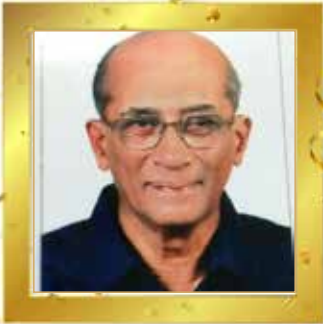


# Kanara Saraswat

A MONTHLY MAGAZINE OF THE KANARA SARASWAT ASSOCIATION

FOUNDATION DAY CELEBRATIONS  
**114<sup>th</sup>**

## KSA Foundation Day felicitations



**Shri. Ajit Karnad**



**Shri. Rajaram Pandit**



**Prof. Smt. Karuna Gokarn**



**Shri. Amit Talgeri**



**Shri. Nikhil Gonsalves**

## Sportspersons of the year



**Ms. Mishti Masurkar**



**Smt. Aarti Kilpady Prasad**

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# Kanara Saraswat

**A Monthly Magazine of the  
Kanara Saraswat Association**  
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Dr Arjun Kalyanpur ₹ 5,00,000/-  
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## **Kanara Saraswat Association**

### **Invites**

## **Nominations for Honouring Women on Chitrapur Saraswat Mahila Din, 2026**

As members are aware, every year during March, KSA hosts the Chitrapur Saraswat Mahila Din (on the lines of International Women's Day) wherein we honour women of our Chitrapur Saraswat Community who have achieved significant recognition in their areas of specialisation.

We request our members to nominate the names of such persons who have achieved recognition in any of the following areas:

- Outstanding contributions or achievements in any field like Social Service, Environment, Research, Education etc resulting in benefit to mankind in general.
- For winning any International, National or State Recognition in their area of work, including Art, Music, Sports etc.
- Any Research Award or Honour received on any specialised subject.

These nominations will be scrutinised by the Managing Committee and finalised, to be honoured during KSA's Chitrapur Saraswat Mahila Din, 2026.

These Nominations may be sent to [admin@kanarasaraswat.in](mailto:admin@kanarasaraswat.in) or by Courier to the KSA Office, along with brief details of the person concerned, their contact details and their achievements in any specific area. Please mention in the subject line (in case of email) / on the envelope (in case of courier) 'Nomination for Chitrapur Saraswat Mahila Din, 2026.'

Kindly send in your nominations on or before January 15, 2026.

**Mahesh Kalyanpur**

**(Chairman – Kanara Saraswat Association)**

**Email: [admin@kanarasaraswat.in](mailto:admin@kanarasaraswat.in)**





## *From the President's Team*

Our Chitrapur Saraswat community, though small in number, carries a legacy rich in devotion, intellect, and adaptability. With roots along the Karnataka coast, we've long embraced change without losing our centre. Across decades and continents, our traditions have morphed to meet new realities - always guided by a quiet strength.

Let's trace that journey, generation by generation.

The Silent Generation (Born before 1945) grew up in a time when life was anchored in simplicity, faith, and family. The math and its Guru weren't just religious centres - they were spiritual and social anchors. Most lived in joint families and worked in agriculture or government service. Discipline, integrity, and humility were not just values; they were lived every day. These elders set the tone for everything that followed.

Baby Boomers (1946–1964) came of age during India's transition into independence and modernization. Many moved from coastal towns to cities like Mumbai, Bengaluru, and Pune, chasing opportunity while staying rooted. This generation became the bridge - bringing tradition into modern life. They founded cultural groups and welfare trusts, creating the infrastructure that still holds our community together.

Generation X (1965–1980) raised in an increasingly competitive and globalized India. Gen X prioritized education and career growth. They became doctors, engineers, lawyers, and business leaders - both in India and abroad. Yet, despite the pull of the wider world, they kept our traditions close. Festivals were celebrated, Konkani was spoken at home, and values were quietly passed on, even in distant lands.

Millennials (1981-1996) grew up in the age of the internet and economic liberalization. For them, being Chitrapur Saraswat was more about heritage than geography. They found new ways to express pride in their roots - through blogs, online satsangs, digital art, and virtual community spaces. Many also reimagined spirituality as something personal, inward, and adaptive, rather than strictly ritualistic.

Generation Z (1997–2012), is the first truly digital-native generation. They prefer learning everything online, learn Konkani via apps, and explore identity through music, art, and tech. Their connection to the community is driven by curiosity and creativity. They may not know every ritual by heart, but they seek meaning in new ways - and that, too, is a form of devotion.

Generation Alpha (2013 onwards), still young, this generation is being raised in multicultural, global environments. Their inheritance includes digital archives, and a community spread across continents. They may grow up speaking multiple languages, celebrating festivals in different time zones - but the essence remains. They will carry forward a legacy built on resilience, learning, and faith.

From the courtyards of temples and our Math in coastal Karnataka, to WhatsApp groups and Instagram reels, our story continues. Technology has changed the tools. Geography has changed the settings. But that quiet sense of belonging - that unmistakable, "aamchi warmth" - remains unchanged.

Our children in their own way, still carry us with them. And we, in turn, carry forward the silent strength of the generations before us.

The rhythm may be different. But the song is still the same.

**Kishore G. Masurkar**

## Letters to the Editor

**Dear Editor,**

I am very much impressed with the copy of the November issue received on my email today.

My heartfelt thanks to the writers, Bharat Savur and Bhakti Ullal for their excellent tributes paid to the renowned actor, director and writer Guru Dutt (Padukone) on his birth centenary.

Guru Dutt was indeed an intellectual genius who innovated his own style of film making that has left an indelible mark on the international screen of world cinema.

He deftly combined his talent of artistic skill with commercial cinema to cater to the classes as well as the masses.

Within a short span of barely 11 years of film making, Guru Dutt produced some classic movies that remain popular till today, as mentioned in the articles published.

The songs in Guru Dutt's films are an added attraction that have an appealing charm.

He had developed his own directorial skill in shooting scenes from cinematic angles. Some of the excerpts from his films are often quoted as models of cinematography by professors of Art Films in FTII during their lectures.

I feel privileged to mention that Guru Dutt is my maternal uncle (cousin of my late mother Smt Vasanti (Dr) Ramarao Mangalore, nee Benegal). I have spent a major time of my childhood and teens in the company of Guru Dutt (11 years older to me), and his parents Smt Vasanti and Shri Shivshankar Padukone and his siblings Atmaram, film director and producer, Devi Dutt, film producer, Vijay Padukone, in Advertising films and Lalita Lajmi, artist and mother of film director Kalpana Lajmi.

I am enclosing one pic of myself with Devi Dutt and Lalita Lajmi during the International Women's Day Celebration in Talmaki Wadi some years back, when Lalita was honoured for her contribution as an artist.

Kusum Madhukar Gokarn  
203, Golden Nest, Kalyani Nagar,  
Pune 411014.  
Mob 9890270103



*My pic with Devi Dutt and Lalita Lajmi when Lalita was honoured on International Women's Day in Talmaki Wadi some years back.*

**Dear Editor,**

The Last Christmas -Tarun Dutt by Bharat Savur, written on October 15th 2025, was a poignant and deeply personal tribute that intertwines memory, music, and melancholy.

Bharat captured the tragic legacy of the Dutt family with tenderness and restraint. His article beautifully contrasts the brilliance of the Dutt lineage with the burden of inheritance.

A heartfelt elegy for Tarun Dutt - the son who could not escape his father's shadow.

*Sharad Shiroor, UK*

### **Rates for Classified Advertisements in Kanara Saraswat**

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# The Editor's Column

We are into December now, and how fast this calendar year has sped by. I am reminded of a quote by the English cleric and writer, Charles Caleb Colton - "Time is the most undefinable yet paradoxical of things; the past is gone, the future is not come, and the present becomes the past even while we attempt to define it, and, like the flash of lightning, at once exists and expires."

This year, 26th November marked the 114th Foundation Day of Kanara Saraswat Association. On this occasion, five leading luminaries of our community were felicitated for their distinguished achievements. Also honoured were two women sportspersons and three Lekhan Puraskar winners. Do read about them in the inside pages.

Vipul Bondal writes on how networking is one of the most powerful yet under-utilised tools for business growth.

California Notebook by Jaidev Chandavarkar captures the spirit of Diwali being celebrated by the Indian diaspora at Thousand Oaks in the Library Community Room.

Maj Gen B.N.Rao's column, Military Musings features the dramatic rescue of the merchant ship MV Ruen, from Somalian pirates, through the coordinated efforts of the Indian Navy and the Indian Air Force.

For all those interested in knowing and understanding the various activities that are conducted by KSA, we have reproduced the minutes of the meeting of the 113th AGM that was held on 21st September in the Shrimad Anandashram Hall at Talmakiwadi.

Not many members of our community would have heard the name of 'Essaar' – Sundar Rao Nadkarni, who was a colossus in the Chennai based South Indian film industry. Gurudatt Burde chronicles his maternal uncle's exploits in the South Indian as well as the Hindi film industry.

Dr. Vandita Kallianpur, nee (Dr. Aarti Mohan Mankekar) shares her experiences in Parisevanam, on how Guru-Shakti has always protected and guided her in life's journey.

World Kindness Day is celebrated on 19th November every year. Bhakti Ullal brings us many stories about how kindness is more than just being 'nice.'

Anjali Burde's ongoing series on the Tithis and also on Superfoods makes for an interesting read.

Sanjay Trasy offers various solutions on combating loneliness through usage of the mobile phone.

In conclusion, on behalf of the Editorial team and the Kanara Saraswat Association, I would like to wish all our readers and their families, in advance, a very happy, healthy and prosperous New Year, 2026!

We will meet soon next year, until then, happy reading. And do keep sharing your feedback on how we could make our magazine even more interesting.

**Ramkishore M. Mankekar**

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## KSA Foundation Day Felicitations

26<sup>th</sup> November marks the 114<sup>th</sup> Foundation Day celebrations of the Kanara Saraswat Association. Every year, on this occasion, Bhanaps who have excelled in their respective fields are honoured and felicitated. Also honoured are sportspersons and contributors to the Devanagari pages of the Kanara Saraswat magazine. We bring you an introduction on each of these awardees.

### **Ajit M. Karnad, for Excellence in Retail Entrepreneurship for over six decades**

Shri Ajit Karnad, son of late Mangesh and Late Tara Karnad (nee Sanadi), had his initial education at Madras Christian College, Chennai and later graduated from the MGM college at Udupi.

Ajit began his career at Udupi in Karnataka in 1960, at the age of 19 years by joining his paternal family business which included Modern Garage, Indian Automobiles and the Shell Petrol Pump dealership.

In 1972, he began to manage his father's wholesale dealership of Godrej white goods and security solutions; which he continues to manage till date for over 50 years now. Married to Smt Lalita Karnad (nee Koppikar), they have been blessed with four daughters. They celebrated their 62nd wedding anniversary this year.

He has received multiple awards for highest sales of Godrej Interio and Security solutions, as well as Petroleum sales within the zone of distributorship.

He served as a member of the Lions Club for many decades and took up various development works. Ajit became the President from 1976-1977 and later Zonal Chairman from 1977-1978.

His notable philanthropic contributions are - importing and procurement of the first Glaucoma testing equipment from Melbourne, Australia for KMC hospital, Manipal in collaboration with eminent doctors of the time; building local bus stop shelters; setting up eye testing camps and providing support in his personal capacity, financially and in kind, to various local temples of Udupi and of Chitrapur Saraswats.

### **Raja Pandit for Rendering Selfless Service to KSA for over five decades**

Upon completion of his graduation, he joined as a Cashier in the Union Bank of India, and worked there for 40 years. He retired in the Executive cadre on 31st May, 2010.

Post retirement, he established his own firm, RAJ Financial Services and also took up the DSA of many Banks. He also became a professional Real Estate Agent after passing the RERA Exams.

A silent, low-profile worker to the core, Raja would quietly render voluntary assistance to all the institutions like KSA, the Talmakiwadi Coop. Housing Society Ltd., the Saraswati Volunteers Athletic League which ran the Vyayamshala in Talmakiwadi etc. He would also help families that sought his assistance.

### **Prof. Dr. Karuna Gokarn, for her Outstanding Contribution in the Field of Education**

Prof. Dr. Karuna Gokarn, Principal and Professor of Microbiology at St. Xavier's College, Mumbai, is a researcher and academic administrator with over 30 years of teaching and leadership experience. A passionate educator, she has led NEP implementation, IQAC, PhD programs, and national/international academic collaborations. Her leadership focuses on academic excellence, teamwork, and quality enhancement in higher education.

As the Principal from June 2025 onwards, she has been heading the college; advancing academic reforms, NEP implementation, and research culture.

An IQAC Director (2020-2025), she has led institutional benchmarking and quality assurance systems. Since 2022, she has been the NEP Nodal Officer and has implemented four-year UG and two-year PG NEP aligned programs. She is also a Consultant & PhD Guide, Sir H. N. Hospital (since 2018), supervising PhDs on tuberculosis and cancer.

She has represented India at the University of Bath (UK), Sophia University (Japan) and ASMCUE, USA, sharing pedagogic innovations.

## **Shri Amit Talgeri for Excellence in Risk Management Leadership in the Banking Sector**

Amit Talgeri is a banking and finance professional, with over 30 years of experience, and is currently the Group Chief Risk Officer for Axis Bank since 2019.

