.	No

For **P G BHAGWAT LLLP**
Chartered Accountants
FRN: 101118W / W100682

Sd/-
Shriniwas Shreeram Gadgil.
Partner
Membership No.: 120570

Place: Mumbai
Date: 16th August 2025
UDIN: 25120570BMFXSV8741

SCHEDULE IX [Vide Rule 17(1)]							
Name of the Public Trust: KANARA SARASWAT ASSOCIATION							
Income & Expenditure Account for the year ended 31st March, 2025							
Year ended 31.3.2023	EXPENDITURE	Schedule	Year ended 31.3.2025	Year ended 31.3.2024	INCOME	Schedule	Year ended 31.3.2025
Rs.			Rs.	Rs.			Rs.
7,44,034.33	To Expenditure in respect of properties	11	7,91,440.57	12,05,277.04	By Rent Accrued/Realised	15	20,44,878.64
9,57,697.69	To Establishment Expenses	12	15,41,061.00		(From Residential Tenants, Religious Functions & Others)		
	To Remuneration to Trustees				By Interest Accrued/Realised		
	To Remuneration to the head of the math				On Securities		
	To Legal Expenses				On Loans		
20,000.00	To Audit fees				On Bank Accounts/Fixed Deposits	16	33,45,675.00
	To Contribution & Fees						
	To Amounts written off:				By Dividend		-
	(a) Bad Debts -			-	By Donations in Cash or Kind		5,82,392.00
	(b) Loan Scholarships			7,77,625.00	By Grants		
	(c) Irrecoverable Rents				By Income from Other Sources	17	3,31,455.20
39,383.00	(d) Other Items	13	-	18,39,308.29	By Transfer from Reserve		
	(d) Other Items						
6,53,145.61	To Miscellaneous Expenses	3	9,24,750.52				
	To Depreciation						
	To Amounts transferred to Reserves	14			By Deficit carried over to the Balance Sheet		
	To Expenditure on objects of the Trust						
	(a) Religious						
5,00,000.00	(b) Educational		4,00,000.00				
12,90,000.00	(c) Medical Relief		10,85,000.00				
265000	(d) Relief of Poverty		250000.00				
24,13,199.93	(e) Other Charitable Objects		23,40,326.00				
93,474.02	To Surplus carried over to the Balance Sheet		-10,28,176.39				
70,70,251.83		TOTAL	63,04,400.84	70,70,251.83		TOTAL	63,04,400.84
Schedules mentioned in the above two tables are uploaded on KSA website www.kanarasaraswat.org							

SCHEDULE 18: NOTES ON ACCOUNTS**A Significant Accounting Policies:****1. Basis of Accounting:**

The Financial Statements are prepared under the historical cost convention on an accrual basis, except in case of Subscriptions which are accounted on cash basis.

2. Use of Estimates:

The presentation of financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities on the date of financial statements and the reported amount of revenues and expenses during the reported period. Difference between the actual results and estimates are recognised in the period in which the results are known / materialised.

3. Income:

Interest income on Fixed deposits is recognised on time proportion basis taking into account the amount outstanding and the rate applicable.

Income from Rent is recognized based upon the rights given to the tenants against payment of Rent / Lease Fee. The same is recorded on accrual basis in the books.

4. Fixed Assets:

- a. Fixed Assets are stated at cost of acquisition / construction and inclusive of all direct and incidental expenses related to such acquisition / construction.
- b. Cost relating to acquisition of Computer Software is capitalised

5. Depreciation:

Depreciation has been provided at rates as specified under Income Tax Act. Till FY 20-21 the rate of depreciation was prescribed as per management which is changed from FY 21-22.

6. Foreign Currency Transactions:

Transactions arising in foreign currency during the year are recorded at the exchange rates prevailing on the date of the transaction.

7. Contingent Liabilities & Provisions

The Trust recognises a provision when there is a present obligation as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates. A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. Where there is a possible obligation or a present obligation that the likelihood of outflow of resources is remote, no provision or disclosure is made. Contingent assets are neither recognised or disclosed.

8. Regrouping of Funds

The funds are regrouped as given below:

- i) Splitting of Centenary Accrued interest and adding the same to Medical Fund and Education Refundable Grant Fund in the ratio of 30:70
- ii) Emergency Medical Relief fund to be split from the Medical Relief and Emergency Medical Relief fund and merging the fund with Centenary Medical Relief fund as objects for both the funds are same.

B The Trust has not maintained the Fixed Assets Register as per the requirements of Section 36B and Rule 24A of the Maharashtra Public Trust Act, 1950. The Trust has however, maintained a list of assets and is in the process of compiling the register.

C In respect of refundable education loans granted by the Trust, there is overdue amount as on 31.3.2024. The Management is confident of recovering this amount.

D The TDS is paid in excess every year to avoid interest on late payment. The same is adjusted in subsequent years TDS liability.

Doh Large Rum Aur Doh Ande Ki Bhujia

Maj Gen B N Rao, AVSM, VSM & Bar (Retd)

Military personnel find bliss in the simplest of pleasures. A hot mug of tea after a gruelling climb to a snowbound mountain picket, or a cool glass of lassi in the sweltering desert; even a nice cold-water bath after sweating it out on an outdoor exercise. Such happiness creates indelible memories when experienced in remote places and at unexpected times. The following experience of an Air Force officer named Bajpai is illustrative of one such occasion.

**

The Major raised his glass, “to the great Indian Air Force”. I raised my glass, “to the great Indian Army”. “CHEERS”. Our glasses clinked. I took a sip of the XXX Hercules rum as I leaned back on my chair savouring the bitter sweet taste of my favourite drink.

“Tell me, Bajpai” asked the Major popping a few peanuts into his mouth, “What does a fauji need to be happy?”

I was stumped.

**

It had all started with me bumping into the Adjutant on that fateful Friday.

“Ah Bajpai!! Just the person I was looking for”, he exclaimed with a beaming smile.

I looked at him suspiciously. Generally, if your unit Adjutant calls you out with that sadistic grin, rest assured you are heading for an unpleasant task.

“You have to do a Pay Officer’s duty”, he said in a suspenseful voice.

Ahh.... no big deal. “No problem, Sir”, I smiled feeling relieved.

“Well, there is a catch”, he became conspiratorial, “have you heard of a place called Jaswantgarh in Arunachal Pradesh”? His grin widened further.

As I packed my suitcase that night, I wondered about the trip. The route was etched in my memory, having flown to Tawang multiple times. I visualised the road journey..... Tezpur to Bhalukpong in the plains, then climbing up the mountains to about 6,000 feet..... descending into Tenga valley, again climbing up to 8,000 feet to Bomdila pass, then descend into Dirang valley..... start...

