

Kanara Saraswat

A MONTHLY MAGAZINE OF THE KANARA SARASWAT ASSOCIATION

APRIL 2026

Wishing all our readers



NAVREH
KASHMIR



BOHAG BIHU
ASSAM



SAJIBU NONGMA PANBA
MANIPUR



CHETI CHAND
SINDHI NEW YEAR



BAISAKHI
PUNJAB



CHAITRA NAVRATRI
PAN INDIA, GUJARAT



VISHU
KERALA



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TAMIL NADU

YUGADI
KARNATAKA

GUDI PADWA
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Kanara Saraswat

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Donations Received

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Medical Relief Fund

Shri Raghunandan Hemmady ₹ 75,000/-
(In m/o Mrs. Aarati Raghunandan Hemmady towards Medical Aid for Cancer Patient)

KSA Centenary Educational Refundable Grants

Dr. Jayesh Bellare ₹ 2,50,000/-
Mrs. Deepa Bangalorekar ₹ 2,50,000/-
(In memory of their parents Smt. Shalini and Prof. Sidhanand Harite)

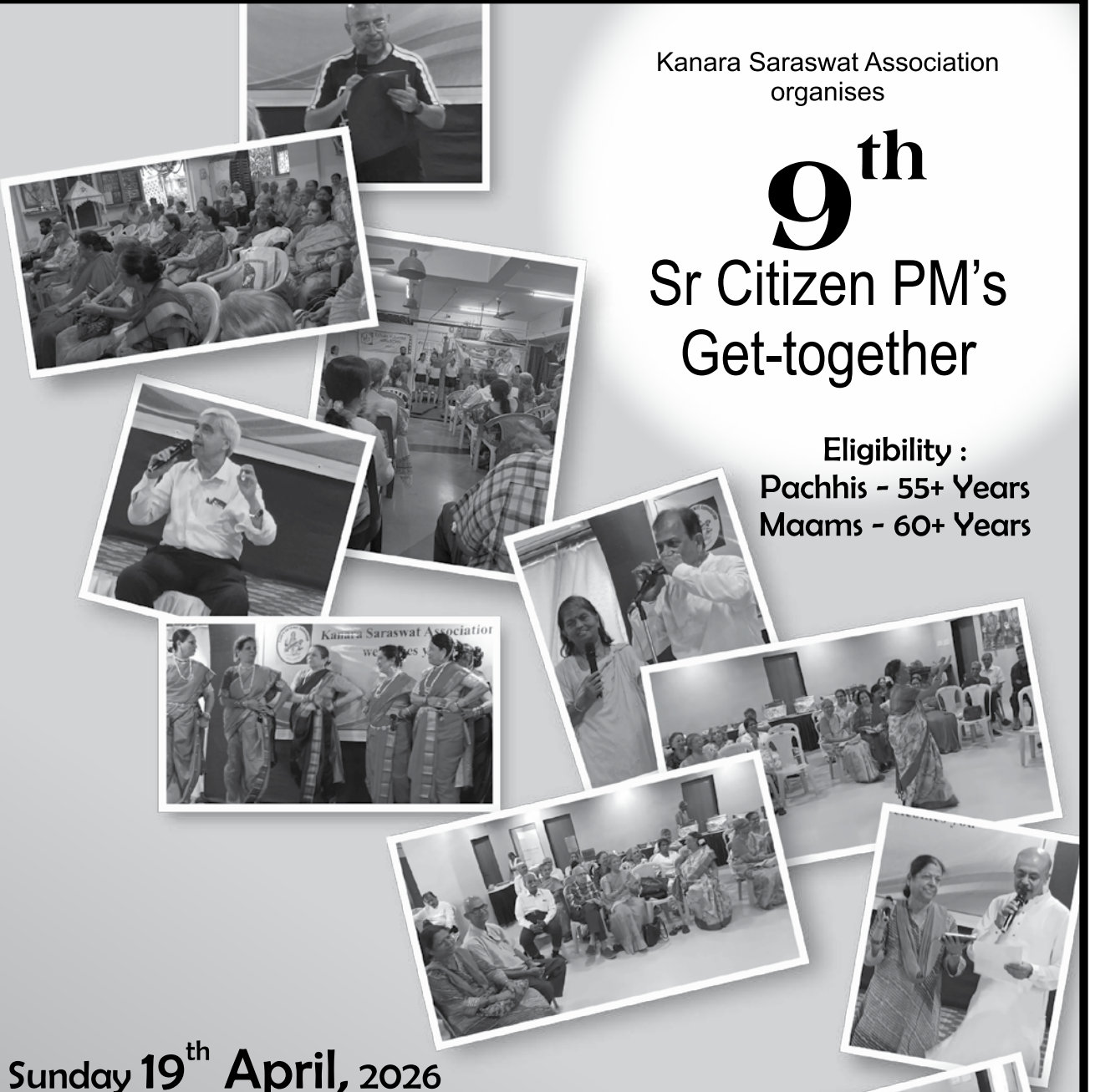
Emergency Medical Relief Fund

Donation from Estate of
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Kanara Saraswat Association
organises

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



Sunday 19th April, 2026

Morning 9.30 am onwards
Shrimat Anandashram Hall,
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Lots of fun and frolic including
Dance, Music, Childhood Activities,
Quiz, Games followed by
a sumptuous lunch

Contributory
Lunch :
FREE
FOR MEMBERS
350/- per head
for non members

Ashwini Prashant
(Hon. Secretary - KSA)

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



From the President's Team

We find ourselves living in an era marked by profound geopolitical transformation. Across continents, conflicts, economic realignments, energy volatility, technological disruptions, and shifting alliances among major powers are reshaping the global order. In such a deeply interconnected world, no nation remains insulated. Developments thousands of miles away ripple swiftly through financial markets, supply chains, and social systems — touching lives here in our own beloved Bharat.

India stands today at a defining moment. Global tensions, particularly in West Asia and among leading world powers, have heightened uncertainty in energy markets and trade routes. For a nation that relies significantly on imported energy, such fluctuations test our economic resilience. Inflationary pressures, currency movements, and supply chain recalibrations remind us that stability must be built consciously and protected diligently.

Yet, history teaches us that within every period of turbulence lies the seed of transformation.

India's balanced and mature foreign policy has earned admiration on the global stage. By nurturing constructive relationships across diverse regions — the West, the Middle East, Russia, and our Asian neighbours — India has upheld strategic autonomy while remaining an engaged and responsible global partner. Increasingly, our nation is seen as a bridge-builder in a polarized world. This stature is not incidental; it flows naturally from our civilizational ethos of dialogue, coexistence, and mutual respect.

Simultaneously, the world's pivot toward technology-driven growth presents India with unprecedented opportunity. Our leadership in digital innovation, artificial intelligence, pharmaceuticals, manufacturing, and entrepreneurship has drawn global recognition. As supply chains are reimagined and nations seek reliable partners, India emerges as a compelling destination for collaboration and investment. The vision of Atmanirbhar Bharat is not inward-looking; it reflects strategic preparedness anchored in global engagement.

For our Chitrapur Saraswat community, these changing times resonate deeply with our own legacy. Ours is a community shaped by education, enterprise, adaptability, and ethical conduct. Across generations, we have embraced change with resilience — excelling in industry, banking, academia, and public service. The very qualities that sustained our forebears — foresight, integrity, and a spirit of service — will guide us through contemporary challenges as well.

The disturbances in geopolitical climate offers valuable lessons. First, economic prudence is indispensable. In an environment of uncertainty, thoughtful planning, diversification, and disciplined financial management are essential — whether for families or enterprises. Long-term vision must prevail over short-term reaction and second, innovation and knowledge must remain central to our aspirations. Nations that invest in research, skill development, and technological advancement shape their destinies. Likewise, individuals who commit to continuous learning secure relevance and growth. Let us inspire our youth to pursue excellence in science, entrepreneurship, public policy, and emerging fields that define the future.

While global headlines often emphasize conflict and uncertainty, a quieter yet powerful narrative of transformation unfolds within India. Investments in infrastructure, digital connectivity, renewable energy, and advanced manufacturing are laying the groundwork for sustained growth. Our demographic dividend — a young, dynamic population — holds immense promise if guided with wisdom and opportunity.

For our community, this is a moment to strengthen networks, mentor emerging leaders, and support initiatives in education, healthcare, and social welfare. Collective progress endures far beyond individual achievement.

As we reflect upon global developments, let us not yield to apprehension. Instead, let us respond with clarity, preparedness, and optimism. Periods of transition have historically paved the way for new leadership and renewed purpose. India is poised to play a defining role in shaping the evolving world order — provided we remain united, forward-looking, and steadfast in our values.

Let us reaffirm our commitment to excellence in our professions, integrity in our conduct, and service to society. The world may be turbulent, but with wisdom, resilience, and shared purpose, we can transform challenges into stepping stones.

Kishore Masurkar

KSA-CSN BUSINESS NETWORKING CONCLAVE

BENGALURU – on Saturday, 18th April, 2026

Venue:- Galaxy Club - next to WTC buildings

Brigade Gateway Residences, 26/1, Dr. Rajkumar Rd., Malleshwaram, Bengaluru.

Time: 8.45 am to 2.45 pm

An excellent opportunity to meet Bhanap Entrepreneurs, exchange information, updates about your Products/Services, share connects and help mutual growth.

ROUND TABLE BUSINESS NETWORKING

We will organise "1WithMany" Table Meets such that each member is able to meet most of the attending Bhanap Entrepreneurs.

Pre-registration is mandatory. Use link or scan QR code below to register and pay your participation donations.

Participation Donations **Per attendee** for Bengaluru Conclave:

₹1000/- for KSA Members / ₹ 1500/- for non-members

Per attendee for BOTH Conclaves - ₹ 1750/- for KSA Members / ₹ 2800/- for non-members

Benefit of Member Rates for Conclave would be facilitated only for those paying KSA membership fees on/before Close of Registrations on 10th April, 2026.

Members joining after 10th April, 2026 would be eligible for Member Rates for ALL future CSN events post the Conclave.

<https://forms.gle/ksCNawXkQWwkm4Y89>

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Scan QR Code to Register your attendance for the Conclave



Scan QR Code from your payment app to Pay Participation Donations / KSA Membership Fees

Registration and payment of participation donations is mandatory.

Once you pay and register, you would be added to the whatsapp group of participants for intra-member interaction and exchange of mutual information. Event details would be regularly posted on the group.

Membership is very nominal and payable once in a lifetime

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b) Life Member ₹ 5000

c) Spouse (of existing Patron/Life member) Category ₹ 3000

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Membership Form is available for download on KSA Website

The Editor's Column

Dear Readers,

Around this month, last year, I had written about the Met department predicting the La Nina effect. And it came true with the rains having an extended run across India. This year, it's a rather grim forecast of the El Nino phenomenon, wherein intense heat waves have been forecast all over the country, effectively delaying the onset of the monsoons. Let us all hope and pray that El Nino causes minimal inconvenience.

Although we all celebrated Yugadi and Gudi Padwa last month, for our cover story, we decided to feature it and talk about the various ways in which it is celebrated all over our country. So we invited Vittal Rajagopal Bhat to give us a Saraswat perspective, while our team member, Anjali Burde, has written on the manifold celebrations.

We bring you a report on H.H. Shrimat Sadyojat Shankarashram Swamiji's visit to the IIM - Jammu. He delivered a spiritual discourse on 'Sampradaay' to the students and faculty, who were present in large numbers.

KSA-CSN had its first conclave of 2026 on 15th March, where 28 participants representing diverse age groups, industries, and backgrounds exchanged ideas and built meaningful connections. We have a report on it by Megha Bhat.

Maj. Gen. B.N. Rao writes in his inimitable style in his monthly Military Musings column, wherein he dwells on the 1971 war and other aspects, including the indomitable fighting spirit of young officers in the Indian Army.

KSA-CSN also conducted its popular 'Mulaqat' last month. As everyone would be aware, this programme features interviewing a prominent aamchi personality. This time, it was Vinay Tonse being interviewed by Rajiv Kallianpur. Do read the extensive report. Incidentally, Vinay Tonse will be taking charge this month as the CMD of YES Bank. Our congratulations and best wishes to him.

Jaidev Chandavarkar's California Notebook is an interesting narration on how the city of Thousand Oaks came into being, almost 44 years after it was named so.

The Born Free column by Bharat Savur is on the dangers of ultra-processed foods. He also shares tips on what foods to avoid.

Bhakti Ullal's Earth Uncovered, this time, is all about the Catatumbo lightning - do read this enlightening piece (pun intended).

Preserving traditions in modern times - Metamorphosis or Osmosis - is the question posed by Dinesh Tallur in a very interesting and thought-provoking article.

Anjali Burde's bandwagon of Superfoods is reaching closer to its destination. This issue features the superfoods Q and R, with a healthy ragi cake recipe at the end.

Our Junior Editorial Committee member, Paartha S. Ray, brings us the history of the railways in India. Do read part one in this issue.

Parisevanam has a report by Krishnanand Mankikar on the release of the new compilation of the Chitrapur Sunbeam and the formation of a new editorial team.

Indukanth Ragade's article on water management at the micro-level in cities and towns is worth reading and implementing in practice by all our readers.

The editorial team is very happy that the number of contributions in Konkani is slowly but surely increasing. We hope that many more readers will be inspired to put pen to paper and share their contributions in the coming months.

Happy reading until the next issue.

Ramkishore M. Mankekar

YUGADI - A Saraswat Perspective

V. RAJAGOPAL BHAT

Our community ushered in Yugadi, the Hindu new year, on 19th March, 2026. For the benefit of our readers, we invited Vittal Rajagopal Bhat to provide his perspective, which should be very informative for our readers. We also have an extensive article by Anjali Burde on how this festival is celebrated across the various States of India. – Editor.

There are three-and-a-half most auspicious Muhurtas and Yugadi is one of them, the others being Dussarah, Deepavali and Akshaya Tritiya (this is half). We, Saraswats, observe Yugadi according to the lunar calendar. Hence the name: Chandramana Yugadi.