Amit completed his MMS from Mumbai University specialising in Finance, and did an Executive Development Program from INSEAD, France.

He has over 30 years of experience with some of the leading banks and financial institutions in the country and overseas. He started his career with HDFC Ltd as a management trainee in their Corporate Finance and Property Services division. He spent over nine years in HDFC Bank in different roles managing Risk for Retail, Credit Cards, SME lending and Securitisation across the country. He was also the Chief Operating Officer for Indiabulls Financial Services for a brief period before a long stint overseas with First Abu Dhabi Bank, based in Abu Dhabi and Dubai. After an initial stint as Head – Risk for Retail & SME for First Abu Dhabi Bank, he was seconded to their subsidiary finance company – Dubai First as CEO. He was responsible for the integration of Dubai First with the Bank and also for building the retail portfolio with profits increasing fourfold in the span of four years.

In India, as the Group Chief Risk Officer of Axis Bank, he has been responsible for strengthening the risk management framework across different areas of risk in the Bank like Credit Risk, Operational Risk, Market Risk and Cyber Risk. He was recently awarded the Asian Banker award for 'CRO of the year in Asia Pacific' for 2025 in Jakarta, Indonesia.

Amit regularly represents the Bank in various regulatory and industry forums on Risk Management & ESG (Environment, Social & Governance). He was a member of the SEBI Committee on ESG disclosure, RBI Committee on Risk Management and Ministry of Finance committee on climate risk.

## **Nikhil Gonsalves, for Outstanding Contribution in the Film & Television Industry.**

Nikhil Gonsalves is the son of Mukta (nee Mavinkurve) and Gabriel Gonsalves. His interest in the performing arts and sports started early

at Talmakiwadi, from his days of playing and organizing cultural and sporting events during Diwali. What started off with fiddling around with his father's manual still camera and occasionally with his aunt's digital video camera, soon turned into a recurring passion of documenting and capturing life on camera.

Nikhil started his professional career by assisting national award winning filmmaker Bipin Nadkarni on various ad films at his production house, Opticus films. Moving on from advertising, Nikhil went on to assist on several films with directors like Ram Gopal Varma on My Wife's Murder; Milan Luthria's Taxi No 9211; Nikhil Advani's Patiala House and D Day; Vikramaditya Motwane's Lootera and Anoushka Sharma starrer NH10. Nikhil branched out into directing with the break out TV series, Prisoners of War for Hotstar for which he was also nominated in the best director category in the Indian Television awards. He went on to write and direct the critically acclaimed web series Hasmukh starring Vir Das and Ranvir Sheorey for Netflix. Nikhil won the prestigious Filmfare Award, Best Screenplay and Screenwriters Association award for the acclaimed series Mumbai Diaries 26/11 for Amazon Prime. He also won the Best Director award for this at the Indian Television Academy Award in the Best Drama category. Nikhil's latest release is the famous Manoj Bajpai starrer Family Man Season 3, which he has written. He is presently showrunner, director and writer on a series called Akhri Sach for JioHotstar.

## **Sportspersons of the year awards 2024-25**

Two celebrated women, Aarti Kilpady Prasad and Mishti Masurkar, were felicitated with the Sportsperson of the Year award for 2024 - 25.

Gurugram based **Aarti Kilpady Prasad** (56), is a certified Personal trainer and senior fitness specialist from the American Council on Exercise. She is a trained marathon coach and has worked with Reebok India company.

An educator and Master trainer for fitness programs and educator for fitness certification programs, she has been conducting corporate wellness programs on topics related to health, fitness, running etc.

Over the last 15 years, she has participated in three World majors - New York, Chicago, Berlin and global races in Singapore, Kuala Lumpur and

Amsterdam. She is also a regular at the Delhi half and TMM marathons, with a podium finish in several races in the 50 plus women’s category.

**Mishti Raghunath Masurkar** (15), is currently studying at Euro School, Pune. She enrolled for Taekwondo at Euro school Undri branch (after school hours) and started learning the martial art as a five-year-old, under Master Chandrakant Bhosale in the year 2015.

Mishti has participated in various National, State and Interschool competitions throughout her Taekwondo journey and has won various medals. She has successfully completed 3 Black Belt Exams.

Mishti is also brilliant academically. She scored 97% in her 10th grade ICSE board exams this year, perfectly balancing academics with sports.

In July 2025, Mishti represented team India and her school at the 18th World Taekwondo Culture Expo, Muju, South Korea, where she bagged a Silver in the Kyorugi (fight) and a Bronze in Poomse (technique).

**Kanara Saraswat magazine Lekhan Puraskar**

84 years young, Bengaluru based **Indu Ashok Gersappe**, is a prolific writer of poems in Konkani, Marathi and English and contributes regularly to the KS magazine.



She was awarded the Lekhan Puraskar for her Marathi poem, ‘Samindara’ which was published in the June 2025 issue.



Another octogenarian, **Sudha Chikramane Hattangdi**, 80, was honoured for her Konkani article, “Chepanne Lonchay” published in the May 2025 issue.



And the third awardee was **Sharmada Shatanand Shukla** for “Sutradhari” published in the January 2025 issue.

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**Solution on page 37**

## **The Power of Networking: Building Connections for Business Success**

*Exploring how meaningful relationships drive growth, trust, and opportunity in modern business.*

**VIPUL V. BONDAL**

Networking is one of the most powerful, yet most under-utilised, tools for business growth and professional success. It means building and maintaining good relationships with other professionals, entrepreneurs, and potential clients. Networking means people exchange ideas, share experiences, and help each other reach their goals. In today's competitive world, no business can grow in isolation, networking becomes the *setu* that connects individuals, resources and opportunities.

Whether it is a young entrepreneur launching her startup in Bengaluru, a textile trader in Surat, or a small business owner in a tier-2 city, each one of them benefits from having the right connections. Networking helps businesses gain visibility, find new customers, builds confidence, encourages collaboration, and creates a strong support system.

### **Different Ways to Network**

There are many ways to network effectively. Traditional face-to-face meetings at meetings, trade fairs, conferences, and exhibitions continue to be very valuable. Events like the India International Trade Fair in New Delhi or state-level business expos allow entrepreneurs to meet potential clients, suppliers, and investors in person. Local chambers of commerce also provide platforms where business owners can interact and collaborate.

In recent years, digital networking has become equally important. Platforms like LinkedIn, BNI (Business Networking International) and even professional WhatsApp or Facebook groups help people connect beyond geographical limits. Virtual business meets, webinars, and startup conclaves have made it easier for entrepreneurs from across the world, meet and exchange ideas from their offices or homes.

### **Networking in Community-Based Groups**

Apart from these formal platforms, community-based networking is growing rapidly in India. Local business circles, self-help groups (SHGs), and regional trade associations bring together people with shared interests or goals. For example, many women's self-help groups in Tamil Nadu and Maharashtra not only provide financial support but also connect women entrepreneurs who exchange referrals and business leads.

Our initiative KSA-CSN (Chitrapur Saraswat Network) is a shining example of a community-based networking platform build with the "One Up for Bhanap" credo.

Community networking is powerful because it is built on trust, familiarity, and shared experiences. It encourages collaboration at the grassroots level and helps small entrepreneurs who otherwise may not have access to big corporate networks.

### **Empowering Women, Youth, and Home-Based Entrepreneurs**

Networking is especially important for women entrepreneurs, young business owners, and home-based professionals through women's organisations like SHEROES, WICCI (Women's Indian Chamber of Commerce and Industry), and FICCI Ladies Organisation (FLO).

For young entrepreneurs, networking opens doors to mentorship and funding. Startup hubs and incubators in cities like Bengaluru, Hyderabad, and Pune often host events where innovators can pitch their ideas to investors and connect with like-minded people. Such interactions not only provide business opportunities but also valuable guidance for professional growth.

Even for people working from home, networking is a way to stay connected with the market. Through online groups, they can share their work, collaborate on projects, and gain referrals. This helps home-based workers expand their reach and credibility without large investments.

## The Importance of Sharing Referrals

A key concept in business networking is sharing referrals — recommending another person’s product or service to someone who might need it. This creates a cycle of trust and goodwill. For example, a designer might refer a client to a reliable printer, or a marketing consultant might recommend a website developer. In return, they may also receive referrals for their own services.

## What to Avoid in Networking

While networking offers many benefits, it must be done sincerely. People should avoid being overly self-promotional or talking only about their own achievements.

A two-way street, it’s about listening as much as sharing about yourself. It is also important not to ignore follow-ups — keeping promises and staying in touch shows professionalism.

## Conclusion

In today’s interconnected world, networking is not just a business strategy — it is a mindset of collaboration, learning, and support. Whether through formal platforms, digital networks, or community-based groups, building meaningful connections can open doors to new possibilities.

*(Vipul Bondal is a Public Relations and communications professional with over three decades in building reputations through leading agencies and multinational firms. He is also a podcaster and active networker with BNI and KSA-CSN.)*

### ***Inviting Applications for the position of an ASSISTANT CARETAKER for KSA’s Nashik Holiday Home***

KSA invites applications from interested persons for the position of an \*Assistant Caretaker\* to assist the Managing Committee and the current Caretaker, to manage our Nashik Holiday Home (NHH).

NHH, located in the heart of Nashik in New Pandit Colony, offers the community a ‘HOME AWAY FROM HOME’ by offering rooms for families on a holiday, pilgrimage to places in and around Nashik (like Shirdi, Trimbakeshwar, Shani Shingnapur) etc.

The duties of the Asst Caretaker will be to assist the Caretaker in efficiently managing and maintaining this facility and ensuring that the users are housed comfortably taking due care of their comfort and needs during their stay.

Ideally, a senior retired couple with excellent administrative skills who can reside in the facility will be preferred.

Interested persons / couples may apply by email to [admin@kanarasarawat.in](mailto:admin@kanarasarawat.in) within fifteen days giving details of name, contact details, date of birth, experience etc.

Handwritten applications can also be handed over at the KSA Office in Talmakiwadi, by 20th of December, 2025.

Remuneration will be negotiable, depending on experience, enthusiasm, administrative capability and other factors.

\*\*\*\*\*



# CALIFORNIA NOTEBOOK

## *A glimpse of what it is like to live in California*

JAIDEV CHANDAVARKAR

### **Thousand Oaks celebrates Diwali 2025**

The Governor of California, Gavin Newsom, declared Diwali as a State holiday this year.

A few months ago, I had written about the India Friends Association (“IFA”) and the work we did on supporting activism that addressed grassroots rural and urban poverty in India. But the IFA has another role to play here - of being a source of reliable guidance on all matters Indian. So, it was no surprise to us, that our local library reached out to IFA for help in planning for a Diwali event.

The program, which ran for three hours on a Sunday afternoon - October 12<sup>th</sup> - was a huge success. Over 1,200 attendees came, and the community hall had standing room only. Mostly, they were Indian parents with young children, looking forward to hearing the traditional Diwali story refurbished and presented for an American audience. But it wasn't just Indian Americans in the 1,200 people; there were many non-Indian people, who had heard about Diwali because of TV news coverage and were curious, now, to know more about it. The event started with an animated feature that narrated the story of Lord Rama and his victory over the demon forces. The animated feature was chosen because this version of the story of Rama's victory over evil and his subsequent coronation as a “tapasvi raaja” was very skillfully told and linked to the celebration of Diwali as one of victory over the forces of evil, and the victory of light and brightness over darkness and ignorance. The narration was very sweetly done by a young girl and that helped to capture the attention of the Indian kids.

This was followed by a short skit that had pre-teenagers and teenagers on stage, explaining, through dialogue, what the five days of Diwali were, and what was the significance of each day. In ten brief minutes, the children unfolded the tradition of Diwali, the stories behind the festival and why we celebrated it.

This was followed by two Bollywood dance presentations. One was a lesson, right then and there, on how to dance to snappy, foot-stamping Bollywood music. People of all ages, races and genders joined the dance floor and “followed” the best they could, the movements of the dancer on



***The Library Community Room***

stage. The other presentation was a Bollywood dance, performed by about 20 students from a local Indian dance school that teaches classical, folk and Bollywood dances. A three-generation family – a grandmother, mother, and a young teenage girl – all non-Indian, sat in the row ahead of me and when the dance teacher asked for volunteers to “learn” Bollywood dance, the mother

and the young teenage girl sprang up and raced to the dance floor, and “followed” the hip-swinging and arm gestures so typical of Bollywood dances. The grandmother, who sat in a wheelchair, and whose dancing days were behind her, sat watching her family twirl and dance with a big smile on her face.

And while all this was being presented on stage, the back of the room was crowded with a long line of girls and women awaiting their turn to have their hands painted with exquisite mehendi designs. The number of girls waiting finally got out of hand, and the library abruptly changed methods in mid-stream, handing out numbers to those waiting, instead of asking them to sit and wait. The numbers were then announced over the public address system of the library, asking the next person to be ready.

The event was clearly a big success. Being one of the organizers, I was busy taking things down, and transporting them back to our car, and I could see the happy smiles on the faces of everyone leaving the library. Diwali is all about new beginnings, of peace, goodwill and prosperity for all, and certainly this event had made a lot of people happy.

I'll be back with more, next month.