“You mean the place near Tawang, across Sela pass?”

“Precisely”, he nodded.

“So, what about it?” I asked cautiously.

“You have to do the payment there”, his grin returned. “You are privileged to have a free road trip to explore the exotic and scenic beauty of Arunachal climbing again to Sela pass at about 14,000 feet followed by another descent towards Tawang for Jaswantgarh. Sounded exciting after all.

How naive I was.

**

“Bomdila aa gaya hai saab”, the Lance Naik said looking at me, probably hinting at a tea break. He was visibly uncomfortable. He probably never had an officer sitting next to him while driving that rickety ‘Meat Van’.

“Chalo chai peethey hain”, I looked at him and smiled. He relaxed and returned my smile shyly.

We resumed our journey to Dirang Dzung, descending on the other side of the ridge after the tea break.

I, with my suitcase and cash bag, was dropped on the roadside, near the Army camp gate in Dirang Dzung. The driver wanted to drop the meat in the Langar before dropping me at Officers Mess, which was fine with me.

As I sat on the chair at the roadside, thoughtfully provided by the sentry, I reflected at the turn of events during the past two days. I was given a seat in one of the Army jongs as part of the Army convoy from Tezpur to Bhalukpong, a small village at the foothills of the Himalayas. After spending the night there we resumed the journey as part of another convoy to a place called Rupa in Tenga valley, HQ of one of the mountain divisions of the Army. The convoy ended there so I had to stay the night in the Officers Mess there. The only occupant (it being a family station), a young 2nd Lieutenant, was happy to have a company and looked after me well.

“But tomorrow being Monday, no convoy will ply in this valley. You will have to wait till Tuesday”, he said after listening to my story.

“I have to finish this task ASAP. Can you please arrange something for me”, I pleaded.

He pondered for some time, “Oh yes! There is a vehicle going to Dirang Dzung tomorrow but it’s a

‘meat run’”, he looked at me apologetically.

“It will do, it will do”, I exclaimed with relief.

SCREEEEEECH.....!!!

I looked up from my reverie and found an army jeep come to a halt on the road. It backed slowly and stopped in front of me.

“Am I seeing things”, the Major boomed with an exaggerated gesture of rubbing his eyes and staring at my flying overall and aircrew jacket. I quickly stood to attention and saluted.

“What is a blue overall doing on the ground instead of touching the sky with glory?” He asked with a broad friendly grin.

“Good afternoon Sir, I am on my way to Jaswantgarh to.....”

“Ok, ok”, he cut me short, “I will hear your story on the way. Hop in”.

We had started climbing through the winding roads towards Sela.

“Hmmm.....”, he exhaled loudly after listening to my story, “so you are going to Jaswantgarh carrying cash for disbursement and you have neither a vehicle nor an escort. Air Force is great”, he said with a teasing smile, “agar army nahi hota toh tu kya karta re?” He looked at me with a twinkle in his eyes. I nodded sheepishly and we both laughed.

“I am going to Baisakhi, slightly short of Sela. In any case it will be dark by then. You stay put with me for the night. Meanwhile I will make arrangements with Jaswantgarh for your pick up tomorrow.” I nodded gratefully.

“Do you eat eggs Punditji?” he asked. I nodded again, suddenly feeling famished.

“You must be hungry. Dinner won’t be ready by the time we reach Baisakhi. I will ask my batman to prepare ‘ande ki bhujia’ while we freshen up”, he looked at me with a kind smile.

**

I looked out of the room through the window, feeling relaxed and rejuvenated after the hot water bath. It had started snowing outside. The undulating landscape of hills and valley had turned white with a tinge of electric blue in the twilight. The whole scene was surreal. I turned my gaze inside the room. It was nice and cosy with a friendly warmth. The ‘dhup dhup’ sound of kerosene drops falling inside the bukhari was music to the ears. The friendly Major was great company. The aroma of freshly prepared scrambled eggs, mingling with the flavour of the rum was soothing and heady. Ahh..... life was wonderful. What else could I ask for?

“C’mom Pilot Officer, you haven’t answered my

question”, he goaded, “What does it take to make a fauji happy??”

“Doh large rum aur doh ande ki bhujia”, I blurted out.

Time stood still for a moment.... and then... the room reverberated with laughter.

Hahahahaha..... Hahahahaha.....

**

.....Hahahahaha....

“Kya hua?” my wife rushed in looking alarmed.

“Aaah! Nothing..... bas yoon hi”, I smiled and winked.

“Day dreaming again”, she muttered.

A lot has changed since that snowy evening in Baisakhi ages ago but the feeling of utter bliss is still fresh in my mind. I am sure we all have had our own, “doh large rum aur doh ande ki bhujia” moments when it didn’t matter what rank or position we held, how big or small our house is, what material wealth we have acquired, etc., etc. All that mattered was a good soul companion, mental peace and a clean innocent heart filled with joy and happiness. Maybe we have tucked such moments somewhere in the back of our minds and forgotten about them.

“Hello. Sun rahe ho?”

“Haan.... bolo”

“I am ordering pizza for dinner. What will you have?”

“Doh large rum aur doh ande ki bhujia”.

“Tum nahi sudharoge”, she shakes her head resigned. I close my eyes and stretch on the recliner smiling inwardly.

Kaun kambakht sudharna chahta hail

Sudoku Sept-2025									Level - Medium								
		9					4	3									
3				9				2	8								
	4			2													
		5	4														
	6		9	1	2			7									
					5	6											
				5				1									
8	7			6											5		
	2	3						7									

Solution on page 56

California Notebook

A glimpse of what it is like to live in California

Watching Shakespeare under the stars

JAIDEV CHANDAVARKAR

Summer is the time of year when outdoor events abound. The local parks present performances by music bands every weekend. There are fairs and fiestas on city streets. But the Summer event that Chitra and I have been happily participating every year since it started in 1997, is the Kingsmen Shakespeare Festival that happens on the campus of California Lutheran University ("CLU").

For one thing, the CLU campus is a ten-minute walk from home. Any community event we attend on campus, we meet many of the families who are our neighbors. Two, the campus has huge lawns, undulating land, and the imposing presence of majestic and noble-looking oak trees. Oak trees are a protected flora species in the city of Thousand Oaks, which named itself after the oak trees scattered liberally across the local landscape. In fact, even if you have an oak tree on your private property, you cannot cut down the tree without inspection and approval by the City authorities. But it is the ubiquitous presence of oak trees that gives such a comforting feeling for visitors to Thousand Oaks.