Mythology says that Brahma did (कृत) creation on this day and inaugurated the Krita Yuga. The coronation of King Shalivahana was on Yugadi and, to commemorate it, he started the era known as Shalivahana Shaka. During Sankalpa in Sandhyavandan, we invoke his era daily.

Shri Rama's triumphant return from Lanka along with Mother Sita was on Yugadi, it is said.

We say Yugadi Paraba, paraba being a corrupt variation (अपभ्रंश) of the Sanskrit word Parva (festival). We also say Yugadi Paadvo, paadvo being a corrupt variation of the word Pratipada, the first day (tithi) of the bright fortnight (Shukla Paksha) of the month Chaitra.

Often, among GSBs, Yugadi is referred to as Samsar Padvo, its true original being Samvatsara (year) Pratipada.

On Yugadi it is customary in every Hindu household to take early morning, a pinch of a Neem-jaggery mixture, sugar replacing jaggery at times. In Kannada this mixture is called Bevu Bella. We, Saraswats too, follow this custom.

Apart from its health benefits it is symbolic of life that lies ahead - not roses and roses all the way, but a mixture of joy and sorrow.

On Yugadi it is also customary to read the Almanac or Panchang and listen to the Bhatmam telling us what is in store for us in the new year.

Often a Satyanarayana Vrata precedes Panchang Vachan. The function is rounded off by serving

Panak Panvar - the former being a heady refreshing drink made of water, ginger, pepper and sometimes lemon and the latter, a Pachdi, being an exquisite medley of many ingredients (like grated coconut, raw mango, daal, cumin, mustard seeds, curry leaves, chillies, etc.). Sliced seasonal fruits also are served.

The Saraswat menu for lunch has Dalitoy, Tendle-Bibbe Upkari, Kadge Phodi (fries of raw jackfruit and breadfruit) etc., not forgetting a Paayasam (Madgane, Sagu Kheeri, Shevayya Kheeri etc).

The four Yuga-s began ages ago, so how come the word आदि every year? It signals self-renewal, beginning of a new chapter in our lives, mending bruised relationships with greetings, adopting a forgive and forget policy and starting the New Year with a clean slate.

I close this short article with Yugadi greetings to all the readers and their near and dear ones, wishing them all health and happiness! Jai Shankar.

Vittal Rajagopal Bhat, 84, hails from a priestly family in Vittal. An M.A. in Philosophy from Bombay University, he was Editor for the Chitrapur Sunbeam for almost 30 years.

For many years, until February 2022, he was the official Dharmapracharak of Shri Chitrapur Math. His mail ID: vrbbhat40@yahoo.com

Sudoku April-2026									Level - Medium									
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Solution on page 10

YUGADI – How it is celebrated across India

ANJALI BURDE

Yugadi or Ugadi is made up of two words namely yuga - meaning an era and adi - meaning a beginning. Hence the day marks the beginning of a new era or the new Hindu calendar year. It is celebrated on the first day of the first month which is Chaitra, i.e. Chaitra Shuddha Pratipada. This year we celebrated it on 19th March.

It is believed that Lord Brahma began creating the Universe on this day. On this day a new Samvatsara, which is a cycle of 60 years, begins. There are 60 Samvatsaras which get repeated every 60 years and are identified by their unique names. The Samvatsara that began on Yugadi this year is known as 'Parabhava'.

As per Hindu mythology it was on this day that Lord Vishnu appeared in his Matsya Avatar, the first of his 10 incarnations. Also, according to another legend, during the cosmic churning of the ocean or the Samudra Manthan, the Moon (Chandra Dev) emerged marking the beginning of the lunar calendar which is mostly followed as the traditional Hindu Calendar.

In Karnataka, Andhra Pradesh and Telangana this day is celebrated as Yugadi, and in Maharashtra as Gudi Padwa.

It is known as Sanvatsar Padvo in Goa. The Sindhi community celebrates this day as Chetti Chand, the birthday of Lord Jhulelal.

Kashmiri Pandits observe it as Navareh. It is believed that Devi Sharada blessed the land with wisdom and knowledge after the sage Maharshi Kashyapa reclaimed this land from floods. The land named Kashir in honour of Kashyapa is what we know today, as Kashmir.

The tradition in Kashmir is to fill a tray with various items like raw rice, wheat bread, silver coins, dried and fresh flowers, an odd number of walnuts, a bitter herb called wye, pen and ink pot, a mirror, new almanac and a paper scroll of Devi Sharada. The tray is covered and kept overnight. On the day of Navareh, the tray is uncovered and the whole family takes darshan of the tray the first thing on waking up.

Each item in the tray has a special significance, rice and silver coins represent our daily bread and wealth, the bitter herb represents the challenges of daily life, the pen and ink for learning and

wisdom, the almanac to accept and move with changing times, the mirror for introspection and the deity's scroll as the universal constant.

Each family member tosses a walnut into the river as a mark of thanksgiving. Turmeric and saffron infused rice is then offered to Devi Sharada and Her blessings are sought.

This day also marks the beginning of the Chaitra Navratri that is widely observed across North Indian states which is celebrated by worshipping the Mother Goddess over nine days and concludes with Ram Navami on the ninth day.

Yugadi is a spring season festival which also heralds the harvest time. Spring cleaning of homes is followed by decorating the doorsteps with rangolis and placing torans made of marigold flowers and mango leaves on the entrance door. The flowers and fresh mango leaves signify growth and positivity.

It is a tradition in Maharashtra to hoist a Gudi which is a symbol of celebration. The Gudi consists of a small silver or brass pot placed upside-down on a wooden pole, and adorned with a silk cloth, a garland of marigold flowers, a bunch of neem leaves and a string of sugar candy (batasha). This decorated pole is then hoisted outside the door or sometimes on windows, and a puja of the Gudi is performed by offering prayers, aarti and naivedya.

Nowadays small table-top gudis are available in the market, with space constraints in city homes these tiny gudis are good way to make young children aware and keep up the traditions.

Neem leaves hold a special significance on this day. It is believed that consuming neem leaves before anything else on this day keeps one healthy and free from disease throughout the year.

In Andhra and Telangana, a similar version called Ugadi Pachadi is prepared using jaggery (sweetness), neem flowers (bitterness), tamarind (sourness), raw mango (tanginess), pepper (spicy) and salt which represent happiness, hardship, challenges, surprises, frustration and balance in life respectively. This dish is a metaphor for the diverse experiences of life and a reminder that all these phases need to be accepted with equanimity.

With festivals also comes feasting, sharing and partaking traditional dishes on this day is also an

integral part of the celebration. In Maharashtra shrikhand-puri, basundi or puran polis are prepared on this festive occasion.

Obbattu or Holige, a dish very similar to puranpoli is prepared in Andhra, Telangana and Karnataka. Other dishes prepared are pulihora (tamarind rice), raw mango rice and payasam.

Newly arrived seasonal fruits consisting of watermelon, jackfruit, mango and other local fruits are offered as naivedya.

Cultural programmes such as music and dance recitals are also organised.

In some regions of Maharashtra, young women and men dressed in traditional finery, take out processions to the accompaniment of drums and cymbals. The traditional lezim dance is performed. Nowadays, women riding motorbikes, decked in traditional nine-yard sarees and jewellery and wearing the traditional pheta on their heads, are also seen in these Gudi Padwa processions. It is time for fun and revelry.

May this Parabhava Samvatsar bring good tidings, happiness, good health peace and prosperity to all!!

अमृत सद्य उद्दाक

शर्मदा शतानंद शुक्ल

उद्दाको एक एक थेंबु
जगांतु कित्ले अमूल्य आस्ता.
आम्गले दाह शांत कोर्नु तनाक मनाक दिता तृप्ति
आनि कर्ता आम्का स्वस्थ आनि प्रशस्त

सर्व पशु- पक्षी, क्रीमि-कीटक आनि
मनुष्याक जग्गुक उद्दाकचि आधार,
कृपासिंधु गंगाधराने आम्का दिल्लिले
एक उत्कृष्ट उपहार, हे अमृत सद्य जलधार.

वर्षा ऋतुचो मुसळधार पावसु
तागलेंचि सृष्टी आनि दिव्य दृष्टीचो चमत्कार,
सुककीले आनि थक्कीले धरणीक
तुषार प्रोक्षण कोर्नु उद्भवता निसर्गाचे साक्षात्कार.

जलवृष्टि ने संवृप्त जाल्लेलि झाड
दिताति आम्का फल, फूल, धान्य, खाद्य आनि पालन,
ताज्जे सेवनेने आरोग्य वृद्धि जाता आनि
संतुष्टी चे अनुभूती जाता कोर्नु निरंतर जल सेवन.

मंत्र सहित देवार्चन आनि अभिषेकाने
उद्दाके जाता परिवर्तन, तीर्थ रुपाने ग्रहण कर्तना
धन्य भाव प्रकट कर्ता आम्गले हृदय आनि मन.
उद्दा शिवाय हे जगची ना
आनि उद्दा शिवाय कोणै जग्गुक शक्यची ना.

गोमातेक पिवैलले उद्दाक
दुग्धरुपाने आम्मि स्वीकारताति,
माड्या रुक्काक पिवैलले उद्दाक,
नार्ली उद्दाके रुपाने आम्मी प्राशन कर्ताति.

उद्दाके उपलब्धतेतु कळना
आम्का ताज्जे महत्व,
ताज्जे अभावांतु आम्का अनुभव जाता
उद्दाकी किम्मत, तथ्य आनि तत्व.

सर्व शक्त सर्वेशाने आम्का दिल्लेले
एक विशिष्ट देण हे उद्दाक,
अनगत्य संदर्भांतु अपव्यय कर्नाशि ताज्जे सदुपयोग
कोर्चे शपथ आम्मि घेव्या सद्याक.

Sudoku April 2026			Solution			Level Medium		
4	5	2	7	1	8	9	3	6
8	9	1	4	6	3	2	7	5
3	7	6	9	5	2	4	8	1
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9	1	4	8	2	7	6	5	3
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7	2	5	1	3	6	8	9	4

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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 (pmkurve@gmail.com) Tel: 908-616-1497.**

Obituary - Girish Heramb Kulkarni



Girish Heramb Kulkarni was born on August 27, 1948, in Shimla, India, to Heramb Suryakant Kulkarni and Indira Heramb Kulkarni (née Sashittal). From Thailand, where he delighted in childhood adventures and learned to speak Thai, to The Scindia School in Gwalior, and studying Chemical Engineering in UDCT in Bombay, Girish's early life was marked by curiosity and leadership. He later earned his MBA from the University of Rochester, beginning a lifelong journey of courage and exploration, which included becoming a Certified Public Accountant, among other accomplishments. In 1976, he married Dr. Anjali Adur, the love and light of his life. Together they built a warm, welcoming home in Ohio, raising their daughters Meenal and Tara to believe in limitless possibility. Brilliant and endlessly inquisitive, Girish was master raconteur, devoted friend, exceptional self-taught cook, consummate philomath, and the joyful heart of every gathering. He loved books, travel, conversation, and above all, his family, who were his greatest pride and deepest joy. He passed as he lived - surrounded by love.

Girish is lovingly remembered and profoundly missed by his devoted wife, Anjali; his beloved daughters, Meenal and Tara; his cherished sons-in-law, Chetan and Sachin; and his adored grandchildren, Keshav, Aarav, and Leela Patil, who were his abiding joy.

IN LOVING MEMORY OF

GIRISH BASRUR



02.05.1968 - 27.01.2026

FONDLY REMEMBERED AND DEEPLY MISSED BY :

ANUPAMA BASRUR (WIFE), JAIDEEP (SON), SANDEEP (SON),
KUMBLE PRAKASH RAO (FATHER-IN-LAW), KUMBLE JYOTHI (MOTHER-IN-LAW),
FAMILY AND FRIENDS.

MAY HIS SOUL REST IN PEACE.

H.H. Shrimat Sadyojat Shankarashram Swamiji delivers a spiritual discourse on "Sampradaay" at the Indian Institute of Management, Jammu

The Indian Institute of Management, Jammu hosted a spiritually enriching guest lecture by H.H. Shrimat Sadyojat Shankarashram Swamiji, at the Mandapam, IIM Jammu Auditorium on Saturday, 14 March 2026. The lecture was organized in collaboration with Anandam - The Centre for Happiness, an initiative dedicated to nurturing well-being, mindfulness, and value-based learning among students and faculty. Prof. B. S. Sahay, Director, IIM Jammu, presided over the programme.

Delivering a deeply reflective and spiritually elevating discourse on the theme Sampradaay, Swamiji illuminated the profound essence of tradition as a living and dynamic stream of wisdom that connects generations through knowledge, discipline, and inner awakening. He explained that Sampradaay is not merely a continuation of rituals or customs but a sacred lineage of knowledge and values transmitted through the Guru-Shishya Parampara, nurturing both intellectual growth and spiritual awareness. Swamiji elaborated that while modern education equips individuals with the skills required to succeed in the external world, the wisdom embedded in spiritual traditions guides individuals towards inner balance, clarity of thought, and compassionate action. Through Sanskrit chants and insightful reflections, he spoke about the deeper meaning of tradition and described Sampradaay as a living technique through which knowledge, experience, and values are meaningfully transmitted across generations.

Drawing parallels with management and life practices, He highlighted how the Guru-Shishya tradition represents a time-tested method of learning through experience and guidance. He also shared practical insights on understanding situations with clarity and finding balanced solutions in life. During the session, Swamiji demonstrated simple yet powerful breathing practices such as belly breathing, Bhastrika, and diaphragmatic breathing, explaining how these techniques help calm the mind, enhance focus, and promote inner happiness and well-being. Emphasizing the timeless relevance of India's spiritual heritage, He noted that traditions endure not through rigid preservation but through conscious understanding and sincere practice. Encouraging the younger generation to embrace this wisdom, He remarked that our traditions offer profound knowledge and values that must be passed on to future generations.