**Email: [chitransai@gmail.com](mailto:chitransai@gmail.com)**

## A FUND RAISING PROGRAMME

On the occasion of 40th anniversary of  
Swami Parijnanashram Educational and Vocational Centre  
for the Handicapped, Virar



# सुनहरे नगमे



Saturday, **24 January 2026**

**Dinanath Mangeshkar Natyagruha,**  
Vile Parle, Mumbai

**Time : 10.30 am**

Compere :  
Mrs Mangala Khadilkar



Music Arrangement :  
Prashant Lalit



Amit Savkur | Prashanti Bhat | Shailesh Mavinkurve | Suvarna Kagal Ghaisas | Shefali Karkal | Ashish Kagal

**Tickets : Rs. 1000 | 750 | 500 | 200**

For Tickets Contact :

**Shri Dilip Sashital - 9920132925**

**KSA office, Talmakiwadi - 88795 57536**

**Shri Shivanand Mudbidri, Shri Anandashram, 16th Road, Khar - 9892348721**



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# Chitrapur Heritage Foundation

711 Daylily Court, Langhorne, Pennsylvania, USA

## Connecting US Amchis to Chitrapur Math

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

### The activities of CHF includes:

- Facilitate the collection of annual “Vantiga” payment from every earning Saraswat in the US - “Vantiga” is used to support and maintain the upkeep of our spiritual 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.**



## **RESCUING RUEN**

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

Navy Day is celebrated on 4<sup>th</sup> December each year. 'Rescuing Ruen' is an apt story to pay tribute to the Indian Navy.

It was a cold night on 14th December, 2023. The waves of the Arabian Sea were calmly shimmering in the moonlight, when a merchant ship, MV Ruen, sailing under the Maltese flag, departed from Gwangyang Port in South Korea, heading toward Genoa, Italy.

Onboard were 17 crew members - 9 from Myanmar, 7 from Bulgaria, and 1 from Angola - each engaged in their daily duties.

Suddenly, about 380 nautical miles east of Somalia's Puntland coast, Somali pirates hiding in the dark launched a swift and aggressive attack using high-speed boats. 35 armed pirates stormed the ship. With sudden gunfire and screams echoing, panic spread across the vessel. The crew had no means to resist. The pirates quickly took control.

The navigation system was hijacked, and the ship was diverted toward the Somali coast. MV Ruen was now completely in pirate custody, and the crew became hostages. The pirates' intentions were clear: to use this ship as a "mother vessel" for future attacks across the Arabian Sea.

For over a month, the ship remained trapped near the Puntland coast. The condition of the hostages worsened daily - scarcity of food and water, constant fear of violence, and growing uncertainty. The crew was mentally and physically drained. Malta and Bulgaria tried to help, but Somalia's instability and the pirates' brutality blocked all avenues. Months passed - there was no ransom negotiation, no rescue mission in sight.

Eventually, Bulgaria appealed to India for help.

The Indian Navy, known for its strength in fighting piracy, took up the mission. At the Southern Naval Command Headquarters in Kochi, a bold operation was planned. It was named Operation Sankalp.

For three months, the Indian Navy tracked every movement of MV Ruen. Despite the pirates' efforts to hide the ship along the Somali coast, the Navy's P-8I surveillance aircraft and drones

closely monitored them.

In March, when the pirates attempted to sail the ship back into the Arabian Sea for another attack, the Navy decided: Now is the time.

On 15th March, 2024, the Indian Navy's destroyer INS Kolkata intercepted MV Ruen about 260 nautical miles east of Somalia. Drones were deployed to scout the ship, but the pirates showed aggression - they shot down a drone and opened fire on INS Kolkata.

The Navy responded with warning shots using 76mm guns and machine guns, causing confusion among the pirates. The ship's steering and navigation systems were disabled. The pirates were now immobilized.

By 16th March morning, Operation Sankalp reached its climax.

An Indian Air Force C-17 Globemaster, having flown 10 hours and over 1,400 nautical miles, circled above the Arabian Sea. Inside were 18 elite MARCOS commandos, led by Lt Commander Harshul Bhatt, with two combat rubberized raiding craft (CRRC).

At dawn, the MARCOS commandos parachuted into the sea under the cover of darkness.

It was like a Hollywood thriller - shadows dropping into the ocean with steel resolve and unerring aim. Upon landing, they boarded their crafts and set out toward the hijacked ship.

With support from INS Subhadra, P-8I aircraft, high-altitude drones, and MQ-9C Guardian, pressure was kept on the pirates.

By afternoon, the MARCOS commandos quietly boarded the deck of MV Ruen. The air was tense with the smell of gunpowder. The pirates resisted, but were no match for the precision and speed of the Indian commandos.

One by one, all 35 pirates were captured. Fear in their eyes, defeat on their faces.

By morning of 17th March, the ship was completely rescued, and all 17 crew members were saved unharmed. When MARCOS hoisted the Indian tricolour on the ship, even the waves of the sea seemed to cheer "Bharat Mata Ki Jai!"

This mission wasn't just about rescuing a ship. It was a declaration of India's strength - from the depths of the ocean to the heights of the skies.

Operation Sankalp showed the world that today's India is not weak, but powerful.

The 35 captured pirates were brought to Mumbai where legal proceedings were initiated - for the first time in a decade, sea pirates were tried in Indian courts.

Bulgarian President Rumen Radev thanked Prime Minister Narendra Modi and called it a "historic mission."

Defence Minister Rajnath Singh said, "The Indian Navy has proven that we are true guardians of peace and security at sea."

Analysts compared MARCOS to U.S. Navy SEALs and UK's SAS.

When MARCOS liberated MV Ruen, it wasn't just a rescue - it was a message from India's soul, teaching pirates a lesson and showing the world that challenging India means choosing destruction.

Lt Commander Harshul Bhatt and his brave MARCOS warriors etched the honour of the Indian flag onto the chest of the sea.

A big shabash to the Indian Navy and Indian Air Force!

\*\*\*\*\*

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# **WINOVER**

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## **Kanara Saraswat Association**

### **BECOME A MEMBER**

Life Member	₹ 5000.00
Life Membership for Spouse of existing Life Member	₹ 3000.00
Life Membership for Third & Subsequent Member from the same family and with same address as existing Life Member	₹ 2000.00
Associate Membership (to pay for 3 years at the time of membership)	₹ 2400.00 Per Annum
Student Membership	Below 18 years: Free 18 years and above: ₹ 1200 + ₹ 100/- Entrance Fee

### **Benefits to members**

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

# Minutes of the 113<sup>th</sup> AGM of Kanara Saraswat Association

**MINUTES OF the PROCEEDINGS OF the 113<sup>TH</sup> ANNUAL GENERAL MEETING of the KANARA SARASWAT ASSOCIATION ("KSA") held at SHRIMAT ANANDASHRAM HALL, TALMAKIWADI, GRANT ROAD on SUNDAY September 21, 2025 at 10.30am.**

The AGM commenced at 10:30a.m. with the Sabha Prarambh Prarthana recited by Shri Kishan Chandawarkar as the quorum was formed. The total number of members in attendance were 27.

KSA Hon. Secretary Smt. Ashwini Prashant requested KSA President Shri Kishore Masurkar, Vice President Shri Udaykumar Gurkar, Chairman Shri Mahesh Kalyanpur, Vice Chairman Shri Rajendra Kalyanpur & Hon Treasurer Shri Kishan Chandawarkar to take their seats on the stage.

KSA Chairman Shri Mahesh Kalyanpur requested the KSA President Shri Kishore Masurkar to chair the meeting.

Shri Masurkar then welcomed members to the 113<sup>th</sup> Annual General Meeting of KSA.

Shri Masurkar requested all members to observe a two-minute silence in memory of KSA ex-President Lt. Gen (Retd.) Prakash Gokarn and other KSA members who had passed away during the year.

## **Agenda Item 1 – Reading of the notice convening the meeting**

Hon. Secretary Smt. Ashwini Prashant then read out the notice

## **Agenda Item 2 – Confirmation of the minutes of the 112<sup>th</sup> Annual General Meeting held on 29<sup>th</sup> September, 2024**

President Shri. Masurkar stated that the Minutes of the 112<sup>th</sup> AGM meeting was published in December 2024 issue of KS Magazine and hence requested if it could be taken as read with the permission of members. Members concurred and the applicable resolution was unanimously adopted as follows

**RESOLVED THAT** the minutes of the 112th Annual General Meeting of the KSA held on 29th September, 2024 be and are hereby confirmed and adopted

**Proposed by:** Shri Hemant Kombrabail

**Seconded by:** Shri Vinay Yedery

**Passed Unanimously**

## **Agenda Item 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**

Shri Masurkar highlighted the following points:

- Highlighting the various incomes and expenses during the FY 2024-25, Shri Masurkar stated that KSA's total funds as on 31-3-2025 was ₹757.04 Lakhs (4% increase over previous FY) & investments in bank fixed deposits was ₹516.22 Lakhs (2% increase over previous FY). Out of the deficit of ₹10.28 lacs, depreciation accounted for ₹9.24 hence the actual cash loss was ₹1.03 lacs.
- KSA received donations of total ₹32.28 lacs (Distress Relief Fund ₹.1 lac; Scholarship Fund ₹.7.03 lacs; Magazine Fund ₹. 6.66 lacs, Medical Relief Fund ₹. 5.98 lacs, Building Fund ₹.4.14 lacs, Upgradation of KSA Membership ₹1.50 lacs & Refundable Educational Grant Fund ₹.5.98 lacs). Shri Masurkar thanked all the donors for their contributions to KSA. He further appealed for more donations to KSA, especially towards the recent repairs & renovations undertaken for KSA building & NHH.
- Aid given during the year amounted to ₹.23.32 lacs to around 51 beneficiaries (this is a decline over the previous FY i.e. ₹.25.55 lacs). The disbursement depends upon the number of requests received during that period. KSA is a member of the Co-ordination Committee of Aid-Giving Institutions and aid is disbursed as per recommendations of the Co-ordination Committee. KSA has disbursed Medical Aid of ₹.16.82 lacs; Distress Relief of Rs.2.50 lacs & Educational Aid of ₹.4 lacs during FY 2024-25. 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.
- The Centenary Education Refundable Grant is very much in demand & has been granted to many students – during the FY 24-25, KSA has disbursed ₹.22.91 lacs to students. 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 in place to recover the same. As on March 31, 2025, the total amount outstanding was ₹.1.07 crs., out of which the amount due for repayment in FY 24-25 was ₹.12.18 lacs. KSA has received a total of ₹.17.05 lacs during the said FY (including previous dues).
- In the FY 2024-25, there is a Deficit of ₹10.28 lacs. However, this includes cash loss of ₹ 1.03 lacs & depreciation amounting to ₹9.24 lacs. 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 Commissioner's Office. We are trying our best to ensure that all four Revenue verticals will be self-reliant without compromising on our objectives.
- Shri Masurkar further elaborated on the activities undertaken under the KSA verticals in F.Y. 2024-25:
  - i) 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. He further stated that both the halls are now ready to be let out for various functions.

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

The SGM authorised KSA MC to:

- 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
- Raise funds through fund raising programs to fund the repairs and the renovation necessitated to the repairs undertaken
- Till such time the funds are raised, to use the balances in funds in the balance sheet to meet these emergency expenses. One such fund-raising function is being organised on October 12, 2025 in memory of late Shri Guru Dutt titled 'Guru Dutt – Geeton ki sunehri shyam'.

iii) 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.

iv) Kanara Saraswat Magazine:

During the year under review, the advertisement revenue increased by about 13% to ₹ 15.39 lacs. 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 ₹ 16.39 lacs 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 lacs, which included ₹ 4.97 lacs 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. 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!

v) Nashik Holiday Home:

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.

**vi) 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.

Hon Treasurer Shri Kishan Chandawarkar highlighted the issues that KSA was facing during the same of the Bhandardara plot as follows:

- The land is not demarcated by Govt of Maharashtra & has 4 owners – KSA, Shri Udhav Thackeray, PWD & Collector
- We need to take the permission from Collector before sale of the land & we need to pay an official fee called Nazrana to the Collector

**vii) 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 ₹ 1.50 lacs as compared to ₹ 1.62 lacs 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.

**viii) KSA-CSN**

KSA started 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.

Shri Masurkar spoke about the significant activities undertaken by KSA-CSN 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. More than 100 attendees were there. There were speakers who addressed & motivated 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.

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

- b) ECM (Entrepreneur Club Meeting) is a feature where entrepreneurs meet, interact and share connects to try and help each other grow in their businesses. The ECMs are being held regularly.
- c) Social Media is being utilized to keep entrepreneurs connected. Telegram, 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.
- d) 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 Rs.20 lacs in the last 2 years
- e) The road ahead for KSA-CSN:
  - Upgradation of KSA-CSN Website
  - Employment Portal
  - Development of a Mobile App for KSA-CSN

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

#### viii) 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

#### ix) 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.

- Shri Masurkar further elaborated on the various significant events undertaken by KSA in F.Y. 2024-25:

#### i) Diwali Events

Diwali dawned with the online DIWALI PAHAT wherein Shri Pramod & Smt. Tapasya Karnad regaled the audiences with beautiful songs

#### ii) 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

#### iii) KSA Foundation Day

- a) 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).
- b) Felicitation 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)

iv) 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.

v) 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 honoured 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).

