

Kanara Saraswat

A MONTHLY MAGAZINE OF THE KANARA SARASWAT ASSOCIATION

SEPTEMBER 2026

KANARA SARASWAT ASSOCIATION

Formed on 26 November, 1911

Promote Health, Sports
and Cultural Activities
through
training programmes

Encourage members
and provide a
common Platform
Kanara Saraswat
Magazine

Provide Education,
Medical Aid and
Distress Relief
to the less privileged

Promote General
well-being of community
and foster a
spirit of brotherhood
and cooperation

Provide
Assets and facilities
at reasonable rates
to members and all.

Inspire the youth,
our pillars
of tomorrow

Organise lectures on
different topics

Organise Cultural
Programmes
periodically to
increase Corpus
to achieve our Goals

Focus on creativity,
all-round development
and entrepreneurship

114th ANNUAL REPORT 2025-26

Kanara Saraswat Association's 80th Independence Day celebrations



Report on page: 43

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Kanara Saraswat

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

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

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Examination Results 2026

Final Call

Inviting all the successful candidates of our community to send in their examination results in the following format by 15th Sept 2026 to

admin@kanarasaraswat.in

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



Kanara Saraswat Association Invites Nominations for Honouring Chitrapur Saraswats

As all of you are aware, every year during KSA's Foundation Day, we honour Members of our Chitrapur Saraswat Community, who have achieved some recognition in their area of specialisation.

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

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

Winning any State or National or International Sports event, among young and upcoming sports personalities as well as senior sports personalities.

We welcome nominations with details of their achievements. These nominations will be scrutinised by the Managing Committee and names to be honoured during KSA's Foundation Day would be finalised and announced.

These nominations may please be sent to admin@kanarasaraswat.in or by Courier to the KSA Office, along with brief details of the person concerned, their contact details and their achievements in any specific area. Please mention in the subject line (in case of e-mail) / on the envelope (in case of courier) 'Nomination for Foundation Day'.

Kindly send in your nominations on or before September 30, 2026.

Mahesh Kalyanpur
(Chairman – Kanara Saraswat Association)
E Mail: admin@kanarasaraswat.in



From the President's Team

Dear Members and Readers,

I pray Lord Ganesha to bless you all with good health, happiness and prosperity.

September is a month full of festivals. There are five festivals during this month starting with Shree Krishna Janmashtami (also known as Krishnashtami) which will be celebrated on 4th September.

Krishnashtami is one of our favorite festivals, when we celebrate the birth of Lord Krishna, the eighth avatar of Vishnu. During my childhood, I have seen the devotees fast all day until midnight, bathe and dress Krishna idols in new clothes, place them in decorated cradles, sing bhajans and perform midnight puja with milk, honey and butter offerings. Even now, we celebrate Krishnashtami at home offering sweet poha (mixed with jaggery), kalle poha (mixed with green chutney / dahi) – both my favourites and Rava / Besan Laddu and Pooja of Lord Krishna. Many Krishna temples celebrate this festival on a grand scale.

During this year, as per our Chitrapur Math calendar, the Gauri Pooja and Ganesh Pooja are falling on the same day i.e. 14th September. Many devotees celebrate this festival, ranging from one and a half days to 10 days with the conclusion of Anant Chaturdashi.

Anant Chaturdashi is another festival which we were celebrating at home during my childhood. This festival is celebrated in honour of Lord Vishnu in his infinite (Anant) form and marks the final day of the 10-day Ganeshotsav festival with the immersion of Ganesh idols. This day is also another important day for all of us where our HH Swamiji ends His Chaturmasa vrat offering poojas.

Rishi Panchami is another day to celebrate for all of us. Rishi Panchami is dedicated to honouring the Saptarishi (the seven great ancient sages). It is celebrated on the fifth day of the lunar month of Bhadrapada (immediately after Ganesh Chaturthi). It serves as a day of penance, spiritual purification, and expressing gratitude for the eternal wisdom passed down by Vedic teachers.

Now let me share with you one of my personal experience staying in Madgaon, Goa. Recently, I visited one of the exhibitions viz. RAAN BHAAJI (Wild Vegetables) FESTIVAL 2026 organized by Directorate of Agriculture, Government of Goa, at Ravindra Bhavan, Madgaon on 8th August, 2026. During my visit, I learnt about a lot of vegetables (which are good for health / medicinal) grown in forests used by the villagers as their daily food. But they are not easily available in the city markets. There were as many as 200 tables laid out for the nearby villagers, mainly ladies, to exhibit the vegetables brought from the villages / forests and the food prepared from such vegetables. It was an amazing experience for me and my wife. If I have to mention a few of them (their scientific name is written in brackets), what comes to mind is “TERO” (*Colocasia esculenta*) – the corn used for body aches and leaves for wound healing. It is said that it is used to treat asthma, arthritis, diarrhea and neurological disorders. Likewise, some others include, GHOL CHI BHAAJI (*Portulaca oleracea*), HARPULE BHAAJI (Malabar Spinach), DHAVI BHAAJI (*Amaranthus viridae*), KAPAL FODI (*Cardiospermum halicacabum*), PUNARNAVA (*Boerhavia diffusa*). Another vegetable which we have almost forgotten due to its non-availability in the city market is – TAIKILO (*Cassia tora* / *senna tora*), which has good source of fibre, vitamins like beta-carotene, vitamin B1, B2 and C and minerals such as calcium, iron and zinc. During my childhood, while staying in a village called “Byndoor” we used to pick up these leaves from the road sides and bring it, wash them and prepare Bhajias, cutlet etc. We were surprised to know that these villagers use this vegetable for multiple type of food preparations such as modak, momos, cake, sukhi bhaaji etc.

Finally, I take this opportunity to wish you all HAPPY FESTIVAL DAYS ahead and enjoy the variety of foods with the prayers kept in mind.

Uday K. Gurkar

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The Editor's Column

Dear Readers,

Come September, and it is time for the 114th Annual General Meeting of the Kanara Saraswat Association. A not-for-profit institution that has been the binding force for Chitrapur Saraswat Brahmins who have spread themselves all over the world, KSA has been serving the community in many ways.

We have published the KSA's Annual Report for the benefit of our readers, that will provide them a detailed account of all the activities that were undertaken during the last financial year.

US based Shashin Shivshankar Surkund brings us a detailed account of the 80th Independence Day celebrations that were held on the maidan of Talmakiwadi. For Shashin and his sister Meenal, it was a nostalgic homecoming.

'The man with the golden ladle' – that is an interesting story by Chaitanya Bolangadi about late Ganpath Rao Bolangdi, whose entrepreneurial spirit took him to Chennai and into the restaurant business in the early 1920s. Do read this inspiring tale.

Not many would have heard of late Cmde Vithal Amrut Dhareshwar, AVSM. His birth centenary was celebrated in June, this year. Devyani Amembal (nee Dhareshwar) writes about this dynamic Naval officer's life and times, a gentleman who had the unique distinction of having joined the Royal Indian Navy during the closing months of the Second World War.

In his Military Musings column, Maj Gen B.N.Rao (Retd.), shares some anecdotes on how the mix of English, Hindi, Punjabi and other languages that are used in the Army, can give rise to some hilarious incidents.

Parisevanam features Chandrima Kalbag's interesting narration on how the two global platforms – Prarthana and Yuvadhara are doing exemplary work in shaping the impressionable minds of tiny-tots and also creating multi-dimensional activities for expanding the horizons of young adults through the Prerana Varga events.

Jaidev Chandavarkar's California Notebook brings us an update on the annual Shakespeare Festival which was attended by the theatre loving community from Thousand Oaks and surrounding cities.

Dinesh Tallur puts together his collection of fleeting thoughts and reflections on AI, consciousness and the spiritual quest, in his thought-provoking article.

Don't walk alone through change, says management coach Shankar Mallapur in his column. He elaborates on how creation of a buddy system can be helpful, be it in sports or life.

In her ongoing Earth Uncovered series, Bhakti Ullal takes us on a journey to Dallol in Ethiopia – the hottest place on Earth.

Anjali Burde shares an article on the auspiciousness and relevance of the holy month of Shravan for the members of our community.

Our Aamchi Agony Aunt's column, 'Dear Pachhi' continues this month too, with her tongue in cheek advise. We invite readers to share their angst and 'Pachhi' will definitely have a light-hearted solution.

The Devanagari pages are receiving a good response in Konkani and this issue has three pages full of them alongwith the monthly girvanapatrika and Saral Sanskrit quiz.

Happy reading!

Ramkishore M. Mankekar



Kanara Saraswat Association

114th

ANNUAL REPORT

2025-26

Annual General Meeting



6 September 2026



10.30am



**Shrimat Anandashram Hall,
Association Building,
Talmaki Wadi,**

KANARA SARASWAT ANNUAL REPORT 2025-2026

KANARA SARASWAT ASSOCIATION

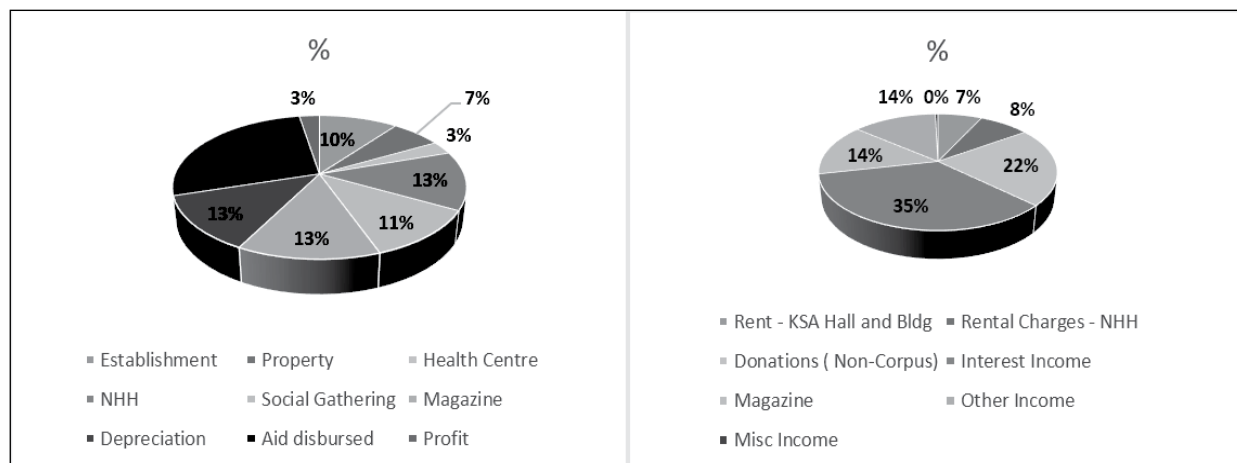
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Management for the year 2025-2026

Shri Kishore Masurkar – President
Shri Udaykumar Gurkar – Vice –President

Managing Committee for the period 2024-27

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



KANARA SARASWAT ANNUAL REPORT 2025-2026

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EXPENDITURE FY 2025-26	₹ Lakhs	INCOME FY 2025-26	₹ Lakhs
Establishment	10.90	Rent - KSA Hall & Building	7.51
Property	6.91	Rental Charges – NHH	8.59
Health Centre	3.12	Interest Income	36.49
NHH	13.95	Donations (Non-Corpus)	23.04
Social Gathering Expenses	12.03	Magazine	15.30
Magazine	14.02	Other Income	14.29
Depreciation	13.23	Miscellaneous Income	0.46
Aid Disbursed	28.71		
Surplus	2.78		

Total Funds as on 31-3-2026 – ₹ 908.14 Lakhs (20% increase over previous FY)

Investments in bank fixed deposits – ₹ 592.36 Lakhs (14.82% increase over previous FY)

NOTICE OF THE 114th ANNUAL GENERAL MEETING OF THE KANARA SARASWAT ASSOCIATION (REGD)

Notice is hereby given that the 114th Annual General Meeting of the Kanara Saraswat Association will be held on **Sunday September 06, 2026 at 10.30am** in Shrimat Anandashram Hall, Talmakiwadi, Grant Road-W, Mumbai – 400 007 to transact the following business

1. Reading of the notice convening the meeting.
2. Confirmation of the minutes of the 113th Annual General Meeting held on 21st September, 2025 (the Minutes of the Meeting is published in December 2025 issue of KS Magazine).
3. Adoption of Audited Statement of Accounts with Audit Report for the year ended 31st March 2026 and the Committee's Annual Report uploaded on KSA website and also sent to members whose email ids are registered with KSA
4. To appoint a Statutory Auditor for the F.Y. 2026-2027
5. Note on KSA Nashik Holiday Home (NHH)
6. Any other business that may be brought before the Managing Committee with the consent of at least two-third of the members present as laid down in Rule no. 36.

Note:

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

By order of the Managing Committee

Sd/-

Ashwini Prashant

Hon. Secretary

Date: August 15, 2026

KANARA SARASWAT ANNUAL REPORT 2025-2026

ANNUAL REPORT 2025-2026

Dear Members,

We have pleasure in placing the Annual Report for the year 2025-2026 at the **114th Annual General Meeting** of the Kanara Saraswat Association (KSA). The Audited Statement of Accounts for the year ended 31st March, 2026 is published in the September 2026 issue of KS Magazine. We place on record our gratitude to our Past Presidents, Vice-Presidents, Members of the Managing Committee, Members of KSA, donors, employees and well-wishers of KSA, deceased or alive and salute their perseverance, dedication and selfless service without which we would not have reached this milestone of 114 years. We offer our heartfelt condolences to the bereaved families of our KSA members who have passed away during the year 2025-26.

MEMBERSHIP

The number of persons admitted to different classes of Membership during the Financial Year 2025-26 are as follows:

Total Membership	Life	Patron	Spouse	Benefactors (Discontinued)	Total
As on 31/03/2025	3672	247	72	27	4018
Additions in F.Y. 2025-2026	22	1	4	--	27
Upgradation in Membership	--	--	--	--	--
Deletions due to Expiry	22	4	5	--	31
As on 31/03/2026	3672	244	71	27	4014

TOTAL FUNDS OF THE TRUST

The Corpus and other earmarked funds including project funds of the Association increased from ₹757.04 Lakhs as on 31/03/2025 to ₹908.14 Lakhs as on 31/3/2026.

DONATIONS RECEIVED DURING FY 2025-26

Sr. No.	Name of Corpus Funds	Donations Received during the year (₹)
1	Distress Relief Fund	1,00,000
2	Scholarship Fund	5,75,000
3	Medical Relief Fund	64,00,000
4	Building Fund (Hall)	16,50,000
5	General donations	62,75,000
	Total	1,50,00,000

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

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

DISBURSEMENT OF AID

In accordance with its objectives, KSA provides relief to the poor and needy, educational aid and grants to students, medical relief to the sick and ailing and other charitable causes. The following chart shows the amount disbursed to needy persons during the F.Y. 2024-25 and F.Y. 2025-26.

Sr. No.	Type of Aid Given	2024-25		2025-26	
		Aid given in (₹)	No. of Beneficiaries	Aid given (₹)	No. of Beneficiaries
1	Medical Aid	16,82,000	10	21,06,465	31
2	Distress Relief	2,50,000	22	2,65,000	18
3	Educational Aid	4,00,000	19	500,000	23
	Total	23,32,000	51	28,71,465	72

Ours being a charitable trust, 85% of the income is required to be spent during the year on the objects of the trust. In the year under review 2025-26, we are pleased to inform you that on this aspect we have achieved >85%.

The medical aid disbursement includes ₹ 15,000/- provided to economically weaker beneficiaries

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Due to rising costs of medicines & hospitalization, KSA has been receiving more number of applications for medical aid. Consequently, the funds available for disbursement towards medical aid is diminishing. We request our generous KSA members to donate towards medical aid so that KSA is able to continue to disburse towards requests for medical aid.

KSA CENTENARY EDUCATION REFUNDABLE GRANT FUND

The status of Centenary Education Refundable Grant Fund as on 31.03.2026 is as under:-

Centenary Education Refundable Grant to Students	Disbursements/ Refunds (₹)
Educational Refundable Grant to students Amount outstanding 31.03.2025	1,06,89,680
Educational Refundable Grant disbursed to students during 2025-26	18,60,000
Educational Refundable Grant Receivable during F.Y. 2025-26	27,37,250
Less: Refund Received from Beneficiaries during F.Y. 2025-26	19,42,130
Educational Refundable Grant to students Amount outstanding (for students whose repayments have begun)	7,94,620

Most of the students are repaying back the amount granted as per the schedule. However, there are 2 students who have lagged in repayment. Efforts are being taken to recover the amounts.

The total amount receivable from all the students as & when their amounts fall due amount to **₹1,06,07,550.00**

INCOME AND EXPENDITURE ACCOUNT

In the FY 2025-26, there is a Surplus of ₹ 2,78,584/- (Rupees Two Lakhs Seventy-Eight Thousand Five Hundred and Eighty-Four Only).

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

₹ In Lakhs	2021-22	2022-23	2023-24	2024-25	2025-26
Surplus/Deficit	-19.42	11.86	0.93	-10.28	2.78
Depreciation	7.11	6.53	7.87	9.24	13.23
Written Off Amount	-0.74	0	0	0	0

MANAGING COMMITTEE MEETINGS

During the year under reference viz from 1st April 2025 to 31st March 2026, the Managing Committee met 15 times.

Name of Committee Member	No of Meetings	Meetings attended
Shri Mahesh Kalyanpur	15	14
Shri Rajendra Kalyanpur	15	12
Smt. Ashwini Prashant	15	15
Shri Kishan Chandavarkar	15	10
Dr. Prakash Mavinkurve	15	2
Dr. Hemant Nadkarni	15	10
Shri Sunil Ullal	15	8
Shri Hemant Kombrabail	15	10
Shri Gautam Amladi	15	7
Shri Kiran Bajekal	15	12
Smt. Prashanti Bhat	15	12
Shri Santosh Sirur	15	3

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In addition to the above MC meetings, three special meetings were called on April 10, 2026 to discuss the following matters with special invitees Shri Praveen Kadle (ex-President, KSA), Dr Chaitanya Gulvady, Shri Rajaram Pandit, Shri Dilip Sashital, Smt. Usha Surkund & Smt. Rekha Pandit:

1. KSA Marriage Bureau Website with Shri Baji
2. Presentation of KSA-CSN awards at the August Hands of PP Swamiji
3. Way forward for NHH

ACCOUNTS AND AUDIT

The accounts of the Association for the year 2025-26 were finalized and audited by Shri Shriniwas Shreeram Gadgil, partner of M/s P G Bhagwat LLP, the statutory auditor of KSA. Accountancy services were rendered by Shri Sandeep Shrikhande and Shri Aditya Nitsure. Shri Chinmay Nimkar gave GST related service. Smt. Shobhana Rao and Smt. Swati Nadkarni gave efficient support for collating and completing the accounts and for the overall working in KSA office. We immensely thank all of them for their services.

CONCISE ACTIVITIES OF KSA VERTICALS IN F.Y. 2025-26

Halls & Tenanted property of Association Building

The structural repairs required to be carried out basis the Structural Audit (which was conducted earlier) has been completed. Renovation of both the halls together as well as improving the air conditioning systems of the halls has been done. Members who attended the SGM held in May 2025 in the newly renovated Shrimat Anandashram Hall were appreciative of the work. They also provided the KSA MC with few suggestions on the same. The MC appreciates their invaluable suggestions.

Special General Meeting (SGM)

During the FY 2025-26, KSA held two SGMs for amendments to KSA's Rules & Regulations (approved by the Assistant Charity Commissioner on 18.11.2024) in view of mandatory statutory requirements for the renewal of the Association's registration under Sections 12AB and 80G of the Income Tax Act, 1961.

