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Voice of G.S.B.

BHIMSEN



THE PRIDE OF EVERY KANSEN...

A TRIBUTE TO THE LEGEND ON HIS BIRTH CENTENARY YEAR

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UPDATION OF MEMBERSHIP RECORDS

We would like to be in touch with our members. Please e-mail us your mobile number and email id to gsbsabha@gmail.com. While sending the details, please include your membership number or your complete address so that we can locate you correctly in our membership records.

The views, thoughts, and opinions expressed in the text/articles published in this issue belong solely to the author, and not necessarily to that of the G.S.B. Sabha, the editorial committee of Voice of GSB and its printer, publisher and editor.

MESSAGE FROM THE PRESIDENT

Dear Members :

Namaskaru,

Trust you all are safe and healthy.

At the outset I would like to thank the Managing Committee for selecting me as the President of the Sabha for another term. This provides me with an opportunity to serve our community and meet the objective of the Sabha. I accept this with all humility and commit to deliver my best.

We held our AGM in January and were very happy on the participation and some good suggestions that came in from our members. We are very happy to induct some young members as a part of the managing committee. The youth are not only the future of our Community but also of our Country. I am firmly of the opinion that working for a good socio-cultural organization is a step towards personality development. We encourage more of our youth to come forward and build a sustainable base for the Sabha.

With the help of our Mahila Shaka team we are very soon embarking on a pilot project to convert bio-degradable waste into manure. We look at this as a nursery whereby the project translates into an opportunity for our samaj bandhavas to replicate it gainfully.

With your help and support we could enhance the sustenance allowance paid to the beneficiaries through our Adhar fund. Other initiative continues with the same zeal and enthusiasm as earlier. We are sure that the paper copy of the previous edition of the VoG could have come as a welcome relief to some of our members, especially the senior citizens.

Our sister organizations celebrated all the internationally acclaimed festivals and social events with the traditional pomp and splendors. Thanks to "Youth Of GSB" we could see these live in the comforts of our homes.

Just as we were celebrating the launch of the mass vaccination program the resurgence of the virus is a big cause of concern. We request each one of you to follow COVID appropriate behaviour as directed by the authorities. Please continue to stay safe.

Dev baren koro.

Thanks and Regards

Laxmikant Prabhu,

President



ANNUAL PUJA AT SHRI KASHI MATH, WALKESHWAR ON 3rd JANUARY, 2021

The Annual Puja of G.S.B. Sabha, Mumbai, at Shri Kashi Math Samsthan, Walkeshwar, was held on Sunday, 3rd January, 2021.

Bhat maam prayed for the all-round wellness of the Sabha and its members.

'BHIMSEN', THE PRIDE OF EVERY KANSEN...

A TRIBUTE TO THE LEGENDARY PANDIT BHIMSEN JOSHI ON HIS BIRTH CENTENARY YEAR

Sensational tales revolve around popular folklore, like 'making it rain' by singing Raag Malhaar or 'setting on fire' by singing Raag Deepak. These figurative expressions are attributed to Miyan Tansen's vibrant singing. Although there is no one from Tansen's period living now, to vouch for the authenticity of these mysteries or miracles, there are still many Kansens ranging from the lay listeners

to the cognoscenti, who would swear to having heard a strong, robust voice coupled with melody and majesty, cherished forever in their hearts. This voice and expression that gave a unique character and identity to Indian music itself, belongs to none other than the legendary Hindustani vocalist, Pandit Bhimsen Joshi. The coveted 'Bharat Ratna' award must have felt

privileged for having conferred itself on this maestro, who still stands apart as being one of the greatest performers of his era.

Born on the auspicious occasion of Ratha Saptami on 4th February, 1922 to Godavaribai and Gururajrao Joshi, Bhimsen was the eldest among 16 siblings. His father, Gururaj Joshi, was a school teacher. Bhimsen lost his mother at a young age and was raised by his stepmother. Growing up as a child, Bhimsen's inclination for music often drew him to different sounds and made him follow processions which had music bands playing in them. Bhimsen would be so engrossed in following the music that on getting tired, he would be found asleep



Pandit Bhimsen Joshi performing 'Vande Mataram' on 15th August 1997 at the Central Hall of the Parliament of India, to mark the celebrations of the Golden Jubilee of India's independence. (Also seen are Bharat Kamat (Tabla), Sudhir Nayak (Harmonium), K. Upendra Bhat (Tanpura) and others).



by Sudhir Nayak

somewhere, while his parents would go hunting for him, registering complaints with the local police. Finally, his father Gururaj Joshi wrote "son of teacher Joshi" on Bhimsen's shirts so that those who found the boy would bring him back to his house.

It is hard to believe today, that this young boy, barely eleven, absconded from his hometown in Gadag, a small village in the Dharwad district of Karnataka, travelling miles in search of a Guru, after being mesmerised on listening to 'Piya bin aavat chain' in Raag Jhinjhoti sung by Ustad Abdul Karim Khansaheb, on a gramophone record. The earnest call from within that made the young 'Bhimsen' follow this voice and the inimitable quality that the

music lent, made him face all hurdles in life too. He travelled to places like Pune, Mumbai, Gwalior, Kharagpur, Kolkata, Delhi and Jalandhar in pursuit of his only mission of finding the Guru that he desired, following the trail of the voice in his heart and soul, that had transformed him into a vagabond for almost two and a half years. He only knew to sing for a living then, even before he lived to sing, as we know him today. Penniless, he sang whatever he knew, to whoever he met, from ticket checkers and co-passengers to owners of eateries, who would allow him to travel ticketless, gave him money or provided him something to eat after being overwhelmed by his singing. He would sleep in any

Little did he or anyone else realise then that his journey as a seeker of music was to create history, recognising him as one of the finest singers in the field of Indian music.