- Shri Masurkar concluded the President's presentation of the Annual Report by thanking Param Pujya Swamiji for His Blessings. He thanked KSA back-office staff members, the Editorial Committee of KS Magazine, Managing Committee members, NHH staff, various institutions and all those who have actively participated in KSA's various activities including Adv. Ghanshyam Hule and Shri. Rajaram Pandit (for Charity Commissioner matters), Shri Vandan Shiroor, Architect Shri Sujay Nadkarni, 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 Paartha Ray and Ms. Adya Nagarkatti, Computer composing Smt. Sujata Masurkar and Smt. Rupali Kapnadak Sawant (Printeresting), M/s SAP Prints Solutions Pvt. Ltd. etc. He also thanked all the Consulting Doctors and assisting staff. He thanked all the advertisers & the donors.
- KSA is grateful to Shri Rajan Kalyanpur for back-end support during KSA/KSA-CSN on-line events through Zoom platform - simultaneously coordinating with our Facebook Page and YouTube Page.

Hon Secretary Smt. Ashwini Prashant stated that Shri Jairam Khambadkone had raised a few queries wrt the KSA Annual Report on September 13, 2025 vide email & Hon. Treasurer Shri Kishan Chandavarkar responded to the said queries as under:

**Query 1 :-** Elaborate on the Sundry Debtors on account of Advertisement (Rs.80,150.00) and Tenants (Rs. 4,85,000.00) as these amounts are very high especially the Debtors from Tenants. (By any chance is this amount connected with Tenants Contribution for Structural Repairs). But for this, an amount of Rs.8,76,640.00 is already shown as received, against Tenant Repair Contribution - Schedule 2 D). The advertisement amount of Rs.80,150.00 is for Corporate or Casual Advertisement (details if any).

**Clarification:-**

- Sundry Debtors – Advertisement – Rs 80155/- (31.03.2025)  
Triton Valves Ltd – Rs 75600/- (Amount Received on 09<sup>th</sup> April 2025)  
Shekhar Upponi - Rs 3192/- (Amount Received on 13<sup>th</sup> April 2025)  
Parag Nagarkatti – Rs 1363/ (Amount not cleared till 31<sup>st</sup> Aug 2025 – this amount is there due to reconciliation & will be looked into)
- Sundry Debtors –Tenants  
The Amount is for Structural Repairs for the KSA Building  
Total Cost - Rs 17,53,373/- (To be Equally shared by KSA & Tenants)  
50% Contribution from Tenants – Rs 8,76,684/- (this amount is shown as 'Creditor' because the work is in progress in the last FY. In FY 25-26, this amount will be capitalised & would be removed from the 'Creditors')

Details are as followed

Name of Tenants	1-Jan-2025 to 31-Mar-2025		
	Transactions		To be Received
	Contribution	Received	Balance
Sunil Mangalore	146114.00	48706.00	97408.00
Sachit Bhiwandkar	146114.00	24353.00	120032.04
Prakash Shirur	146114.00	146114.00	NIL
Sanjay Puthli	146114.00	48706.00	97478.08
Nirmala Gokarn	146114.00	48706.00	97408.00
Maitrayee M Bhat	146114.00	73059.00	73055.00
<b>Grand Total</b>	<b>876684.00</b>	<b>389644.00</b>	<b>485381.12</b>

Status as on 31<sup>st</sup> August 2025

Name of Tenants	1-April 2025 to 31-Aug 2025		
	Opening Balance	Received till 31.08.2025	Closing Balance as on 31.08.2025
Sunil Mangalore	97408.00	73059.00	24349.00
Sachit Bhiwandkar	120032.04	121765.00	-1732.96
Prakash Shirur	0.00	0.00	0.00
Sanjay Puthli	97478.08	73059.00	24419.08
Nirmala Gokarn	97408.00	97412.00	-4.00
Maitrayee M Bhat	73055.00	73059.00	-4.00
<b>Grand Total</b>	<b>485381.12</b>	<b>438354.00</b>	<b>47027.12</b>

**Query 2.** Having spent Rs.38.00 lacs last year in NHH Renovation and Rs.64.00 lacs for Hall Renovation - what are the plans for increasing the Revenue especially for the Hall. For NHH at least there are signs of higher revenue.

**Clarification:-**

We are receiving good response specially the new renovated rooms. Nashik Holiday Home is becoming famous with Senior Citizens groups from Mumbai and Pune visiting the pilgrimage town of Nashik. Also, the Entrepreneurs who put up stalls in various Trade Exhibitions in Nashik stay at NHH. The Yoga Groups book the old units, twice in the year during their exams which is consistent. We are also approached by various Trusts from all over Maharashtra for bookings of Units for their Programmes in Nashik. The response for Nashik Yatra is not very encouraging but we regularly advertise the Yatra information in KSA Magazine from time to time. We receive enquiries but the actual bookings are very less.

Shri Mahesh stated that the halls had to be renovated due to compulsion due to structural repairs. Once both the halls are completed, the MC will start promoting the occupancy.

Shri. Mahesh further stated that the KSA MC had decided to use the amount receivable from the sale of the Bhandardara plot towards the cost of renovation of NHH however we were facing issues & difficulties (as elaborated above under Sale of Bhandardara plot) towards the sale of the plot.

**Query 3. Bank Balances on 31.03.2025:**

We have been talking about high Saving Bank Balances as on 31st March every year. But this problem still continues. For the past five years it is as follows:

3/25. - ₹31.08 lacs	3/24. - ₹20.92 lacs
3/23. - ₹20.26 lacs	3/22. - ₹8.05 lacs
3/21. - Rs.6.19 lacs	

*Cont'd on page 31*



Avantika Pandit, younger daughter of Sonali and Milind Pandit of Naperville, Chicago (USA) and sister of Anupama, distinguished herself by passing the M. Ed.(Master of Education) exam. in Educational Psychology in 'A' Grade from the prestigious Loyola University Chicago in May 2025. She is now pursuing Ed.S (Education Specialist) Program, from the same University. This is a unique and special course which qualifies her to study the problems of children and students at all levels and suggest remedial measures. Avantika is fond of children and initially would like to confine at Schools level.

Avantika is equally proficient in Kathak dance having completed 'Visharad' from Tarana Dance Academy, Chicago. She is a regular participant and choreographer in the University's Organizational Programs.

Avantika is the grand daughter of Usha and Satyanarayan Pandit of Andheri, Mumbai and (Late) Sudha and Satish Upponi of Vileparle, Mumbai.

## GOLDEN ANNIVERSARY

**Mrs. Deepali (Nee Kusum Bijur) & Mr. Chidanand M. Nadkarni**

5<sup>th</sup> November 1975 – 5<sup>th</sup> November 2025



Dear Aai & Pappa,

Heartiest Congratulations to both of you on this Golden Anniversary. Half a Century of togetherness holds a testimony to what true love, patience and mutual respect look like in real life. We thank you for being such an amazing role model and for countless sacrifices & support you have given us all these years. We love you more than words can express & are proud to be part of your legacy.

We pray Lord Mangesh & Goddess Mahalaxmi to continue their blessing on both of you

From,  
Seema & Amit

Best Wishes from,  
Bijurs, Nadkarni, Ulmans, Koppikars, Mankikars, Tavanandis and Relatives & Family



**Mr. Kishore Dinkar Kalyanpur**

30th Oct 1937 - 18th Oct 2025

Beloved husband, father and grandfather

*You will be deeply missed and forever etched in our hearts for your loving, kind and gentle ways. May your soul forever rest in the embrace of love, peace, eternal bliss and attain Sadgati.*

*With heartfelt gratitude, we treasure the fullness of your life and the legacy you leave behind, holding your memory close to our hearts.*

Smt. Vijaya Kalyanpur

Dr. Swapna, Dr. Dhaval, Tanushree and Tanay  
Thakare

Smruti, Kaustubh, Arnav and Pranav Bailoor  
Kulkarnis and Nadkarnis

### Sad Demise

**Mr. Sudhir Kombrabail on 29th October 2025 in Bengaluru**

He was very social and a well-known person to Bengaluru and Mumbai Amchis. He touched many lives and left many memories behind with family and friends and community, with his jokes and mimicry.



We family members are devastated and deeply miss him and pray for his sadgati.

In grief: Abhishek, Apoorva, Anitha, Arnav and Geetha Kombrabail and families,  
relatives and friends.



IN THE LOVING MEMORY OF



*Neeta Balsekar*

25TH AUGUST 1939 - 22ND OCTOBER 2025

**Our Beloved Mother**

Much-loved Wife, Mother, Grandmother, Daughter, Sister  
& Aunt- a remarkable woman who shared her love and  
kindness with everyone who met her.

Her love and blessings for us transcend all realms. She  
will continue to live in our memories and hearts.

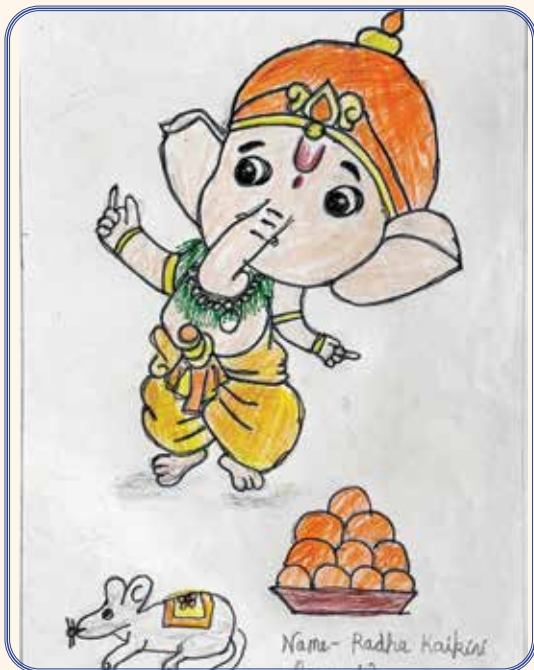
May her Noble Soul attain Sadgati.

**Forever in our thoughts,**

Chaitanya, Anand & Leena, Shyam & Rupa, Aishu, Aditya,  
Advait & Simba

& the Balsekar, Hattangdi, Mugve, Talgeri & Nayampalli  
Families

## Art Corner



**Lord Ganesha**

**Radha C Kaikini; 13 years, Mira Road, Mumbai.**



**Wolf friends**

**Anisha (8 years) (daughter of Mohan Selvaraj and Priyanka Bhandarkar) California**

## **Sad Demise of Priya Pramod Balwally**

**5th May 1953 - 1st November 2025**



**Fondly missed by  
Balwally-s, Ubhaykar-s, Nadkarny-s, Surkund-s & Friends.**

Why is it that it is as high as Rs. 31.08 lacs on 31.03.2025. Even if you reduce an amount of Rs.5.58 lacs lying in FCRA Account in Delhi - It is still works out to Rs.25.40 lacs.

Why this aspect is not controlled beforehand. No doubt, this requires a lot of pre-planning in every March.

**Clarification:-**

We have been advised by our Statutory Auditors to reduce the Number of Fixed Deposits and we have already started the exercise last year, thus we avoided transferring the amounts from Savings account to Fixed Deposits for Shorter Periods.

The Breakup of the balances as on 31.03.2025 for Rs 31.08 Lacs is as follows:-

<b>SCHEDULE 9 - BANK BALANCES</b>		
<b>AS AT 31.3.2024</b> <b>Rupees</b>	<b>PARTICULARS</b>	<b>AS AT 31.3.2025</b> <b>Rupees</b>
140,168.46	SVC Bank - (KSA Holiday Home A/c.) SB A/c. No. 376	21,728.46
25,723.78	Union Bank of India - Tardeo Branch A/c. 3429	25,723.78
-	SBI - Main Branch - FCRA A/c	558,295.88
739,112.80	SVC-Sleater Road Br. SB A/c. No.37373 (FCRA)	387,862.16
19,032.15	SVC Bank Nashik - SB A/c. 3942	34,141.15
-	SVC Bank - OD A/c. 69	-
530,718.00	SB Bank Balance - Centenary Fund – 30207	537,457.00
244,235.75	SVC Bank Savings A/c 100903130041779	499,502.75
35,522.34	SVC SB Account 96969	718,721.02
257,448.00	SVC - Medical Funds – 42728	265,668.00
99,217.00	SVC- Talmaki Senior Citizen – 42229	58,928.00
<b>2,091,178.28</b>	<b>Total Rs.</b>	<b>3,108,028.20</b>

For Operational Purposes the balances seem to be adequate, also it needs to be taken into consideration that we have to be ready for any emergency payments viz, Medical Supports / Distress Relief to be done at a shorter notice.

KSA Vice-President Shri Uday Gurkar stated that the cost effectiveness has to be analysed for making short duration FDs & then breaking them to consolidate, which is not feasible.

**Query 4. Salaries of Mumbai Unit:**

Why there is such a steep increase in Salaries and wages for Mumbai - from Rs.5.16 lacs in 2023/24 to Rs.9.66 lacs in 2024/25. This is a hefty 85% increase and an absolute increase of Rs.4.50 lacs.

**Clarification :-**

As per the Policy, the Managing Committee of Kanara Saraswat Association gives a Salary Increase of 10% every year.

During the Year, the Manager of Kanara Saraswat Association working with the Association for past many years retired and with the Approval of Managing Committee, AFCC and the Internal Auditor Rs 3.98 lacs was paid to her as an ex-gratia amount for her work for KSA.