Prof. B. S. Sahay, Director, Indian Institute of Management, Jammu, mentioned that it was a matter of great privilege for the institute to host Swamiji and interact with the students and faculty staff, of IIM Jammu. He remarked that the teachings and spiritual work of H.H. Shrimat Sadyojat Shankarashram Swamiji hold profound relevance for the younger generation and inspire students to take pride in the nation's rich cultural heritage while contributing meaningfully to society. He concluded by expressing heartfelt gratitude to Swamiji and Shri Chitrapur Math for



blessing the IIM Jammu community with their presence and wisdom.

Earlier, introducing Shri Chitrapur Math and the spiritual legacy of H.H. Shrimat Sadyojat Shankarashram Swamiji, Cmde Chaitanya Shiroor highlighted the rich heritage and spiritual traditions of the Math and the enduring Guru-Shishya Parampara that continues to guide the community across generations.

Following the session, an engaging interactive session and Q&A was held where students interacted with Swamiji and sought insights on various aspects of tradition, spirituality, and contemporary life. Swamiji also interacted personally with participants. During his visit, He toured the IIM Jammu campus, including the Nalanda Library and smart classrooms, and planted a Rudraksha sapling in the courtyard arena, symbolizing spiritual growth and environmental consciousness.

Letters to the Editor

Dear Editor,

I wanted to express my appreciation for publishing the article on "My Shelter for Strays" in your (February 2026) issue. The selfless work done by Mr. Kishore Kumar Mangalore and his daughter Ms. Shweta for stray dogs, is truly inspiring.

Their dedication touched my heart, and I have contributed Rs. Fifty thousand to their cause via NEFT. I hope this encourages others to support their noble cause. Thanks for highlighting such remarkable work. Keep inspiring stories like these coming!

K. V. Ubhayabharathi

W/o Shri. Halady Maruthy Rao

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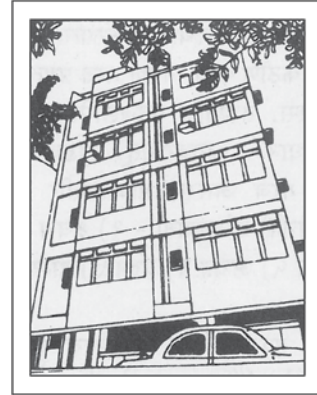
Jogfalls/ Mookambika Temple/

Chitrapur Community Mutts



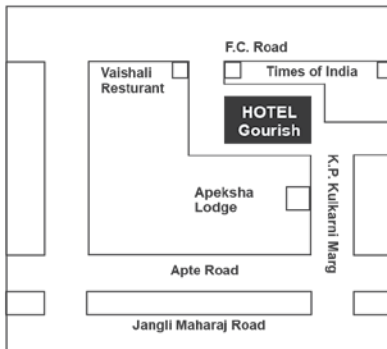
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KSA-CSN Conclave 2026 at Mumbai

MEGHA BHAT

Sunday, 15th March 2026 was the day when a lively group of amchi entrepreneurs converged at Talmakiwadi, in Mumbai for the KSA-CSN Conclave - the first of 2026 - for an exciting and captivating business networking event.

The conclave, which drew about 28 participants representing diverse age groups, experiences, and industries, created a unique platform for professionals to showcase their offerings, exchange ideas, and build meaningful connections. Before the official proceedings started, attendees were able to mingle and reconnect over breakfast.

The event flagged off with our customary Sabha Prarambha Prarthana.

Representing the KSA leadership, Mahesh Kalyanpur – KSA Chairman, Uday Gurkar – Vice President KSA and Kishore Masurkar – President KSA spoke to the audience, emphasizing the value of cooperation, community support, and group development.

They emphasized the importance of establishing solid business ties within the community by discussing recent projects and experiences within the KSA network.

The tone for the day was further set by CSN co-initiator and Hon. Jt. Secretary (CSN), Gautam Amladi addressing the participants, beginning with taking the CSN Oath, where participants reaffirmed their dedication to community development, mutual aid, and ethical networking.

With a brief introduction about WHY CSN networking and its activities, appreciating the participating members for their dedication to be present there, thanking them and acknowledging the support of Sadanand Savanal and Vipul Bondal, in this journey, the formal activity began in full swing.

Structured networking rounds, facilitating mutual interaction, which were created in a "1WithMany" format, constituted the main focus of the conclave. Each participant had the chance to introduce themselves, showcase their company, and succinctly state their "ASKs" and "GIVEs" during seven networking rounds. Every

participant was given equal visibility thanks to this structured format, which also kept discussions focused and fruitful.

It was very impressive how, many different types of businesses were represented at the conclave. Financial services, IT and AI solutions, eco-friendly products, handcrafted goods and embroidery, corporate and institutional training programs, animal care products, voice-over artist services, homestays, and social entrepreneurship initiatives were among the many industries represented by the entrepreneurs. The networking process was enhanced by this diversity, which allowed participants to consider partnerships outside of their immediate industries.

Midway through the networking sessions, a tea break offered a much-needed break for casual discussions, enabling participants to go deeper into possible partnerships that had been sparked during the earlier rounds.

Participants gathered for lunch and open networking after the last rounds of networking, where many conversations naturally continued. By now, a number of relationships had started to take shape, with participants sharing ideas for partnerships and referrals.

Attendees' reactions were overwhelmingly positive. Participants were genuinely excited about how many significant connections they had formed in such a short period of time. Even after the conclave ended, there was still a lot of energy and excitement, and the WhatsApp group soon filled with messages expressing gratitude and appreciation as well as thoughts on the day's accomplishments.

Many participants noted that the format promoted clarity, focus, and mutual support among entrepreneurs, characterizing the event as both productive and inspiring. In addition to enhancing professional networks, the conclave reaffirmed the community's collaborative spirit.

Everyone left the event with a "Dil Maange More" feeling, eager for more opportunities to connect, collaborate, and grow together. This sentiment was

Cont'd on page 20

The Fighting Spirit

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

Major R.D. Law (later Brigadier, VrC) and I together attended the year long Staff College course at Wellington in the Nilgiris, in 1971. By July that year, more than half of our course was over and we were looking forward to receiving our posting orders by September. We were blissfully enjoying the salubrious summer hill climate even as a lot of hush-hush activity was going on in the army. Given the developments taking place in East Pakistan, we all knew that something was brewing because key unit personnel people were being recalled from leave, we heard of the cancellation of an odd training course, units were being brought up to strength and equipment deficiencies were being made up speedily. Special Military trains were moving in the night. The signs of preparation for battle in full swing. War clouds were gathering on the horizon.

Maj. Law was an Armoured Corps officer; a tank man. He was suddenly taken off the course and whisked away to Ahmednagar on 'operational immediate' basis to raise a new Independent Armoured Squadron and I lost touch with him briefly after that. I was hoping that I too would get posted to an active formation in the war zone and God heard my prayer. On the evening of 3rd December 1971, even as I was reporting at Chotan in Rajasthan to the Headquarters of 330 Infantry Brigade, which was then a part of 11 Infantry Division, in the Barmer Sector of the Western Front, we were bombed by Pakistani aircraft returning from their pre-emptive air strike on Uttarlai airbase. It signalled the start of the 1971 Indo-Pak war which ended with the liberation of Bangladesh and India taking over 93,000 Pakistani prisoners of war.

In the Western desert sector, 11 Infantry Division was deep inside Pakistan fighting its way towards Hyderabad city in Sind. The leading elements had temporarily halted at Naya Chor, just short of the commencement of the green belt. And lo and behold! It was here I met Maj. R.D. Law again. His armoured squadron had been attached to my

brigade for a special operation. However the war came to a halt at that juncture with India declaring a unilateral ceasefire.

Col. Dharam Raj Singh of 17 Raj Rif (Sawaiman) very graphically narrates the story of 6 (Independent) Armoured Squadron.

"6 (Independent) Armoured Squadron (later part of 75 Armoured Regiment), one of the Indian tank units completed its raising on 13th November 1971 at Ahmednagar. Immediately thereafter, it moved to its battle location in Jaisalmer Sector.

"The Squadron reached Jaisalmer on 01 December 1971. Since most officers and men had been milked from other armoured regiments, they were yet to be drilled into a cohesive team. The officers of the squadron forming part of Major Law's team were:-

- Captain A.K. Bhatia - Second in Command.
- Lieutenant Ved Pal Singh Dahiya - Troop Commander.
- Second Lieutenant K.R. Bhadbade - Troop Commander.

"Even though war was imminent, most tank crews had yet to remove the insignias of their original units. Old loyalties take time to die. As such they still stuck on to what they had learnt in their previous units. The squadron was in throws of initial teething problems that normally plague new raisings. Requisite governmental orders, authorizing the raising too had yet to arrive. Consequently, the squadron found it difficult to draw the much needed spares, fuel and ammunition. To sort out these problems, the Squadron Commander liaised with everyone that mattered, but in vain. As a last resort Major Law sent an 'Unfit for War Report' to the Division. Fortunately, he found a patient listener in Colonel Dev, the Colonel General Staff of 12 Infantry Division. He arranged for him to meet the GOC and explain his problems. The shocked General got into 'direct control mode'. He bulldozed his way through all resistance to meet the squadron's needs. And just as well.

“An exercise was organized for initial running-in and the first oil change of its new tanks. This was also the first opportunity for Major Law to exercise his command. The squadron commenced its exercise on 1st December. Constant intervention and coaxing by Major Law to sort out inter-personal issues also formed its part. The art is known only to those who have raised new units.

“They reached Tanot the next day i.e. 2nd December 1971. The same day, Lieutenant Dahiya had to be evacuated to Military Hospital, Jodhpur. He had acute piles, the bleeding variety.

“On the morning of 4th December, the squadron was ordered to move to Kishengarh to be launched towards Rahimyar Khan. It formed part of 30 Infantry Brigade.

“However that night, i.e. 4th / 5th December 1971, the Battle of Longewala happened. About four kms short of Kishengarh, the Squadron was ordered to change its axis of advance by 180 degrees and head for Longewala. It reached Longewala after last light and harboured inside the area defended by 17 RAJ RIF (Sawaiman) for the night. The tanks had done approximately 160 kms of move on track under battle conditions. They had just completed their initial running in. Its crew too were now fully integrated for battle on the morrow.

“On 8th December 1971 the Squadron was grouped with 6/5 Gurkhas to assault its objective. The attacking Companies of the unit (‘A’ and ‘D’ Companies) were led by Major D.S. Drall and Major J.S. Hamal.

“Major Law’s squadron joined them at the assault line. Though the H-hour was still 5 minutes away, the troops were ready in the forming-up-place. Major Law came on the radio to obtain a ‘Ready for Assault Report’ from his leading tanks. He was surprised to hear Lieutenant Dahiya’s voice among those who reported. The officer had just deserted from Military Hospital, Jodhpur to join the squadron in action. It was almost H-hour and there was no time for further questions. The Squadron Commander asked the officer to ‘see him’ during the reorganization stage of the battle after the actual assault had been executed.

“6/5 GR with 6 (Independent) Armoured Squadron attacked and captured the objective.

Large amounts of arms and ammunition abandoned by the enemy were also captured. Thereafter the combat group started reorganizing itself. Soon, a lone figure jumped out from one of the tanks and approached the Squadron Commander’s tank. Major Law peeped out of the cupola to find Lieutenant Dahiya before him.

“Maj. Law enquired from him how he happened to be there, when he should have been in MH Jodhpur? Lieutenant Dahiya gave his explanation and reasons to leave the MH without orders. The reason for his desertion was “How could I show my face to my ancestors and my village?” His village had enjoyed a long military tradition. The officer desired to avoid a loss of face before his ‘kith and kin’. Thereafter Lieutenant Dahiya joined every attack that the Squadron launched. The last one was on 9th December 1971 at B.P. 638. After that he had to be forcibly evacuated back to MH Jodhpur since he was suffering from excessive loss of blood. Lieutenant Dahiya escaped punishment for being AWOL from the hospital on recommendation of Maj. Law, his Officer Commanding. The desertion was not cowardice. The officer had returned to rejoin his unit in the battlefield.

“The CO, MH is reported to have gone to Dahiya’s sick bed personally and exonerated him for the offense: telling him not to do it again. Accepting his fault, the officer agreed. However CO, MH returned to ask once again, “Are you sure you will keep your word”? Though weak due to loss of blood, Dahiya shouted ‘No Sir’: forcing the doctors and nursing staff of the ward to burst out in laughter.”

Lt. Dahiya is but one example of the praiseworthy, indomitable, fighting spirit of our young Indian Army officers.

The squadron had also been baptised by fire and a raw, brand new, raising had been woven into a battle hardened fighting unit in a very short time. The stories of valour and successes in war scripted the squadron’s name into the regimental history books. Thanks to exemplary leadership in war.

After the war, a regrouped 330 Infantry Brigade (my formation) was left to hold on to the entire Pakistani occupied area whilst the majority of 11 Infantry Division units returned to their

permanent locations. The armoured squadron was also left in location to support the brigade. 330 Infantry Brigade held the captured areas till the delineation talks with Pakistan were completed a year later.

After the brigade had settled into its new role, the units were given some time to regain command and control and make up their equipment and ammunition requirements. The troops also deserved a little well earned rest.

The Brigade Commander, Brig. Gurjit Singh Randhawa, of the Sikh Regiment, then decided to invite the commanding officers to Gadra Road in the makeshift Brigade Officers' Mess for an informal Sunday brunch. Maj. R.D. Law drove up in his battle tank at high speed and suddenly slewed around and came to an abrupt halt in front of the mess entrance; the tank tracks churning up a virtual sand storm. The thick cloud of sand descended on the mess building and everybody in it. R.D. Law jumped out of the cupola with a big naughty grin. His black beret and bushy moustache covered in sand, he cheerfully greeted everyone.

Everybody cursed RD Law as they brushed of the sand from their persons. The Commander was livid because he had to wash out his hair and beard a second time that morning. However, the Commander also had a good laugh later as we raised our beer mugs to say 'cheers'.

After all, we had won the war!

**A Home
Away from
Home
Visit
Nashik Holiday Home**

Cont'd from page 17


evident as participants left with new connections, possible collaborations, and renewed motivation.