Three clauses are required by Income Tax Office to be part of any Trust's Rules & Regulations (viz. Area of operation, Irrevocability, & Utilization of Funds), which were earlier not included in KSA's Rules & Regulations. This would help in ensuring the smooth renewal of KSA's registration under Sections 12AB & 80G. 80G renewal benefits all directly by allowing the donations to KSA to remain tax-deductible.

The Area of operation clause emphasizes that the area of KSA's operation are within the boundaries of India.

The Utilisation of Funds clause is a standard legal term for tax purposes. The phrase "exclusive use of funds" (which is 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 added.

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The details of the amendments are given hereinbelow:

Changes under clause		Existing Sub-Clause No	Existing Sub-Clause	Changed Sub-Clause No	Changed 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	

- KSA's Legal Consultant Adv. Hule advised the following 4 steps:

Step 1: The KSA MC to approve the above-mentioned amendments to KSA's Rules & Regulations and then place it before the SGM for its approval.

As per statutory requirements, KSA Managing Committee (MC) vide its meeting held on January 26, 2026 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 to be called wherein the amendments must be passed by a 3/5th majority of the members present & 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 following resolution was passed unanimously at the 1st SGM:

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'

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Step 3: As per law, the resolution of the 1st SGM constitutes a “proposition” and requires confirmation at a 2nd SGM, which must be convened specifically to confirm the resolution passed in the 1st SGM. The 2nd SGM is to be held post a mandatory one-month interval, which is a statutory requirement.

The 2nd SGM was convened on March 14, 2025 to confirm the resolution passed at the 1st SGM by a 3/5th majority of the members present & voting. The Minutes of the 2nd SGM are printed in the April 2026 issue of KS Magazine as well as uploaded on KSA website.

The following resolutions were passed unanimously at the 2nd SGM:

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

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 & 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.

Step 4: Post the 2nd SGM, the Change Report is to be filed with the Charity Commissioner within 30 days from the 2nd SGM date. *The MC meeting was held post the 2nd SGM to duly adopt the resolutions passed during the 2nd SGM. The Change Report was filed with the Charity Commissioner Office on April 08, 2026.*

Renewal of 80G

KSA has received approval for the renewal of 80G till 2031-32

Redevelopment of Talmakiwadi property

The General Body (GB) of Talmakiwadi CHS (TCHS), of which KSA is a member, had passed a resolution in January 2023, to redevelop the property. GB of KSA had agreed in-principle to join TCHS in the Redevelopment. TCHS has unanimously passed a resolution in their SGM held on 27 July 2025 to undertake the Redevelopment with a Developer model.

M/s. Palash PMC LLP was appointed as the Project Management Consultant (PMC) by the GB of TCHS. The draft tender prepared by the PMC was duly approved by the Managing committee of KSA and TCHS. Tender Notice was published prominently in Times of India, Maharashtra Times and Gujarat Samachar newspapers on 08 April 2026. The initial date for collection of Tenders by Developers had been fixed as 20 April 2026. Thereafter, an extension of one week had been provided on account of requests having been received from some Developers to participate. The last date of submission was hence extended from 18 May 2026 to 30 May 2026 at the behest of some developers. Tenders were collected by the following nine Developers:

1. Arkade Developers Ltd.
2. Kalpataru Builders Pvt Ltd.
3. Kolte Patil Developers Ltd.
4. Lloyds Realty Developers Ltd.
5. Lodha Developers Ltd.
6. Man Infraconstruction Ltd.
7. Purvankara Ltd.
8. Raymond Realty Ltd.
9. S D Corporation Holdings Pvt Ltd (JV of Shapoorji Pallonji and Dilip Thacker Group).

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At the end of the time period the following six developers submitted their offers:

1. Arkade Developers Ltd.
2. Kalpataru Builders Pvt Ltd.
3. Kolte Patil Developers Ltd.
4. Lloyds Realty Developers Ltd.
5. Man Infraconstruction Ltd.
6. S D Corporation Holdings Pvt Ltd (JV of Shapoorji Pallonji and Dilip Thacker Group).

The offers were compared by the PMC and comparative chart on the various parameters in the tender and submitted the same to TCHS and KSA. Based on the offers S D Corporation Holdings Pvt Ltd and Lloyds Realty Developers Ltd. were eliminated as they had given very low offer as compared to the other four developers.

A negotiation committee was formed to negotiate with the developers comprising of four representatives of TCHS and three representatives of KSA viz. Shri Rajendra Kalyanpur, Shri Kiran Bajekal and Shri Hemant Kombrabail.

Reputed Solicitor firm M/s. DSK Legal has been appointed to provide Legal services for the project.

The negotiation team met the developers on 10th July and 13th July 2026 when the developers were asked to improve their offers and submit revised offers by 25th July 2026. At the request of two of the developers the last date was extended to 31st July 2026.

The revised offers from the Developers were opened by the PMC in the presence of the members. From the remaining four developers M/s. Kolte Patil Developers Ltd. and M/s. Arkade Developers Ltd. improved their offers. M/s. Kalpataru Builders Pvt. Ltd. replied that they are not interested in improving their offer. M/s. Man Infraconstructions Ltd. submitted their offer without any changes.

Since the offer of M/s. Kalpataru Builders Pvt Ltd was the lowest and there was a huge gap between the third offer and the offer by M/s. Kalpataru it was decided to exclude Kalpataru from further engagement, and the negotiation committee will concentrate of improving the offers from the other 3 developers viz. M/s. Arkade Developers Ltd., M/s. Kolte Patil Developers Ltd. and M/s. Man Infraconstructions Ltd.

The process of Legal due diligence and Financial due diligence of the 3 developers has been commenced. Based on the final evaluation the developer will be selected by the General body of TCHS as per guidelines stipulated under Section 79A of the MCS Act applicable to housing societies. Since KSA is a Charitable trust Sec. 79A is not applicable to KSA however since KSA is a member of TCHS, it will have to go by the decision taken by the General body of TCHS.

Once the Developer is selected, a SGM of KSA will be convened where the offer and alternative floor plans for the area allotted to KSA will be presented to the members for their views and approval. Post approval from the General Body application will be made to the Office of the Charity Commissioner for their consent.

Since the redevelopment project is being undertaken under 33(9) Cluster Development scheme the tenants will have to be made owners of the flat allotted to them after the redevelopment is completed and they take possession. They will have to apply for membership to TCHS and pay the requisite share membership fee and admission fee to TCHS and proportional share of the Corpus funds.

Nashik Holiday Home (NHH) & Bhandardara

NHH:-

The following has been the occupancy at NHH over the last 5 years. Post the renovation of the New Units, there had been an increase in the occupancy but in FY25-26, there has been a slight decline in the occupancy. MC is working on measures to be taken to increase the occupancy. The renovation of the old units will be taken up in due course when funds are available. KSA requests its members for donations to carry out the renovations of the old units.

Year	Total Days	Occupancy %
2022-23	655	26%
2023-24*	253	10%
2024-25	755	30%
2025-26	374	15%

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

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NHH was fortunate to host Param Poojya Sadyojat Shankarashram Swamiji and His Retinues along with Shri Chitrapur Math, Nashik Local Sabha from March 22nd to 24th, 2026 on His return journey to Shirali from North India. KSA President Shri Kishore Masurkar along with a few Managing Committee members were present during the visit.

KSA has recently appointed Shri Sunil Koppikar in NHH due to his rich experience in hotel management. For reservations & any queries, please call on mobile no 7796066966/ landline nos. 0253-2580575/0253-2315881.

KSA NHH Nashik Yatra Package:-

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

Note on KSA Nashik Holiday Home (NHH)

1. In 1965, KSA purchased property (located at Survey No 659/6, Plot 41 & 42. No II, New Pandit Colony, T.P. Scheme, Sharanpur Road, NASHIK 422002) admeasuring 1421.13 sq mts for construction of a Sanitorium (Holiday home) for their members.
2. During the road widening exercise undertaken by the Nashik Municipal Corporation (NMC) around 1995, a part of the area of NHH plot at the North side was handed over to the adjoining plot owner by the NMC.
3. To compensate NHH for this, the area at the West side of our NHH plot was handed to us on 8th November 1994 by NMC –where Thakkar Builders had already constructed 3 buildings, Thakkers Treasure A,B and C.
4. However, there was no mention in the official records either of the area thus transferred nor of the revised dimensions on both occasions of the transfers.
5. Thakkar Builders opposed the transfer and KSA appealed to NMC to compensate KSA for the loss of area. The follow-ups with the authorities in this regard have yielded no results.
6. Meanwhile in March 2022, a survey of the plot was conducted by M/s. Bagul & Shinde Architects. As per their report the actual plot area in our possession is 1390.36 sq. mtrs. (against 1421.13 sq. mtrs as per the Property card) which has resulted in a loss of area by 30.77 sq mts
7. KSA had requested NMC since 1995 to either:
 - i) Restore NHH's boundary on North side; OR
 - ii) Give NHH the area on the West side, as physically shown by their Department in November 1994 & duly getting the consent of the owners of the respective plots on West side; OR
 - iii) Confirm to KSA that they will compensate NHH by giving extra F.S.I. equivalent to the area lost by NHH as above and also by giving due concessions in required open spaces during our future expansion/redevelopment plans.
8. The Boundaries on the West side between NHH and the 3 Buildings of Treasures A,B and C only have a Wired Mesh.
9. To have more Safety, Privacy and Overall Maintenance recently we received a letter dated May 15, 2026 from Shri. Rajendra More of Thakkar's Treasure C from our adjoining plot at the West side for constructing a common boundary wall between their Building Thakkar's Treasure C and NHH for improving safety, privacy & overall maintenance for both premises. No such requests have come from the Residents of the Other Two Buildings which also share the boundary with NHH.
10. Currently, given the situation above with no response forthcoming from the NMC, there is no alternative but to accept this short area of 30.77 sq. mtrs. & to continue requesting the concerned authorities for due compensation.
11. This note is submitted to the General Body for their approval to:
 - i) Accept the loss of area amounting to 30.77 sq mts
 - ii) Give authority to KSA MC for taking suitable decisions for taking this forward

Submitted to the General body for approval

Sale of Bhandardara Plot :-

During the AGM of 2021-22, a resolution was passed with regards to the sale of our plot in Bhandardara (at Survey No. 169/4, Plot No. 41, Village Murshet, Tal. Akole, Dist Ahmednagar). The required permissions were obtained from the Charity Commissioner's Office (CCO) & compliances adhered to towards the sale of the plot. There was an issue that the plot of Bhandardara was not included in Schedule 1 of the land records earlier. KSA MC took steps to include the Bhandardara plot in Sch 1 of the land records.

Kanara Saraswat Magazine

During the year under review, the advertisement revenue decreased by about 1% to ₹ 15,30,856.00 /-.

The Registrar of Newspapers of India (RNI) has recently fully digitized its operations, so everything has to be done online on the 'Press Sewa Portal'. Earlier, one would go with notarized documents to their branch office at CST, file them, and then await clearance from the Delhi office. But the scenario has completely changed now.

The responsibility for effecting these initial online inputs now lies solely with the Editor, Publisher and Printer. Hence, first, the Owner/Applicant had to be registered. Later, the Editor and Publisher had to be registered separately after payment of some charges. After which, the Printers (M/s. SAP) had to be requested to separately register on the same 'Press Sewa Portal'.

Besides time constraints, there have been inordinate delays in receipt of appropriate communication from the RNI Office, leading to a huge time gap in completion of the processes. Consequently, despite these delays, the Editor is confident of completing all the procedures before the end of this calendar year. Due to non-renewal of our RNI, the concessional postage rates still remains withdrawn by the postal authorities. The magazine expenses was ₹ 14,02,982/-

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

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

Health Centre

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

990 patients availed facilities in the Centre this year. The Centre generated an income of ₹ 1,58,426/- as compared to ₹ 1,49,550/- in 2024-25.

KSA thanks all our existing Doctors on the panel Drs Satish Ugrankar, Sunil Vinekar, Vasanti Balwally, Tejaswini Bhat, Swati Puthli, Gaurang Muzumdar, Arjun Gokani, Subodh Sirur and Sudatta Waghmare for their selfless contribution and service.

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

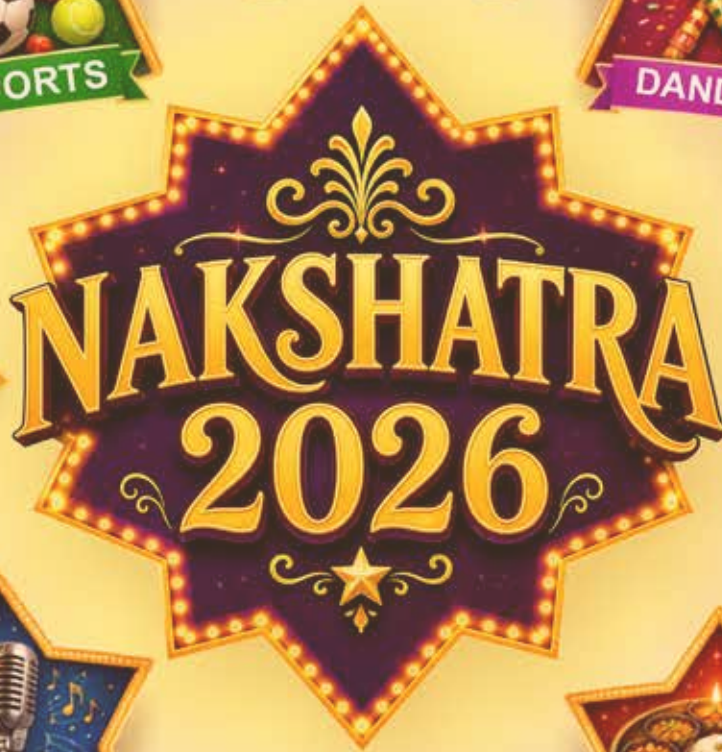
KSA-CSN

The Kanara Saraswat Association started Chitrapur Saraswat Network, KSA-CSN to encourage and support business, professional, and personal interactions among Bhanap business owners and self-employed professionals. The KSA-CSN Task Force, a group of volunteers from Mumbai, Pune, Bengaluru, Mysuru, and Mangaluru, operates and monitors these efforts. Since networking is key in business, KSA-CSN provides a community platform for entrepreneurs, professionals, and consultants. Its main goal is to guide, support, and connect members by pooling talent, resources, and experiences through various interactions.

The composition of KSA-CSN Task Force consists of MC and Non-MC members as below:

This Diwali

KSA Presents



At Talmakiwadi



100TH BIRTH ANNIVERSARY REMEMBRANCE

Honouring the Memory of Late Basrur Radhakrishna



(05 September 1926 – 04 September 1974)

"It is said God beckons those first, whom He loves the most."

Early Life and Community Roots

Born to Dr. Ganesh Rao (affectionately known as Dr. Ganeshmam in the Malleshwaram Bhanap circle), Radhakrishna was deeply rooted in his community and culture. His uncles, the renowned Benegal brothers, were highly influential figures in his formative years. He maintained respectful relationships with notable contemporaries, including **Ramaswamy Mudaliar** and **Lakshmanaswami Mudaliar**.

A popular personality in the Amchi circle from the 1940s through the 1950s, he was an active youth. He enjoyed sports like cricket and badminton and eagerly participated in organizing dramas and musical entertainment at the Canara Union. During his college days at Ramnarain Chellaram college as a student secretary, he had delivered a speech in presence of chief guest Javaharlal Nehru at the college. He was also deeply devoted to the community's spiritual leaders, **HH Anandashram** and **HH Parijnanashram**, and personally filmed the great **Golden Jubilee** function held in Bangalore in 1964–1965.

Lifelong Friendships and Global Projects

Radhakrishna's indispensable skills and warm personality helped him build lifelong friendships with cinema legends like Dr. Rajkumar, MG Ramachandran, Dilip Kumar, Sanjiv Kumar. His expertise eventually caught the eye of the Hinduja Group, leading to his involvement in the Indo-Iranian joint collaboration film *Subah Aur Shaam*.

A Legacy Left Too Soon

One of his most enduring bonds was his long-standing friendship with Kannada cinema icon Dr. Rajkumar. This bond initiated the production of the Kannada hit film **Shankar Guru** with Rajkumar in triple role.

Sadly, Radhakrishna did not live to see the film completed or share in its overwhelming success. The project was eventually finished by Dr. Rajkumar's wife, **Parvathamma**, and released on Karnataka Rajyotsava Day—coinciding with the historic introduction of television in Karnataka.

Though his life was cut short just a day before his 48th birthday, Basrur Radhakrishna's contributions to Indian cinema and the indelible mark he left on his family, friends,

and community continue to shine brightly a century after his birth.

As we celebrate the birth centenary of the late Basrur Radhakrishna, we remember a man who passed away much too soon, leaving a void in the hearts of his young family that could never truly be filled. Yet, through his life's work, he left behind a glittering legacy of selfless creativity that has brought joy to countless personalities across generations. By all accounts, he was a personable, diplomatic, and brilliantly capable man who inevitably left a lasting impression on everyone he met—both socially and professionally.

and community continue to shine brightly a century after his birth.

Dear Papa, wherever you are, we wish you a very happy 100th birthday—surrounded by love and peace and blessing us all from above.

Deeply missed and fondly remembered by:

Sons: Deepak, Subash & Dilip Basrur

Daughters: Shanta A. Haldipur & Seetha U, Philar

A Foray into South Indian Cinema

Encouraged by his brother-in-law, the famous director Sundar Rao Nadkarni, Radhakrishna stepped into the vibrant world of South Indian cinema. He quickly established himself, working alongside monumental talents like Tamil superstars **Sivaji Ganesan** (in the film **Kodeeswaran**) and **M.G. Ramachandran** (in **Mahadevi**).

Sri Ganesh Prasad Movies and Critical Acclaim

Driven by his creative vision, he branched out to launch his own production house, **Sri Ganesh Prasad Movies**. Under this banner, he produced enduring popular films:

- **Murutha Nattu Veeran**: A hit Tamil film starring Sivaji Ganesan.

- **Santa Tukaram**: A critically acclaimed Kannada film starring **Dr. Rajkumar** and directed by **Sundar Rao Nadkarni**. This resounding success earned the prestigious **National Film Award** for Best Feature Film in Kannada at the 11th National Film Awards.

The Vijaya Vahini Studios Era

His success attracted the attention of stalwarts like **B. Nagi Reddy**, who headed Asia's biggest film studios in Chennai. Nagi Reddy appointed Radhakrishna as his Production Controller—a role that required immense diplomacy, linguistic skill, and the ability to manage budgets, timelines, and high-strung creative personalities away from the limelight.

During this era, he was instrumental in monumental productions:

- **Enga Veettu Pillai**: A massive Tamil blockbuster starring **MGR** in a dual role alongside **B. Saroja Devi**. It became a trendsetter for mass cinema across the country.

- **Ram Aur Shyam**: The iconic Hindi remake of the same story under the Vijaya Studios banner, starring **Dilip Kumar**. The template set by these films remains influential to this day.

In Memoriam Ajay Dattanand Shirali



Ajaymaam's sudden passing on 27th July, at the young age of just 59, has come as a bolt from the blue for all of us. For those of us who had the privilege of knowing him closely over the years, this loss has been truly overwhelming. As we reflect on his life, we see three distinct and remarkable phases that together tell the story of an extraordinary person.

The first was the Ajay we knew while growing up—a gifted all-rounder. Whether it was badminton, making the best pav bhaji, his exceptional oratory skills, or simply being the natural centre of attraction wherever he went, he excelled at everything he took up. He had a charismatic presence that reminded many of Ravi Shastri in his younger days. Whatever he pursued, he did so with passion, confidence and excellence.

The second phase began when he chose catering management as his profession. At a time when most people were following conventional career paths, Ajay had the courage to pursue his passion and chart his own course. He was truly ahead of his time—long before following one's passion became the accepted

wisdom, Ajay had already chosen to do exactly that.