The Kingsmen Shakespeare Festival chose a part of campus, where the undulating nature of the land provided a nature made theatre setting. The audience can sit comfortably on deck chairs and beach chairs on a gentle slope, watching the play unfold on a temporary stage set up at a lower level.

The festival is presented by the Kingsmen Shakespeare Company, a professional non-profit run by the University. Most of the people organizing the play, are professional stage actors and directors, but the festival is also an opportunity for the students of CLU Theatre and Drama Department to work alongside seasoned professionals. The festival runs for six weekends, three for the comedy play and three for the tragedy.

So, every weekend evening (*from Friday evening through Sunday evening*) local families attend, along with their extended families and friends. There is a happy, picnic-like atmosphere, with family and friends sharing food, and maybe

meeting after quite a while. It is a small world, and you always run into friends you were not expecting to see at the festival. You hear shouts of delights when these unexpected reconnections happen.

The evening begins with aspiring drama professionals (*students in CLU's Theatre and Drama school*) offer stand-up comedy, readings from different plays and general entertainment for about an hour prior to the 8:00 pm start of the play. By then, the dusk light is slipping into darkness, even though there is still a bluish

glow in the sky. The stars are beginning to be visible through the canopy of oak trees. Voices slowly ebb in volume as people settle down in their deck chairs in anticipation of the play beginning.

This year, Kingsmen offered, as their tragedy play, "Cymbeline" which is really

a tragicomic play. It is a lesser-known play that Shakespeare wrote and presented at the Globe Theatre in London in 1610. Cymbeline tells the story of King Cymbeline of Britain and his daughter Imogen. Imogen secretly marries Posthumus Leonatus, angering her father and stepmother, who want her to marry Cloten, the Queen's son. Posthumus is banished, leading to a series of deceptions, mistaken identities, and ultimately, reconciliation amidst war and the discovery of Imogen's long-lost brothers. In a way, the play is about second chances. The villain sincerely repents and is forgiven. The King discovers his sons, who were kidnapped as infants. The invading Roman army loses the war, but the victorious British king is in a generous mood, and offers Rome tribute.

The Director of the play attended the book discussion of "Cymbeline" at our local Library. I facilitated this discussion, and asked the Director what he saw as the central theme of the play. He saw "second chances in life" as the central theme of the play and he thought that this theme gave the play its charm and power.

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MULTIPLEX WORDS 3

Konkani words with layers of meaning

USHA AROOR

It is some years since I wrote Multiplex Words 1 and 2. In my mind, I gather words all the time and this seemed a good pause to write down a few more. Many of us know these words and what they mean, so why would I list them out? I thought those who do not, will appreciate the intricacies of Konkani. Those who do will springboard to remembering other words and phrases, and interest will grow.

Although out of humility she didn't want me to mention her, I have been helped so much by Vimala Rao (Hattangadi) with words and phrases that she remembers and which have been somewhat lost in use. We engage in discussing these and often wonder at the origin of some words. Some of the words in the article are from her, with my thanks.

The list of twelve below is largely from speakers of 'tenki'. That was the language I grew up in and use. I welcome corrections and words from readers who use badgi and other varieties of Konkani—or perhaps they can write parallel articles? It would be a learning experience for so many of us and would enrich our store.

daakshaN (n) दाक़्शन्

a hesitation to ask, do etc something because of one's shyness, or a vague fear of being refused.

I felt *daakshan* (*daakshan disley*) to ask if I could also go with them in their car as I didn't know them well.

thongaN (n) थोंगण

a word indicating disapproval of the way someone is made too much of, fussed over.

He won't help us. He has been brought up with a lot of *thongan*.

husko (n) हुस्को

a positive anxiety to ensure that something goes right. 'husko' is an approved emotion.

He feels *husko* (*takkaa husko distaa*) about the meeting going well and so prepares for it carefully.

aaoⁿche (v) आओंचे

to fill one's mouth with water in order to rinse it and spit out the water, as after a meal or brushing one's teeth. The equivalent phrase is 'ghote bhorche'.

aveet (adj) अवीट

Something which is not considered appropriate for a particular social or religious context is *aveet*.

They came for the prayer meeting in grand, bright clothes and jewellery. It looked *aveet* (*aveet disley*)

aaklas (n) आक्लस

a fussy, affectionate interest in taking extra trouble with food preparation etc.

They are so kind. They show a lot of *aaklas* when we visit them.

bhelshenche (v) भेळशेंचे

to go bad and turn in taste.

Haaⁿv kaaleechi kellel chitni bhelsheli. The chutney I made just yesterday got spoilt.

nevan (n) नेवन

literally - an excuse, but used in the sense of 'lame excuse', an unconvincing reason offered for doing or not doing something.

She loves to drop everything and travel. She just needs a *nevan*! (The Kannada equivalent is *nepa*.)

bolonche (v) बोळोंचे

to send someone something

All those clothes *boloyeduh* (can be sent) to me.

kautuk (n) कौतुक

fuss made over someone, often a child, by praising them etc. Sometimes used disapprovingly.

They show the little boy a lot of *kautuk*, he's getting spoilt.

kaav (n)

relating to taste - a fresh wave of desire, while one is eating something, to have more of it. Generally used about spicy food.

If I start eating pakoras, *kaav yetta* (I feel like eating more.)

mus-mushenche (v) मुस-मुशेंचे

of the body, a vague achy feverishness.

I don't feel well, *aang* (my body) *mus-musheta* (feels achy).

Usha Aroor (uaroora@gmail.com) has worked in educational publishing with Orient Blackswan. Her special interests are language, peace education and theatre.



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Day 4	Morning 8 am - Breakfast at NHH. Departure to Shree Saptashrung Niwasini Devi Devasthan (Vani Devi) Onwards Departure to Saputara Hill Station. Dinner at NHH
Day 5	Breakfast at NHH. Free time. Guests to leave at their convenience Check out at 12 Noon.

The above itinerary is suggestive and subject to change to suit the needs of the group.

For further details, queries and booking contact:

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The Visarjan that Wasn't

BHARAT SAVUR

Lord Ganesh and I have a cosmic connection. For it is thanks to him I am around to narrate this anecdote.

Flashback: May 1975

Shalan and I have just about met when I suggest a picnic at Juhu Beach. Her kid sister, Purnima (Pumi) and nephew Birdie accompany us. This is a picnic with a purpose. To teach Pumi how to swim.