The KSA-CSN Conclave effectively illustrated the value of organized networking in creating deep connections and empowering local businesses. It was a positive beginning to the 2026 Conclave series and established a solid framework for subsequent meetings.

Thank you Team KSA-CSN and those volunteered to make the event a grand success. Please note that your efforts are acknowledged and highly appreciated.


The next Conclave is scheduled for 18th April 2026 in Bangalore and I sincerely request everyone who can make it, to attend. And one never knows where the next big business opportunity is hidden.

Apparently, a popular proverb states that "the journey of a thousand miles begins with a single step." Requesting Bhanap Entrepreneurs to take that step and join and participate in KSA-CSN activities to grow and help grow.



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A 'Mulaqat' with Vinay Tonse

KSA-CSN Team

It was very heartening to see the entire hall packed, despite their being an interesting ICC T20 World Cup match. This showed the popularity of our Guest, Vinay Tonse.

Hemant Kombrabail, the emcee, spoke in chaste Konkani, which was appreciated by many in the audience.

As has been our practice, the program commenced with the Sabha Prarambh Prarthana recited by Prashanti Bhat.

Our President Kishore Masurkar was unable to be present in person; however, given his strong commitment and support for KSA-CSN, he joined the Mulaqat Online. He also addressed the gathering online and apologised for his inability to be present in person. On behalf of the Kanara Saraswat Association – CSN he welcomed all those present in the hall and online. He said that he was very keen to be present especially for Vinaymaam, who has more than three decades in the banking industry; who recently retired as the MD of the largest bank in India; State Bank of India and would soon be taking over as the Chairman and Managing Director of Yes Bank.

The esteemed guests, Vinay Tonse, Durgesh Chandavarkar, Arun Mavinkurve and Rajiv Kallianpur, the anchor, were welcomed with floral bouquets.

Our Chairman, Mahesh Kalyanpur formally welcomed all and briefly spoke about the Kanara Saraswat Association and CSN. He encouraged participation in the KSA activities through memberships and donations.

Our Vice President Uday Gurkar thanked all the dignitaries for accepting our invitation. He then spoke about how the CSN initiative was started to encourage Bhanap Entrepreneurs. He said the concept of Mulaqat was an initiative to enable entrepreneurs to learn from the experiences of successful business and professional leaders.

Hon. Jt. Secretary (CSN), Gautam Amladi led the CSN oath; an oath to encourage and support Bhanap Entrepreneurs. He then shared with

the audience the way in which CSN functions in keeping this oath. He also explained how every Bhanap could lend a helping hand for Bhanaps in Business or profession by introducing Bhanap Business owners to join the platform and also to help spread the good word about KSA-CSN's initiative.

Vinay Tonse kept the audience spellbound with his great sense of humour when answering the questions asked by Rajiv Kallianpur. Firstly, he acknowledged and complimented all the members of the KSA committee for the work they all have been doing and the distinguished members of our community. He expressed his pleasure to be there; since this was being planned for more than a year but his frequent travelling did not make it happen. He mentioned that he was proud to be born a Bhanap because our community had produced a positively disproportionate numbers of stalwarts in every area. The number of branches under his span of control during his tenure as the MD was 23,000 with a business of Rs.1 lakh crore. He attributed his development and growth to following the Eklavya school of learning – learning through observation. Another area that contributed to his growth and success was sports; cricket which helped him learn about team and situational leadership, while archery which he participated at national level trained him to be focussed. He practised what he calls the 3 I's style of management – Inclusive, Immersive and Invisible. He shared how this style of management enabled him to bring down the NPAs of a particular branch from 73% to single digits.

He then answered all the questions posed by the members of the audience with utmost humility and humour.

Hemant Kombrabail expressed gratitude to all those who had contributed to the conduct and success of the event. The event concluded with Smita Mavinkurve reciting the Sabha Samapti Prarthana, which was followed by refreshments.

CALIFORNIA NOTEBOOK

A glimpse of what it is like to live in California

JAIDEV CHANDAVARKAR

The story of Thousand Oaks



The city of Thousand Oaks celebrates the beauty of giant oak trees. The photograph here captures one of the more magnificent ones. When this tree was young and was the

“new kid on the block” in the 1820s, the entire Conejo Valley was covered by about 3,000 of these magnificent trees. A hundred years later, in the 1920s, the number of oaks most likely declined. When developers held a contest, in 1920, to decide on a name for a future city to be built just outside the limits of the city of Los Angeles, the contest was won by a 14-year-old boy, Bobby Harrington, who won a bicycle for coming up with the name “Thousand Oaks” for the future city. That future arrived 44 years later, when the city was formally incorporated on September 29th, 1964.

The city has grown around these noble oaks. The tree that you see in the photograph above is in the heart of downtown Thousand Oaks – the shopping and business district – and is within walking distance of City Hall. Gracefully designed apartment buildings have grown up around this tree. Elegant shopping complexes with fancy French bakeries are just yards away. A sitting area was created just at the foot of this ancient tree, so that people who wander through the downtown area can buy a chai latte and sit in the shade of Grandmother Tree and bask in her presence. All this took careful urban planning so that none of the buildings would overshadow the dominance of green trees in the city’s skyline.

There are other interesting local historical tidbits about Thousand Oaks. Did you know that the lion in the Metro-Goldwyn-Mayer’s “roaring lion” logo was from Thousand Oaks? A little-known fact, but true. His name, predictably, was Leo, and he was one of several lion actors from Lion Farm in Thousand Oaks. The Lion Farm was opened in 1927 by Louis Goebel as a support facility for Hollywood

studios. Louis used to work for Universal Studios, running their animal facility that trained animal actors for movie roles. However, Universal decided to close the animal facility, and Louis, unwilling to give up his chosen profession as an animal actor trainer for Hollywood studios, moved to the Conejo Valley and opened the Lion Farm.

Five of the Universal Studio lions formed the nucleus of his initial collection of animals. But that was just the starting point. Soon a wide variety of exotic animals were obtained, trained, and rented to the studios for use in films. It became the premier training ground for Hollywood animal actors, and a home for retired lions, when they became too old to act and their careers in the movies came to an end.

Jungleland became a hit with film goers who wanted to see the animal actors they loved on screen, in real life. Crowds from Los Angeles and Hollywood flocked to see Goebel's performing jungle animals. It did not take long for movies and directors from the motion picture industry to discover the Conejo Valley's beauty and to use the Conejo Valley as a place to film on location. "Tarzan," and "The Adventures of Robin Hood" were filmed here.

One more tidbit from local history. Chitra and I first stumbled upon this tidbit when the city was celebrating its 50th anniversary in 2015. The Thousand Oaks Library hosted an exhibition of photographs by the locally famous photographer, Ed Lawrence, who made a career out of documenting the early days of the Conejo Valley. Included as part of this exhibition were photographs of Cardero, a lamb who preferred the company of sheep dogs to his own kind. Cordero ate from a food bowl shared with the sheep dogs and even posed for photographs with the sheep dogs. Inspired by these strange but true events, photographer Ed Lawrence and his friend Gerald Halweg created the book “The Lamb That Wanted to be a Dog” for children.

When you visit LA, don’t miss Thousand Oaks! See you next month!!

Email: chitransai@gmail.com

Beware of ultra-processed foods

BHARAT SAVUR

Do we consume food – or does fast food consume us? This might seem like serving paranoia on a platter, but all this business buzz around ultra-processed food (UPF) causes brain fade or brain fuzz. Your resistance caves in to the hounding TV commercials and newspaper ads and advertorials. Welcome to the club that believes “Dieting is easy. I have done it a hundred times.”

Carlos Monteiro, a nutrition and health expert at Brazil’s University of Sao Paulo is a pioneer and leader amongst them. Back in 2009, Monteiro maintained, “Ultra-processed foods are formulations of substances derived from foods. They contain little or no whole foods and are typically enhanced with colours, flavours, emulsifiers and other cosmetic additives.”

In 2019, (the year of the Covid pandemic and perhaps the reason his experiment didn’t get the exposure it deserved), Monteiro backed his theory with practice. And established what nutrition and health experts hold as the gold standard on the subject. He had held that “people who eat lots of UPFs have a higher risk of heart disease, obesity, cancer, asthma, depression and other illnesses,” His critics and the concerned MNCs (multi-national companies) dismissed this as ‘observational’ and vague. The burden of proof was non-existent in any case.

This experiment was the clincher. Twenty people were fed either ultra-processed or unprocessed food for two weeks, then the opposite for the next two weeks. Those eating UPFs gained an average of nearly a kilo, while those on the unprocessed diet shed the same amount. Weight loss or gain occurs over a longer time-frame. Hence, the one kilo lost or gained in 30 days is dramatic and leaves no doubt that UPFs are neither fish nor fowl. Just plain foul. My advice: Bunk that junk.

We are dieticians by default. My mother had suffered a stroke in her middle age (she lived half a life with her left side paralysed) and I was declared ‘hypertensive’ around the age of 40. Heart specialist Dr. Pillai prescribed a papad-free, pickle-free diet. And Shalan took the precaution one step further. She cooked the same food we had earlier, but with one simple yet significant change – without oil/ghee. That was a good 10 years before our Fitness for Life book was launched.

Almost the first question from press to public after the launch was “How do you cook without oil?” First, by journalists who reviewed the book.

And then by the readers who had just read it. We had struck oil. Shantha, the head of the Dietetics department of the Catering College in Mumbai, posed the same question, and requested a demonstration. We had done so in the past, but to accommodate 27 catering college students in our comparatively tiny kitchen was a first in every sense. But it was a big hit.

Mother Nature has provided us with a unique system of physiological internal plumbing. A system that both scientists and accountants would agree is the best in the world. The latter would apply the FILO (First In Last Out) method to account for the food and liquid you consume every day. Let’s navigate this system from a nutritionist’s point of view. The stomach is the ‘inventory controller’ of the consumed food and fluid. And it follows the FILO method – as an inventory manager would put it. FILO is fundamental as a measure of holistic health.

Over 75 per cent of our body is fluid. Any effort, especially exercise, drains this element. A volume weight loss is temporary at this stage. As fresh fluid/food soon fills in the blank/body bank.

Non-veg food is harder and heavier to digest. Man has neither the required carnivorous teeth nor acidic juices to naturally digest meat. Hence, it takes around 36 hours to digest and eliminate it from the body. So, please limit this pleasure to, may be, two meals a week. Avoid red meat. Fish and chicken are a better choice. And observe a balanced diet.

Moreover, keep a three-hour gap between a non-veg meal and exercise. Vegetarians can commence after two hours, but they too need to watch their diet. Traditional vegetarian food lacks the protein required. Add soya and paneer to compensate.

ICMR: A diet for the day: 2000 calories
~100 g of fruit
~85 g of pulses, egg and meat
~35 g of nuts and seeds
~27 g of fats and oil
~250 g of cereals
~300 ml of milk or curd
~400 g of vegetables

The Sky That Never Sleeps

BHAKTI ULLAL

Where Night time brings on Fireworks

Imagine a place on Earth where the night sky doesn't sleep—where darkness doesn't dominate after sunset, but instead glows, flickers, and dances with electricity so frequently that it's nicknamed *nature's strobe light*. You have just witnessed the Catatumbo Lightning, the most electrifying show on the planet.

Far from the dazzling lights of any city, high above Lake Maracaibo in northwestern Venezuela, a natural spectacle unfolds that's so extraordinary it has baffled scientists and captivated adventurers for centuries. This is Catatumbo Lightning (or *Relámpago del Catatumbo* in Spanish), a phenomenon where the sky erupts with brilliant bolts of lightning almost every night of the year—a visual symphony in the heavens that seems, at times, almost supernatural.

As twilight deepens and night approaches, something remarkable happens: a storm begins to brew—again.

And on many nights, for up to nine hours straight, the sky crashes with lightning strikes at a rate so intense it would make your camera's long-exposure setting blush. In peak months, as many as 28 flashes per minute can light up the horizon, painting the darkness with bursts of electrifying brilliance.

When Geography Decides to Get Dramatic

For scientists and meteorologists, Catatumbo Lightning is not just a pretty light show—it's a puzzle born of unique geography and weather choreography. The phenomenon occurs where the Catatumbo River meets Lake Maracaibo, a location shaped like a giant amphitheatre surrounded by mountain ranges. Warm, moisture-laden winds from the Caribbean Sea rush inland, collide with cool air descending from the Andes Mountains, and are trapped in this basin-like bowl.

The resulting collision forces warm air upward, creating towering thunderclouds that grow restless with electrical charge. When the tension becomes too great, lightning blazes across the sky in dazzling arcs.

This nightly storm maker doesn't play by the usual rules. Globally, lightning tends to strike over land during midday or afternoon. Catatumbo's bolts mostly flash across the water under the curtain of night—a reversal of the norm as if nature decided electricity looked best in the dark.

Lightning, Lore, and a Lake full of Stories

To the locals who grow up with this spectacle, it's almost part of the furniture of life. Villagers living in stilt houses, fishing on the lake, or tending small gardens are so accustomed to the nightly electrical dance that outsiders look on with awe while they barely bat an eye.

Nature's reminder that Wonder isn't finished yet

Yet, for all its wonder, the Catatumbo Lightning carries danger. With such a high frequency of strikes—250 flashes per square kilometre annually and millions of bolts dancing overhead—fishermen in small boats must respect the power of the storms. Despite its beauty, it's a reminder that nature's splendour can jolt and jar, unpredictably and ferociously.

Scientists still debate exactly why this phenomenon persists with such regularity. The most widely accepted explanation points back to that unique blend of geography and climate—the eternal loop of warm, moist air and cool descending winds. But some researchers have proposed that gases like methane from nearby swamps might play a supporting role by enhancing the electrical charges in the atmosphere.

Indeed, in 2010, scientists were stunned when the lightning storm went silent for months—a rare event that raised alarms about shifting weather systems. It returned just as mysteriously, stirring questions about how fragile even the most formidable natural wonders can be in the face of global changes.