The third & perhaps the most gratifying phase for him was his complete dedication to Karla Math. His commitment and tireless service to the Math and to our beloved Swamiji has been truly inspirational.

Seeing his posters all across Karla, and witnessing the huge gathering at the Shok Sabha organised by the local villagers on 30th July, made one thing abundantly clear: Ajaymaam's true legacy was not in what he accumulated, but in the countless lives he touched—far beyond just the Amchi community.

He truly lived a rich and profoundly accomplished life. He touched so many hearts, served the Math selflessly, and gave his unconditional love to everyone around him. He perfectly epitomised the immortal words:

“Zindagi badi honi chahiye, lambi nahin.”

Though he has left us far too soon, Ajaymaam lived a life of immense purpose and has left behind an extraordinary legacy. His presence may no longer be with us, but the impact of his diligent work, his dedication & service and the unconditional love he shared will continue to inspire generations to come.

Rest in peace, Ajaymaam. You will be deeply missed by all of us.

We pray to Lord Bhavanishankar and Maa Durga Parameshwari to give Seema, Raunak, Vijeta, Shubhangi and the entire family the strength to bear this irreparable loss. 🙏🙏

**With love and in cherished memory,
The entire Amchi Community that became his near and dear ones**

Obituary

Late Smt. Bina Bhaskar Karnad



With profound sorrow and deep gratitude, we announce the passing of our beloved mother, Mrs Bina Bhaskar Karnad, who peacefully departed on 29th July 2026 in the United States of America.

Our mother was a woman of exceptional determination, compassion, and boundless energy. She dedicated her life to enriching the lives of others, leaving behind a legacy that will continue to inspire generations.

One of her greatest contributions to society was her selfless work in matrimonial matchmaking within the Chitrapur Saraswat community. With wisdom, empathy, and an unwavering belief in the sanctity of family, she played a pivotal role in bringing together more than 1,000 couples, helping build homes filled with love, trust, and happiness. The countless families she united stand today as a living testament to her kindness and commitment.

Cooking was not merely her passion; it was her art. An exceptional cook, she delighted family, friends, and the community with her culinary creations. She generously shared her knowledge by conducting cooking classes, inspiring and mentoring many women to master the art of cooking. Drawing upon decades of experience and creativity, she authored a cookbook featuring her original recipes, preserving her culinary wisdom for future generations. She also successfully catered numerous large community gatherings, earning admiration and affection for her warmth, generosity, and impeccable cuisine.

Her generosity extended far beyond her community service. Our home was always open to others, especially to my friends during our college and university examination days. She welcomed each one with genuine warmth, ensuring everyone felt like a member of our own family. Many of my friends still remember her kindness and the comfort of our home during those demanding times.

More than anything, our mother was the guiding force in our lives. She was not only a loving mother but also our teacher, mentor, and greatest source of strength. She taught us to face every challenge with courage, determination, and unwavering faith in ourselves, often reminding us, "There is nothing in this world that can stop you from achieving what you truly desire if you are willing to work hard, persevere, and remain committed to your goals." Those words became the foundation of my life. Through her own example of generosity, resilience, and selfless service, she taught us that the true measure of success lies not in what we achieve, but in how many lives we touch and enrich.

Her talents extended far beyond the kitchen. Blessed with a natural flair for acting, she was an accomplished stage performer who participated in numerous drama competitions and had the privilege of acting alongside several renowned Marathi theatre artists. Her vibrant personality, expressive performances, and love for the performing arts brought joy to countless audiences.

In her later years, she moved to the United States of America to live with her beloved daughter, where she spent her final years surrounded by the love and care of her family. Though her earthly journey has come to an end, her values, her generosity, her creativity, and her unwavering spirit will continue to live on in the hearts of all who knew her.

While we grieve her absence, we celebrate an extraordinary, accomplished person who touched many lives and selflessly guided others with love and compassion.

May her soul rest in eternal peace and attain Sadgati. Om Shanti.

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

MC members who are part of the Task Force

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

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

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

Significant KSA-CSN activities in the year 2025-2026:

KSA-CSN organized 2 “Business Networking Conclaves” at Mumbai on 15th March 2026 and at Bengaluru on 18th April 2026. 24 attendees each participated in both the Conclaves the first-ever paid participation events organized by KSA-CSN. Both Conclaves received positive responses from participants and expressed a willingness to participate in future conclaves. KSA-CSN is grateful to Shri Ajit Kaikini for wonderful logistic arrangements for Bengaluru Conclave

KSA-CSN is delighted to inform members that Param Pujya Swamiji kindly accepted our Prayer for the 1st Annual Awards to be presented at His Divine Hands.

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The following awards were presented at the Divine hands of His Holiness on 13th June 2026, in SCM, Karla.

Award	Recipient
ENTREPRENEUR OF THE YEAR 2025-26	Shri PRABHAV KODIAL
STELLAR CONTRIBUTIONS TO KSA-CSN	Shri RAJIV KALLIANPUR
TOP KSA-CSN PERFORMER 2025-26	Shri GURUDAS TRASI
TOP KSA-CSN PERFORMER 2025-26	Smt. KIRTI KAROPADY MULAY

Shri Rajiv Kallianpur apart from being a Co-Initiator of CSN, led this initiative during his tenure as MC member. He has always been forthcoming with his financial and logistic support and guidance. He is the main inspiration and executor of our notable Mulakat feature. KSA-CSN remains grateful for his continued support.

The Top Performer awardees were selected on the basis of their all-round notable performances during the year.

- Higher attendance record
- Business generated for fellow CSN participants
- Volunteering Contributions

ECM's (Entrepreneur Club Meeting) now held 4 times a month, feature where entrepreneurs meet, interact and try and help each other by sharing connects to try and help each other grow their businesses. Average ECM attendance has nearly doubled over 2025.

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

KSA-CSN had the privilege of hosting Shri Vinay Tonse, MD & CEO of Yes Bank and former MD of State Bank of India in its

"MULAKAT" in February 2026

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

The following whatsapp groups have been formed on WhatsApp:

Group Name	Description	Members as on 28.06.26
KSA-CSN MAIN	Composite Group for all Business Owners	216
KSA-CSN-WE	Exclusively For Women Entrepreneurs	85
KSA-CSN CA's	Exclusively for Chartered Accountants	62
KSA-CSN Dhanvantaris	Exclusively for Doctors and Medical Professionals	52
KSA-CSN US-CAN	For Business Owners based in the Americas	9

Several members of the CSN who are actively engaged in interactions amongst each other have already benefited from leads for business through networking meets; have been able to get advice from professionals/experts, have learnt better digital marketing skills, etc. CSN members have generated business amongst themselves of over Rs. 60 lacs in FY 2025-2026.

Future endeavors of KSA-CSN:

- a) Upgradation of KSA-CSN Website,
- b) Employment Portal, and
- c) Development of a Mobile App for KSA-CSN.

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

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MC members who are part of the Website Sub-group:

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

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

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

A few members of the younger generation have kindly volunteered to help facilitate IT-related issues:

1	Shri Shantanu Ullal (Rao)	Manipal/Thane
2	Shri Akshay Kumta	Mumbai
3	Shri Rishikesh Aroor	Mumbai
4	Shri Pratik Murdeshwar	Mumbai

KSA-CSN Website Sub-group has also been authorized to add members as may be deemed necessary

KSA-CSN would also appoint a Sub-Group for conceptualizing, planning and executing the Proposed Employment Portal. KSA solicits your help in any of the above endeavours, materially, financially or technically.

If you are an SME (Subject Matter Expert) KSA-CSN would be happy to receive your help for Speaking at Webinars, Contributing

Articles for our feature “The CSN Page” in our KSA Magazine.

KSA Marriage Bureau

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

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

During the FY 2025-26, there were 46 registrations (an increase from 39 registrations in the previous FY). For convenience of KSA members, KSA Marriage Bureau is in the process of launching its website, which is expected to go live shortly.

Family Tree Project

A web-based genealogical utility is now being used by KSA to host family trees. KSA has subscribed to MyHeritage.com and Chitrapur Saraswat Families are being hosted here. However, this needs to be updated and duplicate names need to be deleted intelligently. Families are being added slowly and steadily. Any

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family member can login and view the family tree details and inform KSA for any corrections / updating. Members wishing to be added as members in the KSA-CSB Family Tree may kindly email to familytrees@kanarasaraswat.in giving their first and last name and details of their family (parents, children etc). KSA also needs volunteers to implement this project efficiently since this involves voluminous amount of work.

Formation of sub-committee for Cultural Events (Team KSA):

During FY 25-26, a sub-committee has been formed (Team KSA) for discussing innovative & creative ideas, planning & implementing various KSA events during the year. This will motivate larger number of member participation & involvement. Team KSA consists of MC members as well as non-MC members.

The members of Team KSA are as follows-

MC members:

Shri Kishore Masurkar (KSA President – a special invitee and advisor)

Shri Mahesh Kalyanpur

Shri Sunil Ullal

Smt. Ashwini Prashant

Smt. Prashanti Bhat (Convener)

Shri Santosh Shirur

Non-MC members:

Shri Aditya Mankikar

Smt. Suvarna Kagal Ghaisas

Smt. Ayesha Kazi (nee Anita Kulkarni)

Smt. Anjani Telang (nee Nadkarni)

KSA truly appreciates their willingness to be part of Team KSA and looks forward to organizing engaging activities for KSA members. Team KSA's first initiative together was an online cookery show “पन्ना रुची” by Mrs. Madhu Bajekal on Sunday 5th July'26, demonstrating the ways of using leaves like Vitamin & Moringa leaves & its benefits. This event was a hit with the audience & the number of KSA members who attended this online program was more than 100.

Events held during the year

Guru Dutt Centenary Programme

To commemorate the birth centenary of thespian, producer and director Late Shri Guru Dutt (Vasant Shivashankar Padukone), KSA organised a musical tribute, “Guru Dutt – Yanchya Gaanyanchi Sangeetmay Rajni,” on Sunday, October 12, 2025, at the Swatantrya Veer Savarkar Auditorium, Mumbai. Adv. Ashish Shelar (Hon'ble Minister of Cultural Affairs and I.T., Government of Maharashtra) was the Chief Guest, along with Senior Journalist Shri Chaitanya Padukone and noted actor Shri Nasiir Khan (son of the legendary late Shri Johny Walker) as Guests of Honour. Following the welcome address by KSA President Shri Kishore Masurkar, Shri Nasiir Khan and Shri Chaitanya Padukone shared fond anecdotes of Guru Dutt. The icing on the cake was a video message from Shri Devi Dutt (noted film producer and Guru Dutt's younger brother) followed along with a video of Shri Devi Dutt unveiling the October 2025 issue of the KS magazine — a special edition dedicated to Guru Dutt. Adv. Shelar in his address spoke of the qualities that mark Guru Dutt as one of cinema's greatest filmmakers.

The musical programme, which was anchored by prominent television and stage host Smt. Mangala Khadilkar, followed with mesmerising vocal performances by Shri Amit Savkur, Smt. Prashanti Bhat, Shri Shailesh Mavinkurve, Smt. Suvarna Kagal Ghaisas, Smt. Shefali Karkal and Shri. Ashish Kagal – a truly heartfelt musical tribute to Guru Dutt's legacy. The music was organised by the multi-talented Prashant Lalit (who also was the keyboardist) along with his team of musicians who brought to life Shri Guru Dutt's

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music on stage. A warm personal video message from legendary shuttler Shri Prakash Padukone added to the musical programme's charm.

This was followed by the felicitation of sponsors by the Hon. Chairman of KSA Shri Mahesh Kalyanpur in appreciation of their support. The programme drew to a close with a rousing medley by all the singers, after which the Hon. Secretary of KSA Smt. Ashwini Prashant proposed a Vote of Thanks. KSA felicitated Shri Dilip Sashital, Shri Bipin Nadkarni and Shri Aditya Mankikar for their meticulous planning and help in the flawless execution of the programme. The evening was an outstanding success, with the audience being enthralled by the performances and KSA continued to receive congratulatory messages long after the curtains came down. There were several requests received from our KSA members for more such events. The entire program can be viewed at KSA YouTube link: <https://youtu.be/zLguJXIamLs>

Yugadi Function:

After its inception in 1912, the first social get-together function of KSA was heralding the New Year with Yugadi programme. Till 1932, KSA continued to host this. In 1932, the Local Sabha of Chitrapur Math was established post which the program used to be held under joint auspices of KSA and Grant Road Local Sabha. In FY 25-26, keeping the tradition alive, KSA along with the Grant Road Local Sabha as well as the Saraswat Mahila Samaj, Gamdevi, (SMS) celebrated Yugadi on 19 March 2026 at the KSA Hall. The event, which was hosted by Smt. Pramila Mankikar, featured the following:

- A traditional Panchanga Vachan by Ved. Shri. Sunil Nadkarni Bhatmam
- 'Rutu Rang'— a musical programme by SMS and the Saraswati Guru Bhakti Vrindagan compered by Smt. Kalindi Kodial and Smt. Sucheta Baindur.
- KSA screened a short film which had been made by Shri Bipin Nadkarni & his team – this film was a tribute to legendary actor Shri. Guru Dutt marking his birth centenary year. The film featured Shri. Guru Dutt's brother Shri Devidutt Padukone.
- Veteran journalist Shri. Chaitanya Padukone shared memorable anecdotes from Shri Guru Dutt's life.
- The programme concluded with a vote of thanks by Shri. Chaitanya Mallapur

Diwali Events

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

Saraswat Convocation Day

On Saraswat Convocation Day, students were felicitated for their performance at various examinations. On 22nd November, 2025, chief guest Mrs Shubhada Satish Burde felicitated more than 30 students

KSA Foundation Day

The Kanara Saraswat Association celebrated its Foundation Day on November 26, 2025. On this day, KSA has been encouraging bhanap entrepreneurs, youth, sportspersons, and artists and also felicitating them for their accomplishments. Lekhan Puraskar was given for 2025 to awardees Smt. Indu Gersappe, Smt. Sudha Chikramane Hattangdi and Smt. Sharmada Shatanand Shukla. In the Lekhan Puraskar, the award is given annually for the three best essays, stories, or poems published between October 2024 to September 2025. Emerging Sportsperson of the year 2025 was given to Ms. Mishti Masurkar (Taekwondo) and Veteran Sports person of the year 2025 was awarded to Aarti Kilpady Prasad (Marathon Runner And Certified Coach).

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Felicitations of Accomplished Bhanaps - KSA felicitated 5 Bhanaps:

- Shri Amit Talgeri (Excellence in Risk Leadership in Banking Sector);
- Shri Ajit Karnad (Excellence in Retail Entrepreneurship for over 6 decades);
- Smt. Karuna Gokarn (Phenomenal Contribution in Education Field);
- Shri Nikhil Gonsalves (Outstanding Contribution In The Film and Television Industry); and
- Shri Rajaram Pandit (Sincere Selfless Service to KSA for over 5 decades)
- Senior Citizen's Get Together

This was held on 19th April 2026 from 9. 30 am to 3 pm. 112 Senior Citizens enthusiastically took part in the event and every one enjoyed. There were many performances from our young at heart Senior Citizens which regaled the hearts of all those present.

Women's Day

KSA's 20th Annual Chitrapur Saraswat Mahila Din programme for felicitations of Women Achievers from our community was held on 12th April, 2026 as part of the International Women's Day celebrations. Smt. Smita Mavinkurve (President of the Saraswat Mahila Samaj, Gamdevi) was the Chief Guest for the event. The following 5 awardees were honored and each of them were presented with a Memento:

1. Mrs. Anuradha Ashok Kulkarni (Voluntary Services as a Traffic Warden in heavily congested suburban Mumbai since last 20 years);
2. Ms. Meenakshi Shedde (Immense contribution in shaping the perception of South Asian cinema over the last four decades);
3. Dr (Hon) Nayana Nandkumar nee Kaikini (Professional contribution to the shipping & logistics industry in Dubai, UAE for almost 3 decades);
4. Captain Saachi Ranjit Koppikar (Achieving overall excellence across disciplines as a Short Service Commission Officer in the Indian Army); and
5. Ms. Shweta Rao Mangalore (Her Not-for-profit initiative to rescue & rehabilitate stray animals)

ACKNOWLEDGEMENTS

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

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

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

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

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

For printing of Magazine and maintaining the time schedule we thank Editor Shri Ramkishore M Mankekar,

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the Editorial Committee Members Smt. Anjali Burde, Ms. Bhakti Ullal and Smt. Smita Mavinkurve, the Junior Editorial Committee Members Shri Vedant Heblekar, Shri Paartha Ray and Ms. Adya Nagarkatti, Computer composing Smt. Sujata Masurkar and Smt. Roopali Kapnadak Sawant (Printeresting), M/s SAP Prints Solutions Pvt. Ltd.

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

We also express our gratitude to the KSA-CSN Task force and other volunteers for their continued help in organising / moderating various CSN meetings. We thank the young brigade Shri Akshay Kumta, Shri Rishikesh Aroor, Shri Shantanu Ullal, Smt. Kirti Mulay & Shri. Pratik Murdeshwar for their volunteering initiatives

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

Sd/-
Mahesh Kalyanpur
Chairman

Sd/-
Ashwini Prashant
Hon. Secretary

Sd/-
Kishan Chandavarkar
Hon. Treasurer

Mumbai

August 15, 2026

DETAILS OF REGISTRATION NUMBERS

THE KANARA SARASWAT ASSOCIATION

1. Certificate of Registration of Societies (Act XXI of 1860) Registration No 736 of 1934-35
2. Certificate of Registration under Public Trust Act 1950 (Bom XXI of 1950) F 41 (B) dated 10.04.1953
3. Permanent Account Number (PAN): AAATT0071E
4. GST Number 27AAATT0071E2ZS
5. Tax Deduction and Collection Account Number (TAN): MUMT11392D
6. Office of the Director of Income Tax (Exems) Registration u/s 12A of the Income Tax Act 1961 Registration No IMS/1326 dated 03.02.1976
7. Tax Identification Number (TIN) for Professional Tax: - 99160153484P
8. Office of the Registrar of Newspapers for India (Ministry of Information & Broadcasting) Registration No 61765/95 dated 06.07.1995
9. Exemption Under Section 80 G of Income Tax: - 80 G Certificate No /DIT(E)/ITO(TECH)/80G/498/2010-2011 is Valid till it is rescinded by Income tax Authority
10. FCRA Registration No: 083720152R and renewed Certificate valid for the period of 5 years from 1 04.2022 to 31.03.2027.

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

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

II - PROPERTY DETAILS OF LAND AT NASHIK HOLIDAY HOME

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

III – PROPERTY DETAILS OF LAND AT BHANDARDHARA

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

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INDEPENDENT AUDITOR'S REPORT

To the Members of KANARA SARASWAT ASSOCIATION

Opinion

We have audited the financial statements of **Kanara Saraswat Association** ("the Trust") which comprise the Balance Sheet as at March 31, 2026 and the Income and Expenditure Account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by Maharashtra Public Trust Act, 1950 in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the entity as at March 31, 2026, and its surplus for the year ended on that date.