We reach the beach around 10 am. The tide is out. Pumi and I walk briskly across, maybe 200 metres of moist sand. We wave as we wet our toes. Birdie and Shalan are already working on a sand castle. As they wave back, we wade some more until we are waist deep. Pumi gets into her float and begins to follow my instructions. Simple enough.

Keep the body horizontal (the float ensures this). Remember swimming is a rear-engine exercise with the legs being the driving force. And the body and arms parallel to the floor with the latter navigating the direction. And sure enough, Pumi follows suit. She swims towards the horizon and then back, left and then right. This water baby is in her element. And it's time to pat her back. And my own. Mission accomplished. But the story has just begun as the sea sets a higher bar. An element all its very own.

Ocean's way

Our pleasant paddle soon turns into a frenetic battle. I reach for the non-existent floor. The sand has apparently slipped from under my feet. I return to Pumi's float. It is now a twin-engine endeavour to return. But it's as futile as moving on a treadmill. You can walk/jog/run a certain distance. Yet be at the same place. Worse, we could even be dragged deeper. For we are trapped in the midst of a civil war. An ocean at odds with itself. The swells are rising higher. And they storm the shore breathing froth and foam. This curtains us from a shore-line we no longer see. For a thousand raging bulls are bellowing land-wards. Yet, we are retreating farther into the sea. Held

hostage by an undercurrent stronger than Pumi's and my futile efforts. At the height of the swell, we see palm trees. The land view is obscured. We scream for help. To no avail in the midst of inner turmoil and external turbulence.

Fortunately, the tide turns. Like a cowboy riding a rodeo, we are tossed landward from our shoulders. While the undercurrent still grabs our heels pointed to the deep. Thus, we somersault our way to the shore. Like clothes in a washing machine: round and round, up and down. Fortunately, the oncoming higher tide prevails over the undercurrent. And we are wet-washed ashore. Indeed, Lord Ganesh has plucked us by our trunks and prevented our immersion.

Rip Tide

I read Peter Benchley's *The Deep* - perhaps better known for his *Jaws* - in which he delves into our situation and the way out. The rip tide that had gripped us is a rare slim underwater river that occasionally forms as a strong localised and narrow current. Benchley advises swimmers to ride out the tide. Swim as parallel to the shore as possible. And then head back once the drag stops.

Be your own lifeguard

The sea off the Mumbai shoreline is dangerous. Regardless of season, there exist undercurrents, rocky terrains, passages, etc. that are life threatening. Our friend Mona Yethiraj was 14 when she focussed her camera on her father and his friends around him in the sea off Marve. In the time she took to click, her dad disappeared forever from the frame, never to return again. The rip tide can be that narrow and strong. Her friends standing close to him, had no clue.

A word of caution: Leave the immersion to specialists. Stay safe onshore. Remember: Time and (rip) tides wait for nobody.

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With Infinite Gratitude...

Mamta Savkur from USA narrates with great sensitivity how Pujya Swamiji's Compassionate Guidance has stirred devotion, kindled the spirit of seva and enabled every sadhaka to transform ordinary moments into joyous offerings

I still remember with vivid clarity the auspicious Navaratri of 1999, when we first welcomed Pujya Swamiji to Delhi. Purna Kumbha Swagat marked the beginning of a twelve-day period that would leave a lasting imprint on our collective consciousness. The first sight of Swamiji—serene, in simple saffron, seated cross-legged upon a low dais—radiated profound peace and compassion. That moment, though brief, offered a glimpse into the spiritual majesty which was about to envelope our lives.

The Delhi Sabha back then was a modest group, composed mainly of bankers and armed services personnel who frequently relocated. When we heard of Swamiji's visit in May 1999, our small Sabha of about 25 families was filled with a mix of excitement and trepidation. We quickly decided to rent the Kavle Math premises in Greater Kailash-I. It needed significant renovation—from major repairs, installing large water tanks to painting every wall and redoing the entire facility.

Being our first occasion of hosting Swamiji, we were totally inexperienced and unaware of many rituals, poojas, and programme requirements. Our weekly meetings buzzed with questions and logistical challenges, which we resolved through consistent communication with the Bhatmaams at Shirali and the then President. Spiritual preparations—bhajan practices and cultural programme rehearsals—commenced with enthusiasm. Yuvas took charge of decorations and the backdrop, while others worked on logistic details: securing police permissions, arranging generators and PA systems, managing security, parking and also sourcing utensils, tents, fans, and furniture. Seniors, working from home, devoted themselves to packing Bhiksha Prasad and Mantrakshat packets. With only a handful of volunteers, everyone wore multiple hats, offering genuine and joyful seva. Time flew, yet our collective energy soared. Meetings grew frequent, many took days off from work

to complete the assigned tasks, spurred on by devotion and excitement.

During this period, the Bhatmaams requested "Patkali flowers" for Navaratri. Unfamiliar with this, and with a long list of pending queries, Naimpally Jayavanth Maam embarked on a journey to Mallapur, where Swamiji was observing Chaturmas. The Bhatmaams not only graciously answered all questions but sweetly packed some "Patkali" flowers as sample. To our surprise and joy, upon its arrival, we discovered it was 'Ixora' – a common garden flower, bringing immense relief and gratitude!

Swamiji's journey to Delhi in 1999 was 'different'- the only time when the travel was by flight. On all subsequent visits, Pujya Swamiji preferred trains or road travel. Senior Sabha members were privileged to greet Swamiji on the tarmac, a cherished experience—made even more memorable as the pilot was my uncle, Capt. Ravi Brahmavar. Those twelve sacred days saw Swamiji perform Devi Pujana, sing soul-stirring bhajans, deliver insightful Ashirvachanas, and give us numerous opportunities for personal interaction. This occasion united our community as "One Large Family," working with unity and bhakti. Our gratitude to Swamiji for this sense of togetherness is beyond words—a bond that only grows fonder with each passing year. It is a testament to Their divine influence that even now, despite many families having relocated to Bengaluru, they still proudly claim to be "Dilliwallas."

After 1999, Swamiji graciously visited us every two years, blessing us with Their divine presence. During this time, Delhi Sabha organized yatras to sacred sites like Chardham, Vaishnodevi and Manasarovar. Despite our move in 2001 to Hong Kong- Singapore and return back to Gurgaon in 2007, I felt an unbroken connection while volunteering for the Saraswati yatra. This was followed by the Tristhali yatra, Kashi, and Badrinath - my last yatra in 2013 before moving to Brazil in 2015 and then coming to US in 2018.