One of the most delightful aspects of Catatumbo Lightning is that it connects people across the globe—not just scientists and travellers, but storytellers, artists, and dreamers. Imagine describing a place where night glimmers like daytime, where clouds orchestrate a nightly light show more enthralling than fireworks, and where the universe seems to remind us that Earth itself is a theatre of wonders waiting to be explored.

Perhaps that's why people who witness it never forget it—like a story too electrifying to be ignored, because some nights, even darkness gets a spotlight, inspiring one to whisper, 'If the Earth can put on a show like this, just think what else it could be hiding.'

Preserving traditions in modern times - Metamorphosis or Osmosis?

DINESH TALLUR

The topic is seemingly clichéd and has been written about probably a zillion times by people from different geographies, religions, ethnicities, and demographics and with vastly diverse scholastic perspectives, but it still holds relevance today.

In an age where technological advancements are transforming our lives at an unprecedented rate, it's natural to wonder if ancient traditions still hold relevance. With artificial intelligence, machine learning, and the internet of things revolutionizing the way we live, work, and interact, it's tempting to dismiss traditions as outdated and impractical. However, this perspective overlooks the profound wisdom and value embedded in these age-old practices.

The False Dichotomy between Tradition and Modernity

The notion that tradition and modernity are mutually exclusive is a false dichotomy. Many people view these two concepts as antagonistic, with tradition being seen as rigid and unyielding, while modernity is perceived as progressive and enlightened. However, this binary opposition is misleading. Tradition and modernity can coexist, and it's possible to appreciate the benefits of both.

The Scientific Rationale behind Traditional Practices

One of the primary concerns of modernity is that traditional practices are often devoid of scientific rationale. However, this assumption is based on a limited understanding of the underlying principles and mechanisms that govern these practices. In reality, many traditional practices have been developed over centuries, taking into account the natural world, human psychology, and the environment.

For instance, the practice of observing fasts on specific days, such as Ekadashi, has been a cornerstone of Indian tradition for centuries. While some might view this practice as mere ritualism, the reality is that fasting has numerous health benefits, including detoxification, improved digestion, and increased mental clarity. Modern science has validated the benefits of intermittent fasting, including ketosis and autophagy, which are essential for maintaining cellular health.

The Benefits of Traditional Practices

Every traditional practice, whether it's a ritual, a custom, or a cultural norm, has a deep-rooted rationale behind it. Take, for example, the practice of eating with one's hands. While some might view this as unhygienic or uncivilized, the reality is that eating with one's hands allows for a more intimate connection with the food, and the sensory experience of touch can enhance digestion and satisfaction.

Similarly, the practice of blowing the conch shell, a common ritual in many Indian temples, is not just a symbolic gesture; it also has a scientific basis. The vibrations produced by the conch shell are believed to have a profound impact on the human mind and body, promoting spiritual growth and well-being.

The Importance of Understanding the Context

To truly appreciate the value of traditional practices, it's essential to understand the context in which they evolved. Many of these practices were developed in a time when the natural world was the primary source of inspiration, and the rhythms of nature were closely observed and respected. By understanding the historical and cultural context of these practices, we can gain a deeper appreciation for their significance and relevance.

The Need for a Compendium of Traditional Practices

Given the vast array of traditional practices and their benefits, it's surprising that there isn't a comprehensive compendium that documents these practices and their scientific rationales. Such a work would provide a valuable resource for those interested in understanding the intersection of tradition and modernity.

A compendium of traditional practices would need to be interdisciplinary, incorporating insights from science, anthropology, sociology, and cultural studies. It would also need to avoid oversimplifying complex practices, instead providing a nuanced understanding of their significance and benefits.

The predicament of preserving traditions in the modern era is a complex one, but it's not insurmountable. By understanding the scientific rationale behind traditional practices and appreciating their cultural significance, we can find ways to integrate these practices into our modern lives. A compendium of traditional practices would be a valuable resource in this endeavour, providing a comprehensive guide to the benefits and significance of these practices.

Ultimately, the key to preserving traditions in the modern era is to approach them with an open mind and a willingness to understand their underlying principles and mechanisms. By doing so, we can ensure that these practices continue to enrich our lives and provide a sense of connection to our cultural heritage.

It would be prudent to kick start an initiative for **Interdisciplinary research:** Encourage interdisciplinary research into traditional practices, incorporating insights from science, anthropology, sociology, and cultural studies.

Documentation: Document traditional practices and their benefits, including their scientific rationales and cultural significance.

Education: Educate people about the significance and benefits of traditional practices, highlighting their relevance in modern times.

Cultural preservation: Support efforts to preserve cultural heritage, including traditional practices, languages, and customs.

As a community, while we are proud to have the institutions and the leadership for cultural preservation though there are areas of improvement.

By working together, we can ensure that traditional practices continue to thrive in the modern era, enriching our lives and providing a sense of connection to our cultural heritage.

Metamorphosis implies a transformation, suggesting that traditions can change and adapt to fit modern times while retaining their essence. This is about finding a balance between tradition and modernity.

Osmosis implies a gradual absorption or blending of ideas, which fits perfectly with the idea of traditions and modernity coexisting and influencing each other.

INVITATION

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in Community Health

(with a Dip. Geriatrics)

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at 6 p.m.

Shrimad Anandashram Hall, Talmakiwadi, J.D. Marg,

Mumbai – 400 007.

Superfoods Q & R

ANJALI BURDE

In this article we shall learn about superfoods beginning with Q and R.

As not many foods begin with letter Q we have just one superfood which is relatively new to the Indian palate but is gaining popularity nevertheless.

Quinoa (pronounced as keen-wah) is a pseudo-cereal or a false grain, related to amaranth (rajgira). It is originally from South America but is now grown and used the world over due to its nutrient rich profile. In India, it is grown in Rajasthan, Andhra Pradesh and Uttarakhand.

Quinoa is gluten-free, contains all the nine essential amino acids, rich in dietary fibre and also a good source of iron, magnesium, phosphorous and zinc. Quinoa needs to be thoroughly washed and soaked before cooking. It cooks in the same time as rice and has a nutty taste. Though it is primarily added to salads it can be used to prepare a variety of Indian dishes like pulao, khichdi, parathas, dosas and tikkis.

Weight watchers find it to be a good substitute for rice, being rich in fibre it keeps one full for longer, improves lipid profile and helps manage blood sugar levels.

Superfoods with R

Red onions - Red onions, the most common vegetable in every household are a powerhouse of nutrition. They are a rich source of anti-oxidants particularly quercetin and some organo-sulphur compounds that have anti-inflammatory and anti-microbial properties. Red onions provide vitamin C, folate, potassium, fibre and certain pre-biotic compounds. These compounds make them beneficial in reducing bad cholesterol, improving immunity, enhancing respiratory health, supporting liver function and maintaining bone density.

Onions have wide culinary uses in Indian cooking. They are used as a base for gravies along with tomatoes and enhance the flavour of many vegetable dishes, curries, salads and soups. Being readily available and also economically priced compared to other vegetables onions can easily be incorporated in our diet. Although classified as a rajasic item and avoided by those seeking a sattvic

or meditative lifestyle Ayurveda still recognizes the therapeutic properties of onion.

Raisins - Raisins or sun-dried grapes are commonly used in Indian kitchens in the form of kishmish or manukka. Generally they are added as a garnish to kheers and halwas or eaten along with nuts like cashews and almonds. Depending upon the fresh grape from which they are prepared raisins may be brown, black or golden. The black ones are mostly eaten for their therapeutic properties.

Being rich in fibre they relieve constipation and promote gut health. The high iron and B-complex content makes them excellent for combating anemia. Raisins also contain some alkaline minerals which helps in balancing stomach acidity. They also support bone health due to the calcium and boron content and are rich source of energy as they contain fructose and glucose. Hence moderation must be exercised. 8-10 raisins soaked overnight and had in the morning can help in many health issues when regularly consumed.

Ragi - Also called as finger millet or nachni, this nutritious millet is gluten free and has the highest calcium content among all cereals. Being easy to digest it is one of the first solid foods introduced to babies.

Besides calcium, ragi also has a significant amount of protein, fibre and iron. It also is a rich source of antioxidants that promote healthy skin and hair. Ragi flour can be made into rotis and dosas. Ragi mudde (steamed ragi flour balls) are a staple for many communities in Karnataka, Andhra and Telangana. Sprouted ragi is made into a powder called ragi malt which is added to milk and given to children to support their growth and bone health. It is also a healthy food for pregnant and lactating mothers and for those convalescing from illness.

Nowadays ragi bread, biscuits and cookies are eaten as a healthy option. It is also used to prepare laddus.

Given below is a recipe for ragi cake which can be made both in egg based or eggless versions by substituting refined flour with ragi flour.

Healthy Ragi Cake

Ingredients - ¾ cup ragi flour

¼ cup maida

2 tbsp cocoa powder ½ tsp baking powder

¼ tsp baking soda 15 black dates (de-seeded)

½ cup milk ¼ cup oil

1 egg (use 1/3 cup curd for eggless version or half cup ripe banana pulp)

½ tsp vanilla extract 1 tbsp. slivered almonds and walnuts

Method – Heat the milk and add to the dates, leave aside for 30 mins.

Sift ragi flour, maida, cocoa and the baking powders together. Grind the soaked dates into a smooth pulp. Dust the slivered nuts with some flour and keep aside. Grease a small round cake tin or a loaf tin with some ghee, dust with flour and keep ready. Pre-heat an oven at 180 degree Celsius for 10 mins.

In a mixing bowl take the egg/curd and beat lightly. Add the oil and date pulp and mix till well blended. Fold in the sifted dry ingredients and the dusted nuts a little at a time till everything is used up. The batter should have a dropping consistency. Add some milk if needed, add the vanilla essence. Mix well and add batter to the prepared pan. Bake in a pre-heated oven for 25-30 minutes till done. Use a tooth-pick or knife to check if the centre is done, they should come out clean. Cool the cake, cut into slices and serve.

The Art Of Living

When I consume myself,
In the fire of Love,
Then I arise,
In the circle of Wisdom;
And truly live,
In the halo of Truth;
By You, for You, in You,
Forever.

Kusum Gokarn

from The Desert Blossom
(Pub 1972).

Remembrance

Nalini Katre (My Mother)



They say time heals, but I think time just teaches us how to carry the weight of absence. Today, I am missing the endless love you left behind....

Ramesh Katre (Son)

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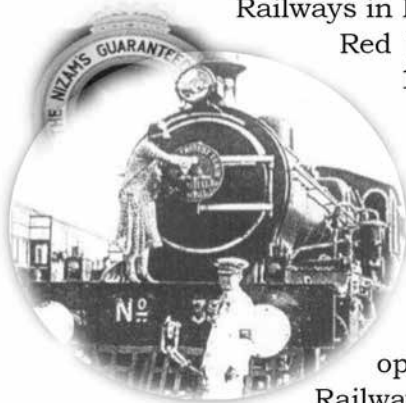
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The Great Indian Railways: Part I

Paartha S. Ray

Recently, I travelled to New Delhi, the capital of India by the Tejas Rajdhani Express from Mumbai Central Terminus. On the way, the train crossed places such as Palghar, Vapi, Umargam, Bharuch, Ratlam, etc. The train stopped at Surat, Vadodara, Ujjain and some other places. I was fascinated by experiencing such a complicated, but organised network of railways. This intrigued me to research more on the very lifeline of transport, economy and communication in India—the Indian Railways.

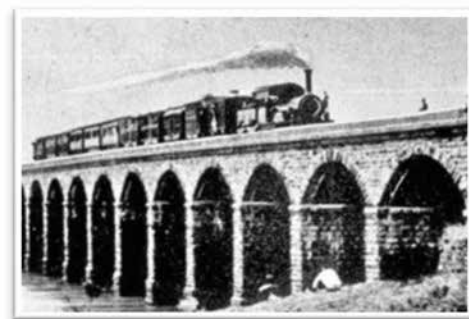
History of railways in India



Railways in India started with the founding of the Red Hill Railway by Arthur Cotton in 1837 for transporting granite. Later in 1845, the Madras Railway Company was created shortly before the formation of the East Indian Railways the same year. However, these were not passenger trains. The first passenger train in India was operated by the Great Indian Peninsular



Railway (GIPR) in 1853 from Bori Bunder, Bombay to Thane village covering 34 km. This 14-carriage train was run by 3 locomotives: Sahib, Sindh and Sultan. Founded in 1849, key individuals for GIPR's formation were Indian businessmen such as Jamsetjee Jeejeebhoy and Jagannath Shankarsheth along with Thomas E. Perry who also founded the Indian Railway Association. Parallely, around 38 other railway companies were founded simultaneously in different regions of India by private groups. Lord Dalhousie also played an important role in railways in North India. Some of these included Bombay, Baroda & Central India Railway; North Western State Railway, South Indian Railway formed by the merger of the Great Southern of India Railway and the Carnatic Railway, Bengal-Nagpur Railway; Eastern Bengal Railway; Oudh & Rohilkhand Railway; Scinde (Sindh), Punjab, & Delhi Railway; North Western State Railway; Rohilkund & Kumaon Railway; Oudh & Tirhut Railway; Indus Valley State Railway; Kandahar State Railway; Punjab Northern State Railway; Eastern Punjab Railway; Bengal & North Western Railway; Assam Bengal Railway; Madras & Southern Mahratta Railway; etc. Also, many different princely states had their own railway



companies—Gaekwar Baroda State Railway of the State of Baroda, Jaipur State Railway of Jaipur State, Cutch State Railway of Cutch State, Bhavnagar State Railway, Jamnagar & Dwaraka Railway of Nawanagar State, Junagadh State Railway, Porbandar Railway, Mysore State Railway of Kingdom of Mysore, Gwalior Light Railway, H.E.H. Nizam's Guaranteed State Railway of Hyderabad State, Jodhpur-Bikaner

Railway, Baria State Railway, etc.