Basis for Opinion

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

Other Information

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

Responsibilities of the Trust's Management for the Financial Statements

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on

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

Registration No. : **F 41 (B)**
Name of the Public Trust : **KANARA SARASWAT ASSOCIATION**
For the year ended : **March 31, 2026**

A.	Whether accounts are maintained regularly and in a accordance with the provisions of the Act and the rules;	Yes
B.	Whether receipt and disbursements are properly and correctly shown in the accounts;	Yes
C.	Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with accounts;	Yes
D.	Whether all books, deeds, accounts, voucher, other documents or records, required by the auditor were produced before him;	Yes
E.	Whether a register of movable or immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit reports have been duly complied with;	Refer Note 18B
F.	Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information, required by him;	Yes
G.	Whether any property or funds of the Trust were applied for any object or purpose other than the object or purpose of the Trust;	No
H.	The amounts of outstanding for more than one year and the amounts written off, if any;	Refer Note 18C
I.	Whether tenders were invited for repairs or construction involving expenditure exceeding ₹ 5,000/-	Yes
J.	Whether any money of the public trust has been invested contrary to the provisions of Section 35;	No
K.	Alienations, if any, of the immovable property contrary to the provisions of section 36 which have come to the notice of the auditor	None noticed
L.	All cases of irregular, illegal or improper expenditure, or failure or omission to recover moneys or other property belonging to the public trust or of loss or waste of money or other property thereof & whether such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust;	None
M.	Whether the budget has been filed in the form provided by rule 16 A,	Yes
N.	Whether the maximum and minimum number of the trustees is maintained;	Yes
O.	Whether the meetings are held regularly as provided in such instrument,	Yes
P.	Whether the minutes books of the proceedings of the meeting is maintained;	Yes
Q.	Whether any of the trustees has any interest in the investment of the trust;	No
R.	Whether any of the trustees is a debtor or creditor of the trust;	No
S.	Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit;	Yes
T.	Any special matter, which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner.	No

For **P G BHAGWAT LLLP**

Chartered Accountants

FRN: 101118W / W100682

Sd/-

Shriniwas Shreeram Gadgil. Partner

Membership No.: 120570

Place: Mumbai

Date: 15th August 2026

September 2026

Kanara Saraswat

the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the trust's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Trust to cease to continue as a going concern.

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

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

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

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

- a. We have obtained all the information which to the best of our knowledge and belief was necessary for the purpose of our audit.
- b. In our opinion proper books of account as required by law have been kept by the Trust so far as it appears from our examination of those books.
- c. The Balance Sheet and the Income and Expenditure Account dealt with by this report are in agreement with the books of account.
- d. In our opinion and to the best of our knowledge and according to the information and explanations given to us, the said accounts give a true and fair view, in conformity with applicable accounting principles generally accepted in India
 - i. In case of the Balance Sheet, of the state of affairs of the trust as at 31st March, 2026,
 - ii In the case of the Income and Expenditure Account, the surplus for the year ended on that date.

Report on Other Legal and Regulatory Requirements

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

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

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

Place: Mumbai
Date: 15th August 2026
UDIN: 26120570FKSLXO9224

As at 31.3.2025 ₹	FUNDS & LIABILITIES	Schedule	As at 31.3.2026 ₹	As at 31.3.2025 ₹	PROPERTY & ASSETS	Schedule	As at 31.3.2026 ₹
3,12,70,361.22	Trust Funds or Corpus	1	3,83,45,361.22	1,17,41,718.38	Immovable Properties	3	1,73,77,058.00
4,44,34,240.43	Other Earmarked Funds	1	5,24,68,740.43	7,34,629.25	Movable Properties	3	14,32,129.97
	Loans (secured or unsecured)			2,540.00	Investments	4	2,540.00
	From Trustees						
	From Others						
					Loans (secured or unsecured)		
	Liabilities				Loan Scholarships	5	10,607,550.00
85,950.00	For Expenses	2 A	4,15,819.70		Other Loans		
4,08,263.00	For Advances	2 B	61,787.00				
15,76,179.00	For Rent & Other Deposits	2 C	15,27,198.00	16,35,403.06	Advances		
					To Others - Deposits & Prepaid Expenses	6	17,56,373.63
8,76,684.00	For Sundry Credit Balances	2 D	-32,416.46				
					Income Outstanding	7	3,800.00
					Rent		
				0.00	Interest		
				565,536.12	Other Income	7	14,662.00
				565,536.12			18,462.00
24,77,065.13	Income & Expenditure Account				Cash & Bank Balances		
	Balance as per last Balance Sheet		1,448,888.74				
	Add - adjustments		2,52,000.00	0.00	Cash Balance	8	5,057.00
-1,028,176.39	add: Surplus/(Deficit) as per I & E Account		278,584.06	-	Bank Balances		
14,48,888.74	Sub-total		1,979,472.80	3,108,278.20	In Current / Savings Accounts	9	43,30,666.57
				51,622,781.38	In Fixed Deposit Accounts	10	5,92,36,125.52
					With Trustees		
					With Manager		
					Total		
8,01,00,566.39	Total		9,47,65,962.69	80,100,566.39			9,47,65,962.69
				0.00			0.00

The above Balance Sheet, to the best of our belief contains a true and fair view of the Funds & Liabilities and of the Property & Assets of the Trust
For Kanara Saraswat Association For P G BHAGWAT LLP

The above Balance Sheet, to the best of our belief contains a true and fair view of the Funds & Liabilities and of the Property & Assets of the Trust
For Kanara Saraswat Association

Hon. Chairman

Hon. Treasurer

Shrinivas Shreeram Gadgil

Partner

Membership No : 120570

Date:

Hon. Secretary

Trustee

As per our Report of even date read with the Notes on Accounts in Schedule "18 "
For P G BHAGWAT LLP
Chartered Accountants
FRN : 101118W / W100682

Name of the Public Trust: **KANARA SARASWAT ASSOCIATION**
Income & Expenditure Account for the year ended **31st March, 2026**

Year ended 31.3.2025	EXPENDITURE	Schedule	Year ended 31.3.2026	Year ended 31.3.2025	INCOME	Schedule	Year ended 31.3.2026
791,440.57	To Expenditure in respect of properties	11	691,815.28	20,44,878.64	By Rent Accrued/Realised	14	Rs.
15,41,060.14	To Establishment Expenses	12	10,60,654.34		(From Residential Tenants, Religious Functions & Others)		16,10,871.52
	To Remuneration to Trustees				By Interest Accrued/Realised		
	To Remuneration to the head of the math				On Securities		
	To Legal Expenses		30,000.00		On Loans		
	To Audit fees				On Bank Accounts/Fixed Deposits	15	3,649,001.00
	To Contribution & Fees						
	To Amounts written off:				By Dividend		375.00
	(a) Bad Debts -			-	By Donations in Cash or Kind		20,67,496.00
	(b) Loan Scholarships			5,82,392.00	By Grants		
	(c) Irrecoverable Rents				By Income from Other Sources	16	6,73,506.47
	(d) Other Items		-	3,31,455.20	By Transfer from Reserve		
	To Miscellaneous Expenses						
9,24,750.52	To Depreciation	3	13,23,915.40		By Deficit carried over to the Balance Sheet		
	To Amounts transferred to Re-serves						
	To Expenditure on objects of the Trust	13					
	(a) Religious						
4,00,000.00	(b) Educational		5,00,000.00				
10,85,000.00	(c) Medical Relief		20,91,465.00				
2,50,000.00	(d) Relief of Poverty		280000.00				
23,40,326.00	(e) Other Charitable Objects		17,44,816.77				
-1,028,176.39	To Surplus carried over to the Balance Sheet		2,78,584.06				
63,04,400.84		TOTAL	80,01,249.99	63,04,400.84		TOTAL	80,01,249.99

The above Balance Sheet, to the best of our belief contains a true and fair view of the Funds & Liabilities and of the Property & Assets of the Trust
For Kanara Saraswat Association

As per our Report of even date read with the Notes on Accounts in Schedule "18 "
For P G BHAGWAT LLP
Chartered Accountants
FRN : 101118W / W100682

Hon. Chairman

Hon. Treasurer

Shrinivas Shreeram Gadgil
Partner
Membership No : 120570
Date:

Hon. Secretary
Date:

Trustee

A Journey of Faith, Devotion and Restoration

Reviving the Sacred Heritage of the Karnad Sri Shantadurga Trust Estate

This is the story of the transformation of the Karnad Sri Shantadurga Trust Estate in Mulki. It is far more than the restoration of sacred structures, it is the revival of our faith, the preservation of our heritage, and the reaffirmation of our collective responsibility to safeguard this sacred legacy for future generations.

Status of Sri Shantadurga Devi Temple, Daiva Gudi and Nagaban before restoration



We witnessed a painful reality, the Sri Shantadurga Temple featuring our family deity and the sacred Gurupaduka of HH Shri Anandashram Swamiji, Daiva Gudi, and Nagaban showed visible signs of neglect. Structures had deteriorated, daily poojas had ceased, and the land that our ancestors had lovingly cared for was slowly being reclaimed by time and nature. It was a moment of reflection

and a reminder that preserving our heritage is not only a responsibility but also a sacred duty.

Guided by the divine blessings of Sri Shantadurga Devi, the Anugraha of our revered Param Pujya Swamiji, and the directions received through the Sthala Prashna, the Karnad family embraced a sacred mission to restore what our ancestors lovingly entrusted to us.

Through the sacred *Sthala Prashna*, the divine will of Sri Shantadurga Devi became clear: SHE wished to remain in HER ancestral abode and entrusted the Karnad family with the sacred responsibility of preserving HER estate and performing the daily viniyogas and poojas with devotion and wholehearted participation. A dedicated core team of seven cousins, supported by Karnadkars across the world, united in a spirit of selfless seva. Sacred Pariharas, Prayashchitta, Homas, and ancestral rituals were performed with humility, seeking forgiveness for past lapses and blessings for peace, health, and prosperity. Alongside these spiritual efforts came the physical transformation of the estate.

Restoration of the Sri Shantadurga Temple and Daiva Gudi, re-establishment of the Moola Nagaban, improved access, new entrance gates, and the appointment of a full-time Bhat Maam to ensure daily poojas and viniyogas that now continues with sanctity and devotion.

Status of Sri Shantadurga Devi Temple, Daiva Gudi and Nagaban after restoration

This remarkable journey stands as a testament to what can be achieved when faith inspires action, when more than 100



Karnadkars came together with a shared purpose. What was once fading legacy has been renewed into a living centre of worship and spiritual strength. As custodians of this sacred legacy, we plan to continue to preserve,

nurture, and support this divine estate so that future generations may experience the same blessings, values, and devotion that have guided our family for generations.

To further strengthen our bond with our family deity and preserve our rich spiritual heritage, we plan to celebrate key religious festivals and sacred occasions at the temple, beginning with **Makara Sankranti, Naga Panchami, Gauri-Ganapati Pooja, and Navratri**. These celebrations will provide meaningful opportunities for Karnadkars from across the world to come together in prayer, devotion, and fellowship, while passing on our cherished traditions and values to future generations.



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**In Loving Memory of
Shri. Kisan S. Dhareshwar**



It is with profound sorrow that we announce the peaceful passing of our Annu, Shri. Kisan S. Dhareshwar (92 years) at his residence in Mumbai on 3rd August 2026.

A loving and caring soul, Annu will always be remembered for his warmth, kindness, gentle nature, and the love he so generously shared with his family and friends. He touched many lives and leaves behind countless cherished memories.

Though he has left us, his love, values, and the beautiful memories he created will remain forever in our hearts. His presence will be deeply missed, but his spirit will continue to live on through all those who knew and loved him.

He is lovingly remembered by

Sandeep and Alka, Sameeta, Akash, Julia, Risheek, and Asmita. Dhareshwars and Mankikars.

Forever loved. Forever remembered.

Om Shanti 🙏

OUR BELOVED



SARITA SATISH KALLIANPUR (nee Kaikini)

September 30th, 1945 – August 14th, 2026

Wife of Late Shri Satish Chandra Kallianpur

Left for heavenly abode on August 14th, 2026 at Mumbai.

Deeply mourned by:

Children: Salil and Sheetal

Son-in-law: Mahesh Sashital

Daughter-in-law: Nirupama Kallianpur

Grandchildren: Khyati, Keerti, Sahana and Priya

Shirur, Sashital & Kallianpur families



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KANARA SARASWAT ASSOCIATION
SCHEDULES FORMING PART OF THE ACCOUNTS AS AT 31 ST MARCH 2026ANNUAL

REPORT 2025-2026

SCHEDULE 18: NOTES ON ACCOUNTS

A. Significant Accounting Policies:

1. Basis of Accounting:

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

2. Use of Estimates:

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

3. Income:

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

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

4. Fixed Assets:

Fixed Assets are stated at cost of acquisition / construction and inclusive of all direct and incidental expenses related to such acquisition / construction.

5. Depreciation:

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

6. Foreign Currency Transactions:

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

7. Contingent Liabilities & Provisions

The Trust recognizes a provision when there is a present obligation as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates. A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. Where there is a possible obligation or a present obligation that the likelihood of outflow of resources is remote, no provision or disclosure is made. Contingent assets are neither recognized nor disclosed.

KANARA SARASWAT ASSOCIATION

SCHEDULES FORMING PART OF THE ACCOUNTS AS AT 31 ST MARCH 2026ANNUAL

REPORT 2025-2026

- B. The Trust has not maintained the Fixed Assets Register as per the requirements of Section 36B and Rule 24A of the Maharashtra Public Trust Act, 1950. The Trust has however, maintained a list of assets and is in the process of compiling the register.
- C. In respect of refundable education loans granted by the Trust, there is overdue amount as on 31.3.2026. The Management is confident of recovering this amount.
- D. The TDS is paid in excess every year to avoid interest on late payment. The same is adjusted in subsequent years TDS liability.

For P G BHAGWAT LLLP

Chartered Accountants

FRN: 101118W / W100682

Shriniwas Shreeram Gadgil. Partner

Membership No.: 120570

Place: Mumbai

Date: 15th August 2026

UDIN: 26120570FKSLXO9224

Celebrating Freedom, Reminiscing Community at KSA's 80th Independence Day Celebrations

SHASHIN SURKUND

There are some mornings that are more than just mornings; they are journeys back in time. This Independence Day, August 15th, as India celebrated its 80th Independence Day, my sister Meenal and I found ourselves standing once again in the colony where we were born, surrounded by familiar faces, places, and memories that have remained close to my heart. As a child, August 15th was always special - the flag, the songs, the gathering, and the unmistakable feeling of being part of something larger than us. This year, however, the morning felt particularly special because it was my first opportunity since 1994 to be back here on Independence Day, among my people, and to reconnect with so many of them.

At 9:30 in the morning, a gentle drizzle could easily have discouraged people from stepping out, but it did just the opposite; people kept arriving, reminding me that community is not defined by convenience but by connection. Our one and only Sunil Ullal set the ceremony in motion, followed by Shri. Kishore Masurkar, President of KSA, whose joy was visible as his granddaughter joined him to pay respects to the nation.

Then came a moment that beautifully captured the spirit of our gathering - our beloved garden, brought to life through the care and efforts of Bipin Nadkarni, seemed to come alive once again as our Chief guest Shri. Jairam Khambadkone initiated the flag hoisting ceremony followed by little Taarini Mallapur, who led the way as we all proudly sang Vande Mataram, followed by our National Anthem.

We then got the opportunity to learn from our Shri. Jairam Khambadkone, who chose a remarkably appropriate theme for the day - "Redevelopment." His wonderful talk took us on an emotional roller coaster through his personal journey, while reminding us that communities, like people, must constantly evolve. His words brought to mind the simple yet profound truth: "Change is the only constant."

And, of course, no Wadi event is ever truly complete without music. Dhruv Dhareshwar sang his heart out with "Eh Mere Watan ke Logo" followed by Dilip K. Rao who played gracefully

"Aao Bachho Tumhe Dikhaaye..". We also had some special guests Ms. Nazneen Gamadia, Mr. Ramesh Menon and Feridoon Gamadia who joined them in singing. Music has a wonderful way of bringing people together, regardless of age or circumstance.

Perhaps the most exciting announcement of the morning came from Santosh Sirur, who shared KSA's plans to celebrate Diwali this year with a "big bang." The thought that this could be our last opportunity to celebrate together before we enter the next chapter of Talmaki 2.0 made the announcement feel both exciting and bittersweet.

As I walked away that morning, I realized that Independence Day had given me something far more precious than a ceremony—it had given me a reunion with my past, a connection with my community, and a reminder that while places may be redeveloped, memories, relationships, and the spirit of a community can never be demolished. Perhaps that is the real meaning of redevelopment: not leaving our past behind, but carrying its best parts with us as we build what comes next.

Sudoku Sept-2026						Level - Hard		
4	9		5					
		7						
3				1			8	2
		3	4	6				
		4	1		7	8		
				3	5	9		
6	7			9				5
						6		
					1		7	9

Solution on page 60

GANPATH RAO BOLANGDI - THE MAN WITH A GOLDEN LADLE

Remembering a “Doyen of Hotel and Catering Profession among Saraswats”

CHAITANYA BOLANGADI

PHOTOS EDITED BY: ROSHAN BOLANGADI

Shri Ganpath Rao Bolangdi, was born in 1882 in Bolangady, a rustic village located about 32 kms before Mangalore, off the Bangalore-Mangalore highway. His parents, Shri Ram and Smt. Chandravathi Bolangadi were wealthy agriculturalists, reportedly owning around 600 acres of farmland in the region. Their elder sons, Shri Laxminarayan and Shri Shiva, assisted them in agriculture. However, Ganpath Rao, the youngest son, believed that agriculture was not his cup of tea. So, instead of taking the beaten, or, rather the ploughed track to his future, he ventured to Madras at a young age in search of greener pastures. With little education but lots of grit and determination, he started his career as an apprentice to a cook.

PHENOMENAL GROWTH IN THE HOTEL INDUSTRY

New Komal Vilas-Madras

During his apprenticeship, by sheer hard work and dedication, he honed his culinary skills. At an opportune moment, he started his own restaurant called New Komal Vilas, close to the Madras High Court. Blessed by a rare planetary yoga called ‘Kodandarama Yoga’ in his horoscope, he soon rose to meteoric heights and New Komal Vilas became ‘THE’ preferred destination for delectable food in Madras. Soon, the popularity of the restaurant spread far and wide, and he built his name, fame and fortune.

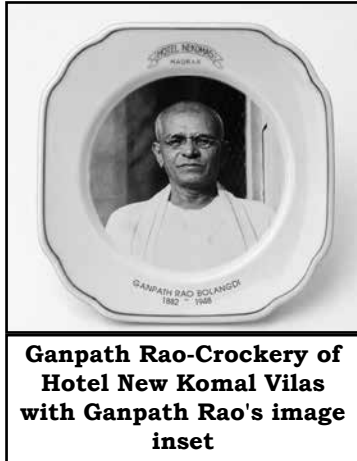
Plaza Sukhanand-Bangalore

A few years later, he migrated to Bangalore and started another hotel called ‘Plaza Sukhanand’ on Kempe Gowda Road. The restaurant became an instant hit, with table service running to capacity at all times. In addition to the popular items that were served in New Komal Vilas, he started offering new deserts with recipes taken from western recipe books and modified with Indian ingredients. Some of the pioneering innovations he made was to offer monthly coupons to the working class. In order to retain loyalty, he reportedly used to mix a gold coin in the rice pot for a lucky customer. A concealed music system created the right ambience for a fine-dine experience. He also installed imported automatic soap dispensers in the handwash area to add a touch of modernity.

Restaurant in Calcutta

Another restaurant was opened in Calcutta during a later

part of his career, but was shut down after some time due to operational issues.



Ganpath Rao-Crockery of Hotel New Komal Vilas with Ganpath Rao's image inset

China crockery and other equipment to manage large outdoor catering.

MYSORE MAHARAJA'S HONOUR



Ganpath Rao in regal attire for Mysore Maharaja's honour

Learning about the popularity of their restaurants, the then Maharaja of Mysore, His Highness Shri Krishna Raja Wodeyar IV invited both Ganpath Rao and Krishna Rao to his Palace to sample their food. Highly impressed with the authenticity, quality, and taste, the Maharaja started using Ganpath Rao's catering services frequently and they reportedly became the Maharaja's official caterers.