The above point was also been mentioned in the annual Report on Page No 4 in Note in the Income and Expenditure Account

**Query 5. NHH Occupancy -**

NHH Occupancy has now increased to 30% from the earlier years, as per the Report. However, can I request you to present the NHH Occupancy in terms of Room Nights Booked during a particular year separately for two sets of Rooms:

A. Total Room Nights of Unit Nos - 1, 2 and 4 &

B. Total Room Nights of Unit Nos - 5, 6, 7 and 8

This should help, since Rooms with A and B are for two different Daily Rent Categories, since the customers who hire the rooms at NHH will be from two different financial backgrounds.

I am just attaching herewith the way Mr. Raja Pandit used to present the Occupancy for NHH in earlier years. You may find it useful.

**Clarification :-**

The occupancy is totally 280 days for the new units & 475 days for the old units

Unit Wise occupancy Chart for the year 2024-25

Unit wise Occupancy from April 2024 to March 2025 - Nashik Holiday Home								
Month	Unit 1	Unit 2	Unit 4	Unit 5	Unit 6	Unit 7	Unit 8	TOTAL
April	6	6	6	26	23	2	8	77
May	13	16	15	15	18	12	13	102
June	17	7	4	10	13	9	6	66
July	6	2	2	16	11	9	17	63
August	0	8	2	3	1	0	0	14
September	4	6	3	6	5	3	2	29
October	5	2	3	6	4	4	26	50
November	7	10	3	13	9	7	5	54
December	24	7	10	17	14	10	20	102
January	11	14	12	13	10	7	7	74
February	9	6	8	8	13	7	8	59
March	14	6	6	14	10	8	7	65
<b>TOTAL</b>	<b>116</b>	<b>90</b>	<b>74</b>	<b>147</b>	<b>131</b>	<b>78</b>	<b>119</b>	<b>755</b>
							<b>%</b>	<b>29.55%</b>

Shri Jairam suggested that KSA should have two different categories of rooms with differential rates to cater to all classes of society

**Query 6. Magazine:**

Since the RNI problem is still not sorted out - we are not allowed to use the concessional rate of postage yet.

How is it that the additional expenditure on the postage by normal Book Post is not getting reflected in the Magazine Account in Schedule 17. In my opinion, the postage alone should have been in the range of approximately Rs.4.00 lacs for the entire year.

If you break down the Total Cost of Rs.16,38,904.00 in the following heads you will come to know:

Printing Cost, DTP Charges, Air Mail Charges

Book Post Charges, Franking, wrapping, pasting etc.

When will we come out of this RNI situation please.

Clarification:-

The Breakup of Magazine expenses are as follows:-

Particulars	Rs
Airmail Charges Paid	43437.00
Magazine Expenses	2000.00
MAGAZINE EXP – POSTAGE	441259.00
MAGAZINE EXP - TYPING AND DTP	79290.00
PRINTING EXP – MAGAZINE	1072918.00
<b>Grand Total</b>	<b>1638904.00</b>

During the year, we also Received Donations of Rs 6,66,278/- in the Magazine Fund. We will try and get Donations against this Fund every year until the RNI registration is not done.

With Regards to RNI Registration, we are following up with the Concerned Govt Authority in New Delhi with the help of One of New Delhi Sabha Member. The Authorities are cooperative but the Registration process is very slow. We are trying to expedite the process but as the office is in New Delhi we are facing problems in regular follow-up with the concerned office

---

The resolution for Adoption of the Committee's Annual Report and Audited Statement of Accounts of KSA for the year ended 31st March 2025 was put to vote. The resolution is as follows.

**RESOLVED THAT** the 113th Annual Report and Audited Statement of Accounts of the Kanara Saraswat Association for the year ended 31st March 2025 be and are hereby approved and adopted.

**Proposed by:** Shri. Jairam Khambodkane

**Seconded by:** Shri. Dilip Sashital

**Passed Unanimously**

**Agenda point no 4: To appoint a Statutory Auditor for the F.Y. 2025-2026**

M/s P G Bhagwat LLP has done an excellent job for the past 4 FYs. They have agreed to continue as Statutory Auditors for FY 2025-26. Hence it is proposed to re-appoint M/s P G Bhagwat LLP as Statutory Auditors for FY 2025-26 at the same audit fees of Rs.25,000 plus GST. We request the members to approve of the same.

We put the following resolution for consideration:

**RESOLVED THAT** M/s P G Bhagwat LLP be and are hereby appointed as Statutory Auditors for the Kanara Saraswat Association for the year 2025-2026 at a fee of ₹25,000/- plus GST.

**Proposed by:** Shri Vandan Shiroom

**Seconded by:** Shri Vinay Yedery

**Passed Unanimously**

**Agenda point no 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.**

Smt. Ashwini Prashant stated that there was no such request received.

Shri Vinay Yedery appreciated & praised the work & dedication put in by the KSA MC members. Smt. Ashwini thanked him for his kind words on behalf of KSA MC.

Shri Jairam suggested to advertise NHH in other localities, especially in Marathi localities. Smt. Prashanti also said that she & her society ladies had visited NHH & were happy with the experience. Smt. Ashwini suggested that Prashanti & her society members give an account of their good experience in NHH in the KS magazine.

Shri Uday Gurkar stated that we need to tread this path carefully as KSA is a charitable organisation & the income from rent & commercial sources should be less than 20% of our total income in order to avail of 80G under Income Tax laws. Hence, we should concentrate on our community people.

Shri Mahesh further stated that there is a Supreme Court judgment in October 2022 that the commercial income should not be > 20% of total income else the benefit of 80G cannot be availed. Hence, our focus should be on increasing the corpus funds so that interest component is more. Shri Jairam stated that he was not aware of this judgment.

As there was no other business to transact, Smt. Ashwini Prashant requested the audience to join for lunch post the Vote of Thanks proposed by Smt. Prashanti Bhat and the Sabha Samapti Prarthana.

Smt. Prashanti Bhat proposed the Vote of Thanks to the Chair and to all the KSA members who were attending the AGM and for their valuable suggestions. She further thanked Shri Kishore Masurkar & Udaykumar Gurkar for their continued support & guidance.

She expressed thanks to Shri Tejas Jain of Central Excellency for sponsoring the AGM lunch as well as Shri. Bhavesh Jain for decorations, KSA Committee Members as well as the KSA staff members.

Smt. Prashanti Bhat recited the Sabha Samapti Prarthana at the end of AGM.

\*\*\*\*\*



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## “One of the Chitrapur Saraswat Ratnas!”

[illegible]

**Essar**, as he was fondly called by his friends (initials SR), started his film journey as an **Actor** during silent era, before he took up editing,



cinematography and film direction. He was drawn to cinema by watching American actor **Eddie Polo's** movies in Mumbai (then Bombay). Nadkarni started acting with **Sarpotdar** at Deccan Pics, United Pics & Aryan. Later, he was a cinematographer with Sundaram Sound studio, Madras. His first film was **Raja Bhakti** made by the same studio in 1937. Same year, he directed **Bhasmasur Mohini**. Thus, he excelled as a film director and flourished to become one of the most successful Tamil Directors of early Tamil Talkies era. He went back to Mumbai to take up film direction, but returned back to Coimbatore and settled later in Madras where he continued with his movies.

Nadkarni caught the eye of film producer Avichi Meiyappa Chettiar who, after the success of Sabhapathy, was looking to make another comedy film. Chettiar played an important role to bring SR back to Tamil Cinema. SR also directed a few silent movies for production houses in Mumbai, before he moved back. **Qurbani, Teer-e-Quatil, Zindagi Nu Jugar, Baaz Bahadur** are a few among them. As a film director, he worked for movies since the silent era in late 1920s. **Maya Na Rang** released in 1928 was his first film as a director, followed by **Randhir, Kaiko No Kop, Dhoomketu** etc. His career flourished in the late 1930s and he rose to prominence in the 1940s. For his 1939 movie, **Shantha Sakkubai**, he did a **Four in One Role** as the Director, Editor, Actor and Singer.

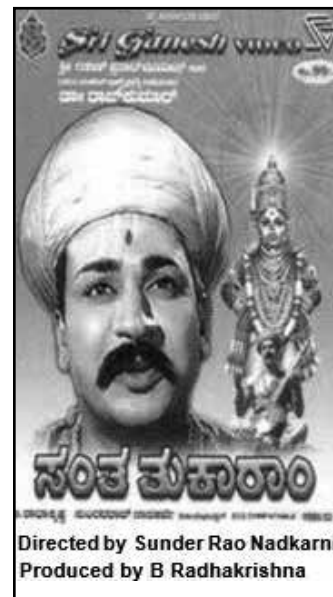
His debut as a director was left incomplete when United Pics was sold. The movie was completed by one of his contemporaries Dhirubhai Desai. Then he became the top director of Surya Films (1930) set up in Bangalore to replicate the Sharda Studio's **Master Vithal stunt films** with Ganpat Bakre and Zunzharrao Pawar. Next, he turned to Tamil Films with Sound (talkie movies), mostly making Mythological films.

Briefly, he worked as a cameraman for Fazalbhoy's **Film City** (1934); after which he went to Sundaram Sound Studio where he made initial Tamil films **Raja Bhakti, Bhasmasur Mohini** and **Bhukailasa**. Later, he worked at Jupiter Studio (**Valmiki, Krishna Vijayam**). Finally, he started his own **Shri Ganesh Movies** (1955) with **Koteshwaran** starring **Sivaji Ganesan**. He is best known for his Telugu and Tamil film of R. Nagendra Rao's hit play **Bhukailasa**, released in Paragon and Crown.

Undoubtedly, his greatest hit was **Haridas** that set a record by becoming the first Tamil film to run for 110 weeks at a single theatre. He directed all the top Tamil actors during his active years, notably working with M. K. Thyagaraja Bhagavathar and T. R. Rajakumari in **Haridas** (1944), Narsimha Bharathi in **Krishna Vijayam** (1950), and MGR with Savithri in **Mahadevi** (1957), to name a few. Apart from **Haridas**, he directed **Mahadhevi, Azhagi, Valmiki, En Manavi** (again a hit) and many others.

**“என் மனைவி”** (My Wife, 1942) is one of his favourites, a movie that portrayed a progressive outlook when it came to depicting relationships on the screen. The heroine was not depicted in a typically ‘bashful damsel’ role of women of those times. It was based on a very popular Marathi stage play **“Samshai Kallol”**, which in turn was inspired by the French playwright Molière’s work about a self-deceived husband.

The Kannada version of this movie, released in 1968 in the name of **ಗೌರಿ ಗಂಡ, (Gauri Ganda)**, a comedy movie, was scripted, directed & produced by him. Two other eminent bhanap contemporaries in the film industry, Atmaram Padukone, younger brother of Guru Dutt & B. Radhakrishna (Nadkarni’s BIL, Basrur) also teamed in making this Kannada movie. My first cousin’s wife, Pushpa Nadkarni has also lent her voice to one of the songs in this movie.



His last films were in Kannada & Hindi, one of which was **Santha Tukaram (ಸಂತ ತುಕಾರಾಮ, 1963)** which won **Nation Film Award** for Best Feature Film in Kannada. His other Kannada works include Kannada Harikathe Devotional songs about Sant Tukaram, sung and composed by Sant Keshavadas. All songs from the 1963 album are available, such as “Jayathu Jayavitala,” sung by P. B. Sreenivas.

The Hindi film “Madhavi” (1969) received attention for its emotional story and notable



direction. Key scenes in the movie were directed with a focus on realism, emotional intensity, and expressive performances.

Sundar Rao's screen play placed notable blueprint for effective dialogues, actions & scenes created with a good visual and auditory experience of natural acting, helping elevate the core emotional tension within the narrative. The lead

role was played by Sanjay Khan and Padmini, while Pran, Mehmood & Aruna Irani were the other actors in the movie.

The film industry and Saraswat Community lost one of its gifted film makers, a visionary director and an illustrious film personality, when he made his final journey on 15-09-1972 at the age of 65.

He will be remembered for a very long time for his prodigious contribution to the art and culture.

(Compilation from multiple sources of online services as well as from the closest family links.)

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

## Examination Results

### Congratulations to the successful students!

#### 10th Standard



**Rudra Nitish  
Bellare - ICSE -  
84.26%**



**Ruhan Paritosh  
Divgi - ICSE -  
85.66%**



**Aarti Ravindra  
Gerasappa - BA  
(Economics) -  
Distinction**

#### Graduation



**Aditi Rao,  
B.Com.,  
87.85%**

#### Post graduation



**Avantika Pandit,  
M.Ed. in Educational  
Psychology,  
Loyola  
University, Chicago**

## Guru Tattva -A Conduit for Divine Shakti

**In our ongoing series - 'SAHAVAS' -, we present a heartfelt account by  
Dr. VANDITA KALLIANPUR of how the  
Guru-shakti has always protected and guided her on life's journey**

तूच माझी माता, तूच माझा पिता  
बंधू, सखा, देवता तूच माझा  
तूच माझी भक्ति, तूच माझी शक्ति  
श्रद्धा, निष्ठा हीच पोचावि मोक्षासी

Since childhood, my parents and grandparents instilled within me certain core values that always centred round devotion. I grew up internalising those tenets and these beliefs have played an important role in moulding my character. Moreover, I was fortunate, rather truly blessed, that my family had a close association, a deep bond with our Parama Guru -Parama Pujya Swami Parijnanashram III. My devotion in the Divinity and Guru was thereby reinforced manifold. That in turn transformed into a deep abiding faith in the Guru-Shakti.