There were three classes: First, second and third. First class was reserved only for the British. High class Indians afforded the second class, and most of the people travelled by third class. There was a lot of discrimination faced by Indians. Special luxuries were only reserved for them. By 1870, 9,000 km of track was laid, connecting major cities like Bombay, Madras, Delhi and

Calcutta. The Victoria Terminus was built in the place of Bori Bunder station. Its construction started in 1878 and ended in 1887, the year of English queen Victoria's golden jubilee. This became the headquarters of the GIPR. The building, built in Indo-Gothic (Indo Sarcenic) style of architecture was designed by Fredrick W. Stevens. Today, it is a UNESCO World Heritage Site.



I was very surprised to know that electrification of locomotives in India began as early as 1925, an early step towards modernisation. The first electric train ran from Victoria Terminus to Kurla station that year.

1925 onwards, the management of the railway companies in the British presidencies and provinces was taken over by the then Government. Many more trains were established, and rail transport was used primarily by most of the people as it was efficient and affordable. During this period, the Freedom Movement gained stronghold. All wanted an independent India.



Freedom fighters like Mahatma Gandhi united the people and conducted meetings, travelling by train. Many freedom fighters were antagonised that first class was reserved only for Europeans. Some revolutionaries robbed a first class carriage at Kakori in

anger. Followers of Gandhiji and Netaji Bose pulled the chains to stop trains. In 1929, revolutionary B.C. Vohra bombed Viceroy Lord Irwin's special train near New Delhi, but he managed to escape unhurt. During the Quit India Movement in 1942 protesters targeted railway infrastructure and cut off communication by disrupting tracks and stations. Also during World War II, Britain fell short of iron, and steel for ammunition and other resources. Hence they uprooted the railway tracks. Along with tracks, roughly 40,000 tons of grain, large amounts of timber, steel, and cement were taken. Engines and carriages were removed, and almost 10% of them were



diverted. This severely impacted the Indian railway network.

After the World War II, India was given independence in 1947. India was partitioned into India and West & East Pakistan, and millions had to leave their homes to go to the country of their choice. Trains were one of the most common

modes of transport, and almost 700,000 refugees travelled by train between 15 August and 8 September 1947 alone. There were riots and fights between Hindus and Muslims. Many trains going on either side were sabotaged, killing many and orphaning many more. 'Ghost trains' arrived at stations, carrying dead bodies. People clambered on any and every space they could find on the train,



including rooftops. Distress spread everywhere. The whole country was in chaos. The railways on either side were also partitioned. Key routes like Lahore-Delhi, Calcutta-Dacca, and Karachi-Bombay were discontinued. The North Western State Railway, and Bengal Assam Railway were now a part of West and East Pakistan respectively. Pakistan Railways was formed, a centralised railway body. After 1971 when Bangladesh was formed the Pakistan Eastern Railways division came to be known as Bangladesh Railways.

Indian Railways after Independence

In newly independent India, all 42 private railways remained the same until 1950 when the Constitution was adopted. These railways covered about 55,000 km of track in total. It was decided that these railways would be integrated in steps to form a single state-run body known as Indian Railways. It was divided into six zones. Western, Central, Southern, Northern, Eastern and North Eastern Railways. Later 12 more zones were made. The first diesel engine was introduced in 1954. The first Indian made rail coaches were manufactured in the Integral Coach Factory at Madras in 1956. The first AC train plied between New Delhi and Howrah the same year. 25 kV AC traction with WAM-1 locomotives were adopted. In 1969, the first Rajdhani Express was flagged off from New Delhi to Howrah. It was the first train to reach speeds up to 120 km/h (75 mph). The first Shatabdi Express was run from Jhansi to New Delhi in 1988. In 1993 AC three tier sleepers were introduced. In 1995, the Chennai Mass Rapid Transit System (MRTS) became the first elevated line in India. Centralised computer reservation system was introduced at New Delhi, Mumbai, Kolkata and Chennai. Coupon validating machines were introduced at Chhatrapati Shivaji Terminus (CST), new name of Victoria Terminus, Mumbai. The Indian Railways website was formed in 2000. Indian Railways Catering and Tourism Corporation (IRCTC) was founded in 1999. IRCTC introduced online ticketing in 2002. The Durgam Express was flagged in 2009 and Garib Rath in 2005. Sampark Kranti Express, Secunderabad-Darbhanga Express, Bilaspur-Patna Express, Punjab Mail, August Kranti Express, and Jan Shatabdi Express are some other important expresses. Double decker expresses such as Flying Raneer, Lucknow-Anand Vihar, Vizag-Tirupati, Delhi-Jaipur trains.



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In all this, however, one of the only regions which did not have railways was the Konkan region. Hence, a proposal was made to create a new zone of Indian railways spanning the lengths of Karnataka, Goa, Maharashtra and Kerala. Thus, the Konkan Railway came into existence in 1998. Its headquarters is at CBD Belapur, Navi Mumbai. Major stations include Lokmanya Tilak Kurla Terminus, Mangalore, Udupi, Madgaon, Vasco De Gama, Ratnagiri, Roha, Kannur, and Karwar. Trains such as Matsyagandha Express, Netravati Express, Madgaon Express, Mangaluru Express, Jan Shatabdi, Garib Rath, etc. are a part of Konkan Railway. Luxury trains were also introduced by the Indian Railways to boost tourism, economy. These world-class carriages were mainly aimed for foreign tourists and showed them famous places along with food, stay and hospitality. Trains such as Maharaja's Express, Palace on Wheels, Golden Chariot and Deccan Odyssey were



introduced. These trains have restaurants, lounges, suites and presidential deluxe cabins. The Maharaja's Express is widely recognised the most luxurious train in the world, the others not lagging too far.

In all, the Indian Railways is an organisation, the story of which is impossible to fit in just one article. It is not only the backbone of India in various fields, but also is the past, present, and future of our country. The part I have covered till now is only until the year 2010. There have been many more developments after this period. There are also many fun and interesting facts I would like to share in part II of my article coming next month. Railways always have been a fascinating topic for me and it has always been a pleasure to research about. Hence on my grandmother's suggestion I decided to write about it. We are indebted to the Indian Railways as it has always helped in transport of not only goods and people but also thoughts, beliefs and ideologies of freedom fighters leading to their spread.



Here & There

Bengaluru Local Sabha:

On 15th February, on the occasion of Shri Mahashivaratri, Chara Yama Shiva puja was performed by gruhasthas with Stotra pathan. The Stotra pathana for the first yama puja was recited by Shri Aditya Gokarn, Shri Keshav Sorab and Smt. Meera Balsaver. The laity enthusiastically participated in announcements which were made in Sanskrit and bhajans. The first yama puja was performed by Omkar Shiroor and the subsequent yamas were performed by gruhasthas.

On March 1st, Shishyasweekara Divas of HH Shrimat Parijnanashram Swamiji III was observed with Bhashya Pathana and Ashtavadhana.

- Reported by Saikrupa Nalkur

Matru Diwas at Saraswat Mahila Samaj – Gamdevi: Saraswat Mahila Samaj celebrated Matru Diwas on February 14 to honour Kasturba Gandhi, whose quiet strength and steadfast support played a vital role in nurturing a movement for the nation. At the outset, members were informed that the new Marathi edition of Rasachandrika, the beloved compendium of Saraswat recipes, had been released a few days earlier. The book was inaugurated by Smt. Shashikala Kaikini, granddaughter of Ambabai Samsi, the author of the original recipe collection.

The evening programme began with a gracious welcome by Padmini Bhatkal, setting the tone for a thoughtful and engaging programme. Ashwini Prashant then introduced the first speaker, Dr. Karuna Gokarn, the first woman principal of St. Xavier's College, Mumbai. Drawing from her long career in education, she spoke about teachers as caregivers and guides for students living away from home, sharing insightful and relatable

experiences. Subsequently, Roopa Yennemadi Lobo introduced Dr. Archana Kulkarni, Director-Principal of Yash Vidyaniketan Global School. Her interactive session, filled with anecdotes, sparked laughter while encouraging reflection and empathy. Several teachers in the audience also shared their experiences.

Later, Kalindi Kodial announced the Industrial Excellence Awards for Maya Gangavali, Anjali Patkar, and Manasi Kalyanpur. Shubhangi Gawde was recognised for her dedicated support as Manager of the Samaj. The programme concluded with closing remarks by Nivedita Nadkarni, followed by snacks sponsored by Nandita Hemmady Sirur.

- Reported by Bhakti Ullal

Vile Parle – Vakola Sabha:

On 15 February 2026, Maha Shivaratri was observed at Shri Vishweshwara Venugopal Temple, Karkal. Three of our Sadhakas — Sujata Mudur, Anjali Kalambi, and Radhika Chittar participated in the whole-night Shivaratri Chaar Yaama Puja.

The Chaitra Shukla Ugadi Parva (Gudi Padwa) was observed on 19 March 2026 at the quadrangle of Building No. III of "Guru Prasad," welcoming the new "Parabhava" Nama Samvatsara. The rituals, including Panchanga Vachana, Aarati, Naivedya, and special New Year prayers, were officiated by Ved Honnavar Yogesh Bhat.

Shri Vittal Rajgopal Bhat briefly explained the significance of the Parabhava Samvatsara. The programme concluded with Deepa Namaskar, Sabha Samapti Prarthana, and Prasad distribution.

- Reported by Shrikar Talgeri

॥ सरलसंस्कृतम् ॥

43.1 Fill in the blank with the correct word given in the box below. 3rd Vibhakti is being used in the sentences which denotes instrument. Other applications are also interesting.

1. रामः लक्ष्मणेन सह वनं गच्छति।

Ram goes to the forest **with Lakshman**.

2. जयन्तः तैः बालकैः सह क्रीडति।

Jayant plays **with those boys**.

3. बालकः ----- खादति ।

The boy eats **with a spoon**.

4. धृतराष्ट्रः ----- अन्धः आसीत्।

Dhritarashtra is blind **by both eyes**.

5. मम सेवकः अद्य ----- आगमिष्यति।

My servant will come **late** today.

6. वसुधे, ----- किं प्रयोजनम्?

Vasudha, what is the use of **crying**?

7. अर्जुनः ----- युद्धं कृतवान्।

Arjun fought the war **with arrows**.

8. शिष्यः ----- गुरुं प्रति गच्छति।

The student approaches the teacher **with humility**.

9. यात्रिकः ----- काशीं गतवान्।

The traveller went to Kashi **on foot**.

10. ----- मीनाः न जीवन्ति।

Fish do not live **without water**.

11. ----- विना भोजनं रुचिकरं नास्ति।

Food is not tasty **without salt**.

12. ----- सस्यानि वर्धन्ते ।

The plants grow **due to sunlight**.

विलम्बेन	बाणैः	पादाभ्यां
विनयेन	चमसेन	लवणेन
नेत्राभ्याम्	सूर्यप्रकाशेन	जलेन
		क्रन्दनेन

Answers given on Page 46

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A NEW BEGINNING!

Krishnanand Mankikarmam reports on the release of the new compilation of the iconic Chitrapur Sunbeam at the Holy Hands of Pujya Swamiji

On March 1st – the most auspicious Shishya Sweekar Divas – H.H. Sadyojat Shankarashram Swamiji graciously released the March-April 2026 issue of the ‘re-invented’ Chitrapur Sunbeam, now a bi-monthly, at Swamiji’s Jaipur camp. March 1st is a milestone day for us Chitrapur Saraswats and so, this indeed seemed a befitting date for the release of the new-look issue compiled by a new editorial committee. The Chitrapur Sunbeam was, for long – over thirty years - ably edited and single-handedly managed (this included all pre-publication ‘musts’) by Rajagopal Bhatmaam. With his impeccable erudition Rajagopalmaam brought a treasury of knowledge to enhance the various articles which he carefully selected for publication in the Sunbeam. These articles ranged from old Ashirvachan-s of our Guru-s to excerpts from spiritual magazines like Tattvaloka (published by the Shringeri Sharada Peetham).

The Editor of this freshly released Chitrapur Sunbeam is Dr. Chaitanya Gulvady. Chaitanyamaam has had a long and illustrious association with many activities of Shri Chitrapur Math. He is the President of Girvanapratishtha – the Department of Sanskrit Studies. He is also the Dharmapracharaka of our Math and in this capacity, he interacts with all the Sabha-s on dharmic matters. Besides, he is also an accomplished Keertankara and has performed very enlightening and absorbing keertana-s, like the one on the Naayanmaar saints or Kaarthikeya just to give two examples, at many of Pujya Swamiji’s camps and also during important occasions like Chaturmasa, Rathotsava and the Navaratryotsava.

The sub-editor of the revamped edition is Devyani Bijoorpachhi and members who will be actively involved are Krishnanand Mankikarmaam, Asha Awasthipachhi, Deepa Murdeshwarpachhi and Jyothi Divgipachhi.

The brand new issue of Sunbeam has three beautiful Ashirvachan-s from H.H. Anandashram Swamiji, H.H. Parijnanashram Swamiji III and the latest one delivered at Jaipur by H.H. Sadyojat Shankarashram Swamiji. Every sadhak will clearly perceive the common thread of Upadesha - उत्तिष्ठत जाग्रत प्राप्य वरान्निबोधत in all of these, beautifully expressed discourses.

This maiden issue from the new team also has an article by the popular and highly knowledgeable Sudha-pachchi Tinaikar who has for long been conducting sessions on Indian Philosophical literature. These lessons have been immensely appreciated and eagerly looked forward to, by all sadhakas. There are many other interesting articles too.

One extremely interesting “looking back” article by Rajagopal Bhatmaam traces the origin and his long association with this publication while also talking about the present state of Sunbeam. With today’s technology so helpfully deployed for the laity by our Math, all former issues of Sunbeam are available on our Math website. The current ‘newborn’ issue will be available as well! With this kind of technical support we can happily endorse that all our issues are “Collector’s items”, freely accessible in a digital format.