The Mettur dam was inaugurated on Aug., 21, 1934 in Salem. It was a massive Colonial State event presided over by Sir George Stanley, the then Governor of Madras. The Maharaja entrusted Ganpath Rao with the catering for this monumental event.

After the event, as a token of His appreciation for the excellent catering service, the Maharaja invited both of them to his Palace and honored them with shawls and exquisitely crafted ‘Ganda Birunda’ insignia gold cuff-links. **This perhaps was the high point of their career.**

SIGNATURE DISHES

Success, however, did not go to his head. Innovation and personal involvement in the kitchen every day were at the core of his enterprise.

He spent most of his time in the kitchen and, when the patrons outnumbered the service capacity, he did not hesitate to don the apron of a steward. He regularly improvised his culinary skills and came out with authentic items in the menu. Ms. Kalpan Haridas recalls growing up listening to stories of his wonderful abilities and skills. Her mother she said, once recalled, how he would pick up a ladle full of sambar and pour it back into the vessel and just by the smell of the sambar he would tell the cook if salt is less or more. He also had a penchant for giving fancy names to his preparations. Listed below are some of the signature dishes(invented by him), that were offered in his hotel.

Waghrasayan – this rice accompaniment has an amusing tale behind its creation, as recounted by (Late) Shashikala Bolangadi, Ganpath Rao's eldest daughter-in-law. Being his favorite family member, he had personally trained her in the preparation of his signature dishes.

One evening at the hotel, there were little leftovers of sambar, rasam and other gravies of the day. The innovator that he was, Ganpath Rao decided to experiment with it. He mixed all the gravies together and put his olfactory lobes and taste buds to work. Then he put his fertile imagination to good use and created a new recipe called Waghrasayan. Since the recipe was not documented, it remains a legendary preparation.

Japan Toi – This dal gravy is similar to the staple rice accompaniment of Konkani speaking community. It's made with steam-cooked lentils (Toor Dal), lots of cut onions and tomatoes, crushed garlic and ginger, a pinch of turmeric powder and asafetida. The dal is seasoned with mustard seeds, curry leaves and whole red chilies.

Soviet Upkari -This side dish is made with boiled potatoes and avarekai (the flavorful hyacinth bean, a staple of Karnataka cuisine), together with fried onions, crushed garlic, chilli powder, salt to taste and fried on a low flame.

Govardhan Potato – This was a side dish in which small whole potatoes were boiled, coated with a mixture of rice flour, Chilli- powder, spices and salt and deep fried.

Paradol - It's a side dish in which thin sliced



Photo of the Victorian carriage taken during a family function

potatoes(brinjal also) are tossed with deep fried onion slices, chilli powder and salt to taste and cooked to a golden brown on a low flame.

French Cutlet – cutlets made with banana flower.

Semia Bakala Bath - Ms. Kalpan Haridas says that his semia bakala bhath (vermicelli cooked with a curd base and seasoning agents) with carrot pickles were a hot favorite

then, and she prepares it regularly even now.

Rasam Vada – (Late) Hemalatha Dhareshwar (Daughter-in-law of Kuttanna) recalls that Rasam Vada was started in Plaza Sukhanand. Perhaps, the Bonda Soup that is offered in South Indian hotels now is variant of this snack.

Chandrahar - Pradeep Rao Kombrabail recalled a specialty sweet dish called 'chandrahar' which was prepared only on Sundays at Plaza Sukhanand and customers reportedly stood in queue to relish it.

Mohantal - a type of Peda made with besan powder, khoa, ghee, sugar and a flavoring agent.

Halwas – A variety of halwas were made with banana, almonds etc., as the main ingredient. The banana halwa was a specialty sweet made with Nendra bananas (a large, robust and flavourful variety of banana native to Kerala), sugar and ghee and stir cooked on a low flame for a long time until it acquires a chewy consistency.

BENEVOLENT CHARACTER

In spite of all the success, fame and glory, Ganpath Rao was a humble, down-to-earth and magnanimous person. **According to Shri Nagesh B Talgery, a nonagenarian, "he was a simple, soft-spoken, courteous, (over)generous Soul with a heart bigger than his head".** During his life time, he offered shelter, financial support and encouragement to many young Bhanaps who came to him from the villages of Karnataka. For decades after his demise, many of his protégés, whom he had supported to settle down in life, have expressed their gratitude. Three instances of his benevolence are:

Way back in the summer of 1976, my father, Umesh Rao Bolangadi had been to Bombay along with his family for a wedding. He took the opportunity to make a courtesy call to Nagesh Rao Basrur, a protégé of Ganpath Rao, from a PCO

and told him that we were in town. Nagesh Rao landed up immediately at our Cadell Road camp and insisted on taking us home. For the next two days, he took us around Bombay in his car and pampered us. While on a drive, he told me **“Whatever I am today is all because of your grandfather”**. I was awestruck by his gratitude which had not waned even after decades had passed. Ms. Vijaya Hattikudur related another incident. Shri Narayan Rao Bijoor was one of the wealthiest businessmen in Kundapur of the yore. He had a large saree showroom. One-night, thieves emptied his showroom and a grief-stricken Narayan Rao was rendered penniless overnight. Then his neighbor advised him to go to Madras and approach Ganpath Rao for a job. Ganpath Rao did not let him down and till Narayan Rao’s son was employed, he used to work for Ganpath Rao and send money to his family in Kundapur.

Ms. Suman Kalbag, grand-daughter of Ganpath Rao, recollected an incident during her wedding. A lady, who had come on stage to wish her on the occasion recollected Ganpat Rao’s benevolence. She said, he not only took care of her wedding expenses, but had also gifted her a pair of diamond ear studs (vajra kutke). She also mentioned that, to her knowledge, there was another such beneficiary.

FAMILY

Ganpath Rao was married to **Rukma Bai Dhareshwar**, elder sister of Kuttanna, and was blessed with seven children; six sons, namely Raghuram Rao, Jagdish, Umesh Rao, Vasant Rao, Manohar Rao, Gurdas Rao, and a daughter Nirmala. Jagdish and Nirmala passed away early in life. He lived a royal life during his later years, owning imported cars, a horse- drawn Victorian Carriage, etc.

Ganpath Rao had the honor of hosting our beloved Swamiji, His Holiness Shrimad Anandashram Swamiji during Their visits to Bangalore.

RETREAT

In his heydays in Madras, in order to escape from the oppressive heat of the coast, he purchased a land parcel stretching between the present 6th and 8th Main Road and 15th and 16th Cross Road of Malleswaram, Bangalore. In the midst of a luscious garden, he built a palatial bungalow, the ‘Retreat’ to be used as a summer home. A grand house warming ceremony, together with the Brahmopadesam of his second son Jagdish was planned. Unfortunately, tragedy struck the family just before the event. Jagdish, who had gone

for a swim in the nearby Sankey Lake drowned and died. A pall of gloom set in the family. Since the death was considered inauspicious, the house remained vacant till Ganpath Rao’s demise in 1948. In 1953, Chitrapur Math Shirali purchased the heritage building and made it ‘Shri Chitrapur Math, Bangalore Branch’.

Talgery Nagesh Mam happily recalls his intimate moments with Ganpath Rao even today.

He says “GANPATHMAM DID NOT LIVE FOR EVER, BUT HE HAS LEFT BEHIND MEMORIES THAT LIVE FOREVER”.

Donation Received

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Commodore Vithal Amrut Dhareshwar, AVSM (1926–1981)

Celebrating the Birth Centenary of a Distinguished Naval Officer

DEVYANI AMEMBAL (NEE DHARESHWAR)

On **6 June 2026**, we celebrated the birth centenary of Commodore **Vithal Amrut Dhareshwar, AVSM**, an officer whose career mirrored the evolution of the Indian Navy itself—from its Royal Navy roots during the Second World War to the emergence of a modern, independent maritime force.

He was born in **1926 in Jamkhandi, in Bagalkot District, Karnataka**. At the time, Jamkhandi was the capital of the princely state of Jamkhandi. Vithal Dhareshwar entered the Royal Indian Navy as a young cadet during the closing months of the Second World War. Like many officers of his generation, he trained under the Royal Navy before India attained Independence.

His officer training began at the **Royal Naval College, Eaton Hall, Chester**, where he attended the Special Entry Course in 1945. He then proceeded to **HMS Frobisher**, the Royal Navy's training cruiser, between September 1945 and April 1946. Our family album, carefully preserved over the decades, contains photographs of the cadets during the Spring Cruise of 1946, inspections aboard ship, and Captain J. G. Hewitt, Commanding Officer of HMS Frobisher.

On **1 May 1946**, he joined **HMS King George V**, one of Britain's most famous battleships and the flagship of the post-war fleet. The album even bears the handwritten note, "*My First Ship – 1st May 1946.*" Later that year, he transferred to **HMS Duke of York**, where he served until August 1947. A remarkable Gunroom photograph from July 1947 captures him among fellow officers only weeks before India achieved Independence.

Following Independence, Vithal Dhareshwar

continued to build a distinguished naval career. After completing the **Long Torpedo and Anti-Submarine Warfare Course** at Portland in 1952, he served in important operational and training appointments, including **INS Tir**, the Indian Navy's cadet training ship, and later **INS Mysore**, one of the Navy's principal cruisers.

His professional ability earned him selection for the **Defence Services Staff College, Wellington**, first as a student in 1961 and subsequently as a member of the Directing Staff. These appointments reflected the high regard in which he was held, both as an operational officer and as an instructor.

The Staff College photograph, with my father standing among his fellow officers and **Field Marshal Sam Manekshaw** seated in the front row, is particularly evocative. My father, then Captain Dhareshwar, is standing in the back row, fourth from the right. The photograph reminds us that his career was part of a much larger story—the building of India's armed forces during the first decades of Independence.

During the **1965 Indo-Pakistan War**, Captain Dhareshwar commanded **INS Talwar**. The ship participated in operations during the conflict, including the naval response following Pakistan's bombardment of Dwarka. His leadership was recognised with the **Nau Sena Medal (NM)** for distinguished service. He also received the **Samar Seva Star**

and the **Samanya Seva Medal** for his wartime service.

From **1966 to 1968**, he served as the first **Naval Officer-in-Charge (NOIC), Port Blair**, helping establish and strengthen the Navy's presence in the strategically important Andaman and



Nicobar Islands. The appointment required both operational experience and the ability to establish and administer a naval presence in a strategically important and geographically remote part of the country.

He later commanded **INS Amba**, the Indian Navy's submarine depot ship, during a crucial phase in the development of India's submarine arm. Photographs from this period show him hosting senior officers, including **Admiral S. N. Kohli**, in the Captain's Lounge aboard the ship. His service during the **1971 Indo-Pakistan War** was recognised with the **Sangram Medal** and **Paschimi Star**.

Recognising his outstanding potential for higher command, the Navy nominated him to **Course 13 of the National Defence College in 1972**, where he studied alongside future senior leaders from the Army, Navy and Air Force, including **Rear Admiral Krishnan Dev, Major General M. N. Batra and Air Marshal H. Moolgavkar**. Family photographs from overseas study visits during this period include Egypt and other countries, reflecting the international dimension of strategic military education.

Between **1973 and 1976**, Commodore Dhareshwar served as **Director of Naval Intelligence**, one of the Indian Navy's most important strategic appointments. During this period, his distinguished service was recognised with the **Ati Vishisht Seva Medal (AVSM)**, presented by the President of India, **Fakhruddin Ali Ahmed**. One of the most treasured photographs in our collection captures this moment of recognition.

For our family, the photograph is particularly special. It captures a formal moment of recognition after many years of service, while also providing a very personal connection to a significant period in India's history.

His subsequent appointment as **Naval Officer-in-Charge, Bombay**, placed him in charge of one of India's most important naval establishments. In **1978**, he assumed his final assignment as **General Manager of Goa Shipyard**. The position subsequently evolved into that of **Chairman**

and Managing Director, reflecting the growing importance of the organisation. He continued to contribute to India's growing indigenous shipbuilding capability until his untimely death in 1981.

Beyond his professional accomplishments, Commodore Dhareshwar was also an accomplished yachtsman, winning the **Indian Navy Annual Regatta on three consecutive occasions**—a testament to his exceptional seamanship and competitive spirit. His love of **Indian classical music** also found expression in his playing of the flute.

As we mark his birth centenary, Commodore Vithal Amrut Dhareshwar's legacy lives on not only through the ships he commanded and the institutions he helped shape, but also through

an extraordinary collection of photographs, meticulously put together by him. These images chronicle an exceptional journey—from a young cadet aboard Royal Navy training ships in 1945 to one of the Indian Navy's senior leaders.

As we commemorate his birth centenary, we remember a sailor, commander, strategist, mentor and gentleman whose life exemplified duty, professionalism and unwavering service to the nation.

Examination Results 2026

Final Call

Inviting all the successful candidates of our community to send in their examination results in the following format by 15th Sept 2026 to

admin@kanarasaraswat.in

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

FAUJ HAI MAUJ HAI

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

The language spoken in the Army is a healthy mix of English, Hindi and Punjabi with a smattering of words from other languages as well. And every now and then the result is hilarious as the following anecdotes reveal.

Bar to VSM

When the same medal is awarded twice in the services, the custom is to award the medal the first time but a bar on the ribbon denotes that the medal has been awarded twice.

When I was awarded a 'Bar to VSM' a civilian clerk in the Military Training Directorate, where I was posted at that time, was curious to know what a 'Bar to VSM' meant. A colleague of his clarified it succinctly as follows – "*Jab bar bar VSM milta hai to usey Bar to VSM kahtey hain*".

One Below the Belt

One of the undying stories that are handed down from course to course in the Indian Military Academy at Dehra Dun, and one of my favourites, is that of the Subedar Major shouting at a Gentleman Cadet "*Woh GC, Cassino Company, Number 3 in the front rank, parade ground par theek se khade raho: No slouching!*" The GC who was weak in Hindi replied "*Saab, mere peth mey 'ache' hai*" to which the Subedar Major's immediate response was "*Peth mey ek ho ya doh, phir bhi theek se khada rehega. Stomach in. Chest out.*"

Verbal Orders in Hindi

Hindi verbal orders had just made their advent into the Army in the early sixties and not everyone was familiar with the equivalent Hindi terminology for tactical phrases in those early years.

As a young Captain in 1964, I was the Company Commander for a night attack while attending the Junior Commander's course at the Infantry School in Mhow. The order that I would have normally given to my platoon commanders in English, would have been "Intention - Alpha Company and attached troops will capture Area Sausage by 1 o'clock". The equivalent Hindi phrase was "*Irada - Alpha Company aur 'imdad dasten' ilaka Sausage ko ek bajey tak kabza karega*". I was unfamiliar with the Urdu derivative '*imdad dasten*' for 'attached troops' and what I actually blurted out

was "Alpha Company *aur 'hamam dasta' ilaka Sausage ko ek bajey tak kabza karega*". The DS who was standing behind us to hear me give the orders, couldn't suppress a snigger and tapped me on my shoulder with his stick "Its *imdad dasten* you dope"

Kamla Ki Ungli

As fifth termers in the NDA, we were attending a weapons training period. After drill and physical exertion in the morning, we were all feeling a bit drowsy in the mid-day heat. Sitting cross-legged on the ground sheets in dungarees with packs on our backs with our rifles resting on our left shoulders, under a tree, was relaxing.

The subject of the lecture was 'Trigger Operation No. 5'. TO-5 is an exercise designed to bring about coordination of the mind, the eye and the index (trigger) finger. The *Ustad* stated it in Hindi "*TO-5 ka maksad hai, dimag, ankh aur 'kalme wali ungli' ka mel-milap karna*". Just then, a gentle snore jolted us awake from our drowsy state. The *Ustad*, quick to note the culprit, pointed to him and said "*Cadet Verghese batayenge ki TO-5 ka maksad kya hai?*" Caught napping, Cadet Verghese blurted out "*TO-5 ka maksad hai, dimag, ankh aur Kamla ki ungli ka mel milap karna.*"

The squad burst out laughing but the *Ustad* did not find it funny. "*Acha, to tum Kamla ke khwab dekh rahen ho?*" The entire squad was made to lift our rifles above our heads and run twice around the field to shake us out of our stupor.

We never quite forgave Cadet Mohan Verghese for our getting punished on his account.

Ready for Anything

In 1962, Major Alfred Upot was the officiating Deputy Commandant of Central Ordnance Depot, Jabalpur and it was a final dress rehearsal of a ceremonial parade that was to be put up for the Sub Area Commander's annual inspection. He marched up smartly to the then Commandant, Col. A S Ahluwalia, reported the parade strength and said, "*Parade kuch bhi ke liye tayar hai*" instead of '*Parade kooch ke liye tayar hai*'. A ripple of laughter went through the rank and file while Col Ahluwalia, the Commandant, suffered a bout of apoplexy on hearing Maj Upot's Hindi.

Uneducated Jat

Ordnance officers are required to do an infantry attachment immediately on commissioning. In June 1961, I was attached to 19 Rajput (Bikaner) and reported to the battalion location at Damana near Jammu.

The officer on attachment is attached to a Rifle Company, the Support Company and other sub organizations in turn, so as to get an all-round feel of the 'paltan's' functioning. I was acting as under-study to the Adjutant when a new draft of soldiers reported to the battalion. The soldiers were to be interviewed by the CO.

Now 19 Rajput was composed of three companies of Rajputs and one company of Jats.

The new draft had 10 jawans; nine Rajputs and the last, a Jat. They were lined up in a single rank, in that order, in front of the CO's office, dressed in their best uniforms. The CO, Lt Col Bhagat Singh was a tall Sikh officer, a thorough soldier and a man of few words; more at ease with Punjabi than Hindi or English. He had the same three questions to ask of every new jawan as he moved down the assembled line of recruits. *"Tumhara naam kya hai, tum kis Kaum ke ho and kahan tak padhe ho?"* Discerning the pattern of questioning, as the CO came to the last recruit, he blurted out even before the old man asked him anything – *"Saabji, mera naam Dalpat Singh hai aur main bilkul anpadh Jat hoon."*

Driving in the Desert

After the 1971 Indo-Pak war, my infantry brigade in the Barmer Sector was tasked to hold on to the entire area captured from Pakistan till the delineation talks were over. The rest of the infantry division was pulled back for rest and recuperation.

My own Brigade Commander took some well-deserved leave at that time and the Commander Artillery (C Arty) came in to officiate as Sector Commander in his place for the duration of his absence. The Brigade Headquarters was at Gadra Road and we had a field regiment at Chachro, in the occupied territory. It was but natural that the C Arty would want to visit his regiment, which incidentally was composed entirely of Sikh troops.

I was the administrative staff officer of the Brigade. The Officiating Commander desired that I accompany him on his visit to the field regiment. As we drove to Chachro, it became evident that the Commander's driver was unwell and was beginning to feel feverish. The Commander decided therefore

to leave the driver in the regiment to recover and borrow a driver from them for the return journey.

Now, driving in the desert requires a certain skill or one can spend hours stuck in the sand trying to extricate the vehicle. Besides, being Sikhs, and flush with victory at that, the Commander suspected that they were not above providing a dud driver and laughing their heads off at the thought of their Commander spending a night shivering in the open. So he felt it prudent to interview the driver before undertaking the return journey to the Brigade Headquarters. A burly and unkempt looking gunner was presented to the Commander outside the Officer's Mess. The interview went something like this:

"Tumhara naam kya hai?"

"Saabji, Tarsem Singh"

"Tum driver ho?"

"Saabji."

"Jonga chalutey ho?"

"Saabji."

"Desert mein driving kiya hai?"

"Saabji."

Whatever he was asked, Tarsem would simply reply *"Saabji"* which combined with his dishevelled looks did not really inspire much confidence in him. Finally, the Commander asked him –

"Tumne desert mein takriban ek hazar kilometers Jonga chalaya hai?"