Being nurtured under the benevolent gaze of Parama Pujya of Swami Parijnanashram III paved the path of my life. Guru Swami was witness to each milestone that I have accomplished today. Be it my admission into the field of medicine, or meeting my soulmate -Vinayanand Kallianpur, or giving direction and purpose to life at every stage, it has been Guru Swami whose abundant Grace blessed me and my family all through.

I have distinct memories of attending the first Rathaotsava at Shirali Math in 1973. My Ajju (Shantaram Mankekar) would share captivating stories about our Guru Parampara and our Swamijis.

I recall a particular incident involving my younger sister. During her childhood, she used to hardly talk. My Ajju, feeling concerned and anxious about her, shared his worries with Guru Swami during one of their meetings. In response, Swamiji gently took my sister onto His lap and uttered the reassuring words, "Ullaytali Ullaytali." To our amazement, she began to speak spontaneously. Ajju always emphasized that Swamiji was our "Living God".

I also remember an incident when Guru

Swami was en route to Rishikesh. At my father's (Dr. Mohan Mankekar) request, the train was halted at Virar Station. We were overcome with immense sadness and could not hold back our tears, not wanting Swamiji to go. In response, he reassured us, saying, "Mee kuthe hii zaat naahiin. Mee sada tumchya hridayaatach asen. Doley band kara ani malaa tumchya hridayatach pahaa," meaning "I am never going anywhere. I will always reside in your hearts. Close your eyes and see me in your hearts..." I took mantradiksha from Swamiji in 1979. Swamiji used to always insist on our doing Japa sadhana regularly.

"We were very lucky and fortunate to celebrate 3 Chaturmasya vrata-s at our house in Virar . During one Chaturmas, we anticipated a turnout of 500 people, but to our astonishment, more than 1200 individuals showed up. Concerns arose about whether there would be enough food for everyone. However, Swamiji provided reassurance with the words "Saglen sama zatta," and to our amazement, the food was enough for everyone.

A life-altering experience for me occurred when, despite my strong desire to become a doctor, I fell short of a medical seat by just 2 marks, leading to immense disappointment. Upon sharing my concerns with Swamiji, he offered clear reassurance, saying, "You will be a doctor, don't worry." At that point, I had already enrolled in BSc Nursing. During Swamiji's treatment for diabetes at our home in Virar, my father's care, he would encourage me to practise administering insulin injections. With pride in his eyes, Swamiji would affirm, "Tu nakki Doctor honaar" - assuring me that I would indeed become a doctor.

## ~~~~~Parisevanam~~~~~

Surprisingly, an advertisement in the newspaper revealed that the government had established 5 medical colleges – Ratnagiri, Dhule, Nanded, Kolhapur, and Aurangabad – with the condition that candidates should be from rural areas for eligibility (and Virar qualified as a rural area at that time). I successfully gained admission. Interestingly, after my graduation, those colleges closed down due to changes in government rules. Could this be anything other than Guru Swami's blessings for me?

Swamiji sowed the seeds of seva in my husband -Vinayanand Kallianpur and encouraged him to pursue a Diploma in Mental Retardation. Subsequently, Vinay took charge of the Swami Parijnanashram Educational and Vocational Centre for the Handicapped, a realization of our Parama Guru's dream. During my husband's tenure as Principal of the Swami Parijnanashram III Vocational Centre, there were so many challenges which were resolved with the Grace of Swamiji. At times, when there was an urgent need for adequate funds, a simple prayer to Swamiji caused donations to pour in.

It was as if every episode was a clear indication of Guru Swami's assurance- "I have not gone far

away from you. I am with you in all that you do." I always used to feel that I could not do enough sadhana because of my hectic schedules at the hospital, but Parijnanashram Swamiji used to say "Jana Seva hiich Ishwar Seva. 'Pratyek hrugnat Ishwarala Bagh".

सद्योजात शान्कराश्रम हे सामोरी बसले, शङ्कराचार्यचि अवतरले

When I spontaneously wrote a bhajan during the Peetharohan Utsav of Shrimat Sadyojat Shankarashram Swamiji and offered it on his feet at Shirali, Swamiji wrote this verse in my book – Janaitvaa nijaanande, Rakshitva maam kshane kshane, Payayantam Bhaktirasam, Matru-rupam Gurum Bhaje" which is like a reassurance that our "Mauli" is always around us to protect and guide us at every step.

I have realised that if we repose complete shraddha, vishwas and nishtha in the Guru Shakti, that Divine Power will look after us and secure our wellbeing in every way. It will always guide us towards seeking moksha and help us overcome obstacles. It will strengthen atma-bal and pave the way for greater spiritual advancement and self-realisation which in turn will enable us to attain enlightenment.

\*\*\*\*\*



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## IN MEMORIAM

### **BHASKAR RAMKRISHNA KALYANPURKAR (born November 5, 1925) In his Centenary Year.**

BY HIS SON, DR ARJUN KALYANPUR

On the occasion of my late father Bhaskar Ramkrishna Kalyanpurkar's birth centenary on November 5, 2025, I wanted to share with our community some of his exceptional traits and what I learned from him. Perhaps today's younger generation may also benefit from some of these learnings.



Above all else, what I remember him for is his **unwavering honesty and ethics**. An IPS officer of the 1950 batch (Gujarat cadre) he was always punctilious to the T in his observance of all the rules and regulations of his office ... and expected all to be the same. In fact, he would bristle at the very suggestion by anyone of any corruption in his beloved IPS. His exceptional honesty led him to forego many of the benefits and perks that others took for granted, often to my mother's chagrin! His scrupulous adherence to the rules sometimes led to some amusing experiences for me – for example, I once went on a trip to Jaipur with some friends during my school days. He informed me that for our safety he had informed the local police officials there, but that I was not to accept their hospitality in any way. When we disembarked from the train, we

were stunned and slightly embarrassed to be met by an official police escort, however given his dire warnings of retribution, I insisted that my friends and I travel by autorickshaw to our destination, while the bemused police escort followed slowly in our wake! **My learning: the lasting message from him to me was not to abuse any privilege or benefit, however small, unless actually earned.**



His **dedication to service and country** always inspired me. He was the most hardworking person I ever knew and worked long hours, literally working day and night when needed. While he never hankered after recognition, he did consequently rise to the top as Director General of Police, receiving the President's Police Medal for Distinguished Service. As a large part of his career was spent as an officer of the Intelligence Bureau, he had a restricted high security phone by his bedside that could go off at any time. Sometimes a dispatch rider on a motorcycle with a sealed envelope would arrive at our door at midnight and only he had authority to receive the dispatch.



**My learning: I learnt from him the ability to work untiringly and devotedly, without expectation of reward or recognition.**

His erudition and love of western classical music made a deep impression on me, also his love of reading. He introduced me to the classics by Dickens, Kipling, Galsworthy and the great poets such as Keats and Tennyson. In my summer holidays he would drop me off at the Delhi Gymkhana Club and after a swim I would spend the day in the leather-bound (and air-conditioned!) paradise of the library. When the New York Philharmonic orchestra came to New Delhi, he made it a point to take me with him to their performance at the Siri Fort Auditorium. When he passed, he left me his collection of the nine symphonies of Beethoven, his favorite composer. **Despite the limited resources of a government officer, he opened my mind to the ideas of the world, and showed me how to appreciate the classics of western literature and music.**

While mostly a serious and thoughtful person, he had a **fun side** to him and loved to do the Times of India crossword puzzle to which he also got me addicted. In later years he enjoyed board games like Scrabble with my children who also remember him adoringly. He was an accomplished bridge player who loved his game, along with my mother. He was also a person of **deep emotion** and it was a family joke that if we watched a sad movie, he would be the first one to be in floods of tears! **This ability to express one's sensitivity and feelings, contrary to traditional expectations of masculinity, is something that he has passed on to me, and through me to my son as well.**

**A loving and caring parent.** Unlike the stereotypical strict and distant father of his time, he was extremely **affectionate and loving**, and exceptionally demonstrative and communicative of his love for me. In fact he was a big hugger and kisser, and my joke with him was that I would resist strongly exclaiming “khaad!!” whenever he was unshaven. He had no expectations of me that he expressed and was always pleasantly surprised and deeply appreciative of any achievement of mine, which made it all the more special. At my wedding he made a hilarious toast where he said that he had completely given up on his incompetent son ever finding a bride for himself and that I had totally surprised and impressed him by bringing home such a delightful girl and what is more, convincing her to marry me!

When he passed in 2008, his obituary, taken from William Shakespeare's Julius Caesar read, “His life was gentle; and the elements so mixed in him, that Nature might stand up and say to all the world, THIS WAS A MAN! “

It is my honour to dedicate an award in his memory, through the kind auspices of the Kanara Saraswat Association.

May we continue to remember and emulate him.

\*\*\*\*\*

# Kindness: The Quiet Force That Keeps the World Turning

BHAKTI ULLAL

In 1938, a young British stockbroker named Nicholas Winton quietly answered a call - not from a client, but from his conscience. On a holiday to Prague, he saw the looming danger for Jewish children under Nazi rule and started trading in hope. With no experience in rescue missions, just a heart full of kindness, he sprang into action.

In just a few months, he arranged trains, forged papers, and found foster families - saving 669 children from the Holocaust. He told no one for 50 years.

Winton's actions are a shining reminder that kindness doesn't need a spotlight. It's often quiet, inconvenient, and driven purely by love.

In a world that can feel harsh, a story like his reminds us that the human spirit, when kind, can change lives.

*As everyone's grandma would probably say, 'Kindness is not something you say. It's something you do. And when it's real, you don't need to say anything at all.'*

There's a certain thing about kindness - it rarely makes front-page news. It doesn't trend, it doesn't shout, and it seldom comes with a drumroll. And yet, if you look close enough, it's woven into the backstory of some of the most remarkable moments in the history of humanity.

World Kindness Day, celebrated every year on November 13, wasn't the brainchild of a celebrity or politician. It came quietly, in 1998, thanks to a bunch of people from Japan, Singapore, and Australia who met under the banner of the World Kindness Movement and decided that kindness deserved a little spotlight of its own. No slogans, no hashtags, but with a simple nudge: *Remember what really matters.*

Kindness isn't just an abstract noun. It's a verb. It's a thing you do; it only exists when felt. And sometimes, it changes everything.

## Why be kind?

Kindness is more than just about being 'nice.' Kindness is a superpower. And even science agrees.

Studies at Stanford University and Harvard Medical School show that acts of kindness light up

the brain - the body releases feel-good hormones like oxytocin and endorphins, lowers blood pressure, reduces stress, and even strengthens the immune system. It makes you feel more connected and lifts your mood. It is like giving your brain a free of charge spa day.

And here's the kicker: A 2021 report by the University of Sussex, stated that people who practice kindness are 25% happier than those who don't. The ROI on kindness is pretty darn unbeatable.

So, let's go back in time and across the globe, to see how a few kind acts - some so simple they seem almost accidental - ended up shifting lives, launching ideas, even saving the world.

As the quote attributed to Aesop goes, *'No act of kindness, no matter how small, is ever wasted.'*

When a mistake created a medicine

In 1928, Alexander Fleming left his lab in London for a holiday, in what can only be described as an untidy rush. When he returned, he found that a mould had killed the bacteria he had been cultivating in a petri dish.

Instead of chucking it out and starting over (which any neat scientist might've done), Fleming paused, looked closer, and decided to study it. That small act of patience - some might call it kindness toward a "contaminated" culture - led to the discovery of penicillin.

Fleming didn't hoard the credit or the formula either. When World War II broke out, he freely shared his research with American labs. By 1945, penicillin was saving tens of thousands of soldiers. Some say it has saved over 200 million lives in the decades since.

The Mysterious Donor Who Sent 32 Students to College

Dale Schroeder, a humble carpenter from Iowa, never married, never had kids, and never earned a massive salary. But he quietly saved almost \$3 million in his lifetime.

When he died in 2005, he left his entire fortune in a fund that would send poor students to college. Today, over 30 doctors, teachers, engineers, and artists call themselves 'Dale's children' - kids who graduated debt-free because of his anonymous kindness.

Dale didn't need applause or statues. He believed in giving others a chance he never had. That's kindness at its purest—not loud, not showy, just quietly life-changing.

Dale built lives, and that's a legacy no money can buy.

**Khalsa Aid: Showing Up Where No One Else Does**

Whether it's war zones in Iraq, earthquakes in Turkey, floods in Punjab, or refugees at the Polish border—Khalsa Aid, led by Ravi Singh, quietly shows up. No PR campaigns. No religious conversion. Just food, blankets, water, and hugs.

Their motto? "Recognise the whole human race as one." They've delivered relief in over 20 countries worldwide.

**A Hole in the wall that started a Revolution**

In 1999, Sugata Mitra, an education researcher in Delhi, installed a computer in a wall in a slum area – no instructions, no teachers. To his surprise, kids who had never seen a keyboard taught themselves to use it within hours. That experiment, later called the 'Hole in the Wall' Project, proved that given access and trust, kids could learn complex skills on their own.