In 2007, I received my mantradeeksha, a pivotal moment that initiated subtle, yet profound, shifts within me. The petty irritations that once clouded my thoughts seemed to gradually lose their grip. I found myself responding to life's challenges with greater patience and empathy, a direct testament to the inner peace cultivated through Swamiji's guidance. My daily pooja, japa, and meditation, inspired by Their gentle wisdom, became an anchor—a sacred time to return to stillness, to rediscover the divine presence within. I started understanding that true spiritual growth is not measured by external achievements, but by deepening inner peace and the capacity to act with compassion and clarity. It is through self-awareness, dedicated seva, and profound humility that we can truly transform our ordinary moments into sacred offerings.

I recall my childhood visits to my grandparents' home in Byndoor during summer vacations and from there, visiting Shirali Math. At that time I did not grasp the immense relevance of our revered Guruparampara. I have vivid memories of going to Talmakiwadi when Pujya Parijnanashram Swamiji would be camping there and distinctly recall being allowed to play in Sirur Park during Their Ashirvachana.

It was Sadyojat Shankarashram Swamiji who truly introduced us to our Parama Guru's blessings and Their divine Guru Shakti, reuniting our samaj through the awesome and transformative Gurujyoti Padayatra in 2008.

I have experienced many miracles which others may view as coincidence. I cherish each one as a precious 'Prasada' from my beloved Gurus, a testament to Their boundless grace.

After moving to Boston in 2018, Swamiji's compassion led me to CHF. Beginning as a

volunteer collecting Vantiga, I now, by divine grace, lead these efforts, which have grown threefold. I also help with Samvit Sudha and fundraising for our Math and have the privilege of teaching in Prarthana Varga and conducting

Konkani classes for our community's children, in an effort to preserve our heritage.

Daily livestreaming and recorded videos on "Anushravas" have become a spiritual lifeline, keeping us connected with our Guru and Math wherever we may reside.

Swamiji's "Samparka," launched during Covid, remains a milestone, allowing direct connection with Their Holiness—a blessing beyond measure.

For 26 years, Swamiji's charismatic presence has drawn people from all walks of life—seniors, Yuvas, children, and now even non-Amchi Saraswats from North India—all attracted by Their divine aura. Our Guruparampara is an endless trove of wisdom, and our Guru's unwavering presence continues to inspire, guide, and transform. The profound sense of belonging cultivated under Their guidance has illuminated our spiritual path.

We humbly bow at Swamiji's Lotus Feet, prostrating in profound reverence and offering our deepest gratitude. We thank Them for taking us from the darkness of ignorance to the effulgent light of knowledge. **"Om Shree Gurubhyo Namah"**. Our Guru's blessings are truly the greatest gift we could ever ask for, leaving us humbled beyond words by Their ceaseless compassion and selfless love.

May countless others find solace and inspiration through Swamiji's teachings. May our journey continue in awareness, love, and belonging, illuminated by Their divine light.

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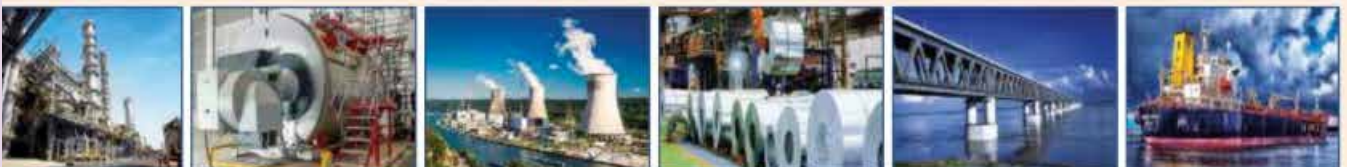
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Founded in 2005, Chitrapur Heritage Foundation (CHF) is a Section 501 (c)(3) not-for-profit charitable organization and donors receive the maximum charitable deduction allowed by law. The mission of CHF is to provide a vital link for amchis in the 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 centres in Bengaluru, Gokarn, Mallapur, Mangaluru, and Shirali.
- Support educational 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 (pmkcurve@gmail.com). Tel: 908-616-1497.

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Follows us on



Superfoods – H

ANJALI BURDE

Let us checkout a few super-foods that begin with the alphabet H.

Horse-gram (kulith) - This is an extremely healthy legume being rich in protein and fibre. It is also a very good source of iron, calcium, phosphorus, and potassium. Horse-gram is also a rich source of B group vitamins.

Consumed as a whole pulse it is a popular dal in Kashmiri, Himachali and Punjabi cuisine, and known there as gahat ki dal. It is called kulith in Maharashtra, hurali in Karnataka and kollu parappu in Tamil.

It offers numerous health benefits such as a good metabolism, improved cholesterol levels, better bone health and protection against free radical damage.

Ayurved recommends it for kidney stone prevention and treatment.

Kulitha saar, koddal and upkari are popular amchi dishes. In the North Indian states, it is cooked with onion and tomatoes and served with rice or even stuffed into parathas.

Roasted kulith powder is very popular in the Konkan region of Maharashtra where it is cooked into an aromatic dish called kulthachi pithi or pithla.

Hazelnuts - These nuts have recently gained popularity amongst Indians. Cultivated in the states of Kashmir, Himachal, and Uttarakhand this nut is mostly used as a garnish for desserts and pastries. They are a rich source of healthy fats which help in improving one's lipid profile and thereby support a healthy heart. They are a good source of protein, fibre and a host of vitamins and minerals. Anti-oxidants called phenolic compounds are abundantly present in hazelnuts which could also give them anti-cancer properties. However, like all nuts they are calorie dense and should be consumed moderately.

Honey dew melon - Belonging to the melon family, it is a round melon about the size of a coconut with a pale-yellow rind. The pulp is a pale green to creamy white and is very sweet. The fruit has a high water content, hence a good source of hydration in summer. It is a good source of Vitamin C, potassium and Vitamin B6. It also contains vitamin K and magnesium, which are important for maintaining strong and healthy bones. The high fibre content helps in maintaining

a healthy gut.

Hyacinth beans - This a very popular variety of beans widely available in winter and known by various names such as pavta in Marathi, avarekaiu in Kannada and val papdi in Gujarati. The beans are short, flat, broad, and slightly curved. The beans are green in colour but a purple variety is also found. Mostly the outer shell is discarded and the seeds or beans inside are consumed in the fresh or dried form. These are a very good source of protein, phosphorus, potassium, copper, magnesium, and zinc.

By including them in a balanced meal, one can derive numerous health benefits like improved gut health, stronger bones, healthy lungs, stronger muscles, improved sleep, and a strong immune system.

Sharing a recipe called Avarekai sagu which can be eaten with rice, chapatti or puri.