One could then see the spark light up in Tarsem Singh's eyes as he replied in Punjabi,

"Saabji, enna to mainne sirf reverse hi kitta haiga"

We couldn't help but chuckle at the reply. The CO chipped in at this stage and assured the Commander that Tarsem was indeed an excellent driver. Not only that, if the Commander's vehicle broke down, he would carry him to the Brigade Headquarters. Such was the high morale and indomitable spirit of the regiment.

Bogey Aur Boga

When I was Deputy Commandant of Ordnance Depot Talegaon Dabhade, my colleague Major Malkiat Singh Toor, was basically from a farming family in Punjab. "So what do you grow?" I asked him one day. "Potatoes" was the answer. "And where do you market them?" I enquired.

He replied that they marketed the potatoes all over India but mostly to West Bengal and points East. And how did they send them? If it was less than 20 tons in a bogey. But if it was over 20 tons

then they sent it in a boga.

I could imagine a bogey, but never having heard that word 'boga' I asked Malkiat what it meant. He replied that in Punjab a bogey was a normal four-wheeled covered railway wagon and a boga was the larger eight-wheeled version of the covered railway wagon,

Trousers with Brakes

When I was posted to AOC Centre in 1970, nylon and terylene were popular materials for making shirts and trousers. The Centre tailor, a Sardarji, was after me to get a terylene trouser stitched from him. I disliked the synthetic material and told him that I found it irksome because the terylene trousers would slip on the nylon shirts which did not make for comfortable wear.

The tailor was however insistent and told me that I need not worry about it. He promised (in Punjabi) to make me a "*brake-an-wali pant*". Never having heard of brakes on a trouser I asked him what he meant? Apparently he stitched a waist band of rougher material in the inside of the trouser which increased the friction between the trouser and the shirt that prevented it from slipping. Hence the sobriquet '*brake-an-wali pant*.'

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The price includes:

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

Day 1: Arrival of all the Yatris to Nashik Holiday Home (NHH) by Noon. Post Lunch trip to Gargoti Museum, Sinnar, and visit the Shree Samarth Ramdas Math, Takli. At 7 PM, attend the unique Godavari Aarti at Ramkund (Godavari Ghat); visit the Shree Sharadamba Temple (Shringeri Shankarayacharya Math) and Kalaram Mandir in Panchavati. Dinner at NHH

Day 2: Morning 6 AM – Departure to Trimbakeshwar; Coins Museum (Indian Institute for Research in Numismatic Studies). Someshwar Mahadev Mandir, Balaji Devasthan, and Someshwar Water Front. 11 AM – Visit to Sula Wines. (Wine Tasting and Tour). Return to NHH for Lunch. Departure to Swantantrayaveer Vinayak Damodar Savarkar, Residence (Now a Museum) in Bhagur, followed by a visit to the Artillery Centre Museum and Anna Ganpati Mandir, Deolali. Dinner at NHH.

Day 3: Morning 6 AM – Departure for Shirdi (Saibaba Samadhi) Lunch at Shirdi. Proceed further to Shani-Shingnapur (Famous temple of Lord Shanidev). Dinner at own cost, en route to Nashik.

Day 4: Morning 8 AM - Breakfast at NHH. Departure to Shree Saptashrungi Niwasini Devi Devasthan (Vani Devi). Visit Saputara Hill Station and have lunch at your own cost. Dinner at NHH.

Day 5: Breakfast at NHH. Morning free. Guests check out by 11 AM.

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

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

For further details, queries, and bookings contact:

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What is Prerana Varga?

With Pujya Swamiji's Blessings, the two global platforms- Prarthana and Yuvadhara are doing exemplary work- in shaping the impressionable minds of tiny tots and creating multi-dimensional activities to expand the horizons of young adults. To inspire and guide children between these two age-brackets, a new and exciting platform has been created. Let Chandrima Kalbag tell you all about it...

The Prerana Varga session began its session. It was a very special one since it was on the first Guru Purnima after this platform was created. We discussed- who is a 'Guru', what is a sankalpa and its implications. The children responded with "A Guru is an enlightened person, who has done a lot of tapashcharya and adhyayan", "Our Guru is literally God", "A sankalpa is a sacred vow", "A promise may be broken, but a Chaturmasya Visheshha Sadhana Sankalpa is a promise to our Guru which can never be broken."

When our kids say this in the Varga, as teachers, we know that we are meeting our objective of bridging the gap between the current western lifestyle and traditional values seamlessly. Our aim is that children should be able to enjoy every session and participate in a safe space.

Prerana Varga was launched in November 2024 with the Blessings of our Mathadhipati -H.H. Shrimat Sadyojat Shankarashram Swamiji. Under the guidance of Dharmapracharaka Dr Chaitanya Gulvady, the team led by Chief Co-ordinator Smt. Ranjana Hosangadi took the opportunity to prepare and implement the project.

In Dr. Chaitanya Gulvady's words: "Prerana is the link between Prarthana and Yuvadhara. H.H. Swamiji conceived of this Varga so that children continue to be connected to our culture, Math and Guruparampara after they graduate from Prarthana Varga and before they are eligible to join Yuvadhara" Truly a great boon and Guru Anugraha upon our children.

Our Chief Co-ordinator motivated the team with, "Our Pujya Swamiji's vision is for our children to be physically and mentally healthy and spiritually enriched. Prerana Varga for ages

12 years and above, is an initiative to empower them during this very impressionable age.

So, our Prerana Varga team members should meet regularly to ideate, research and put together sessions which are informative and interesting, readying our youngsters to cope with and meet life's challenges head on!"

Under her guidance, Smt. Namrata Heranjal and I have been steering the sessions at the Bharat Centre with novel ideas from the entire team. Keeping in mind teenage years, hectic schedules and academic demands made upon this age group of children, we set about planning the curriculum for this online programme. The objective of every development programme is to build KSA - Knowledge, Skill and Attitude. We have attempted to achieve this through regular sessions, workshops and guest lectures.

Children are able to air their views and ask questions in a non-judgmental environment during Vimarsha. We enable them to express themselves without hurting others while developing public speaking skills, vocabulary and confidence. Through each activity, they imbibe the teachings of our Guruparampara, which has been the guiding light of our samaja for over three centuries now. In a short Yoga segment, they are taught simple yogasana-s, Surya namaskar and Pranayama, leading up to Ninada, which each one must learn, in accordance with our Swamiji's Guidance. They also learn to speak in Konkani about our festivals and other observances.

The first event held for Prerana Varga was the online Shankar Jayanti musical theatre. Children shared drawings, sang bhajans and stotra-s, performed Bharatnatyam dance, recorded and edited a video of their skit and learnt a lot about Bharat's world -renowned 8th century Master-Adi Guru Sankaracharya.

Smt. Nivedita Nilekani conducted some traditional Arts and Crafts workshops. Children had a great time making torana, phulla rangoli, khotte, phulla haru, decorating arati- paleru, urli-s and so much more. Practical, creative and fun workshops are our endeavour to propagate our traditions and instill devotion in every action.

Bhajan workshops conducted by Smt. Anjali Dhreshwar have enabled children to participate in community gatherings and Math events enthusiastically, in sync with her sing-along music tracks.

The Bharat Centre started classes in March 2025, and soon our students had the opportunity to present Bhajan Seva during Janmotsava in June. A short presentation was also made during Navaratri at Karla. Anjali pachi taught them bhajans and I schooled them for compering. The entire practice session was online. We met at the venue only for the final presentation and the children performed flawlessly. We offered Shri Guru Paduka puja as a Varga with the boys taking sankalpa for Prerana Varga. I was so happy that it felt like I was walking on air!

In Bengaluru, Bhakti Hattangadi co-ordinated with the Prarthana Varga teachers for a combined presentation on Kartikeya during Swamiji's visit. The children were looking so charming in their costumes!

In the Bharat centre, we were pleasantly surprised to learn that Uchcharana workshops (for our Math prayers and stotra-s) are the most popular amongst children.

Crafts like origami add lighter moments to the class while conveying the significance of symbols like the lotus flower or the tradition of distributing til-gul during Makara Sankranti. Students take turns to teach some fun activities too, like garba during Navaratri.

Skill development, especially in journaling and exam preparation, were introduced through guest lectures. These help children to deal with stress, organise their thoughts and express themselves at a young age.

Yoga sessions (conducted by Smt. Meenakshi Baljekar - a trained instructor) and brain gym,

takes care of physical well-being.

As a teacher, I feel fulfilled and my heart swells with pride for my students when parents report "My son said that the Samvatsara is going to change on Yugadi." "My son volunteered to help his grandmother at the Samvit Sudha stall" "My daughter got an opportunity to comper the programme based on her performance in the Prerana Varga presentation at Karla."

These small and big life skills are like a beacon of hope for the journey ahead. When honed to perfection, they will be like a steadfast lighthouse guiding one through the stormy seas of life.

The best way to teach is by example. So, training programmes are arranged for the entire Prerana Varga team, teachers and resource members too globally, by an accomplished panel of experts. The correct Uchcharana, Yoga and Ninada, reading diacritical marks, are essential elements in the curriculum of Prerana Varga teachers. Personally, I felt HH Swamiji's presence guiding me ahead while fulfilling my long-standing wish to attend a Ninad workshop.

Our Prerana Varga students and team members are progressing under the benevolent and watchful eye of our Beloved Swamiji. He has provided many new opportunities for us, including the upcoming Kara Seva Shibir in December 2026, where our students will participate for the first time.