corner, sometimes on footpaths or sometimes being provided shelter by samaritans who met him on his way, admiring either his singing or his zeal. Although the only language he knew was his mother tongue Kannada, he learnt Hindi too, as he travelled all his way, from every person he met. Rather, the language and expression of his music could transcend all linguistic and cultural barriers. He practiced whatever music he knew, religiously and rigorously, accompanied many stalwarts on the Tanpura tirelessly, made several mentors, learning something from each of them, winning everyone's hearts with his devotion and perseverance. But he was still longing to meet the 'real' Guru. While in Jalandhar, it is said that he used to get up at 4 in the morning and take a cold water bath in the climate which would give anyone a chill and then do strenuous physical exercises with great determination. He bravely accepted whatever destiny had in store for him, rightly living up to the name 'Bhimsen', that his parents had fondly given him. And all this, without flaunting about his ability to do so. A man of few words, he put Shakespeare's lines 'Give every man thine ear, but few thy voice', into practice. Of course, only until every listener was given his voice, figuratively speaking, to treasure into their souls. The only thing he aspired for, was to reach his goal. And then the day dawned when his quest was to end...when he would reach his destination. He happened to meet the great singer Pandit Vinayak Buva Patwardhan at Vinayak Buva's concert at the Harivallabh Sangeet Sammelan at Jalandhar (the oldest music festival of Hindustani music held in India). On asking Vinayak Buva where he should pursue his music (like he would ask every great musician he met), Vinayak Buva asked him rhetorically what he was doing in Jalandhar, when his Guru lived close to his own native town in Karnataka, in the village of Kundgol. He was referring to the great Rambhau Kundgolkar, alias Sawai Gandharva, the ardent disciple of Ustad Abdul Karim Khansaheb. And then, there was no looking back. Bhimsen returned to his hometown in Gadag only to pursue rigorous training from Sawai Gandharva.

The tutelage he received from Sawai Gandharva

was far from being a bed of roses. Young Bhimsen would be busy doing errands of household chores, to carrying pots of water on his shoulders to and fro from a distant river to his Guru's house in Kundgol, the village known for its scarcity of water. Carrying on these laborious tasks, young Bhimsen would only yearn to learn from his master, asking himself at times why the size of the pots could not have been bigger, so that he could gain more time with his Guru. Bhimsenji also had a mark below his left eye inflicted by the nutcracker flung on him once by his Guru for having slipped from singing a particular 'sur' from its accuracy of pitch and intonation. Such was the intensity of training under the Guru-Shishya parampara. Bhimsenji hardly learnt around 3-4 Raags when Sawai Gandharva had to stop teaching because of his health issues. But Bhimsenji's dedicated efforts within this short span of time were enough for this avid disciple to repose faith in his Guru that the very shoulders that carried these pots of water, could shoulder the vast legacy of the Kirana Gharana tradition.

Despite the hardships Bhimsenji faced to acquire knowledge and to hone skills, whenever quizzed about the secret of the stirring quality in his music, he would attribute it to having been bestowed with 'Gurukripa'. The 'Gurubhakti' or absolute devotion that he had for his Guru could be seen when he, along with his friend Nanasheb Deshpande and the Arya Sangeet Prasarak Mandal, started organising the Sawai Gandharva Music Festival in Pune, as a homage to his guru, since 1953, marking Sawai Gandharva's first death anniversary. Bhimsenji personally participated actively in inviting artists, looking after their hospitality and other affairs related to organising the whole event, till he became inactive in 2002. Apart from being a matter of pride for 'Punekars', this event is considered as one of the biggest festivals of Hindustani music in India and an annual pilgrimage for thousands of music aficionados who throng to this festival from different parts of the world. The festival continues to be held as the Sawai Bhimsen Music Festival, after the demise of Bhimsenji, typically on the second weekend of December in Pune.

Notwithstanding the fact that Bhimsenji's

connection with Karnataka and Maharashtra is a matter of pride for all inhabitants in these regions, the first being his 'Janmabhoomi' and the latter being his 'Karmabhoomi', this doyen brandishing the legacy of the 'Kirana Gharana', is pan Indian, adored by people of all ages or social strata. His music never failed to carve a niche in every listener who listened to his music, whether or not, the music was liked or appreciated by the listener. It had a strong character that impacted the listener to a great extent. It cast a spell. That was Bhimsenji's music; intense, yet soulful. Rather, the essence of his music-making process was the way he poured his heart and soul out in every swar, every bit of the music that he rendered.

I can say this, having experienced the magic of this spell myself, close to 30 years of my life, through different stages. First as a young kid listening to his gramophone records as in every household of our samaj, then trying to play Tabla with those recordings, later on, just as every student of Indian music grows up listening to Bhimsenji (till the music starts growing on him) and eventually as his regular accompanying musician on the Harmonium, close to 13 years, till his last public appearance in Pune at the Sawai Gandharva Music Festival, in 2007.

A trip down memory lane and there are umpteen moments, anecdotes and experiences which have been a part of this eventful journey with the maestro. I have witnessed and experienced him in varied roles in these years that I spent with him. I wish to share some of these, giving you a glimpse of the inimitable persona that he carried.

Since my exposure to music started with my younger brother Satish and me learning Tabla, I used to try my hand at playing Tabla with the Abhang renditions of Bhimsenji being constantly played at our house. I was around 11 years old then. Little did I realise that 10 years down the line, I would play my first concert with Bhimsenji at the King George High School grounds at Hindu Colony, Dadar, only with a different instrument in hand, the Harmonium.

By then, I started learning Harmonium from Pandit Tulsidas Borkar and also learning the nuances of Hindustani Raag Sangeet from Pandit Jitendra Abhisheki on our shifting to Pune. But still I recall

this day distinctly when I played my first concert of Bhimsenji. On 7th March, 1993, 'Peshkar Foundation' had organised a morning concert of my Guruji Pandit Jitendra Abhisheki, in Pune. After playing this concert, Bharat Kamat, Dnyaneshwar (Mauli) Takalkar and I reached Kakubhai Khimji's place in Dadar around 5pm where Panditji was stationed. After his siesta, as he made his way to the drawing room where we were seated, there were mixed feelings that were floating in my mind. What do I first say when I bow down to greet him? How would he react? How do I say 'Mala aaj sambhalun ghya'? (which is like appealing to take care and pardon any mistake that I would make, as a mark of respect, as is the custom). As I got up to greet him and say this, before even I realised, he uttered, 'Aaj tumhi amhala sambhalayche ahe' (you have to take care of me on stage today). That was Panditji. It was his way of respecting each accompanying musician or any individual, however small he was in stature as compared to him. He could exactly gauge what was going on in my mind and needless to say, he had mastered the art of putting anyone at ease while interacting with him. To my surprise, I got much relaxed instantly, mentally prepared to play the concert.