It wasn't a planned kindness project—but the simple act of offering opportunity without judgment led to an educational movement now used in schools across Africa, Latin America, and Asia.

**The Kindness that Fed a Country During Crisis**

In 2020, when India's COVID-19 lockdown stranded thousands of migrant workers without food or shelter, Gurudwaras across the country opened their kitchens without being asked.

In Delhi alone, Bangla Sahib Gurudwara served over 75,000 meals a day, delivered to hospitals, shelters, and roadside camps. Volunteers worked around the clock, cooking, packing, and delivering meals for weeks.

No headlines. No credit-seeking. Just warmth in steel plates.

**The Dabbawalas Who Carried More Than Lunch**

Mumbai's famous dabbawalas are known for their clockwork lunch delivery system. But during the 2005 floods, they became unexpected heroes.

With local trains stalled, they walked miles through flooded streets to deliver meals—and ended up distributing food to stranded commuters, elderly people, and slum residents who had nothing.

When asked why, one of them said, "If we can bring food to offices every day, we can surely bring it to people in need."

**The Squirrel Who Showed Up Anyway**

When Prabhu Shri Ram's army was building a bridge to Lanka with giant boulders, the *Vanaras* were hauling rocks like bodybuilders on a mission. In the middle of all this heavy lifting, a tiny squirrel began rolling in sand and shaking it off onto the bridge. No one asked it to. No one expected it. It just helped in its own way.

The others either laughed or overlooked it. But Shri Ram noticed.

Amid gods, warriors, and kings, he saw this little fluff-ball helping in the way it could. He gently ran his fingers over its back in gratitude—three strokes that left stripes on the backs of Indian squirrels.

That squirrel didn't lift mountains. It didn't lead armies. It just showed up and did what it could.

Sometimes, kindness looks like that—small, sandy, slightly ridiculous... and just enough.

**So... Why Does Any of This Matter?**

Maybe it doesn't have to be explained. Maybe these stories speak for themselves.

So yes—World Kindness Day is a real thing. But kindness itself? It doesn't care for calendars.

Kindness doesn't always show up in poems and posters. Sometimes, it's in steel lunch boxes, old bank accounts, quiet carpenters, a scientist's messy lab bench, grains of sand, a child sharing the last sandwich, or a stranger handing you a bottle of water during a traffic jam.

In a world that is spinning fast—sometimes a bit too fast—kindness is the thing that slows it down just long enough for someone to catch their breath.

While kindness won't solve every problem, life shows that it can create ripples bigger than anyone expects. Sometimes, it even saves the world.

So, this World Kindness Day, maybe just notice it. Because chances are, it's happening right under your nose. And who knows? The next incredible story might just begin with you holding a door open—and someone else walking through it to light the way forward.

\*\*\*\*\*

# Hindu Calendar Tithis - Chaturdashi tithi

ANJALI BURDE

Chaturdashi tithi is the fourteenth day, the day before Poornima in the Shukla paksha and the day before Amavasya in the Krishna paksha.

The Chaturdashi of the Shukla paksha is considered to be a rikta or empty tithi hence auspicious activities like marriages, house warming and starting new business ventures are avoided on this day.

The Krishna paksha chaturdashi of every month is observed as maasik Shivratri. The devout observe a fast and offer prayers to Lord Shiva.

**Mahashivratri** is observed every year on the Krishna chaturdashi of the month of Magha. It is an important Hindu festival observed with fervor and piety. It commemorates the marriage of Lord Shiva to Devi Parvati. For those on the spiritual path this festival holds a special significance. On this night the northern hemisphere of the Earth is positioned in such a way that there is a natural upsurge of energy in the human body. To allow this energy into our bodies one has to remain awake nightlong in an upright position, hence we follow the tradition of staying awake and participating in chanting and singing bhajans in praise of Lord Shiva.

**Anant Chaturdashi** is the fourteenth day of the Shukla paksha in the month of Bhadrapada. This day is dedicated to the worship of Lord Vishnu in his Anant (infinite) form.

A legend associated with Anant Chaturdashi is found in the Mahabharata. Sushila the wife of rishi Kaundinya once saw a group of women worshipping Ananta on the banks of a river. They explained to her the importance of observing the vrata and after performing all rituals they tied a 14 knotted sacred thread around her wrist. Sushila and her husband Kaundinya settled in a town called Amravati and their life became happy and prosperous. One day the rishi noticed the sacred thread on her wrist and questioned her about it. She told him about the Ananta vrata she had performed and that their good times were because of it. The rishi was enraged and said that their good life was because of his efforts and not any so called sacred thread. He forced Sushila to take it off and threw it into the fire.

After this great misfortune fell upon them. The repentant rishi wandered in penury for many years and kept asking for forgiveness from the

Lord. Lord Ananta met him disguised as an old man and explained to him his folly. He advised the rishi and his wife to observe the Anant Chaturdshi vrata for 14 years. They both kept their promise and their lost prosperity was restored.

The Jain community observes this day after the 10 day Paryushan festival which begins on Rishi Panchami. On this day they ask forgiveness from each other by saying *Micchami Dukhdam*, which means *Please, forgive me if I have hurt you in any way*.

In Karnataka Anant Chaturdashi is observed as the Nompri festival. It also marks the end of the Ganesh Chaturthi festival with the immersion of the Ganesha idols.

**Narak Chaturdashi** : It is the chaturdashi of the Krishna paksha in the month of Ashwin and it marks the beginning of the Diwali festival.

It is believed that the demon Narakasura was killed by Lord Krishna with the help of his consort Devi Satyabhama. Narakasura had a boon that no male could kill him so he had imprisoned 16000 women of his kingdom. Lord Krishna fought fierce battle with the demon but had to take Satyabhama's help for the final blow to kill him.

After Narakasura was killed Lord Krishna freed the imprisoned women and took a ceremonial bath. The ritual of crushing a kaariti (a small bitter melon symbolic of Narakasura) with your toe, applying oil mixed kumkum (Narkasura's blood) on the forehead and taking a fragrant oil bath at dawn (abhyang snaan) is followed to this day on Naraka Chaturdashi.

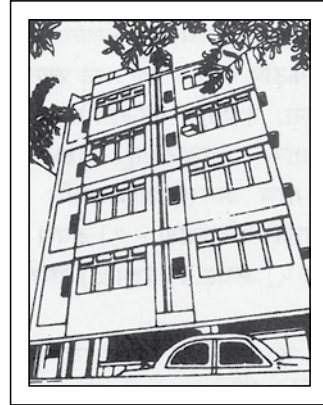
In Goa huge effigies of Narakasura stuffed with hay and firecrackers are burnt at dawn, after this people return home for the ritual bath and festivities.

This day is also observed as Kali Chaudas in the eastern states of Orissa and Bengal where Devi Kali is worshipped at midnight for having slayed the demons Shumbha, Nishumbha and Raktabeeja.

In northern India it is celebrated as Chhoti Diwali. It is a tradition to light 14 oil lamps in the evening. Lord Krishna is worshipped to commemorate his victory over the demon Narakasura.

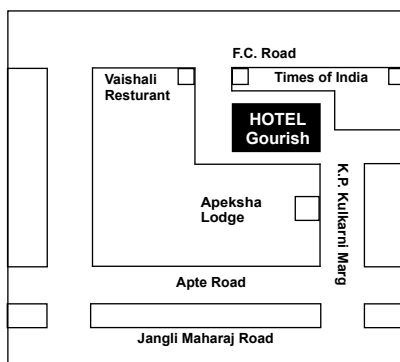
\*\*\*\*\*

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## ॥ सरलसंस्कृतम् ॥

**39.1 Fill in the blank with the correct word given in the box below.**

1. तत् विमानयानम् अस्ति ।

**That** is an aeroplane.

3. ----- कस्य पत्रम्?

Whose letter is **this**?

5. तत् ----- अम्लम् अस्ति।

That **fruit** is sour.

7. तत् ----- आर्द्रम् अस्ति ।

That **umbrella** is wet.

9. एतानि ----- प्रभाते विकसन्ति ।

These **lotuses** bloom in the morning.

11. किमर्थम् एतानि ----- वेगेन धावन्ति?

Why are these **vehicles** going very fast?

2. एतद् अपत्यं क्रन्दति ।

**This** child cries.

4. एतानि ----- मलिनानि सन्ति ।

These **pots** are dirty .

6. ----- पुष्पाणि सुन्दराणि खलु ?

Aren't **those** flowers beautiful?

8. किशोर, कृपया ----- द्वारम् उदघाटय ।

Kishor, please open **that** door.

10. वृन्दे, ----- वस्त्राणि कुत्र क्रीतानि ?

Vrunda, where did you buy **these** clothes?

12. बालकः ----- औषधं न इच्छति ।

The boy does not want **this** medicine.

छत्रम्	फलम्	वाहनानि	तानि
एतानि	तद्	एतत्	
कमलानि	एतद्	पात्राणि	

### Answers given on Page 54

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## गीर्वाणपत्रिका

### पदबन्धः

अधोदत्तपदबन्धतः 'सूर्यः' इति शब्दस्य १६  
समानार्थक-शब्दान् अन्विष्यन्तु ।

स	वि	ता	प	ची	र	मि	पू
ह	अ	थः	ग	री	स	त्रः	षा
स्नां	र्कः	ना	त	म	प्ता	प	णा
शुः	क्र	या	प	ति	श्वः	थ	जा
भ	ग	छा	नः	सा	आ	दि	त्यः
हि	र	ण्य	ग	र्भः	ला	वा	म
म	विः	र	म	नुः	जा	क	वि
गः	ख	गा	न	भा	स्क	रः	च

(उत्तराणि अन्तिमपृष्ठे दत्तानि)

### हास्यकणिका

एकदा नेपोलियनः कञ्चन वणिजम् अवदत् ।

नेपोलियनः - मम शब्दकोशे अशक्यमिति  
शब्दः एव नास्ति ।

वणिक् - इदानीम् अस्य कथनेन किं  
प्रयोजनम् ??

तत्समये एव सम्यक् परीक्षणं  
कृत्वा शब्दकोशः क्रेतव्यः  
आसीत् ।

### रुचिरा

#### कदलीफल-पूरिकाः

-चन्द्रमा बिजूर, मुम्बई

साहित्यम् - १ मध्यम-कदलीफलम्  
२ चमसपरिमितं (स्वादानुसारं वा) गुडम्  
किञ्चित् लवणम्  
गोधूम-पिष्टकम्  
भर्जनार्थं तैलम्

कृतिः - कदलीफलं मृद्रातु । तस्मिन् गुडं लवणं च संयोजयतु । मिश्रणं करोतु । मिश्रणे गोधूम-पिष्टकं  
संयुज्य पूरिकाणां कृते पिष्टं सिद्धं करोतु । वेल्लन्या आवर्तयतु । तैले निम्मज्य सम्यक् भर्जयतु ।  
एताः पूरिकाः दिनत्रयं यावत् खादितुं शक्यते । परन्तु ताः अतीव स्वादिष्ठाः भवन्ति । अतः यदा  
पूरिकाः सिद्धाः भवन्ति तदा परिवारसदस्याः त्वरितं खादन्ति एव ।



(This article is from June 2022 issue of the Girvanapatrika)

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Scan the QR code for the link

# Combating Loneliness with Your Mobile

SANJAY S. TRASY

In the electric hum of Mumbai, where the city never seems to sleep, loneliness can quietly find a place in anyone's life, especially after a major life change. But, thanks to the power of the mobile phone, overcoming that sense of isolation is more accessible and effective than ever.

## Rebuilding Social Circles with a Tap

Life often scatters friends and family across distances, but your mobile keeps those bonds close. Scheduling regular calls or video chats transforms routine moments, like an evening tea or a morning walk, into opportunities for connection. Even a simple message can reignite old friendships or maintain ties with loved ones who live far away.

## Finding New Companions

If your social circle has shrunk, use your mobile not just to reach out, but to branch out. Friendship and community apps help you meet people who share your interests, whether it is learning photography, book discussions, or playing chess. Many platforms match you with companions nearby, letting you join local hobby groups or attend events virtually and in person. These connections may spark new friendships and widen your daily world.

## Sharing Experiences and Stories

Online communities offer a place to share and listen. You are rarely the only one feeling isolated; countless others are seeking connection, creative collaboration, or simply a friendly ear. Joining forums or interest-based groups lets you swap stories, tips, and encouragement with people who understand, and sometimes, that is all it takes to lift spirits.

## Creating and Learning

Is there something you always wanted to try, or a skill you would love to polish? Mobile learning platforms and creative apps offer lessons on everything from music to digital art. Following along at your own pace, you might even connect with a virtual study group or a digital exhibition where you can showcase your creations. Every new skill builds confidence and brings more chances for social interaction.

## Expressing Yourself

Writing can be both healing and connecting. Use journal apps to pen down daily reflections, or share thoughts in anonymous communities.

Sometimes, just seeing your own feelings in words can offer relief, especially when others respond with their own stories or solutions.

## Stepping into Mumbai's Rhythm

Mumbai thrives on its diversity and constant movement. Tap into this energy by searching for neighborhood happenings or joining city specific forums and discussions. Mobile maps, event guides, and social platforms highlight local gatherings, outdoor walks, or virtual meetups. Participating, even if only digitally at first, lets you feel part of the city's endless narrative.