With the Blessings of H.H. Swamiji, the forthcoming issues will carry forward the tradition of publishing articles devoted purely to Dharmic topics, and to Math news and events, in its bi-monthly editions. Please do go through this issue. Your suggestions will be more than welcome (mail address is in the magazine), as will be your contributions in English, Hindi and Sanskrit, to the forthcoming issues.

~~~~~Parisevanam~~~~~

A sneak-peek at events of this year's Mahashivaratri Utsava at Karkala from the March-April issue of The Chitrapur Sunbeam



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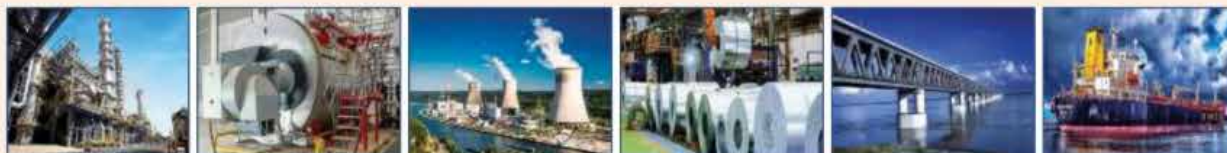
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पदबन्धः

अधोदत्तपदबन्धतः 'अग्निः' इति शब्दस्य दश
समानार्थक-शब्दान् अन्विष्यन्तु ।

भा	ट	थी	श	चि	पू	सि	त
गि	अ	न	लः	त्र	पा	य	ष
शि	ड	फ	वि	भा	व	सुः	लं
खा	ढ	ब	व	नुः	कः	ण	ध
वा	यु	स	खः	जै	जा	शु	चिः
न्	फ	ढं	ठै	हु	त	भु	क्
झ	वी	ति	हो	त्रः	वे	ज्ञ	त्र
प	य	श	ठि	ण	दाः	झ	घः

(उत्तराणि अन्तिमपृष्ठे दत्तानि।)

हास्यकणिका

अधिकारी - शिरसि किमर्थं पट्टिकाबन्धनम् ?

कर्मचारी - ह्यः मम पत्याः जन्मदिवसः आसीत्
किन्तु...

अधिकारी - भवान् विस्मृतवान् ?

कर्मचारी - न, न ! अहं तु तस्याः कृते चाकलेह-
मधुरपिष्टकं नीतवान् ।

अधिकारी - तर्हि पट्टिकाबन्धनं किमर्थम् ?

कर्मचारी - तस्याः नामधेयम् अस्ति तपस्या ।

किन्तु सः मूर्खः आपणिकः मधुरपिष्टकस्य उपरि
समस्या इति लिखितवान् !

बालरञ्जनी

पञ्चतन्त्रतः

एकस्मिन् तडागे मित्रत्रयं वसति स्म । एकबुद्धिः नाम
मण्डूकः, शतबुद्धिः तथा सहस्रबुद्धिः नाम द्वौ
मत्स्यौ । एकदा यदा ते जले क्रीडन्तः आसन् तदा
तत्र चत्वारः मत्स्यजालिकाः आगतवन्तः । एकः
मत्स्यजालिकः अवदत्, " तडागे नैके मत्स्याः सन्ति ।
श्वः अत्र एव मत्स्यबन्धनार्थम् आगमिष्यामः । "

एतत् श्रुत्वा एकबुद्धिः उक्तवान्, " श्वः एते
मत्स्यजालिकाः अस्मान् ग्रहीतुम् आगमिष्यन्ति ।
अधुना एव वयम् अन्यत्र गच्छामः, अस्माकं प्राणरक्षणं
कुर्मः " इति ।

शतबुद्धिः उक्तवान्, " न न । अहं तु तरणे निपुणः ।
मत्स्यजालिकैः मम ग्रहणं न शक्यम् " इति ।

सहस्रबुद्धिः उक्तवान्, " अहमपि तरणे निपुणः । जाले
मम बन्धनम् अशक्यम् एव " इति ।

तदा केवलं एकबुद्धिः अन्यं तडागं गतवान् ।
आगमिदिने मत्स्यजालिकाः आगतवन्तः । तडागे
जालं प्रसारितवन्तः । शतबुद्धिं तथा सहस्रबुद्धिं च
गृहीतवन्तः, नीतवन्तः च ।

एकबुद्धिः दूरतः अश्रुपूर्णनित्राभ्यां मित्रद्वयं दृष्टवान् ।

नीतिपाठः -

अति-आत्मविश्वासः आत्मघातकः ।

प्रहेलिका ?

- शीला कळावर, ठाणे

घण्टारवं करोमि, न अर्चकः ।

धनं पृच्छामि, न याचकः ।

प्रयाणं करोमि, न पथिकः ।

कोऽहम् ?

(उत्तरम् अन्तिमपृष्ठे दत्तम्।)

(This article is from June 2021 issue of the Girvanapatrika)

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स्थलांतर (Migration)

सौ विजया किशोर कल्याणपूर

स्थलांतर म्हळ्यारी एक देशांतानू दुसऱ्या देशांतु वच्यें हें मुख्यतः पक्षांतु निर्देशनाक येता. प्रत्येक देशाच्यें हवामान बदलत आस्ता ज्याप्रमाणे तांका देश बदलका पडता, वांचुनु उरुक (survival). हें स्थलांतर करताना ते एकत्रित करताती. मूक आस्सून ही तांगली एकता आमका मनुष्यांक लाज येवंच्यें सारखी आस्स.

पक्षांतु अवयवांतु बदल आस्ता. पक्षांगलें रंग - दारले पक्षी चड रंगदार गोमटें आस्ताती. उदा. मोरु. बायल पक्षी विंगड रंगाच्यो एकई त्याची रंगाच्यो जाल्यारी दारल्यांक कमी रंगदार.

तांगल्या मेंदुंतु, दृष्टीखातीरी जाऊनु पांच भाग आस्ताती, त्यामिती तांका दृष्टी मस्त तीक्षण आस्ता. जरी ते कळपांतु आशशीली तरी तांगले सहकारी बरोबर ओळखताती. आमका मात्र तीं सगळीं एकलक दिसताती. बायल पक्षी सान आणि दारल पक्षी हांड आसताती. बायल पक्षी एक फांता एक अंड घालता.

पक्षांगली हाडें पॉकळ आसताती, आंगाच्यें वजन कमी करुक. तांगल्या फुफूसांक जास्ती विस्तार आस्ता. इंग्लीशान्तु तांका air-sacs म्हणताती. उडच्यें पयले पक्षी दीर्घ श्वास घेऊनु तांतु हवा भरताती, त्यामिती ते हलके जाऊनु उडू शकताती. पक्षांगल्या पायांच्यें स्नायु (muscles) तांन्नी झाडारी बसलभितरी आकुंचन पावताती, त्यामिती ते फांदी पाय्यानी घट्टी धरताती, तांगलो तोल वचचना.

स्थलांतर मुख्यतः करकोच्यांतु (Flamingo) दिसता. हे हिंवाळ्यांतु हिंदुस्थानांतु प्रयाण करताती. हें गडद शेंदरी रंगाच्यें आसताती. तांगले पाय दिगची, पाया बॉटामध्येंतु चामड्याच्यें विस्तार आस्ताती त्यामिती तांका चिखलांतु किंवा थोड्या उदकांतु चमकुच्येंक जाता. तांगलो आहारु सान्न मासळी, मांडका पिल्लें. हें मुख्यतः सान्न डबक्यालागगी किंवा तळ्यालागगी आसताती. हिंवाळ्यांतु ज्यावेळेस तलावा उदकाक बर्फ जाता तावळी हें भारतांतु उष्ण प्रदेशांतु येताती. तें सगळे पक्षी थवा (group) कोर्नु उडताती. भारतांतु तळ्याकांठारी अंडी घालून ती ऊबाऊनु पिल्लें जाल्लनंतरी, तांका उडू जायशी योग्य वाढ जात म्हणसरी, तें एक जागेरी आसताती. पिल्लांगली योग्य वाढ जायनापडे आणि थंड देशाच्यें हवामान उष्ण जाऊनु तांका जायशिल तशी जायनापडे ते परत आपणागल्या प्रिती देशांतु स्थलांतर करताती. हें सगळे पक्षी प्रत्येक वरस एक जागेरी येताती. हें तांगले वारवाण्यासारखें आस्ता. या सगळ्यांचो अभ्यास कोरुक, त्या पक्षांगल्या पायाक धातुच्यें कडे घालताती. ताज्जेरी खंयथानु कितल तारखेक प्रयाण सुरु केल्ले ही माहिती

आस्ता. हाक्का "Ringing of the bird" म्हणताती, ज्यामिती तांगल्या प्रवासाचे अभ्यास करु जाता.

हें जाल्ले आंतरराष्ट्रीय. आमगल्या गावांतुची बगळें सगळ्या दिवसु तळ्यालागगी मासळी धरुक बसताली आणि सूर्यास्तावेळेरी सगळें सांगाती उडूनु तांगल्या ठरलेल्या वृक्षारी बसताती.

कोकिळ तांगल्या बायलेक सोणु एकलो केन्नई वचना. कोकिळ गडद निळो आस्ता. तां तांगल्यें मधुरु आवाजाने बायल कोकिळेक साद घालतची आपयता. बायल कोकिळा चाकलेटी ताज्जेरी धवें ठिपके जाऊनु आस्ता. ती बाकी जातीच्या बायलांगादी चिर चिर वदता, "करकसां बायल स्वभावु.!"

अशी म्हणताती की कोकिळा घरे बांधना. अंडे ती कावळ्यागल्या घरट्यांतु घालता. कायळें तें उबयताती, पिल जन्मा यानापडे तें गोमटे वदता, आमच्यगादी करकरेना, तावळी तांका कळत की तें पिल कोकिळेलें.

पोपट केन्नई कळपांतुची आसताती. पोशिले पोपट फिक्के पाचवें रंगाच्यें आसताती. रानटी पोपट गडद पाचवे रंगाच्यें आस्ताती. तांगले बाल्ला पिसं दीग आसताती. दारल्यें पोपटांगल्या गळ्येचेरी तांबडें आणि काळ्या रंगाची पिस आसताती, ताका कंठ म्हणताती. तांगली वयली चोंची आंकड्यागादी (Hooked) आणि तगु चोंची सान आस्ता, दोन्नी दिक एकमेकांतु सम बस्ताती. तांगल्या कडांक मस्त धार आस्ता. या नमुन्याच्या चोंचीन तांका फळांतुल्या बियां फुटोच्यांक सलिस जाता. पाळीव पोपटांक शिकेल्यारी ते थोडें थोडें उल्लोच्याक शकताती.

चिमण्यां अगदी सान पक्षी, तांका बिल्डींगाच्या खाच्यांतु घर कोरच्यें प्रीत आस्ता. ते अगदी सज्जन पक्षी. आता तें हळूहळू कम्मी संख्येतु दिसताती. (Extinct) जात आसती. तांगली संख्या वाडोच्येखातीरी घराच्यें बाल्कनींतु सान लाकडा घरेटी दवरताती.

कबुतरं श्वशनक्रियेक हानिकारक रोग पसरयताती म्हणू तांका निर्जन स्थळारी स्थलांतर करु लागल्याती. हांतुई विविध रंगाची कबुतर आसताती.

सगळ्यांत सुखी कायळें. वदुनु करकरेताती, जाल्यारी वटार फुट दवरुक मदत करताती.

हें मगले सान माहिती लेखन. "पळेयाती पटत की म्हणू"

MINUTES OF THE 2ND SGM OF KSA

MINUTES OF THE PROCEEDINGS OF THE SECOND SPECIAL GENERAL MEETING OF THE KANARA SARASWAT ASSOCIATION (KSA) HELD AT SHRIMAT ANANDASHRAM HALL, TALMAKIWADI, GRANT ROAD ON SATURDAY, 14TH MARCH, 2026 AT 10.00A.M.

As the quorum was not formed at 10 a.m., the meeting was adjourned for 30 minutes or till the quorum was formed, whichever is early.

As the required quorum was formed at 10.20 a.m., the meeting reconvened at that time. The total number of members in attendance were 23.

KSA Hon. Secretary Smt. Ashwini Prashant invited KSA President Shri Kishore Masurkar, and Chairman Shri Mahesh Kalyanpur to take their seats on the stage.

The 2nd Special General Meeting (SGM) started with the Sabha Prarambh Prarthana recited by Shri Hemant Kombrabail.

KSA Chairman Shri Mahesh Kalyanpur requested KSA President Shri Kishore Masurkar to Chair the meeting. Shri Kishore Masurkar welcomed members to KSA's 2nd SGM and stated that it was a pleasure to see KSA members attending the SGM on a holiday. Shri Kishore Masurkar then requested Hon. Secretary Smt. Ashwini Prashant to take the Agenda forward for confirmation of the Minutes of the 1st SGM which was held earlier on February 14, 2026 at 10 a.m. to pass the resolution regarding the specific three (3) amendments to the Rules and Regulations of the Association for 12AB and 80G compliance (as circulated vide the March 2026 issue of the KS Magazine to all KSA members and uploaded on the KSA website).

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 1st SGM held on February 14, 2026 at 10 a.m. to pass the resolution regarding the specific three (3) amendments to the Rules and Regulations of the Association for 12AB and 80G compliance (as circulated vide the March 2026 issue of the KS Magazine to all KSA members and uploaded on the KSA website).

Shri Kishore Masurkar stated that the Minutes of the 1st SGM had been printed in the March 2026 issue of the KS magazine, uploaded on the KSA Website as well as circulated vide emails to all members. In view of this, he asked the members present if the same could be taken as read.

Since the members present agreed to take the said Minutes as read, Smt. Ashwini read out the following resolution for the same:

RESOLVED THAT the Minutes of the 1st SGM held on February 14, 2026 at 10 a.m. for three statutory amendments, which are the inclusion of Area of Operation, Irrevocability & Utilization of Funds clauses, to Kanara Saraswat Association's current Rules & Regulations dated 26 September, 2021 (as approved by the Charity Commissioner on 18.11.2024) be and are hereby approved unanimously by the members present & voting.

Proposed by: Shri Satyendra Kumble

Seconded by: Shri Vinayak Yaderi

Passed Unanimously

Agenda point no. 3: To confirm the resolution passed as a "proposition" in the First SGM held on February 14, 2026, regarding the three amendments to the Rules and Regulations of the Association for 12AB and 80G compliance. The Explanatory Notes are given as Annexure 1.

Shri Kishore updated the General Body that:

As updated during the 1st SGM held on February 14, 2026, recently KSA had applied for renewal of KSA's registration under Sections 12AB & 80G of the Income Tax Act, 1961.

The Income Tax Office (ITO) asked KSA to provide a copy of the latest Rules & Regulations as approved by the Charity Commissioner's Office, among other documents.

There are three clauses required by the ITO to be part of any Trust's Rules & Regulations (given under 'Proposed Sub-Clause' column in the table below) which are currently not included in KSA's Rules & Regulations. KSA needs to include the same therein immediately so as to ensure that the renewal of KSA's registration under Sections 12AB & 80G is smooth. Shri Kishore requested Smt. Ashwini to explain the proposed amendments and the steps involved.

Before explaining the proposed amendments and the steps involved, Smt. Ashwini highlighted the reasons for the same:

- The Utilisation of Funds clause is a standard legal term for tax purposes. The phrase "exclusive use of funds" (which is proposed to be added to KSA's existing Rules & Regulations under clause no. 8 on "Accounts, Audit, Funds & Property") means that the Trust's assets cannot be "taken back" by founders or members for private use.

- Under KSA's existing Rules & Regulations, in clause no. 13 on "Safeguard Against Dissolution", the fundamental voting power (i.e. the three-fourths majority required for dissolution) remains unchanged – only the "Irrevocable" status with the phrase stating "**always be irrevocable**" is proposed to be added.

Smt. Ashwini thereafter took the members through the three amendments which were approved unanimously at the 1st SGM:

Changes proposed under clause		Existing Sub-Clause No.	Existing Sub-Clause	Proposed Sub-Clause No.	Proposed Sub-Clause (additions/modification highlighted in bold)	Reason for Change
No.	Heading					
4	Management of the Association (Area of operation clause)	--	--	4.8	The Association shall operate within the boundaries of India.	Statutory Requirement
8	Accounts, Audit, Funds & Property (Utilization of Funds clause)	--	--	8.14	The funds and properties of the Association shall exclusively be used for the furtherance of the prevalent objects of the Association.	
13	Safeguard Against Dissolution (Irrevocability clause)	13.1	The Association shall not be dissolved or wound up except by a vote of not less than three-fourths of the total number of the members present at a Special General Meeting of members convened for that purpose. The dissolution or winding up of the Association shall occur in the manner set out hereunder in Rule 13.2.	13.1	The Association shall always be irrevocable and will not be dissolved or wound up except by a vote of not less than three-fourths of the total number of the members present at a Special General Meeting of members convened for that purpose. The dissolution or winding up of the Association shall occur in the manner set out hereunder in Rule 13.2.	

Smt. Ashwini then explained that KSA's Legal Consultant Adv. Hule had guided KSA on the 4 steps involved in the process, which are as follows:

Step 1: The KSA MC is required to approve the above amendments to KSA's Rules & Regulations before placing it before the SGMs.