What I found remarkable in Panditji was the amazing qualities that he possessed as a human being, which endowed him the caliber that he commanded. He was gifted with many of the lakshanas (characteristics) qualifying him as a 'Mahapurusha' (great man). He had an elephant's memory. People used to be amazed at the way he used to recognise people who he had met or recall incidents which had taken place years ago. His keen sense of observation or perception was such that the 'observed' hardly knew about it. Most of all, the dignity with which he carried himself and the poise and composure that he retained in the worst of situations, was quite commendable. That quite reflected in his career as a musician too. In fact, that is what I appreciated most of Panditji.

It was a treat to watch him sit in the green room with his musicians and get immersed in the soundscape created by the Tanpuras. He would tune the Tanpura first with great patience, not being satisfied till he could get the desired 'naad' from the

Tanpura. He loved and cared for the instrument so much, that he owned many sets of these instruments, his most priceless possession being his grand guru Ustad Abdul Karim Khansaheb's pair of Tanpuras which he would use in his concerts. Once the Tanpuras were minutely tuned and then played, even a lay listener could not but start singing or humming with the sound circles that filled the ambience. He would just listen to these sound layers with utmost concentration, which set the perfect mood for him to embark onto the stage.

Once he alighted on the stage, he would tune the Tanpuras again, since they would sometimes get slightly detuned due to their sensitivity to the temperature, caused due to the variations in the lights and air conditioning in the auditorium. He would not compromise with the sound and unless he got a satisfactory feedback of the Tanpuras and the Harmonium and Tabla from the stage monitors, he would never start his recital. And that is where the audience's composure would be put to test. But listening to and experiencing that moment when he would project his orotund yet mellifluous voice to sing the first 'Sa' resonating and becoming one with the vibrations of the Tanpura, creating a beautiful canvas for him to paint his music on, was so delightful that it was worth all the wait, rather, that was the moment that the listeners would be eagerly waiting for. And then the music that flowed would drift the listeners into a trance, upgrading them to yet another blissful plane.

My Guruji Pandit Tulsidas Borkar used to accompany Bhimsenji regularly before I started playing with him. Even after I started playing with Bhimsenji regularly, owing to his health issues, Guruji restricted himself to playing some of Bhimsenji's concerts only within Mumbai. Guruji used to play with Bhimsenji's concerts in countries like UAE, England, Germany, Spain, etc. Owing to Panditji's extensive travel and popularity all over the globe, P L Deshpande, one of the most renowned personalities in Maharashtra, had once addressed this disciple of Sawai Gandharva as 'Hawai Gandharva'.

I recall my Guruji's account of one of their concert experiences in Spain. This was the first vocal concert of Indian classical music in Spain, held in a

huge Church. The listeners were acquainted only with Indian instrumental music. Hence all the performers on stage were not sure of how it would be received by the Spanish audience. Panditji started with Raag Yaman, in front of the packed hall for around 50 minutes. The applause of the audience after the rendition was not enough for the performers to get convinced them of the audience's response. After Yaman, Panditji presented a Thumri, followed by a Bandish in Raag Bhairavi. There was a pin-drop silence in the hall during the performance unlike the 'aaha's', 'wah's' or 'kya baat hai's' that the performers were used to, especially while performing in the Indian subcontinent. Nevertheless, after Bhairavi, the audience unexpectedly gave a standing ovation to the performance. All performers including Panditji acknowledged their gratitude to the response and went behind the curtains to the wings on the stage, only to hear the loud applause of the claps continue and resonate in the grand ambience of the Church. All performers came back onto the stage and bowed down in response and went away behind the curtains again. But strains of the clapping continued. Finally the exhilarated audience stopped clapping only when the same act of going back and forth from the stage to the wings went on for around five to six times. Such was the effect of Panditji's music, transcending to audiences across cultures, even to those, who were listening to an alien art form.



Pandit Bhimsen Joshi singing at an early morning concert held on 7th May, 2000 at Nehru Park, organised by New Delhi Municipal Corporation (NDMC), accompanied by Nana Mulye (Tabla) and Sudhir Nayak (Harmonium).

Another early morning concert that is etched in my memory was held on 7th May in the millennium

year at Nehru Park, organised by New Delhi Municipal Corporation (NDMC). Nana Mulye and I were accompanying him. In the midst of the concert, it started raining heavily. But the weather could not dampen Bhimsenji's spirit and he continued singing for another hour. This was witnessed by almost 2,000 music lovers who were equally excited and kept listening to him even though they were fully drenched. I think the effect of Bhimsenji's music that they were immersed in did not allow them to move from where they were positioned, not even to look for shelter. Each one of us had some person holding an umbrella for us so that the instruments couldn't get wet and so could we. I remember that the eminent writer Vasant Potdar was present on stage. It was an experience of a lifetime.