## Small Steps, Big Change

You do not have to transform your social life overnight. Overcoming loneliness often means taking small, regular steps: a daily message, a short video call, joining one new group, or starting a creative project. Each action, powered by your mobile phone, gently rewires routine isolation into a web of connection and possibility.

To help you get started, here are some popular free apps that can enhance your social connection, creativity, and overall wellbeing, through your mobile phone. **Calm**, with around 10 crore users, offers meditation, breathing exercises, and sleep stories to foster relaxation. **Meetup**, with about 6 crore users, helps you find local hobby groups and social events to meet like-minded people. **Insight Timer** has 2 crore users and provides thousands of guided meditations and nature sounds for calmness. **Spotify Free**, boasting 50 crore users globally, gives access to a huge selection of music and podcasts to uplift your mood. **AllTrails**, with 50 lakh users, helps you explore nearby nature trails and parks to connect with the outdoors. **Canva**, used by around 10 crore people, is a simple tool for digital art and creative expression. **Headspace Free**, with about 7 crore users, offers guided mindfulness and meditation exercises for mental clarity. Finally, **Duolingo**, with 50 crore users, lets you learn new languages in a fun and interactive way, opening doors to fresh social possibilities. Using these apps can turn your mobile phone into a versatile companion in overcoming loneliness and enriching your daily life.

In the vastness of urban life, a simple device in your hand can become the bridge between solitude and belonging; one notification, one conversation, and one new connection at a time.

\*\*\*\*\*

# Super-foods – L

ANJALI BURDE

Let us explore a few super-foods that begin with the letter L.

**Lemon and Limes** are citrus fruits that grow on small shrubby trees. Although the names are used interchangeably limes and lemons are different. Lemons are bright yellow, oval and slightly bigger in size while limes are rounder, smaller and greenish yellow in colour.

While both are used primarily for their juice, limes and lemons have other culinary uses. Lime pickle is a very common item found in Indian homes. The outer rind is grated and used to flavour cakes, puddings and even soups and salads. Lemon juice contains soluble pectin hence it is added to jams to give them the jelly like consistency.

What qualifies lemons as a super-food is the presence of Vitamin C in good amounts. Vitamin C is an anti-oxidant and immunity booster. Lemon juice stimulates the production of digestive juices thus helping the body to absorb nutrients effectively. It also helps in maintaining good heart health as it lowers cholesterol and maintains blood pressure.

The citric acid present in lemons prevents the formation of kidney stones. It also enhances iron absorption and thus prevents anemia. It is thus advised to consume iron rich foods along with lemon juice.

Lemon juice also boosts collagen production in the body and helps in maintaining a healthy skin and protects joints.

**Lemon grass** also called Malabar grass is an aromatic herb which has culinary as well as medicinal uses. It is called gavati chaha in Marathi and is known as takka tana to us amchis.

The leaves are commonly added to tea and they provide a distinct and pleasant aroma. The bulbous stem of the plant is very commonly used in Thai cuisine to flavour soups and curries.

Lemon grass decoction helps in improving digestion, it is also known to lower bad cholesterol and thus support heart health. Lemon grass tea also improves metabolism and can help in maintaining weight. It can also relieve symptoms of cold and cough.

A related species of lemon grass called citronella is used to extract an oil which has mosquito repellent properties. This variety however does not

have culinary uses.

**Lentils** are related to the bean and legume family but are small in size. Moong, masur, udad are the common lentils used in Indian cuisine. In India the term lentils is also loosely used for any split pulse or legume (dals) which are usually paired with rice and are daily staples across all Indian cuisines. Lentils and rice together complete each other's protein profile making it a complete and nutritious meal.

In the Western and Mid-eastern countries lentil generally refers to what we call masur in India. Lentils are an excellent source of protein and fibre. They are also a good source of B vitamins, potassium, iron and polyphenols. The presence of these nutrients make them good for diabetes management, improving cardiovascular health and reducing oxidative stress.

Besides traditional Indian dals, lentils are also used to make stews, soups salads and curries.

Lentils can also cause abdominal gas but this can be reduced by soaking or sprouting them before cooking. This makes them easy to digest and also increases their nutritional value.

Sharing a recipe of **Akkha masur masala** which a popular dish from Kolhapuri cuisine especially for the vegetarians.

**Ingredients:** ½ cup whole masur soaked for 2 hrs.

1 large onion	½ inch ginger grated
5 cloves garlic crushed	
2 tbsp oil	1 tsp jeera
a generous pinch of hing	
2 tsp Kashmiri chilli powder	1 tsp dhania jeera powder
¼ tsp garam masala	Salt to taste
For tempering: 2 medium spicy green chillies	
6 cloves garlic	½ tsp jeera
½ tsp Kashmiri chilli powder	1 tbsp ghee
Chopped coriander for garnish	2 tsp lemon juice

**Method:** Pressure cook the soaked masur with 3/4<sup>th</sup> cup water for 2 to 3 whistles on medium flame. Finely chop the onions. In a deep pan heat the oil, add the chopped onions and fry well till the onions turn a golden brown. Add the grated ginger and crushed garlic, saute well for few minutes. Add

the Kashmiri chilli powder, dhania jeera powder and hing and stir for half a minute. Add half a cup of hot water and cook for few minutes. Add the cooked masur, salt to taste and bring it to a boil. Add water if needed to get a thick consistency. Lower the flame and allow it to simmer for about 10 minutes. Keep stirring in between.

Coarsely crush garlic and green chillies. Heat the ghee in a small tempering pan. Add the crushed mixture and fry till it becomes lightly

golden. Switch off the flame add ½ tsp jeera and ½ tsp chilli powder. Pour the tempering over the dal. Cover the pan and let it rest for a few minutes. Squeeze some lemon juice, garnish with chopped coriander, and serve the masur curry with rice or jowar bhakari .

**Note:** Use Kolhapuri kanda lasun masala (2 tsp) if you have, instead of the other powdered spices mentioned. You can also use sprouted masur to prepare this dish.

## HERE & THERE

### Bengaluru Local Sabha

- On 31st October, Samoohik Devi Anushthana was performed on the occasion of tithi-wise janma divasa of HH Swamiji. On 13th November, on the occasion of Samaradhana of Parama Puja Vamanashram Swamiji and date-wise Janmadivasa of HH Shrimat Sadyojat Shankarashram Swamiji, sadhakas recited Shri Guruparampara Charitra Pathana and performed Samuhika Guru Pujana which was followed by Bhashya Pathana and Ashtavdhana seva.
- HH Swamiji's visit: Sadhakas were blessed with the visit of HH Swamiji from 7th to 12th November. On 8th November, there was swagat dharma sabha. Sadhakas were blessed with ashirvachana by HH Swamiji which was followed by Mahapuja, Shri Paduka Puja, Tirtha Vitarana and Shri Bhiksha Seva. HH Swamiji performed Shivapujana and there was Ashtavdhana seva thereafter. On 9th November, Prarthana Varga children welcomed HH Swamiji with a tableau – Karthikotsav- Janmakathavali of Lord Subramanya. This was followed by Paduka puja, Tirtha vitaran and Shri Bhiksha seva. During this period, sadhakas participated in various other events; bhajan seva by bhajan mandalis and sambhashan session conducted by Geervana Pratishtha varga. On 12th November, sadhakas recited the niropa geet and HH Swamiji departed after Niropa upadesha.

*- Reported by Saikrupa Nalkur*

### Vile Parle – Vakola Sabha

Our Sabha celebrated the Janmādīwas of our Sadguru Param Poojya Swami Sadyojat Shankarashram on 31st October 2025 (Tithi) and on 13th November 2025. On both occasions, Devi Anuṣṭhāna was performed. Many of our Sādhakas wholeheartedly participated in these events. On Thursday, 13th November 2025, our Sabha also observed the Online Samarādhana of the Śaṣṭha Sadguru of our Śrī Guruparamparā, Swami Vāmanāshrama, at Mangalore. The programme commenced with Stotra chanting. As it was also the Janmādīwas of our Swamiji, our Sādhakas offered Bhajans.

In his short address, guest speaker Shri Vittal Rajgopal Bhat explained three verses from the Deepanamaskār and beautifully highlighted important events, achievements, and inspiring anecdotes from the lives of both our revered Swamis. The programme was compered by Smt. Padmini Balse.

*- Reported by Shrikar Talgeri*

### Saraswat Mahila Samaj

#### Celebrating 108 years of the Saraswat Mahila Samaj

For 108 years, the Saraswat Mahila Samaj has embodied the spirit of service. On September 13th, members gathered at the Balak Vrinda Education Society Hall to celebrate the Foundation Day - honouring not just the milestone, but a remarkable legacy of compassion and commitment.

After the welcome by Geeta Balse, President Shrikala Vinekar reflected on the Samaj's enduring journey. Hon. Secretary Nivedita Nadkarni presented a month-by-month chronicle of the year's activities, while Treasurer Kalindi Kodial detailed the financial status, the various donations received and the assistance provided as medical aid, educational support, and distress relief.

The chief guest was Shubhada Burde (née Ameeta Nagarkatti), a dedicated educator who has spent decades integrating hearing-impaired children into society. Her heartwarming stories of the profound lessons learned from her students and their families left the audience deeply moved. She concluded by reading "Heartprints," a poignant poem



about leaving traces of kindness and empathy wherever we go—a perfect reflection of the Samaj's own mission.

After a tea break, the Dancing Dolls took centre stage. Eight talented women from Saraswat Colony, Santa Cruz - Rekha Chikermane, Madhu Bajekal, Sonali Betrabet, Malati Bijoor, Surekha Kodikal, Kalpana Hemmady, Kamala Kalianpur, and Anjani Telang – presented the timeless compositions of maestro O.P. Nayyar, rightly titled 'Ishq Rhythm'. The show-stealer? A magnificent life-size hand-crafted thermocol horse that drew gasps of delight and will be remembered for years to come. Other creative props throughout the performance made it an unforgettable spectacle.

The programme ended with a vote of thanks by Bhakti Ullal.

### Navratri & Kojagiri Celebrations

On October 11th Navratri and Kojagiri were celebrated at Gamdevi hall. Padmini Bhatkal welcomed guests resplendent in festive colours, with a soulful Ganesh Vandana.

Emcee Bhakti Ullal introduced the program before Geeta Balse led a heartfelt smaran to Ma Shakti, with all the ladies joining in. Shobha Marballi presented a beautiful kathak recital - a touching tribute to the recently departed Vidya Baindur.

Laughter filled the air during the moon-themed "Chand Charades & Pictionary" led by Nivedita Nadkarni and Nandita Sirur, followed by the Navratri Tambola hosted by Leena Kotwal and Nandita.

Later, after a dance performance by talented sisters Jyoti Gokarn and Vijayalakshmi Kapnadak, everyone joined in garba dancing to peppy Navratri tunes. Delicious snacks and Suman Kodial's vote of thanks concluded an enjoyable evening.

- Reported by Bhakti Ullal

## CLASSIFIEDS

### OBITUARY

Smt Sunanda Mangesh Balwally d/o Sumitra and Seshgiri Masurkar and m/o Sujata Pandit left for her heavenly abode on Thursday 6th November 2025 at the age of 95 yrs at Mumbai. Lovingly remembered by Sujata, Suresh, Sameer, Keya Pandit & Niranjana, Swati, Disha and Kavya Kaushik and her friends.

## DOMESTIC TIDINGS

### Thread Ceremony

Nov 09 : Tanay Yennemadi (s/o Varsha and Sujay Yennemadi) at Karla Math.

### OBITUARIES

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

Sept 23 : Veena Ganesh Chandavarkar of Nashik, at Mumbai.

Sept 25 : Sulabha Suresh Dhareshwar (80) at Borivali, Mumbai.

Oct 01 : Sheela Nadkarni (80) at Bengaluru.

Oct 04 : Gaurang Ashok Hattangdi (39) at Vancouver, Canada.

- Oct 18 : Gurudutt Nadkarni (88) at Bengaluru.
- Oct 18 : Anant Upponi (39) at Bengaluru.
- Oct 18 : Kishore Dinkar Kalyanpur (88) of (Kanara House Matunga) at Dahisar.
- Oct 20 : Pramod Pandit (77) at Bengaluru.
- Oct 22 : Neela Chaitanya Balsekar (86) at Mumbai.
- Oct 22 : Dr Suresh Mukaddap (92) at Santacruz (West), Mumbai.
- Oct 23 : Muktha Gurudas Kumble (80) at Bengaluru.
- Oct 29 : Sudhir Kombrabail (66) at Bengaluru.
- Nov 01 : Priya Pramod Balwally (72) at Mumbai.
- Nov 06 : Sunanda Mangesh Balwally (95) Mumbai.
- Nov 12 : Manohar Dattatray Hattangadi (84) at Richboro, Pennsylvania, USA.

### Answers to सरल संस्कृतम् –

#### Exercise 39.1 -

- |           |           |             |             |
|-----------|-----------|-------------|-------------|
| 1. तत्    | 2. एतद्   | 3. एतत्     | 4. पात्राणि |
| 5. फलम्   | 6. तानि   | 7. छत्रम्   | 8. तद्      |
| 9. कमलानि | 10. एतानि | 11. वाहनानि | 12. एतद्    |



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