Ingredients: 1 cup fresh beans removed from the pods

1 medium onion 2 medium tomatoes

For the masala paste: ½ cup grated coconut

2 tbsp mint leaves 2 tbsp coriander leaves

2-3 medium spicy green chillies

8 cloves of garlic ½ inch piece of ginger

½ tsp haldi 2 tsp dhania-jeera powder

For tempering: ½ tsp mustard 1 sprig curry leaves

2 cloves ½ inch piece of cinnamon

2 tbsp oil

Salt to taste 1tsp of jaggery 2-3 kokum petals or 1 tsp tamarind pulp.

Method: Pressure cook the beans for 1-2 whistles. Grind the ingredients for the masala to a fine paste.

Chop the onions and tomatoes.

In a cooking pan heat the oil, add mustard seeds and curry leaves. Let the mustard splutter, then add the cloves and cinnamon. Add the onions and saute till they turn pinkish and translucent. Add the tomatoes and fry till mushy. Add in the cooked beans and, fry for few seconds then add the ground masala paste. Add some water and adjust the consistency to make a thick gravy. Add salt, kokum and jaggery. Give it a good boil, cover the pan and simmer for a few minutes. Serve hot with rice or chapati.

A Sweet Celebration through Time

BHAKTI ULLAL

Charles M. Schulz got it right when he said, *'All you need is love. But a little chocolate now and then doesn't hurt.'*

However, we have moved way beyond a little, with humans consuming over 7.5 million metric tons of chocolate each year. That's enough to build a chocolate bridge from Earth to the Moon—with some extra for a 5-Star bar.

July 7 marks World Chocolate Day, the most deliciously unofficial holiday when even dentists look the other way. It is a joyous excuse for chocoholics across the globe to indulge guilt-free. On this day, we celebrate a treat that transcends generations, borders, heartbreaks, diets, and logic (think chocolate-covered insects). But since the world cannot have enough of this treat, America decides to hail choco madness again on September 13, calling it International Chocolate Day.

But how did this sweet sensation become the global icon of indulgence, celebration, and awkward first dates? Let's unwrap this story layer by layer, like a shiny golden foil on your favourite bar.

A Bean with a God complex

The story of Chocolate begins over 3000 years ago in the lush rainforests of Central and South America. The Maya and later the Aztecs didn't just like cocoa beans—they worshipped them. They called it "food of the gods"—and honestly, can you blame them?

The Aztecs believed the god Quetzalcoatl brought cacao from heaven. They drank it as a bitter, frothy drink spiced with chilli. Montezuma II, the Aztec emperor, is rumoured to have consumed up to 50 cups a day, because it was believed to give vitality, strength and romance.

The beans were so valuable that they were used as currency. Five beans could get you a tamale. A hundred beans? A decent-sized turkey. You could even pay taxes with them. Imagine paying your rent today in 5-Star bars. Chocolate wasn't a snack; it was an economy.

The Sweet Takeover

In the 16th century, Spanish conquistador Hernán Cortés brought cacao to Europe and they

had a radical idea: add sugar to this bitter potion. And voilà, the earliest version of hot chocolate was born.

Chocolate soon spread across the continent and became a status symbol, enjoyed by royals, aristocrats, and philosophers. French philosopher Voltaire swore by his many cups a day—clearly, he had strong opinions and strong cocoa.

Chocolate's Makeover: From Bean to Bar

The transformation of chocolate from ceremonial drink to a melt-in-your-mouth bar is nothing short of magical. Here's how it happens:

Harvesting: Cocoa trees (*Theobroma cacao*) grow in tropical climates around the Equator. The pods are harvested by hand - because machines still can't compete with the precision of a machete-wielding farmer from Côte d'Ivoire, Ghana, Indonesia, or Ecuador.

Fermentation & Drying: The beans are fermented for a few days and dried under the sun to develop their flavour.

Roasting & Grinding: Beans are roasted and ground into a thick paste called chocolate liquor.

Conching & Tempering: This is where the smooth texture is achieved. Think of it as massaging the chocolate until it's silky enough to woo your taste buds.

Moulding & Packaging: Bars, bonbons, hearts—whatever the shape, it is moulded, cooled, and wrapped, ready to tempt your tastebuds.

Global Cocoa Champs

70% of the world's cocoa comes from West Africa where the true MVPs of your midnight chocolate binge work tirelessly to grow the finest cocoa beans. Meanwhile the world's finest chocolates come from Switzerland, Belgium, France, and Japan who have mastered the art of turning these beans into edible gold.

Chocolate and Connection

Chocolate isn't just a snack; it is a global connector. It connects the world through love, commerce, and—let's be honest—late-night fridge raids. It's a symbol of love, comfort, apology,

celebration, and everything in between.

Think about it: Chocolate is present at birthdays, weddings, apologies, movie nights, and even... breakups. Especially breakups. If emotional recovery had a flavour, it would be a tub of triple-chocolate fudge ice cream.

Chocolate + Everything = Trendy Bliss

Chocolate doesn't sit still. It reinvents itself every few years, like smartphones. In the 21st century, chocolate is not just a treat; it's a mood, a lifestyle, a love language. It's in skincare, in gourmet meals, even in art. Chocolate is paired with everything from bacon to chili, lavender to seaweed. It's also a billion-dollar industry. From the corner store to artisan boutiques, chocolate is big business. And it's no longer just about milk vs. dark, have you discovered ruby chocolate yet? It is pink-hued and berry-flavoured.

One of the latest global Choco-trend is Dubai chocolate also known as Kunefe Chocolate Bars. It's a Middle Eastern twist where crispy kunafa (shredded sevai-like pastry) meets creamy milk chocolate in a glorious East-meets-West union.

The Darker Side (Pun Intended)

While chocolate is a joy for many, its production still haunts with challenges of child labour and unfair wages in cocoa farming. Deforestation for cocoa plantations also greatly affects biodiversity.

But there's hope. Brands are investing in fair trade, organic farming, and direct trade models to ensure farmers are paid fairly and forests are protected.

Chocolate's Future: Sweet, Smart, Sustainable

What do you think chocolate of the future will look like? We are likely to find:

Ethical chocolates with transparency on where your beans came from and how the farmers were treated.

Chocolate with collagen, probiotics, or stress-busting botanicals.

How about a 3d-printed chocolate sculpture of your dog? Technology will have your back.

Want a personalised bar infused with lavender and printed with your name? Surely there is an app for that

And let's not forget the rise of plant-based and sugar-free chocolates. Vegans and diabetics can now enjoy the sweet life too—without sacrificing taste.