Reminiscing the last concert that I played with Panditji on 10th December, 2007 at the 'Sawai Gandharva Music Festival', which was destined to be his last public appearance and performance in life, continues to haunt me. Bhimsenji, who used to end the festival every year with his scintillating performance had not been keeping well since 2003 and had not performed at the festival for almost three years. His 'bhakts' who came from far and wide were desperately waiting to just get a glimpse of him. Meanwhile, he had also promised that he would come and sing for them but the condition of his health would not permit him to do so. As I was about to alight the stage to perform with Ajay Pohankar on the morning of the last day of the festival, I remember Shrikant Deshpande (the grandson of Sawai Gandharva) having whispered in my ears to remain on stage after Ajayji's performance, indicating that Bhimsenji was arriving on stage to perform immediately after. Before Ajay Pohankar's performance started, the compere announced to everyone's amazement

that Bhimsenji was to perform on stage. The news spread like wildfire and within the one hour that Ajayji performed, the whole pandal was overflowing with people who had gathered on hearing this delightful proclamation. I could see a host of people aiming their cellphones and cameras on stage to capture whatever they could. When Bhimsenji arrived mounted on his wheelchair and was made to sit on stage, it seemed as if the heavens also were moved by the sight. Wherever my eyes landed, I could see people shedding tears, some out of sheer joy on having lay their eyes on him, some touched by his presence, and some in grief seeing his condition. My eyes too started gazing at the highly emotive expression of the maestro while I was subconsciously pushing the bellows to play the sur on the Harmonium. I could witness him amass all his power to project his voice, to just hit the first note, which soon reverberated in the sonorous ambience that was soon created with his music. Although he was struggling to breathe, it seemed as he had decided to sing for every person who had gathered there, just to honour the promise that he had made to his listeners, to his 'Kansens'. The rest is history. This display of Panditji's commitment towards his ardent listeners exemplifies why the legendary Bal Gandharva looked upon to his rasikas as 'Mai-Baap'.

Words fail to describe the long lasting impact that Panditji's music had on his listeners; it is best experienced, than expressed in any way possible. His music had the sublime quality of submerging every listener to an eternally blissful state, making the listener one with the music, recapitulating the essence of the verse sung and immortalised by him, "Mile Sur Mera Tumhara, Toh Sur Bane Hamara". (References: Anecdotes heard from Bhimsenji's close associates and from Vasant Potdar's book 'Bhimsen')

Sudhir Nayak, a disciple of Pt. Tulsidas Borkar and Pt. Jitendra Abhisheki, has gained recognition as a sensitive harmonium accompanist and soloist alongside being a curator and teacher. Along with some art enthusiasts, he has dedicated his efforts towards the development of Kala Coast, a movement for the arts, developing a Global Music and Arts Village in Udipi district, as its flagship project.

YOGA IS HARD IF YOU ARE FLEXIBLE

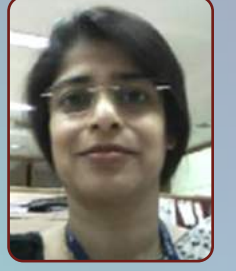
A common perception is that yoga builds flexibility, and hence, the more flexible you are, the better you are at yoga. True, and yet, false.

When you understand yoga as postures, with some postures indeed coming across as contortions to a normal person, then yes, flexible people have an advantage. So why then, is the statement false? Etymologically the word yoga comes from the root yuj which means to join, and many know it as the union of the jivātma and the paramātma. What have postures or āsana to do with the union of the jivātma and the paramātma?

Often, this is the reason for the "feel good" sensation, or the enhanced quality of sleep, experienced by many when they first experience this quietening of the nerves

At the root of this conundrum is the distinction between postures and āsana. The Sanskrit word āsan translates to "seat" – seat of what? Or seat for whom? The seat referred to in yoga, is the seat of the consciousness. Again, a word glibly used in many adhyātmik discussions. For me, consciousness refers to an enhanced state of awareness and sensitivity. This is not a state that I am able to achieve at any time, other than when I am in an āsana.

How then is an āsana different from a posture or a contortion? A posture or contortion is only a physical or bodily state. It may be held for a few seconds or minutes while the mind could be anywhere and the breath is often unnoticed – usually suspended, short and shallow. A posture transcends to an āsana when the body-mind and breath come together to achieve the common goal of realizing the posture, maintaining the integrity of



by Ajita Kini

the posture, and reaching a state of mind where there is nothing but the āsana. Posture then is a precondition of, or a preparatory state for, the āsana, and not the āsana itself.

The interplay of the breath, the mind and the body are integral to an āsana. The breath and mind are constantly scanning the body to see that the integrity of the posture is maintained. In turn, the body and breath are constantly scanning the mind, to ensure the mind is in equanimity. The mind and body are ever vigilant over the breath, to ensure that the breath is able to flow freely in every nook and cranny of the body. This is how awareness and sensitivity get enhanced to a degree that the consciousness is fully preoccupied with the internal realm, and totally disengaged from the external realm. This can only happen when the āsana is maintained for an extended duration, giving the body time to relax into the pose, for the breath to settle and for the mind to go past bodily pains and inward. At this stage, the nerves become quiet and tranquil. Often, this is the reason for the "feel good" sensation, or the enhanced quality of sleep, experienced by many when they first experience this quietening of the nerves.

When a person is flexible, the individual goes into postures with relative ease, and feels a sense of accomplishment. They would not have paid attention to the movements of their breath and mind. In the process, they may not have paid attention to the teacher's instructions to observe the mind and breath. The nerves would not be quietened, as the mind is not involved. The true

benefits of the āsana would be lost in such a person.

A stiff person, on the other hand, is acutely aware of the resistance within the body. During the initial period, they will only be aware of the resistance in the body. Gradually, with practice, the awareness begins to pinpoint the areas of resistance. With this, the breath begins to move to the areas of resistance, and as the mountain winds gradually wear away at the stony mountain, so too does the breath wear away at stiff tissues. The directed exhaled breath, day by day, wears down the stiffness, until, almost unnoticed, the body moves minutely more, moment by moment, and the stiffness reduces. Due to this slow, patient, painstaking process, the stiff person is made aware that they need to use the directed breath. And the only way to direct the breath, is by focusing one's entire mind, awareness, consciousness, attention, focus and will to the spot that is offering resistance. The single pointed focus of the mind quietens the nerves, the mind, the incessant rising and ebbing thoughts. Thus, does the stiff person become sensitized to the use of the integrated entity of body, breath and mind.

The trained eye can spot the difference between natural flexibility and acquired flexibility. The naturally flexible person will often demonstrate a certain casualness, indeed sometimes carelessness, when going into the pose. When a naturally flexible person is in an asymmetrical posture, the body measurements on the right and left sides of the body would be grossly different. Or in the posture of extending forward or backward, the front and back body would show grossly different measurements. With these wide differences, not only is it not possible to sustain the pose, the lobes of the brain will also not be balanced.