This has been a great learning experience for me. Prerana Varga has taught us to work together and overcome challenges as a team. I am truly honoured to be a part of this talented and well-knit unit. Since Prerana Varga is in a nascent stage, we have ample opportunity to explore innovative ideas and out-of-the-box pedagogy wherein children can question, express and explore. As teachers, we feel gratified to see our students blossom. Above all, it has been a wonderful seva- opportunity for all of us associated with Prerana Varga as teachers, students, parents and resource persons. As a student aptly remarked "We offer seva and benefit from the learning or experience as well!"

~~~~~Parisevanam~~~~~



Shankar Jayanti online programme



Presentation on Bhagavan Kartikeya



Khotte weaving



Arati- paleru workshop



Navaratri presentation at Karla

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Follows us on



Chitrapur Heritage Foundation

711 Daylily Court, Langhorne, Pennsylvania, USA

Connecting US Amchis to Chitrapur Math

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

The activities of CHF includes:

- Facilitate the collection of annual “Vantiga” payment from every earning Saraswat in the US - “Vantiga” is used to support and maintain the upkeep of our spiritual centres in Bengaluru, Gokarn, Mallapur, Mangaluru, and Shirali.
- Support educational institutions administered by Math-sponsored trusts: Srivali High School, Kotekar Campus of Saraswat Education Society, and Parijnan Vidyalaya.
- Finance the post-primary education of 100 students at the Srivali High School through the “Sponsor-A-Student” Scheme.
- Contribute towards the preservation of the rich cultural heritage of the Chitrapur Saraswat community in the US, by celebrating festivals like Yugadi, Ram Navami, Gokulashtami, Navratri, Diwali, monthly satsang, and Prarthana Varga for children.

CHF is a philanthropic organization that provides an avenue for US-based “amchis” to support the operation and maintenance of Shri Chitrapur Math as well as support the post-primary education of students in Chitrapur, Karla, Mangalore, and Shirali, and women empowerment programs administered by Parijnan Foundation.

CHF is set up with many Corporations/Organizations such as Bristol Myers Squibb, Johnson & Johnson etc. to receive Matching Gifts. CHF has also registered with Benevity in order to make it easier to participate in workplace giving programs such as those at Apple, Google, and Microsoft.

For more information, please contact Arun Heble (arheble@yahoo.com) Tel: +1-215-666-3200 or Pramod Mavinkurve (pmkurve@gmail.com) Tel: 908-616-1497.

A glimpse of what it is like to live in California

JAIDEV CHANDAVARKAR

Shakespeare Under the Stars

Last week Friday, July 24th, we went to watch the enactment of Hamlet presented by the Kingsmen Shakespeare Company. Kingsmen is an internationally respected professional theatre company that was founded in 1997 and has been organizing the Shakespeare Festival for the last 30 years in the same location – the beautiful tree-filled campus of the California Lutheran University in Thousand Oaks.

The Shakespeare Festival is the flagship presentation by Kingsmen, and one where the theatre-loving community from Thousand Oaks and surrounding cities return every year, for an evening of Shakespeare under the stars. The campus of the university has many giant oak trees, and the audience sits under a canopy created by these trees. As daylight fades and slowly slides into darkness, the stars emerge. A wonderful feature of the festival is the Director meeting the community to talk about the play and inviting people to ask questions. The photograph below shows the Director introducing the play. To his right is the actor who played the role of Hamlet. The Kingsmen Shakespeare Company does a lot more than presenting the festival. The Summer Theatre camps introduce the local area kids to the wonders and magic of live theatre and Shakespeare-in-performance creating life-long connections with Shakespeare. University students from all over the world join as apprentices. Many of those acting apprentices have gone on to successful professional acting careers. A good example is Seta Wainiqolo, who played the role of Hamlet this year. Originally from Fiji, he moved to California during his high school years, and joined the Theatre Department of CLU as an undergraduate. He is now a successful

actor who has played roles in many movies and TV series episodes.

Many scholars consider Hamlet as probably Shakespeare's best tragedy. One reason is the wide range of issues in the play – indecisiveness, the troubled nature of an introverted, cerebral and brooding personality, family dynamics, and larger issues such as power politics and the urge to hang on to power by any means necessary. Hamlet remains among the most studied, debated and performed of all of Shakespeare's plays.

This year's production of Hamlet was set, not in 15th century Denmark, but in the late 1800s, in the US, in an era now popularly known as "The Gilded Age". This was the period from the 1870s to 1900 – a period characterized by rapid economic growth, extreme wealth inequality and political corruption. The costumes that the cast wore were contemporary, not from the medieval days in Denmark.

The reason for this modification is to express that the themes and issues in Shakespeare's plays are for all time.

There are many reasons why the festival is one of the happy features of living in Thousand Oaks. First, the quality of the production presented by talented directors and artistes. Second, it is a pleasure to sit with friends in the fading hours of the day and watch high drama sitting under the oak trees. Many friends from the book discussion group that I run at our local library joined us and the festival is becoming an annual outing for our group. Once a year, usually in the first week of July, our group discusses the Shakespeare play that will be presented at the festival, and we are joined by someone from Kingsmen. Third, it is a unique opportunity for all to talk to the Director and the



cast. They walk through Kingsmen Park before the show begins and also during the intermission, saying hello to the audience, including many families who have grown up coming to the festival every summer!

Just before the play began, the entire cast introduced themselves and the backgrounds they came from. Many were students from the theatre departments of universities all over the US, doing a summer internship with the Kingsmen. But not all. There were many professional actors with active careers in theatre and cinema. See the photograph below

It was a wonderful evening, and we all left, looking forward to next year's festival.

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5	8	3	4	6	9	1	2	7
9	6	4	1	2	7	8	5	3
7	1	2	8	3	5	9	4	6
6	7	1	2	9	8	4	3	5
2	4	9	7	5	3	6	1	8
8	3	5	6	4	1	2	7	9

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Dear Readers,

As all of you are very much aware, your favourite magazine, Kanara Saraswat is available in the print as well as an e-version.

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Obviously, this comes at a cost. On average, every monthly issue costs the KSA around Rs. One lakh. We are happy that many well-wishers from our community have contracted their annual advertising in the magazine and this amount goes towards subsidizing the paper and printing costs. But that alone is not sufficient.

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When Artificial Intelligence meets Inner Intelligence

DINESH TALLUR

Artificial Intelligence has become one of the defining achievements of our age. It writes software, designs proteins, assists physicians, translates languages and reasons over volumes of information that no individual could hope to absorb. Each advance invites us to redraw the boundary between human and machine capability. Yet one frontier remains curiously resistant—not religion, ritual or theology, but spirituality. This is a humble collection of fleeting thoughts and reflections on artificial intelligence, consciousness and the spiritual quest

Can an artificial system ever participate in a spiritual journey? The question may appear misplaced. AI belongs to the world of computation, optimisation and inference; spirituality belongs to the world of introspection, awareness and lived experience. One discovers patterns in the external world, the other transforms the inner world. But is that distinction fundamental, or merely a reflection of today's technology?

Information and Experience

Modern AI systems derive their capabilities from statistical learning over enormous collections of data. Their remarkable performance arises from discovering relationships, compressing knowledge into mathematical representations and predicting what is most likely to come next. Their intelligence is rooted in representation, inference and synthesis.

Spirituality operates in a different domain. Sacred texts, rituals and philosophies illuminate the path, but they are not the journey itself. Reading every book on meditation is not the same as meditating. Memorising every scripture is not the same as inner transformation. Across traditions, spirituality has consistently distinguished knowledge about an experience from the experience itself.

The Missing Dimension

This distinction raises an intriguing technical question. AI learns from observable data. Spiritual experience is fundamentally first-person. Neuroscience may measure neural activity during meditation, psychology may observe behavioural change and physiology may record altered states, yet the subjective quality of awareness remains

privately experienced. AI can model the correlates of these experiences; whether it can possess the experiences themselves is an altogether different question.

The distinction mirrors an important philosophical one. Intelligence concerns solving problems, recognizing patterns, adapting to new situations and constantly learning and improving itself. Consciousness concerns subjective awareness—an inner point of view. Contemporary AI demonstrates impressive intelligence without evidence of subjective experience. Contrastingly, many spiritual doctrines, in theory or practice regard consciousness not as a consequence of intelligence but as the very ground of existence.

Where AI Can Help

None of this diminishes AI's potential contribution to spiritual pursuits. It can democratise access to ancient wisdom, translate rare manuscripts, compare philosophical traditions, personalise learning and help seekers navigate vast bodies of literature that would otherwise remain inaccessible. In this sense, AI may become an exceptional companion on the journey, even if it doesn't experience the travel itself.

Looking Beyond Today's AI

Every claim about what AI can never become is ultimately a claim about the future of computation. History teaches humility. Many technologies once dismissed as impossible later became routine engineering achievements. Similarly, several great technologies have been completely disrupted by the ensuing generations. If future computational architectures move beyond today's paradigm of statistical inference into forms of cognition we cannot yet imagine, some of our present assumptions may require reconsideration.

Yet the deeper question lies elsewhere. Is spirituality fundamentally an information problem, or an experience problem? If every aspect of awareness can ultimately be represented and computed, AI may one day participate in dimensions of life that now seem uniquely human. If, however, spirituality is inseparable from conscious experience, it may remain one frontier that cannot simply be simulated, however sophisticated our machines become.

A Question Worth Keeping Open

This write up is not intended and neither the author competent to provide definitive answer but seeks to share the inquisitiveness. Artificial Intelligence compels us to rethink the nature of intelligence. Spirituality invites us to examine the nature of consciousness. Somewhere between these two inquiries lies a conversation that could reshape both technology and our understanding of ourselves.

Perhaps the most enduring question is not whether Artificial Intelligence will ever become spiritual. It is whether spirituality itself can ever be reduced to information. Whatever the answer, exploring it may tell us as much about being human as it does about building intelligent machines. A machine may one day know everything humanity has written about enlightenment. Whether it can ever experience enlightenment is a profoundly different question.

Don't Walk Alone through Change - From Football to Coaching

SHANKAR MALLAPUR

Any personal change you wish to bring about in your life is always difficult - be it in behaviour, mindset, building a new skill or going thru a life transition moment. Many ask me how they can make important changes in their lives and later maintain them (which is even more difficult), with more grace and ease.

With the current World Cup football fever, here is an inspiring story I heard from I. Chakraborty, that we can all learn from. It was 1994 and the World Cup football final between Argentina and Italy came down to the penalty kicks, as the teams were tied after extra time.

Roberto Baggio who had a brilliant World Cup performance, kicked over the post and Italy lost the Cup. Baggio later said he died inside and immediately thought of the reaction back home. He had a lonely walk to join the rest of his team.

Something similar happened in a Euro Cup match when an England player Gareth Southgate's shot missed the goal and England lost the match. Much later, when Southgate became the England team coach, he created the buddy system - for each penalty taker, a buddy was appointed. Whether a player scored or missed a goal, the buddy would accompany the player back to join the rest of the team. So that no one has to walk those lonely steps alone.

In a similar way, you can create a buddy system. Choose a buddy who acts as an accountability partner. Talk to your buddy and exchange your dreams, aspirations, joys and challenges. Set up a weekly call where you explore plans and their execution in a non-judgemental way. A buddy prods you when you become complacent and encourages you when you are facing

disappointment.

Regular calls with my buddy have helped me, especially when I have moved thru major transitions and changes in life. Change is never easy and a buddy can help you manage change a lot easier. Do share what systems you have put in place to organize change in your life.

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Dallol: Where the Earth turned up the heat

BHAKTI ULLAL

As heat waves become the new normal across much of the world this summer, most of us find ourselves complaining every time the temperature creeps up a few degrees. But imagine landing at a tiny airport near Dallol in Ethiopia. Someone is waiting with a placard that reads, "Welcome to the hottest place on Earth." For once, that isn't a tourist slogan.

In 1960, scientists recorded an average annual temperature of 34.4°C (94°F) here. Read that again. That's not the hottest day. That's the average for the entire year. Suddenly, our summer heat waves don't seem quite so dramatic.

And that is just the beginning.

Before you even have time to look around, the heat wraps itself around you like an open oven. The air carries the sharp smell of sulphur, and almost instinctively, you look around to check whether you are still on Earth. Dallol sits in the Danakil Depression, one of the lowest and most geologically restless places on Earth. Deep below your feet, tectonic plates are slowly pulling apart. Magma lurks surprisingly close to the surface. Groundwater trickles down, meets volcanic heat, and bursts back up as steaming, mineral-rich springs. The result is almost impossible to believe.

Neon yellows. Acid greens. Flaming oranges. Pools bubble like giant chemistry experiments gone wonderfully wrong. Salt rises into strange twisted towers, as though the desert was being sculpted while it was still soft. It feels as though the Earth has decided to throw the wildest colour party imaginable—all moderation is forgotten. The pools almost tempt you to dip your feet in. Don't.

Some are so acidic that their pH level comes close to zero. This isn't swimming-pool water. It is closer to an industrial chemistry lab. The dazzling colours come from sulphur, iron oxides and other minerals that crystallise as the fierce heat evaporates water almost as soon as it appears. The beauty, here, has sharp teeth.

Long before scientists arrived carrying instruments and notebooks, the Afar people called this harsh landscape home. They have lived here for centuries, adapting to conditions most of us would politely describe as impossible.

Across the endless salt flats, men still cut huge slabs of salt by hand and load them onto camel caravans. Those caravans have crossed this blazing desert for generations. Salt was once known as "white gold", and in this unforgiving land it still provides a livelihood.

For a brief period in the early twentieth century, Dallol even became a mining town. A railway connected it to the Red Sea. Buildings came up. Industry arrived with hope and ambition. But nature was not impressed. The extreme heat corroded the machinery, the air exhausted the workers, and the environment won without an argument. The town was eventually abandoned, leaving behind sun-bleached ruins that seem quietly humbled. We often think we conquer nature. Places like Dallol quietly remind us otherwise.

If Dallol looks like another planet, that's because scientists often treat it like one. This strange landscape combines blistering temperatures, extreme salt levels and highly acidic water—three conditions that make survival incredibly difficult. In 2019, researchers suggested that some of Dallol's pools may be completely sterile. On a planet bursting with life—from the deepest oceans to the highest mountains—there may be places where absolutely nothing survives.

And yet, just a short distance away, tiny organisms called extremophiles flourish. They don't rely on sunlight. They feed on chemicals. They tolerate salt concentrations that would kill almost everything else and shrug off acidity that destroys ordinary life.

Suddenly, Dallol is no longer just an extraordinary place to visit. It becomes a window into places we haven't even reached yet. For scientists searching for life on Mars or on icy moons like Europa, Dallol is much more than an unusual place. It is a rehearsal for exploring worlds beyond our own. Who would have thought that one corner of Ethiopia could help answer questions about life elsewhere in the universe?

Even the name Dallol is believed to come from an Afar word meaning "dissolution" or "disintegration". Somehow, it suits the place perfectly. Nothing here seems permanent. Minerals dissolve, crystallise

and change shape again under the relentless sun.

And yet, despite everything, travellers keep coming. They cross rough terrain from Mekelle simply to watch the first rays of sunlight ignite the mineral fields into brilliant shades of yellow, green and orange. And if you wonder why? Well, it's because some places don't just challenge your body. They stretch your imagination.

For a teenager, Dallol might look like the world's greatest chemistry experiment. For someone older, it may simply be a reminder that our planet still has the power to surprise us. Perhaps that is Dallol's greatest lesson. Not every beautiful place has to look like our idea of a postcard. Some of the most unforgettable places are wild, uncomfortable, unpredictable and wonderfully outrageous.

In one of the harshest places on Earth, people once tried to build a town. The Afar still carve salt from the desert. Scientists still search its boiling pools for clues about life beyond Earth. Travellers still brave the heat just to witness colours that seem almost unreal. Life is astonishingly persistent. Curiosity, even more so.

So, the next time someone tells you our planet has no more surprises left, tell them about Dallol. Then ask yourself— if our own planet can create a place like this, what other wonders are quietly waiting to be discovered?

So maybe, before we set out on great adventures to distant planets, we may consider exploring the ones that are hiding in plain sight on our own.

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A Eulogy to our beloved Lalma (Lalith J. Rao)

SARAS RAO and GAYATRI MADAN DUTT

She came into our family, holding a taanpura; bearing a smile of great charm. This is her picture which remains enshrined in our minds. We had gone to receive her at the station. On the railway platform, easily identifiable, stood a too-slim young woman, precariously balancing a taanpura with care, not trusting it to a coolie. It was bulky in comparison to her slight frame.

She had recently returned from her University in Fredericton, Canada. She had lost a lot of weight there. Being a strict vegetarian, she had been unable to find the food of her choice in a non-vegetarian milieu. The kilos dropped. Her professors even threatened to send her back to India if she didn't make some allowances to eat a more varied diet. She had relented only somewhat, and with much reluctance.

She earned her Master's in Biomedical Electronics with distinction. We were told that, for many years, her brilliant thesis became a reference source for researchers in her field. Immediately after graduation, she embarked on an exploration of the North American continent — alone, journeying on the well-known Greyhound Buses. She later toured Europe too. We children were in admiring awe of our widely-travelled Lalithanni: our Lalma, as we later came to call her.

Generous and giving like the open-handed Goddess Lakshmi, she showered us with gifts, always eager to share her jewels, clothes, hiking shoes. If she gave a beautiful French quilt to Prabhakarmaam and Ramapacchi Dhareshwar, a fine couple who watered and nurtured their young sapling, she would give one to our Pappa and Amma too, lavishing equal affection on both sets of parents. She cared for us when we were ill, attentively nursing us back to health.

She had the loveliest eyes. A mother once saw eyes like hers in her own child and named her baby daughter Lalith. The beauty of Princess Helen of Troy is said to have launched a thousand ships. Our Lalma's eyes/her very personality mesmerised thousands too, even total strangers.

She was born to sing. At age 3, she would recognise the labels and pick up 78 rpm records of songs she was particularly fond of, and tell her parents to play them for her. She was also born to attain success. Her aunt told us how, as a child, she possessed an iron will to achieve (as she did in every pursuit she took up: academics, sports, music). Her entire body language would speak her emotions. When she had passed her exams with flying colours, the young schoolgirl came home, skipping joyously. If she had slipped even a little from the top ranks, you could catch sight of her shoulders, her face, drooping in disappointment.