As per statutory requirements, KSA Managing Committee (MC) vide its meeting held on January 26, 2026 has unanimously approved the above amendments to KSA's current Rules & Regulations (approved by the Assistant Charity Commissioner on 18.11.2024) and recommended the same to be placed before the 1st SGM.

Step 2: The 1st SGM is to be called wherein the amendments must be passed by a 3/5th majority of the members present and voting.

Accordingly, the 1st SGM was convened on February 14, 2026, wherein KSA MC's recommendation to approve the three amendments to KSA's Rules & Regulations was passed unanimously. The Minutes of the 1st SGM are printed in the March 2026 issue of KS Magazine as well as uploaded on KSA website.

The resolution passed unanimously during the 1st SGM (which is to be confirmed now) is as follows:

'RESOLVED THAT the three statutory amendments, which are the inclusion of Area of Operation, Irrevocability & Utilization of Funds clauses, to Kanara Saraswat Association's current Rules & Regulations dated 26 September, 2021 (as approved by the Charity Commissioner on 18.11.2024) be and are hereby unanimously approved by the members present & voting'

Step 3: The 2nd SGM must be convened specifically to confirm the resolution passed in the 1st SGM. It is to be held post a mandatory one-month interval, which is a statutory requirement. In the 2nd SGM the resolution of the 1st SGM must again be confirmed by a 3/5th majority of the members present and voting.

Hence, the 2nd SGM has been convened today i.e. March 14, 2026 at 10 a.m. to confirm the resolution passed in the 1st SGM.

Step 4: Post the 2nd SGM, the Change Report is to be filed with the Charity Commissioner within 30 days.

Shri Kishore then asked the members present at the 2nd SGM if they had any feedback or comments or queries with respect to the inclusion of the three statutory clauses as explained earlier by Smt. Ashwini. Since there were no questions or queries from any members, Shri Kishore requested the members present at the 2nd SGM to confirm the resolution which was earlier passed unanimously at the 1st SGM held on February 14, 2026, which Smt. Ashwini had already read out earlier.

The following resolution was put to vote:

RESOLVED THAT the Resolution passed by the first Special General Meeting of Kanara Saraswat Association on February 14, 2026 for the inclusion of the three statutory amendments, which are Area of Operation, Irrevocability & Utilization of Funds clauses, to Kanara Saraswat Association's current Rules & Regulations dated 26 September, 2021 (as approved by the Charity Commissioner on 18.11.2024) be and are hereby confirmed unanimously by the members present & voting.

Proposed by: Shri Rajaram Pandit

Seconded by: Dr. Prakash Mavinkurve

Passed Unanimously

Agenda point no. 4: To authorize the KSA Managing Committee to file the Change Report (Schedule VI), pertaining to the three Amendments to the Rules and Regulations of the Association for 12AB and 80G compliance, with the Deputy Charity Commissioner, Mumbai, within 30 days of the 2nd SGM to give legal effect to these changes.

Shri Kishore said that the last step in the statutory requirements is to file the change report within 30 days of the 2nd SGM date. Hence, we request the members present to authorise KSA MC to do the needful. He asked if any member had any issues/feedback. As all members gave their consent, the following resolution was put to vote:

RESOLVED THAT the Kanara Saraswat Association (KSA) Managing Committee be and is hereby authorised to file the Change Report (Schedule VI), pertaining to the resolutions passed at the 1st SGM and confirmed at the 2nd SGM convened for the inclusion of the three statutory amendments, viz. Area of Operation, Irrevocability & Utilization of Funds clauses, to KSA's current Rules & Regulations dated 26 September, 2021 (as approved by the Charity Commissioner on 18.11.2024) for 12AB and 80G compliance, with the Deputy Charity Commissioner, Mumbai, within 30 days from the 2nd SGM.

Proposed by: Shri Dilip Rao

Seconded by: Shri Durgadas Baindur

Passed Unanimously

As there were no further suggestions/feedback/queries, Smt. Ashwini Prashant invited all members to partake of the refreshments post the Vote of Thanks and the Sabha Samapti Prarthana by Shri Hemant Kombrabail.

Shri Hemant Kombrabail proposed the Vote of Thanks to the Chair and to all the KSA members who were present at the SGM. He further thanked Shri Kishore Masurkar and Shri Udaykumar Gurkar for their continued support and guidance. He expressed thanks to Guruprasad Caterers for providing the refreshments, Shri Bhavesh Jain for the decorations, Shri Bipin Kulkarni and his team for the sound system, KSA Committee as well as the KSA staff members.

Water Management at the Micro-Level in Cities and Towns

INDUKANTH RAGADE

Water is an essential entity needed by us for survival. Those living in towns and cities today depend on water supplied by the Municipalities in towns and by the Governments themselves in cities. If the piped water supplied is inadequate, citizens resort to purchasing it in tankers. Before piped water supply commenced, the main source of water for them was the traditional dug well. Piped water supply is not adequate in many urban areas. A standard example is that of Chennai which receives a good amount of rain in a year but for long has faced water shortage! As the population in towns and cities increased, individual houses were converted to residential flat complexes and as open areas became less and less, the traditional dug wells were replaced by the borewell which needed much less space and the traditional dug well has thus practically disappeared from our towns and cities. And as the water drawn from the ground increased steadily, many borewells dried up as they were deep and rain water was not reaching them whereas it reaches shallow dug wells to a good extent.

Presently, the sad situation in most areas in our cities and our towns, is that all the rainwater falling over the entire area and all the used water in them are both just drained into the road drains not only taking away good water away from them but often leading to the flooding of many roads also, as the drainage system is inadequate to handle the inflow!

As one who, as part of a commercial entity involved in developing flat complexes, had tried to make Chennai's residents self-reliant in their water needs for over fifteen years, I am prompted to share some thoughts on the matter with the readers of the Kanara Saraswat. The relevant Mantra which has to be pursued for self-reliance in water is **"Three-way R.W.H."** 1. Revival of Wells in Households, 2. Rain Water Harvesting, and Recycling of Water Happily!

The Three Types of Used Water we Generate

We generate three types of used water in our daily activities: 1. Water used for bathing (20-25 litres) and washing of clothes (20-25 litres) 2. Water used for cooking and cleaning vessels (20-25 litres) and 3. Water used for cleaning

ourselves after defecation and flushing (50 litres). Of these, water used for 3 has ingredients bad for our health and are better ignored. The 50 litres used for bathing and washing of clothes have very little percentage of contaminants in the form of sweat and soap which are not dangerous for our health. Therefore, it is this used water that can be cleaned and reused *in situ*.

The Traditional Dug Well

The traditional Dug Well is a very valuable and key entity in giving us a fair amount of self-reliance in our water needs because all the rainwater falling over the terrace can be directly drained into the dug well easily.

It has however practically disappeared from sight in most places with the growth of borewells. Actually, it not only costs much less to dig a shallow dug well than to dig a much deeper borewell but it also needs less electricity to pump the water therefrom. The soil at shallow depths in most of our towns and cities is favourable for provision of dug wells. It is also a fact that charging a dug well with rainwater is simple whereas charging a borewell is more complicated.

Harvesting Rainwater

Residents of individual houses and flat complexes can themselves find out whether to venture on well-digging or not. For a dug well to be relevant, the soil has to contain a reasonable percentage of sand at shallow depths. All builders do a soil investigation of the area on which they are to build in order to decide the nature of the foundation they have to provide and this report will reveal the nature of the soil at various depths. Most places in Chennai are favourable for dug wells. I have provided dug wells in 110 complexes in various parts of Chennai and all of them are serving the residents well. All the water outlets on the terrace can be **directly** connected to the well. *The terrace has to be only swept and freed of dust and leaves before the monsoon sets in.*

Harvesting the Rain Falling over the Open Spaces

The floor levels in the open areas around the buildings are such that all the rainwater flows out of the premises through the gate. So, one

simply has to provide a shallow cemented trench between the two gate columns and cover it with a perforated cover.

Connect this trench to a pit nearby that does not have to reach the water table but reach only a water-favourable soil level. The water drained into this pit will pass through the soil, get cleaned up in the process and reach the main well.

If these two measures are provided by Builders at the construction stage itself, the residents will get considerable self-reliance in their water needs as the water thus collected, can be used for all purposes.

Cleaning and Reusing Used Water

The water used for washing clothes and bathing is generally drained from a series of bathrooms one above the other into an open gully which is connected to the drain leading the waste water from the building to the road drain. This can be easily cleaned in the garden itself effortlessly and sent to the well. At each drainage point, just cut the pipe by a few inches and keep a plastic mug connected through a rubber tube. The pipe should lead the water to a soil bed on which water-loving-plants are grown. *Canna indica* and *Sugandhi* (*Hidechium coronarium*) do the job excellently. This water will travel through the soil and reach the main well. The plants and the soil bacteria will clean the water and provide beautiful flowers. The soil area needed will be 2.5 sq. ft. per person bathing in each bathroom connected to the drain involved. The shallow pit may have to be occasionally freed of accumulated sludge at the bottom.

Unfortunately, builders often provide very little green soil around the buildings. Actually, a good builder can provide a fair amount of soil area even while providing enough space for car parking and cemented pathways for walking. In one flat complex, I had provided a one-foot-wide cemented long pit all along the long road on the side of the building, which did the job excellently.

One can work out ways and methods of providing such arrangements in the total area available to adapt to the actual situation on site. Twenty years back, I penned a book titled "Self-Reliance in Water" in which I have given detailed, tested information on the subject. This book is on the net. Those interested in the matter can get in touch with me on isragade@yahoo.com.

DOMESTIC TIDINGS

Thread Ceremony

We bless the following batu:

Feb 22 : Nachiketh Ravindra Hemmady at Hemmady, Karnataka.

Marriage

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

Mar 08 : Vaishnavi Sudhir Balwally with Soham Chaitanya Dhareshwar at Mumbai.

OBITUARIES

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

2025

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

2026

Jan 27 : Girish Ramdas Basrur (57) at Chennai.

Feb 15 : Lalitha Bai Balse (95) at Bengaluru.

Feb 26 : Maj. Gen. Beltangdi S. Keron, VSM (Retd.) (81) at Pune.

Mar 11 : Kuntala (Kunti) Premanand Mazumdar (96) at Pune.

Mar 12 : Arvind Anant Mankikar (78) at Bengaluru.

Mar 13 : Sadanand Shripadrao Kaikini (82) at Ahmedabad.

Mar 14 : Shantabai Ratnakar Kalambi (94) at Chennai

Mar 15 : Ramakrishna Kodikal (99) at Bengaluru.

Mar 17 : Prof. Sunanda Vasant Karnad.

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Answers to सरल संस्कृतम् –

Exercise 43.1 -

- | | | |
|-----------------|---------------|-------------------|
| 1. लक्ष्मणेन | 2. तैः बालकैः | 3. चमसेन |
| 4. नेत्राभ्याम् | 5. विलम्बेन | 6. क्रन्दनेन |
| 7. बाणैः | 8. विनयेन | 9. पादाभ्यां |
| 10. जलेन | 11. लवणेन | 12. सूर्यप्रकाशेन |

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