Front and back body not parallel



Front and back body parallel

The person with acquired flexibility on the other hand, will go into the pose mindfully, respecting the dictates and limitations of the body. When a person with acquired flexibility does an asymmetrical posture, the measurements on the right side would closely match those on the left, the front body measurements would closely match the back-body measurements. This then, lends itself to a balanced mind, quiet nerves and thence to equanimity. Without balance of the body, there can be no balance of the mind or breath. Without stillness in the body and breath, there can be no stillness of the mind. The stillness of the mind is a prerequisite to the stillness of the consciousness. As the second sutra in Pāda 1 of Patanjali's Yoga Sutra defines, yoga is citta vṛtti nirodhaḥ – stilling of the fluctuations of the consciousness.

Ajita Kini has been a student of Iyengar Yoga since 2007

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CONTINUOUS DOCUMENTATION OF SARASWAT* HISTORY



by Ashok Prabhu

This article addresses the present-day migrations of Saraswats from their native places, and suggests that we can make the currently known information on the Saraswat community available to all future generations by cultivating the discipline of documenting important details regarding our families and native places on a continuous basis.

Migrations of younger generations of Saraswat families away from native places

It was April, 2004. I was staying in Bengaluru managing a subsidiary of our company. While sitting in a hotel lobby, I noticed that a person sitting across from me appeared to be somewhat exhausted. After starting a conversation with him, I found out that he had just returned from coastal Karnataka. Upon further questioning, he mentioned that he had visited the town of Kumta in Uttar Kannada district. It was quite a coincidence since I am from near Kumta and most of my childhood and schooling were done in Kumta. During subsequent discussions, he indicated that he belonged to a Marwadi family with businesses in Bengaluru, and was looking for business opportunities in several towns of coastal and interior Karnataka including Kumta.

Coming generations will know nothing or very little about their forefathers and native places unless documentation of history is done by the community members on a continuous basis.

Having an interest in acquiring businesses in Kumta, he had studied various streets, businesses and consumer habits, and history of Kumta. He mentioned that for a long time the agricultural land, businesses and port were owned and managed by the Saraswat community. Later with the start of

Gibb High School in Kumta about a century ago and then the start of Kanara College, the younger generation Saraswat boys started getting higher education in the fields of accounting, science, engineering and medicine and took employment in cities like Mumbai. Later, the Saraswat girls also started getting higher education and moved to cities. With time, the tradition of higher education got fortified and youngsters moved to cities and also started going outside India for education and employment. Thus, there were not enough youngsters left to carry out family businesses including agriculture and the family-owned shops. As a result, many of these businesses and personal property including the land were getting sold. He told me that for Marwadi families this situation provides a great opportunity for business acquisitions and that they will be aggressively pursuing businesses in such locations. Every time I visited Kumta since that discussion, I found that the businesses owned and operated by Marwadi families have continued to increase steadily. The communities in Kumta and other places will continue to benefit from the products and services provided by the Marwadi families. The impact of such changes is beyond the business ownerships by Marwadi families. There is the long-term effect of Saraswat families moving away from native places permanently.

Children of Saraswat families continue to leave their towns and villages for employment opportunities in major cities within and outside India. Such a trend of youngsters of Saraswat families moving out of the native places is likely to

continue. Given this phenomenon in Kumta and other areas of coastal Karnataka, Goa, Kerala and Konkan region of Maharashtra, it is likely that the number of traditionally family-owned businesses of Saraswats will continue to decrease. Such a phenomenon is not unique to the Saraswat families. Many other families are also impacted by this trend. It is a global phenomenon.

It is becoming clear that the Saraswat children who have left their native places are unlikely to return. Thus, after the migration from Goa a few centuries ago, another slow migration of Saraswat families from coastal Karnataka, Kerala and Konkan region of Maharashtra is taking place. This migration of Saraswat families will take place over several decades. The migration process generally involves: children getting employment in cities; old parents selling their businesses, many a times to members of other communities; after the passing away of parents, children selling the remaining properties; children slowly losing connections to their native places; and the subsequent generations lacking any connections to the native places. Thus, after a few generations, the native places are totally forgotten. Other cities either within or outside India become the new native places.

Need to document Saraswat community history on a continuous basis

Given this trend in migrations of Saraswats away from native places, a few generations from now, it is quite likely that Saraswats would have lost ties with their native places. It is also possible that these newer generations will not be able to locate or find information on their ancestors. History has numerous examples of this. As it pertains to the Saraswat community, we know very little about the daily lives and livelihood of our ancient ancestors in Kashmir and Sarasvati River settlements. We do not know how families of Saraswats living in different

states of North India and having totally different last names, share the same roots with specific Konkani speaking Saraswat families. Even in the case of our ancestors from Goa, we do not know the specifics regarding ancestors of our particular families. When it pertains to many different families having the same deity as their Kuladevata, we are not always aware of the connections between these families. It would also be interesting to know specific past relationships between families now living in Goa, coastal Karnataka, Kerala and Mumbai and practicing different religions, and the families of current Saraswats. Most of us know very little about the history of our particular town or village. Sadly, majority of us also do not have any information about our forefathers from just about five generations ago. Primary reason for such a tragedy of lack of information is the community not having the habit of documenting details about our families and their activities. This has been a common problem with many communities in India.

Fortunately, at this time we do recognize the importance of documenting and preserving history of our families and native places for future generations. We can correct the poor documentation culture of the past by continuously recording currently available information of families, towns and villages. What is needed is instituting such a discipline for documenting among our community members.

Suggestions for documentation of Saraswat history

We can make sure that future generations have sufficient information about their native places and families by documenting currently known history of families, towns and villages. Some of the subject areas in recording important aspects of the community can include: family tree, family history, family roots, family businesses, history of specific

towns and villages, changes in transportation in towns and villages, changes in education facilities in towns and villages, religious festivals and customs, history of temples in towns and villages, relationships to traditional historical events, stories heard from elders, origin of names of specific towns and villages, and information available from other publications. Continuous updates will also be necessary.