If she blessed our home with her presence, destiny blessed her with a partner extraordinaire: our brother, Jayavanthanna, her biggest fan, always at her side, a pillar of strength. He heaped adoration on her, ever encouraging, ever ready to be her right hand in all her projects. Backed by his devoted support, Lalma rendered abundant service to Hindustani Classical Music: interviewing living greats, recording their rare raagas and compositions. Their untiring joint effort have been lauded by the Music Community. As Lord Shiva and Goddess Paarvati merged together, pooling their shaktis to keep dharma strong in the world, Anna and Lalma merged together in their exertion to strengthen the roots of India's music tradition.

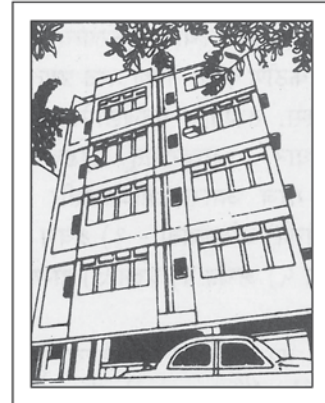
As her student Manohar Patwardhan has said: Theirs was a true and rare partnership.

As taught by Sri Krishna in the Gita, Lalma passed on the treasure of her Geeta Gyaana to eleven shishyas without any expectation of its fruit.

Their only child, Sanjeev, whom, as a baby, they had christened "our Prince of Wails, our Sun and Air", is based in France. He spread awareness of his mother's art in Europe.

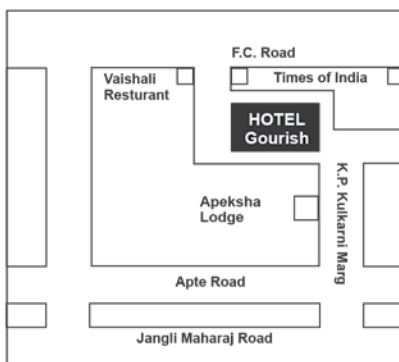
Our beloved Lalma, you have left us. As you brought auspiciousness to our home, you will make your new home at the Divine Couple's Feet additionally auspicious too, mesmerising Them too with your caring eyes, your deep dedication, your melodious music. Griha Lakshmi, Ardhaangini Paarvati, Gaana Saraswati, memories of you will stay evergreen.

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The Holy Month of Shravan

ANJALI BURDE

The Shravan month holds deep spiritual significance in Hinduism and is considered one of the holiest periods of the year. Shravan, or the Sawan month, generally falls in July and August during the monsoon, a time associated with growth, prosperity, and happiness. Devotees perform pooja and rituals to please Lord Shiva and pray with heartfelt devotion.

Some observe fasts during this time to please Shiva and devote themselves to bhakti. The month of Shravan includes many festivals of cultural importance to Hindus, such as Naag Panchami, Raksha Bandhan and Janmashtami.

Why is Shravan Maas auspicious for Hindus?

Shravan Maas is the fifth month in the Hindu lunar calendar and is associated with Lord Shiva, or Bholenath. According to the Shiva Purana, this is the time when Lord Shiva married Goddess Parvati. In the Vishnu Purana, it is said that during Samudra Manthan the deadly poison that emerged could destroy the universe and every living being. To save the world, Lord Shiva consumed the poison and held it in his throat, and from then on he came to be called 'Neelkanth', the one with a blue throat. This event incidentally happened in the month of Shravan.

Hence during this month, the devout perform puja and rituals to please Lord Shiva and have their prayers fulfilled.

We Bhanaps also follow and celebrate this holy month with different rituals and festivals:

Shravani Somwar- On the Mondays which fall in this month the devout observe a fast, visit Shiva temples and offer prayers. Chanting the Shiva mantra 'Om Namah Shivaay' or the 108 names of Shiva is a common ritual. Offering milk, white flowers vibhuti and bilva patra to the Shivalingam is another common practice.

Choodi poojan- This unique ritual is observed by the CSB and GSB communities in the month of Shravan. Newly married girls are invited to their maternal homes and initiated into this ritual, which is then followed annually. The custom is to worship the Tulsi plant by offering 'choodi' which are tiny bouquets made using colourful flowers and a few sprigs of durva grass. The choodi, along with a sweet offering, panchamrit, haldi-kumkum and a betel leaf with a betel nut is offered to the Tulsi plant first. A mangal niranjan (small lamp) is placed near it and the pooja is completed. The choodis are then offered to elderly married ladies amongst family and friends. This ritual is performed on every

Friday and Sunday of Shravan.

Naag Panchami- Although this festival is observed to honour the snake gods that help in protecting the crops from rodents, for certain sections of our Bhanap community, devotees of Shri Shanta Durga this day is meant for the changing or renewal of the 'jaanve' or yajnopaveet which is worn by the menfolk or grihasta. The renewal of the sacred thread is a reminder to the householder to fulfil his duties towards family, ancestors and the family deity. After offering prayers and changing of the yajnopaveet special dishes offered as naivedya are partaken with the family. Traditional dishes include patholi, sukrunde, pooran poli and cheppi kheer.

Shravana Poornima or Narali Poornima- On this day the changing of the yajnopaveet ritual is observed by the devotees of Shri Mangeshi. This day is called 'Sutta Punav' by our Bhanap community. Shevai-rassu and narali bhaat or naral poli are prepared on this day.

It marks the conclusion of the monsoon season and it is an important festival for the Kolis or the fishing community who again venture out into the sea with their fishing boats after offering prayers to the sea gods. This day is also celebrated as Raksha-bandhan, the festival that celebrates the loving bond of brother and sister.

Gokulashtami or Janmashtami – The eighth day of the waning half of the month of Shravan marks the birthday of Lord Krishna. It is celebrated across the country with great fervour and devotion. After a day-long fast the devotees perform the ritual of placing the idol of baby Krishna in the cradle, offer prayers, sing bhajans and partake Prasad. Dahi poha, jaggery laddus, kadboli, panchkhadya, butter and rock sugar are offered to the Lord and then partaken as Prasad.

The month of Shravan is observed across all Indian states and mostly dedicated to the worship of Lord Shiva. In the Northern states devotees undertake the "kanwad yatra", walking long distances to fetch water from the holy rivers and offer it at prominent Shiva temples.

In Maharashtra, newly married women fast and perform the Mangala Gauri poojan on Tuesdays of this month. In Rajasthan the festival of Hariyali Teej is observed and in the South Varalakshmi vrata is observed by womenfolk. All these festivals are observed for the well-being of the family.

Shravan thus ushers in piety, festivities, rituals, celebrations and community bonding which continues in the months that follow.

॥ सरलसंस्कृतम् ॥

48.1 Read the sentences and guess the names of Lord Ganesha. Choose the name from those given in the box below and fill in the blanks:

1. कः एषः मूषके उपविश्य मातापित्रोः प्रदक्षिणां करोति ? एषः अस्ति
2. पश्यन्तु तस्य मुखं गजः इव अस्ति । सः तु
3. तस्य शुण्डा अपि वक्रा । सः अस्ति
4. तस्य कर्णौ शूर्पम् इव विशालौ स्तः । अतः जनाः तं इति अपि वदन्ति ।
5. उदरम् अस्ति अतिविशालम् । अतः सः
6. सः अस्ति देवीगौर्याः पुत्रः । जनाः तं इति वदन्ति ।
7. सः अस्ति गणानां नायकः । अतः सः
8. मोदकाः तस्य प्रियनैवेद्यम् । अतः भक्ताः प्रीत्या तं इति अपि वदन्ति ।
9. दन्तः हस्तिनः इव किन्तु एकः एव । अतः तस्य नाम
10. आगच्छन्तु, एतस्मिन् मासे शुक्लपक्षस्य तिथ्यां तम् आह्वयामः । तस्य पूजां कुर्मः ।



शूर्पकर्णकः	गौरीपुत्रः	वक्रतुण्डः
चतुर्थी	लम्बोदरः	गणनायकः
मोदकप्रियः	गजवदनः	एकदन्तः
		भाद्रपद

Answers given on Page 71

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“प्रिय दाळी तॉय - एक प्रेमपत्र”

सुष्मा नाडकर्णी - सिडनी

हींग-मिरसांग-आल्ले युक्त, तूं रुचिकर दाळी
अन्न.

हळदीपान्ना तुपात घाल्ले, करबेव सासमा फण्ण.

रुपेरी-शिता-सिंहासनार-बसता, मगल भांग्रावारी
हळदुवां राय...

हे प्रिय दाळी तॉय! मगल हूनहून दाळी तॉय!

ताप निवला मात्र, मगल रुची नातिल तोंड.
जिब्बेक कोरुक आतकुतली, कॅल्ले चमचमी
बटाट्या सांग.

साँगाची रंगीन बैठक, कोरुक पूर्णतया enjoy...
कशी विस्सरु तुक्का, मगल पौष्टिक दाळी
तॉय???

उपासाक साबुदाणा खिचडी आणि होळीक पुरणा
पाँळा,
तयेपूजेक पातोळी, सत्यनारायणाक कळ्या शीरां.
परब खंचीई आस्सों, मगल ताट्टांतु तू जाईची
जाय,
हे प्रिय दाळी तॉय, हे अप्रतिम दाळी तॉय!

Fibre आणि Protein युक्त, बाब्बाक दी गों
हाज्जों एकु घासू.
मगल दांतु नातिल होडीआम्मा करता, आनंदमय
तृप्त हासु.
Europe-tour जाल्ले रे मना, आत घरची वाट
तू चोय...
कारण Welcome party-ntu जरूर आस्तल,
मगल प्रियकर दाळी तॉय!

रसचंद्रिकेतु आस्सती, मस्त स्वादिष्ट दाळी प्रकार
जल्यार मगल एकनिष्ठ मन करता तुगलेंची
विचार

India आस्सों, Ireland आस्सों, Italy वा
Illinois.

मगल दाळीसम्राट तूंची, मगल रुचकर दाळी तॉय!
मगल प्रियतम दाळी तॉय!

गुरु

विजयालक्ष्मी एस कापनाडक

व्यास पूर्णीमा जातचि गुरुपूर्णिमा जाल्ली. आत
शिक्षक दिवस लाग्गी येतस. मगलें मनांतु थोडे विचार
आयलें ते बरयता.

संत कबीरदासागलें एक दोहा -

" गुरु गोविंद दोहू खडे, काके लागू पाय,
बलिहारी गुरु आपनो गोविन्द दियो बताए।"

या दोहांतु कबीरदास म्हणताति - गुरु आणि देव
वोट्टू भक्ता इदूर उब्रलें ताव्वळी भक्ताक खुशी
जाल्ली पण पैलें कोणाक पायपोंडचें बा ? म्हणु प्रश्न
ताक्का जाल्लो. ताव्वळी गुरुने भगवनादिककानें बाँट
दाख्यलें. स्वतः हाँडपण घेनातिलें देवाक हाँडपण दिल्लें.
त्यामितीचि गुरु महान अस्सति.

गुरु सदृश्य असती तर देव दिसना. सगुण भक्ती
सलीस अस्स आणि निर्गुण भक्ती मस्त कठीण
अस्स. गुरु सगुण भक्तिथाव्नु निर्गुण भक्तिदिककाने
मार्गदर्शन करताती.

शिक्षक चेडवांक स्कूलांतु भौतिक आणि व्यवहार ज्ञान
दिव्नु या समाजरूपी भवसागरांतु योग्य नागरिक कोर्नु
ताक्का प्रपंचादिककाने व्हरताती. तरी गुरु प्रपंचाथाव्नु
परमार्थादिककाने मार्गदर्शन करताती. गुरु आणि
शिक्षक पथ प्रदर्शक अस्सती. सामान्य मनुष्याखातिरी
हें दोग्गयी वन्दनीय अस्सती.

गुरुर्ब्रह्मा गुरुर्विष्णुः गुरुर्देवो महेश्वरः.

गुरुः साक्षात् पर ब्रह्म तस्मै श्रीगुरवे नमः ॥



गीर्वाणपत्रिका

मम स्मृतिपटलतः ।

– सुमन नागरकट्टी, पुणे

केभ्यश्चित् वर्षेभ्यः पूर्वं घटिता घटना । मया गोवानगरं गन्तव्यम् आसीत् । पुणेतः ' निजामुद्दीन-गोवा ' रेलयानस्य यात्रापत्रम् आरक्षितमासीत् । अहम् उचितसमये यदा पुणे-रेलस्थानकस्य प्रथमक्रमाङ्कितं रेलवेदिकां प्राप्तवती तदा सूचनां श्रुतवती यत् गोवा-निजामुद्दीन-रेलयानं गन्तुं सिद्धम् अस्ति ।

अहं रेलयानस्य समीपं गतवती । मम कक्षक्रमाङ्कः पुरतः एव आसीत् । शीघ्रम् आरुह्य महिलाकक्षे मम आसन्दस्य अधः पेटिकां स्थापयित्वा शृङ्खलया तालेन च तां बद्ध्वा आसन्दे उपविष्टवती ।

मम पुरतः उपविष्टा एका बालिका किमपि खादन्ती आसीत् । तस्याः माता ताम् उक्तवती, "इदानीम् एव खाद्यानि समापयसि चेत् दिल्लीपर्यन्तं किमपि शेषं न भविष्यति । अनन्तरं रोदिष्यसि । अलं खादनेन । "

दिल्लीपर्यन्तम् ? अहं तां पृष्ठवती, " भगिनि, एतद् रेलयानं गोवां गच्छति किल ? " सा उक्तवती, " न, न ! एतद् तु गोवातः आगतम्, इतः दिल्लीं गच्छति । "

अयि भोः ! अहं शीघ्रं कुञ्चिकया तालम् उद्घाट्य पेटिकां गृहीत्वा द्वारं प्रति धावितवती । सा महिला माम् अनुसृत्य पेटिकां मम हस्तात् आदाय मां शीघ्रम् अवरोढुम् उक्तवती । रेलयानेन मन्दगमनम् आरब्धम् । अहं रेलयानतः वेदिकायां कूर्दितवती । सा महिला मह्यं पेटिकां दत्तवती । धावन्ती अहं पेटिकां कथञ्चित् प्राप्तवती । यथा यथारेलयानेन शीघ्रगतिः प्राप्ता तथैव मम हृदयस्पन्दनेन अपि शीघ्रता प्राप्तासीत् ।

अतीव विचलितमनसा अर्धहोरान्तरेण अहं निजामुद्दीन-गोवा-रेलयाने मम स्थाने उपविष्टवती । दिष्ट्या, अन्ततः मया उचितं रेलयानं प्राप्तम् । तदा निश्चिन्तीभूय अहम् एताम् अनवधानेन घटितां घटनाम् आलोकितवती । तस्यै खादन्त्यै बालिकायै तां तर्जन्यै तस्याः मात्रे च मनसि एव नैकान् धन्यवादान् दत्तवती ।

कदाचित् आगन्तुकजनाः निमित्तं सम्भूय अस्मान् कठिनप्रसङ्गात् पारयित्वा निर्गच्छन्ति । अनन्तरं तेषां कदापि मेलनं न भवति । लुप्ताः इव भवन्ति ते ।

किन्तु ईदृशाः अनुभवाः अस्माकं मनसि आगन्तुकरूपेण साहाय्यं कृतवतीं दिव्यशक्तिं प्रति अवश्यं कृतज्ञताभावं वर्धयन्ति ।

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उखाण्यांतुली मजा

सौ प्रिया प्रभाकर बडुकळी

श्रावण महिन्या सुरु जाल्लो. चुड्यांपूजा कोरच्याक सारस्वत बायलो कायळ्या दोळो, जिरभांकुर, सुगंधी, चांफो, नणताफूल, आकाशमांगो, रत्नगंधी, गुलाब आणि नमनमुन्याचे फूल्लं वोट्टू कोरनु ताज्या गोमट्या चूड्या बांधुनु पळेरांतु फोडीपान सुपारी वीडो कोरु ताजेरी हळदी-कुंकुम लावनु एकेक चूडी दवोनु ती चूडी तुळशीक, कुलदेवीक अशी उगडासु कोरु पूजुनु निविद्याक उडळकाळ, शिरां अशि गोंडशे कोरनु पूजा पूर्ण कोरची प्रथा पैलंधोनु चाल्लत आयल्या. पूजा जायनाफुडें त्या चूड्या सुवासिनी बायलांक हळदी - कुंकुम लावनु दिताती-अशी आमगेली प्रथा.

तशीची महाराष्ट्रांतु नवीन व्हडीक जाल्लेलें बायलांगेली 'मंगळागौरी' व्रताची प्रथा आस्स. 'मंगळागौरी' पूजा ताजे नंतर झिम्मा, फुगडी अशी नमनमुन्याचें खेळ मागिरी उखाण घेवची पद्धत आस्ता. एकफंता हांव अशीची मगेलें एक मैत्रीणीगेलें मराठी सूनगेलें 'मंगळागौरी' क वचुली. मगेलें मैत्रीणीन मंगेलें सुनेक सांगलें तूवें आमची गेलें म्हळ्यारी कोंकणी भाषेंतु उखाणा घेवका म्हणू. सून तातावळी तांगेलें घारा यत्त-वत्त आशिल्लमिती मगेलें मैत्रीणीक कोंकणी भास कळताली. तिनें सांगचेंभितरी हिनें कोंकणी भाषेंतु उखाण घेतलें...

देवळा कळसारी, भांग्रा वॉप,
मुकुंदालें नाव घेतना सरताती भवताप ।

दिवलेंतु घाल्यो पांच वाट्यो,
मुकुंदाल नाव घेता, मंगळागौरीक माळ्यो भिंगारा भाट्यो ।

रूपया ताटांतु दवरली एकी सुपारी,
मुकुंदालें नाव घेतना, जाल्ली मगेली मारा-मारी ।

चौथीक कॅल्लें खोट्टें - मडगणें,
मुकुंदालें नाव घेता, वांटल मात्र फुटाणें ।

मगेली आणि एक मैत्रीणीगेली सून सारस्वत आशिली, तिकाय हे मगेलें मैत्रीणीन मंगळागौरीक आपैलेलें. तिनें, तिक्का कोंकणीतू उखाणा घेवच्याक आग्रह कॅल्लो. घरांतु कसले जालेल काणा गोतु ? उखाणा घेता घेता तीगेलो माईवेलो कोपू हगुर भायर पडत आशिला -

चौरंगाचेरी मांडेली गवरी - गणपती,
निहारागेलें नाव घेंत, माईगेली केल्ली कूचापती ।

दिवाळींतु कॅल्लो उडो आणि मांडो,
माई मगेली सांगताली - निहारु, सानपणधोनु पूडो ।

गुलाब - मांगरो, चांफो - पटकळी
निहारालें नांव घेवचेंची !
मायेंगेली सूटली दांता - कवळी ।

कोंकणींतु उखाण घेत आपणालो उध्दार करत आशिल आपणाल सूनक पळोनु ती मगेली मैत्रीणी कॉप्पान "कडक लक्ष्मि" जाल्ली, तेची वळारी सर्व बायलांनी एका - माक्षी एक उखाणे घेंतलें आणि अखेरीक मगेलें हें मैत्रीणीगेलो उखाणा घेवचा वेळ आयलो. ती म्हणाली -

सून मगेली महामाया
पूजू मगेलो रव्या उडो
तिजे तांडांतु वांचो तो
न्हई जाल्यारी, तागेलो जातलो सुकडो ।

जानांतु पुराय हासो पिकलो.

Answers to सरल संस्कृतम् -

Exercise 48.1 -

- | | | |
|----------------|---------------|----------------------|
| 1. मूषकवाहनः | 2. गजवदनः | 3. वक्रतुण्डः |
| 4. शूर्पकर्णकः | 5. लम्बोदरः | 6. गौरीपुत्रः |
| 7. गणनायकः | 8. मोदकप्रियः | 9. एकदन्तः |
| | | 10. भाद्रपद, चतुर्थी |

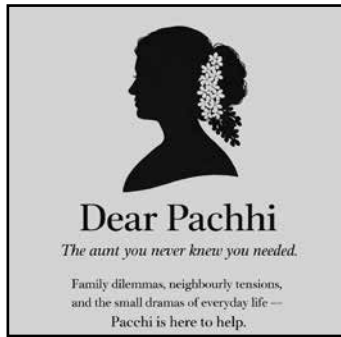
पान्न

सौ विजया किशोर कल्याणपूर

पान्न झाडाचीं मुख्य भाग जाऊनु आसती. झाडांक जे अन्न लागता, तें पान्न तयार करताती. पान्नांतु क्लोरोफिल (chlorophyll) आस्ता, हें हवेंतुलें कार्बन डाय ऑक्साईड (CO₂) शोषण कोर्नु सूर्यप्रकाशांतु झाडांखतिरी अन्न तयार करताती. हें करताना तीं प्राणवायू (oxygen) हवेंतु सोडताती. त्यामिती हवा शुद्ध जाता. क्लोरोफिलामिती पान्न पाचवी आसताती. पान्न पिकनापडे पिवळी जाताती आणि गळणू पडताती. पान्ना आकारू प्रत्येक झाडाच्यें वैशिष्ट अस्स. उदा. सुरू झाड – हाज्जी पान्न सपुर सुव्वें गादी, आळवा पान होंड म्हणू आमका पत्रोडों करू जाता. ह्या पान्नांच्यें आनेक वैशिष्ट म्हळ्यारी झाडारी आसताना ताज्जेरी उद्दाक घाल्यारी तें तडवना, तक्ष्यण तग्गु पडता. आमची गल्यांतु “उमती कळशरि उद्दाक” म्हणू आदगती आस्स जाल्यारी “आळवा पान्नावयलें उद्दाक” म्हणू आदगती ना, खरें दोन्नीचों संदर्भु एकचि. पान्नांच्या विविध आकारामिती आणि रंगामिती शोभेखातिरी घरा भीत्तरी दवरताती.

आम्मी पान्नांचों विविध उपयोग करताती. पान्न तुंठोची सुद्धाई आमगली पद्धत विंगड आस्ता. उदा.

1. च्याची पान्न – नवीन चिग्रलेंली पान्न हात्तानें काण्णू सुकेताती.
2. केळी पान्न – अखंड कापताती, नैवेद्याक आणि वाडूक वापरताती.
3. कोथंबरी पालों – तरनां कापूणु सापूरु चिरताती परमळाक आणि रुचेक.
4. पालेभाजी – पालक, चवळी, तांबडी भाजी.
5. थोडी पान्न मासोलु लावुनु तळताती – पत्रोडों, वाळी पान्न.
6. थोडी पान्न खावंची आस्ताती – विड्या पान्न.
7. पान्न सपूर कापुनु ऐकई वाटूनु परमळाक घालताती – पुदिना.
8. हाज्जी पान्न मसाल्यांतु ऐकई फण्णाक वापरताती – तेज पत्ता.
9. हीं पान्न दसऱ्यावेळेरी होंडांक दिऊनु पांय पडताती – आपट्या पान.
10. वाईट जाल्लेली पान्न पुरताती – कंपोस्ट करूक.
11. तोंरणांतु झेंडू फुललासांगाती आणि पूजे कलशांतु नारळामुळाक दवरताती – आंब्या पान्न.
12. बायलों माळणू घेताती – केदगी पिवळीं पान्न.
13. शंकरागली प्रीती पान्न – बेला त्रिदळ.
14. नागवेली पान्न – कशाया वापरताती.
15. फण्णांतु परमळाक घालताती – फण्णा पाल्लों.
16. हाताक रंगोनु सुशोबित करूक वापरताती – मेंदी पान्न.
17. देवांक नैवेद्य अर्पण करताना किंवा पूजेंतु वापरताती – तुळशी पान्न.
18. मुख्य प्रवेश द्वार सुशोबित करूक – नारळा पान्न.
19. पत्रावळी करूक – पळसा पान्न.
20. सत्यनारायणा पूजेंतु, वायणापूजेंतु – कर्दळी, तुळशी, वडा पान्न.
21. हळदी पान्न – शित्तांतु परमळाक घालताती, पातोव्यो करूक सुधाई वापरताती.
22. सुकोनु, चुरु कोर्नु खावंच्यांक, ताज्जें वाईट परिणाम जाताती – तंबाखू.
23. थोडी पान्न बरोनु भरची आस्ताती – वह्या पान्न.
24. थोडी एकडे बांधूनु बरोंची आस्ताती – पूरवणी.
25. थोडी पान्न निपोंची आस्ताती – प्रगती पुस्तक.



Dear Pachhi,

Every morning, I lovingly prepare my daughter's lunchbox. Every afternoon, it returns looking exactly as I packed it. The culprit? Cucumber sandwiches. She insists she hates cucumbers. I insist they're healthy. We've reached a stalemate. Do I continue sending them because one day she'll surely change her mind? Or admit defeat and surrender to cheese sandwiches forever?

Signed,

A Mother Who Refuses To Lose To A Vegetable

Dear Mother Who Refuses To Lose To A Vegetable,

Ah yes, the great Cucumber Cold War. Every family has at least one such vegetable. Sometimes it's peas. Sometimes it's mushrooms. More often than not it's that mysterious green vegetable our mothers confidently informed us would make us "grow tall."

Children have remarkable consistency when they dislike something. They don't wake up one Tuesday and think, *You know what? I've been unfair to cucumbers so let's restore order in the vegetable universe*

The interesting thing is that this isn't really about cucumbers at all. It's about faith. Parents spend years gently nudging children towards things they believe are good for them. Vegetables. Books. Earlier bedtimes. Saying thank you. Wearing a jumper when it's cold.

Sometimes the lesson sticks. Sometimes the cucumber returns home untouched for the seventeenth consecutive day. The trick, I think, is knowing the difference between encouraging and insisting. Offer the cucumber. Don't wage war over it. Who knows? One day your daughter may discover cucumber in a café sandwich and declare it the greatest invention known to humankind.

When that day comes, resist the urge to remind her that you've been saying exactly the same thing since she was a four year old. Some victories are sweeter when quietly enjoyed.

Pachhi's Wisdom:

Children don't always reject our advice forever. Sometimes they're simply keeping it safe until they are ready for it.

Warmly,

Pachhi

Dear Pachhi,

My in-laws came to stay "for a long weekend." Three weeks later, they're still here. I adore them. They're kind, thoughtful and wonderful with the children. But I'd also quite like to walk into my kitchen wearing old pyjamas without feeling the need to apologise for my appearance. How do I tell people I love that I also love having my house back?

Signed,

Running Out Of Matching Tea Cups

Dear Running Out Of Matching Tea Cups,

There comes a point during every extended visit when guests stop saying,

"Can I help?"

and start asking,

"What's for dinner?"

It happens so gradually that nobody notices. Hospitality is one of the loveliest ways we show affection. Across many cultures, feeding people, making up spare beds and insisting they stay "just one more day" is practically a love language.

But homes, like people, occasionally need to exhale. The funny thing about boundaries is that we often imagine them as walls. In reality, they're more like front doors. A good front door welcomes people in warmly. It also knows when it's time to close.

Saying, *"We've absolutely loved having you, but next week we're looking forward to getting back into our family routine,"* isn't rejection. It's honesty wrapped in kindness. The people who truly love you don't only want to feel welcome in your home. They want your home to continue feeling like home to you.

And if all else fails, casually mention that you're planning to spend Saturday deep-cleaning the bathrooms. You'll be amazed how quickly return train tickets get booked.

Pachhi's Wisdom:

The best guests know when to arrive. The wisest ones know when to leave.

Warmly,

Pachhi

Here & There

Bengaluru Local Sabha

Special programmes:

On 29th July, on the auspicious occasion of Guru Purnima and Chaturmasa Prarambha, there was sankalpa for Chaturmasa pujans and programmes. This was followed by Shri Gurupujana with Shri Vedavyasa Ashtottara Shatanamavallih, Bhashya Pathana and Ashtavadhana Seva.

As a part of Parijnanalahari Samuhika Sadhana, on 25th July, Abhivyakti was conducted for Bangalore and UK based sadhakas on verses of Shivananda Lahiri and Guru Paduka Stotra.

Chaturmasa programmes: During the auspicious occasion of Chaturmasa from 29th July to 26th September, programmes are held every Tuesday, Wednesday, Saturdays and Sundays. A few snippets from these activities held so far:

Bhajan Seva: Bhajan Seva, Sangeetika and Nritya Seva was rendered by various bhajan mandalis and sadhakas across all age groups.

Workshops: Workshop on Mural art by Shri Ravindra Basrur (b) Divasutrakala - A crochet workshop by Smt Smita Koppikkar (c) Workshop on Creative Visualisation by Smt Lakshmi Udiaver (d) Workshop on Sohrai Art by Smt Monisha Kalyanpur.

Talks: A series of talks were also rendered:

Vedanta discourse was rendered by Vidwan Shri Abhinand on "Sanatana Dharma, Spirituality and Swadharma" and by Vidwan Dr Chandrashekhar Tekal on "Sadhana Marga-Practical Sadhana."

Talk on "Karpanya in our lives" was rendered by Dr Sudha Tinaikar and on "Dashavatara" by Shri Arun Chandragiri.

- Reported by Saikrupa Nalkur

Vile Parle - Vakola Sabha

On 26th July 2026, our Sadhakas attended Seva Saptaha, followed by Sannikarsh on 2nd August 2026.

The members and residents of Guru Prasad Society also celebrated the 80th Independence Day. The programme was well attended.

- Reported by Shrikar Talgeri

Saraswat Mahila Samaj

The Ashadi Ekadashi programme was held on July 25 at the Samaj Hall, Gamdevi. The programme was presented by talented singers from the Saraswati Vrindagaan Gurubhakti group.

Roopa Yennemadi Lobo welcomed the audience and introduced the singers. The group presented 'Mann Rangale Abhangaat', a programme based on abhangs and bhakti geets, with samvaad with 'mann'. They were ably supported by Jayashree Trasi on harmonium and Neeraj Lele on tabla. Nivedita Nadkarni gave the vote of thanks. The refreshments for the evening were sponsored by Geeta Yennemadi.

- Reported by Bhakti Ullal

DOMESTIC TIDINGS

OBITUARIES

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

- May 22 : Uday Shankar K Rao (64) at Bengaluru.
Jun 01 : Maruti Shivram Puttur (71) at Talmakiwadi, Mumbai.
Jun 15 : Ratnakar Gulvady (92) at Mangalore.
Jun 15 : Molahalli Dinesh Rao (90) at Hyderabad.
Jun 18 : Ravishankar Rajaram Rao (Gersappe) (72) at Kandivali, Mumbai.
Jun 24 : Vasantlata Mirjankar (102) at Maryland, USA.
Jul 14 : Sunita Ambadas Kodkani (81) at Karla.
Jul 16 : Rajashree Niranjana Ullal (59) at Bengaluru.
Jul 17 : Radhika Kumble (86) at Bengaluru.
Jul 24 : Nalini Suresh Rao (87) at Santacruz, Mumbai.
Jul 27 : Ajay Dattanand Shirali (59) at Pune.
Jul 29 : Bina Bhaskar Karnad (89) at USA.
Aug 03 : Kisan S. Dhareshwar (92) at Mumbai.
Aug 04 : Shaila Ravindra Rao Khambatkone (nee Shirali) at Borivali (East).
Aug 12 : Chaitanya Mohan Kodkani (71) at Nerul Navi Mumbai.
Aug 14 : Sarita Satish Kallianpur (nee Kaikini) (81) at Mumbai.

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