A sweet conclusion

World Chocolate Day is more than just a celebration of a dessert. It is a nod to history, culture, connection, trade, ingenuity and most importantly, joy. Chocolate has transformed from a sacred drink of ancient tribes to a global symbol of love and indulgence.

So, whether you're 4 and licking your first chocolate cone, or 90 and hiding pralines from the grandkids—chocolate unites us in bliss, comfort, and the universal language of "mmm."

So, whether it is July 7 or September 13, it is your day to raise your bar high. You're not just eating a treat. You're tasting thousands of years of tradition, innovation, and a little bit of divine magic. Remember: money can't buy happiness, but it can buy chocolate—which is pretty much the same thing

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॥ सरल - संस्कृतम् ॥

36.1 Use the clues to complete the sentences and solve the crossword -

					1				2
3	4		5						
					6				
		7			8				
		9							
						10			
11									
				12					
									13
14									

ACROSS

1. मम परीक्षा दिनाङ्के भविष्यति । (on tenth)
3. उमा शिवमन्दिरं गच्छति । (on Monday)
8. जनकः अष्टवादने गच्छति । (to office)
9. मयूरः नृत्यति । (in the rains)
10. सत्यं वद । (always)
11. मम मेलनम् अस्ति । (at 3 o'clock)
12. उद्यानम् आगच्छतु । (at 5 o'clock)
14. विरामः अस्ति । (today)

DOWN

2. सः सूर्यनमस्कारान् करोति । (everyday)
4. लता आगमिष्यति । (at noon)
5. सप्त दिनानि सन्ति । (in a week)
6. अहं भ्रमणार्थं गच्छामि । (in the morning)
7. इदानीं अभवत् । (9 o'clock)
10. सरोजा ग्रन्थालयं गच्छति । (at 7 o'clock)
12. मम अग्रजा आगमिष्यति । (day after tomorrow)
13. दूरवाणीं करोतु । (at night)

Answers given on Page 56

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गीर्वाणपत्रिका

रुचिरा

पात्तोळी

पाककृति: - काञ्चन होनावर, मुम्बई

अनुवाद: - सङ्गीता पवार, मुम्बई

साहित्यम् -

१. ९-१० हरिद्रा-पर्णानि
२. गुडः १ कटोरमितः
३. एला - ३ दलानि
४. जलम् - आवश्यकतानुसारम्
५. एकः घर्षित-नारिकेलः
६. गोधूमपिष्टम्
७. बाष्पपात्रे उदकम्
८. एका गोलाकारपिधानी (Plate)
९. घृतम् (स्वादवर्धनार्थम्)



कृति: -

९-१० हरिद्रा-पर्णानि स्वीकृत्य प्रक्षाल्य च वस्त्रेण उत्तमरीत्या
स्वच्छीकरणीयानि शुष्कीकरणीयानि च ।

घर्षितनारिकेले गुडं तथा एलाचूर्णं स्थापयित्वा सम्यक् मिश्रणं
करणीयम् ।

गोधूमपिष्टे आवश्यकतानुसारं जलं स्थापयित्वा घन-मिश्रणं
करणीयम् ।

बाष्पपात्रे उदकं च पूरयित्वा तत् चुल्ली-उपरि स्थापनीयम् ।
बाष्पपात्रे एकं गोलाकारकटोरं स्थापयित्वा तस्य उपरि एका
स्थालिका अपि स्थापनीया । यदा जलस्य क्थनम् आरभते तदा
झटिति एकैक-हरिद्रा-पर्णस्य उपरि गोधूमपिष्टं प्रसार्य तस्य
उपरि गुडमिश्रित-नारिकेलं स्थापयित्वा, सम्पुट्य (fold)
च स्थालिकायाः उपरि स्थापयित्वा बाष्पपात्रस्य पिधानं
करणीयम् । शीशकारेण विना (without whistle) १५
निमेषाणाम् अनन्तरं चुल्ली निर्वापयनीया । इदानीं पात्तोळ्यः
सिद्धाः ।

पात्तोळ्याः उपरि चमसद्वयं घृतं पूरयित्वा खादितव्या । घृतेन
स्वादः द्विगुणितः भवति ।



(This article is from March 2023 issue
of the Girvanapatrika)

For more such articles, please visit the following link
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जगती प्रिय मजला ॥धृ॥

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आम्हा आस तुझ्या चरणांची ॥
दावी चरण अता (२)॥
वंदन करु तुजला॥१॥

नदीलाही कधी येतो पूर ।
का न फुटे तुजला पाझर ॥
प्रकट हो गुरुनाथा (२)॥
वंदन करु तुजला॥२॥

भाग्यवान आम्ही तुम्ही मिळाला ।
मधेच का हो सोडून गेला ॥
या परतून आता (२)
वंदन करु तुजला॥३॥

दुःखा मागून येई सुख ।
पाहू आम्ही एक दिस श्रीमुख ॥
विश्वास हा आमुचा(२)॥
वंदन करु तुजला॥४॥

माझ्या माऊलीत दिसे विठु माऊलीचा अंश

(सर्व लेकरांकडून समस्त माऊलींना समर्पित)

अलका लाजमी

प्रेमळ, उदार, निष्ठावान माझी माय;
कधी फुंकर घालुनी, कधी शासन करुनी;
घडविले मला तिने, तिचे सर्वस्व अर्पुनी;
दिशा दिली अस्तित्वाला, आयुष्याला आकार देऊनी;
माझ्या माऊलीत दिसे विठु माऊलीचा अंश

नाही केली वारी पंढरीची, तिर्थयात्रा नाही केली;
तिचा संसारच चार धाम, पुजा असे तिचे काम;
विठु पाहिला माणसात, केली सतत मदत;
माझ्या माऊलीत दिसे विठु माऊलीचा अंश

विठुराया कसे फेडू, तुझे ऋण मी निधन;
माय अशी दिली मला, वाटे तूच रे सोबत;
माझ्या माऊलीत दिसे विठु माऊलीचा अंश

Answers to सरल-संस्कृतम्

Exercise 36.1 -

					१ द	श	मे		२ प्र
३ सो	४ म	वा	५ स	रे					ति
	ध्या		प्ता		६ प्रा				दि
	हे		हे		तः				न
		७ न			८ का	र्या	ल	य	म्
		९ व	र्षा	का	ले				
		वा				१० स	र्व	दा	
११ त्रि	वा	द	ने			प्त			
		न		१२ प	ञ्च	वा	द	ने	
		म्		र		द			१३ रा
१४ अ	द्य			श्वः		ने			त्रौ

Sudoku Sept-2025			Solution			Level - Medium		
2	8	9	5	7	1	4	3	6
3	5	7	6	9	4	1	2	8
1	4	6	8	2	3	9	5	7
7	3	5	4	8	6	2	9	1
4	6	8	9	1	2	5	7	3
9	1	2	7	3	5	6	8	4
6	9	4	3	5	7	8	1	2
8	7	1	2	6	9	3	4	5
5	2	3	1	4	8	7	6	9

Hindu Calendar Tithis- Navami and Dashami

ANJALI BURDE

Navami tithi is the ninth day of the month appearing twice as Shukla Navami and Krishna Navami in the waxing and waning fortnights of the month respectively.