Computer technology has made it easy to draft, store and access information online. Community members from essentially all age groups, those who are working or retired, can take up the tasks of noting down the information they have. All of this information will be easy to categorize and store with some help from technology specialists. If such a task is accomplished on a continuous basis, future generations will have sufficient information from the recent past and going forward. Such a discipline will need to be encouraged by the Saraswat community organizations in different towns, and various branches of these organizations in major cities.

This will be the combined effort of the entire Saraswat community. Various organizations including GSB Sabha, All India Saraswat Cultural Organization, Kanara Saraswat Association and others can help by encouraging the members on the importance of documenting community history. Given the high level of computer and IT expertise and IT business leadership in the Saraswat community, it should not be difficult to set up an adequate database for the community members to document, communicate, store and retrieve information related to current and past data on the

Saraswat community. Once we recognize the importance of such an endeavor, it is expected that community leaders will take up the task of implementing a proper system for documentation. Given the relative affluence of the community, raising the required funds for setting up an adequate system should not be a problem.

Benefits for current and future generations of Saraswats

I believe that it will be a highly satisfying experience for the community members to provide such interesting information to current and future generations. Future generations will appreciate the initiatives taken by the current generations of Saraswat families. They will know about their roots and ancestors. They will develop an appreciation for efforts, struggles and sacrifices of their forefathers. This will also help them to develop a better understanding of the distinguished nature of our community culture. This may also result in an increased financial support for institutions and businesses in native places. Family trees are likely to show how large sections of the community are related to each other. In addition, results of such a documentation effort will provide an incentive for future generations to continuously update the Saraswat history.

Let us cultivate the discipline of documenting information regarding our families, towns and villages.

*The word "Saraswat" in this article includes all branches of the Saraswat community.

Ashok Prabhu has a B.Tech degree from IIT Mumbai and a Ph.D. from Purdue University, USA. Since retiring from his professional career in the electronics industry, he has been studying Vedic history and scriptures, synergies between Vedic thought and recent scientific discoveries, and the history and accomplishments of the Saraswat community.

RTO - WELCOME CHANGE

A majority of us have visited the RTO. Most of us have gone to apply for a new license, give a driving test and renew the license. It is a general belief that such procedures can yield results only if one follows the set practices. The most common way of getting these things done is to get in touch with a driving school or more popularly through an agent.

With the digital age, many RTO related procedures are now available online. Applying for and getting the necessary documents from the RTO has become simple. Renewal of vehicle license, renewal of certificate of registration and a variety of vehicle related procedures are available online. The portal of the Government of India's Ministry of Road Transport and Highways, <https://parivahan.gov.in>, has largely eased the procedures.



One must first acquaint oneself with the website and proceed to fill up the details. If one has to renew the license, the license number has to be entered. This generates our details in a form which can be downloaded and filled up. Another form asking for a medical test is also to be downloaded. The form is to be taken to your MBBS Doctor who will tick the applicable items, sign on it and put his rubber stamp.

These documents are to be uploaded on the website. The fees are to be paid online. An appointment is to be booked for submitting the hard copies and the existing license to the RTO. Thereafter, one can go to the RTO as predetermined and submit the hard copies along with your photo. The RTO personnel accepts the documents, verifies the details submitted online and confirms that you will receive the renewed license by Post. That's the



by Gurudatta Wagh

end of the procedure. Yes, it is difficult to digest the simplicity of the procedure.

Renewal of certificate of registration, popularly called as RC, after a vehicle completes fifteen years is equally simple. One has to enter the vehicle number and the chassis number. This brings up the details of the vehicle. The breakup of the fees to be paid is generated and the fees are accepted online. Another drop down menu on Green Tax has to be accessed and the fees have to be paid online.

An appointment for certifying the vehicle has to be decided as per the available slots. On the day of the appointment the documents and the vehicle are to be presented to the Officer who checks the fitness of the vehicle and accords his signature and stamp. A valid PUC and vehicle insurance have to accompany the application. The existing registration certificate has to be submitted in original. Copies of all the other documents are accepted. The entire bunch of documents is accepted at the designated window and you are told that the new RC will reach you by post.

One must note down the details such as reference number, etc. that is received on the mobile for any of these procedures. These details are absolutely essential in knowing the status, etc. of these procedures.

Although the flow of the digital procedure is not very smooth, one can take some time to understand the process before hurrying up with completing the online requirements.

Starting a month ahead of the expiry date is the ideal way to overcome last minute anxiety.

I have benefitted from this online procedure for renewing my license and certificate of registration.

Gurudatta Wagh, born in Karwar, residing in Pune, is associated with Samyukta Konkani Sabha, Pune activities. Working in a science research institute, his hobbies include reading, writing, and physical fitness.

VASANTH'S POETRY CORNER



by Gurudatta Wagh

RAINS AHOY

In the holy town of Udupi in Karnataka
They are playing some kind of nataka
to usher in rains for the parched earth
What better way than this one full of mirth
The priest has ordained that the only way
Varuna will be pleased is not just to pray
But entertain the rain God with great pomp
through nuptial ceremony as the guests romp
Like we have seen in "A Monsoon Wedding"
As two frogs freshly caught tie the knot
Amidst Vedic hymns and chants uttered in style.
And the newlyweds are fed with a plate full of flies.

Their full throated croaking rends the skies
Piercing the clouds that linger about so high
As the rain lashes, the priests heave a sigh
Seeding of clouds is now a thing of the past
This new method of inducing rain will leave you aghast

**This poem is based on a news report in the Times of India Bangalore
edition dated 12/04/2012**

Konchadi Vasanth Pai (87), has spent over 60 years in the pharmaceutical industry in Govt. and non Govt. sectors and as consultant after retirement. He has also worked in NGOs such as Sanjivani in Delhi and Childline in Pune. He presently lives with his son in Bengaluru. He is passionate about blogging and social networking.

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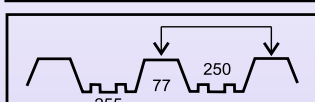
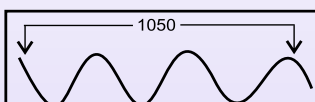
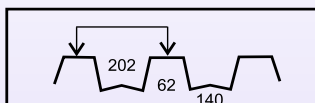
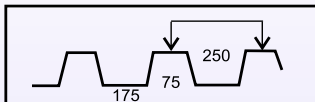
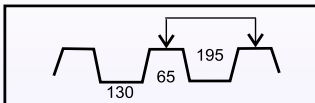
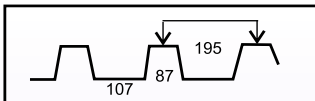


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NEWS FROM G.S.B.SABHA,MUMBAI

81st ANNUAL GENERAL MEETING OF THE SABHA

The 81st Annual General Meeting of G. S. B. Sabha, Mumbai was held on Sunday, 24th January 2021 in the I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreedha Mandir.

The President, Shri Laxmikant T. Prabhu and Mahila Shakha President, Smt. Prafula Rau welcomed members and gave a brief report of the activities conducted by the Sabha and its Mahila Shakha. The President thanked all the Sponsors and the Donors for reposing their faith in the Sabha.

Along with the other items of the agenda the 85th Annual Report of the Sabha and Accounts for the Financial Year 2019-20, audited by the Sabha's Hon. Auditor, Shri Srikant B. Prabhu, were adopted.

Few members spoke appreciatively of the progress of the Sabha and gave suggestions in this regard.

The newly constituted Managing Committee re-elected Shri Laxmikant T. Prabhu as President for the forthcoming year.

The following members constitute the Managing Committee of the Sabha:

1. Shri Laxmikant T. Prabhu	President	12. Shri Prakash M. Pai	Committee Member
2. Smt. Shanteri N. Nayak	Vice President	13. Smt. Tanushree A. Shenoy	Committee Member
3. Shri Subray D. Shenoy	Vice President	14. Shri Dinesh M. Bhandarkar	Committee Member
4. Shri Bharat S. Kini	Vice President	15. Smt. Chitra S. Kamath	Committee Member
5. Smt. Amita A. Kini	Jt. Hon. Secretary	16. Shri Damodar B. Mallya	Committee Member
6. Smt. Bina N. Shenoy	Jt. Hon. Secretary	17. Smt. Bharati V. Bhandarkar	Committee Member
7. Shri Satish V. Manel	Jt. Hon. Secretary	18. Shri Pandurang V. Nayak	Committee Member
8. Smt. Mohini M. Hegde	Jt. Hon. Treasurer	19. Dr. Shobha G. Kini	Committee Member
9. Shri Uday V. Malya	Jt. Hon. Treasurer	20. Smt. Prafulla P. Rau	Committee Member
10. Smt. Prathima P. Pai	Jt. Hon. Treasurer	21. Shri Srinivas J. Pai	Committee Member
11. Shri Subashchandra R. Rao	Committee Member	22. Ms. Geeta M. Shenoy	Committee Member

Mahila Shakha Bhajan Group continued the tradition at Walkeshwar Bhajan Saptah

Our Mahila Shakha's Bhajan group participated in Bhajan Sapatha held at Walkeshwar Kashi Mutt on February 20, 2021 and February 23, 2021. The Bhajan Saptaha at Walkeshwar is held in the month of Shravan every year, but due to pandemic this was postponed to February 2021.

It was a divine experience of singing bhajans in Praise of Lord Vithoba and Rakumai at THEIR Lotus Feet.

NEWS FROM G.S.B.SABHA,MUMBAI

ENGRAVING OF DONOR NAMES AT KREEDA MANDIR

The Sabha undertook a repairs and renovation project of Sujir Gopal Nayak Memorial Kreeda Mandir in 2019. In response to our appeal, donors whole-heartedly supported the project. We recently installed three granite stones on which the details of donations of Rs. 50,000/- and above for this project have been engraved. We thank all the donors for their generosity and look forward to their support to the Sabha in the years to come.

SESSIONS HELD UNDER SAMVAAD

Importance of Making a Will by Shri Shailendra Dubey:

The first session, titled The Importance of Making a Will was held on Sunday, 20th December 2020 and conducted by an expert lawyer Shri Shailendra Dubey along with Dr. Sangeeta Pikale. Shri Shailendra Dubey has over two decades of rich experience across Banking, Portfolio management, Estate and Succession planning. His last assignment was as Vice President with Universal Trustees Pvt Ltd (UTPL). Together they led an engaging conversation on how most people ignore creation of a will and how it leads to issues after their demise. They also stressed about the importance of a will to document one's possessions and to make it easy for their loved ones to be able to inherit the same without complications. In addition, they talked about how a will is not meant only for older people, but that even younger people – especially in times of a pandemic – should require to consider making a will to streamline things in case of an unfortunate event. The session had an engaging audience who asked the speakers a lot of questions.



A Bouquet Full of Ramayanas by Shri Subashchandra Rao Mallya

On January 17th, 2021, Shri Subhashchandra R Rao, a member of the Sabha's managing committee and a scholar of history and Indian culture conducted an interesting talk titled 'A Bouquet Full of Ramayanas'. With the aid of a rich audio-video presentation, he gave the audience a glimpse into the several versions of Ramayana, not just in India, but in many other countries spanning from Turkey to Thailand. He explained how the actors remain the same, but the roles and in some cases the relationships are different to suit the narratives of individual cultures. For instance, in some versions of the Ramayana, Ram and Sita are brother-sister and in others Sita is considered Ravana's daughter. It was a mind-opening session to realize that the epic tale we all have grown up with has adaptations in so many other cultures and each one is so different.



A TRIBUTE TO MY BELOVED FATHER.

KINNIGOLI GANESH MALLYA

My father was endearingly called K.G.Mallya or Mallamam, or Ganeshmam or as he called himself Kinnigoli Ganesh Mallya. He hailed from a small town of Kinnigoli situated in D.K (Dakshina Kanara) District. It is around 8 -10 Kms from town of Mulki. My father right from his childhood was a great devotee and admirer of the Venkatramana temple, Mulki and used to visit the temple often for most of its auspicious events.