Let us learn about some important navami tithis that are observed and celebrated during the year.

Rama Navami - this tithi is the ninth day of the Shukla paksha in the month of Chaitra celebrated as the birth tithi of Shree Rama, considered to be the seventh avatar of Lord Vishnu. Born to King Dasharatha and Devi Kaushalya, Rama was the eldest of four brothers namely Lakshmana, Shatrughan and Bharat.

Rama Navami is celebrated with great devotion and fervour across India with the devout fasting and praying. In many temples celebrations begin by placing an idol of baby Rama in a decorated cradle at noon, this is followed by bhajans, kirtanas, rath yatras and palkhi processions. Recitations of the Ramayana and the Rama Charitmanas are organized by the devotees. It is a great celebration in the town of Ayodhya where the temple of Rama Lalla was consecrated on January 22nd 2024.

Sita Navami - This tithi falls exactly a month after Rama Navami in the month of Vaishakha, the ninth day of the Shukla paksha. This tithi is the birthday of Devi Sita, the consort of Shree Rama. It is also known as Janaki Navami as it was on this day that King Janak had found an infant girl in a golden casket while ploughing a field in preparation of a yagna (ritual sacrifice).

King Janak adopted the infant girl as his child and named her Sita.

Maha navami or Khande Navami - This is the ninth day of the Navaratri festival in the month of Ashwin. This day is significant as there are many rituals associated with it. It is celebrated as the day of Ayudha Puja wherein it is a tradition to worship ones ayudha or instruments of work; e.g. farming tools for the farmer, weapons for the soldier, carpentry tools for the carpenter, brushes for the painter etc.

In contemporary times, computers, laptops and other office tools are consecrated.

According to the Mahabharata, it was on this day that the Pandavas retrieved their hidden weapons from the hollow of the shami tree after

completing their exile and a year of living incognito in the kingdom of King Virata and proceeded to reclaim their lost kingdom from the Kauravas.

Devi Saraswati, the goddess of learning, art and music is also worshipped on this day. Books, slates and pens, musical instruments are placed before the goddess and worshipped. It is also considered to be an auspicious day to begin learning. In earlier days elders would hand-hold little children and make them write on slates thereby beginning their formal initiation into learning (vidyarambham).

Dashami or the tenth day of the month falls both in the Shukla paksha as well as the Krishna paksha.

The most widely celebrated dashami tithi is **Vijayadashami** or **Dassera**, which falls on the tenth day of the Shukla paksha of the month of Ashwin. It celebrates the victory of good over evil, be it the vanquishing of the demon Mahishasura by Maa Durga or the slaying of Ravana by Shree Rama, both these events are believed to have taken place on this auspicious tithi.

Dassera is a very auspicious Hindu festival apt for beginning new ventures, shifting into new homes or setting up business establishments. It is also considered as a good day for marriages.

Ganga Dassera - This tithi is widely celebrated in northern parts of India, particularly in the cities of Hrishikesh, Haridwar, Varanasi and Prayagraj through which this holy and mighty river flows. The devout take a holy dip in the river and in the evening a special ritual called Deep daan is performed followed by the Ganga aarti. It falls in the Shukla paksha of the month of Jyestha. It was on this tithi that Ganga is believed to have ascended to the Earth (Gangavtaran) and was held in the matted hair-locks of Lord Shiva.

Donation Received

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Here and There

Bengaluru Local Sabha

Special Programmes:

On 6th July, *Deva Shayani Ekadashi* was observed with *Akhanda bhajans* from *sadhakas*.

On 10th July on the auspicious occasion of Guru Purnima, *Samuhika Guru puja* was performed followed by rendering of *Bhashya Pathana* and *Ashtavadhana Seva*.

On 29th July, in the morning there was *Upakarma* for *Panchamkaris* followed by puja at *Naga kotte* in the Math garden area.

On 1st August, Lakshmi Pujana was performed on the occasion of Varamahalakshmi with *Samuhika Kunkumarchana* by *Matru Varga*.

On 9th August, Yagnopaveeta Dharana was performed on the occasion of Rg Upakarma.

Chaturmasa Programmes: Special Programmes were held in the Math every Tuesday, Wednesday, Thursday, and Sundays on the auspicious occasion of Chaturmasa wherein *Sadhakas* and *bhajan Mandalis* - rendered *Bhajan Seva*. Workshops, Talks and *Shibirs* were also held during this period as under:

On 19th July, there was a talk by Dr Kiran Balse on Astrological Perspective of Shri Chitrapur Math.

On 20th July, there was a tailoring Workshop by yuvati Kum Deepika Sorab.

On 2nd and 3rd August there was a Water Colour Workshop by Smt Rekha Mavinkurve.

On 2nd August there was a demonstration on doll making by Smt Asha Mallapur.

On 10th August, to celebrate the Sanskrit Diwas, Geervana Pratishtha Varga organised an activity called *Samskruta Mukhara* which was interaction based with lots of fun filled activities.

Chaturmasa Samuhika Sadhana:

On 25th July, *sadhakas* performed *Samuhika Devi Anushthana*.

On 1st August, *sadhakas* performed *Samuhika Kumkumarchana*.

On 7th August, *sadhakas* performed *Samuhika Gurupujana* was performed.

Reported by Saikrupa Nalkur

DOMESTIC TIDINGS

BIRTH

We welcome the new arrival and congratulate the parents!

May 17: Baby boy (Akshaj) to Priya (nee Haridas) and Siddhesh Mahajan at Mumbai.

OBITUARIES

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

Jul 04: Lalita Narsing Balsekar (73) at Talmakiwadi, Mumbai.

Jul 23: Malathi Sundarrao Gangolli (89) at Kandivali (East), Mumbai.

Jul 26: Mangala Haridas at Vileparle (East), Mumbai.

Jul 31: Shubhangi Vijay Prabhu, (67) (nee Shubhangi Gurudatt Heblekar) at Paschim County, Bangalore.

Jul 31: Arun Nagesh Baindur of Bangalore (55), at Dharamshala.



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