My father came from a humble background and was brought up by his mother singlehandedly. He lost his father at a tender age of five and he was the second last amongst his siblings of one brother (who also died early) and two elder sisters and one younger to him. He was a bright student but due to financial reason didn't get a chance to study further. Being a sole male member and because he had to shoulder the responsibility of the family, he took the job as a clerk in Syndicate Bank which was a private bank then.

His hard work and sincerity at the job was very much appreciated by the seniors and he rose in ranks very fast. He remained to work for Syndicate Bank till he retired as Dy. General Manager in 1997. He was very helpful as a senior and always encouraged and appreciated his junior staff and motivated them to work hard. In the early years when the bank was private, he had given jobs/opportunity to many persons to work for the Bank. Long after retirement, people remembered those kind words and efforts put in by father. Even today whenever I meet any old staff of the bank, I am regaled with my father's stint as a banker and I feel proud that I am his daughter.



by Ms. Mohini Kamath



During my younger days, I got to visit his office and sit in his cabin and watch him work and interact with his staff. I was always in awe by the sheer dynamism of his personality. He was not just a banker but a caring human being and always helpful to his staff.

My father's desire to study did not end because he got the job as banker, but he continued studying by correspondence courses and he completed Masters in commerce. As a banker he did CAIIB. Later on he also was an examiner in the panel of Indian Institute of Bankers for a long time.

Apart from his academics and banking career, he also enjoyed writing. He wrote articles and poems for

magazines, also written books in Kannada, English and Konkani. His first novel, "The goddess of wealth" is almost an autobiographical story. He has written 62 books that are published ranging from banking and finance, philosophy, travelogues and biography. His Kannada novel "Vyasa" and English novel "Statue of Mahatma" are regarded as the standard works in contemporary literature. The statue of Mahatma was translated in Kannada which won the best book award by

Karnataka state Gandhi memorial committee in the year 2001. He continued to write to magazines after his retirement on current affairs and stories on religion and culture with his added humor.

Being a banker took away most of his time, yet he enjoyed spending time with the family. He had made the policy of having dinner together and so dinner time was always special to us. We got to hear about the anecdotes at his workplace and the



During the 73rd Foundation Day Celebrations of the Sabha held on 15th August, 2007, then Sabha President, Smt. Sudha G. Pai, releasing 'India Sixty', a compilation of poems by Shri K G Mallya to celebrate the 60th year of Indian independence. Smt. and Shri K G Mallya were the Chief Guests on the occasion. Also seen is Smt. Vatsala Shenoy, then Mahila Shakha President.

stories of his childhood. He was a master storyteller and we were never bored.

I have always known my father to be a loving and caring man. I have never seen him getting angry or irritated no matter what stress he is facing in office or outside. He was always calm and it gave a feeling of security and balance in life. He always encouraged and motivated us to do well in life and was a good guide whenever we took our problems. No problem was big or small and he heard us with a patient ear. I am the eldest daughter and I have three younger sisters and he always treated us fairly. Being daughters he never put restrictions and always gave us the freedom to do anything (of course within limits). He allowed us to pursue our dreams, and I am grateful that he allowed me to pursue law which in my time was not pursued much by women and the profession being male dominated. My sisters pursued in the field of banking and established well in their careers,

He was a religious man and revered the Kashi Mutt Samsthan and Gokarna Mutt Samsthan. He was also a philanthropist and did not flinch from giving a helping hand for any good purpose.

At the age of 82, my beloved father departed for the heavenly abode on 26.01,21. My father was a loving son, caring husband and father and always wished and did good to others. He always had a kind word and patient ear to everyone who approached him. To the world he was many things – a banker, a writer, a philanthropist, a friend, a well wisher but to me as a daughter he was the world. I shall miss him a lot. May his soul rest in peace.

We are saddened by the passing away of
Shri Kinnigoli Ganesh Mallya on 26th January, 2021.
Shri K G Mallya was a regular contributor of articles to
VoG. He would promptly respond to our requests and
send us interesting articles on temples and festivals,
which were always appreciated by the readers.
We will miss him dearly.

Radhakrishna Kamath

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ANGKOR WAT, WORLD'S LARGEST TEMPLE COMPLEX IN CAMBODIA.



by Divakara Shenoy, Kochi

A NOTE. The article is based on details collected, videos & photographs taken by this Author during his visit to the place in the year 2014.

BRIEF HISTORY OF CENTURIES OLD HINDU & BUDDHIST TEMPLE COMPLEX IN CAMBODIA

Cambodia is a South East Asian country about 560 kilometers away from Vietnam and with a history that can be traced back to Indian civilization. Cambodia, also known as Kampuchea, has an area of 181,095 square kilometers. Cambodia is surrounded on its border by Thailand to the northwest, Laos to the northeast, Vietnam to the east and the Gulf of Thailand to the southwest. ANGKOR was the capital of Khmer Empire. Angkor Empire or Khmer Empire are the terms that are used by the historians to refer to Cambodia from the 9th century to the 15th century when the nation was a Hindu and Buddhist empire. The word "Angkor" in the Khmer language means "capital city", while the word "Wat" means "temple".



Panoramic view of Angkor Wat Temple Complex

ANGKOR WAT is a marvelous Hindu Temple complex situated in a city known as Siem Reap located five miles north of the modern Cambodian city. As per archeological records the temple was built in 12th century by Emperor Suryavarman II of Khmer Dynasty. The largest in Asia with its

magnificent appearance, Angkor Wat is considered to be one of the world's ancient wonders. The temple was originally built as a Hindu temple dedicated to Lord Vishnu and later towards the end of 12th century got converted to a Buddhist Monastery. One can see amazing art and architecture in Angkor Wat. It also appears on the national flag of Cambodia. The temple complex consists of long Galleries with beautiful carvings on wall depicting scenes from Mahabharata and Ramayana.

The temple is Known to have been built according to the astronomical plan by the Emperor Suryavarman II, who reigned during A.D. 1113-1150

History of Angkor Wat reveals that in the year 1177 A.D., about 27 years after the death of Suryavarman II, Angkor (city) was captured by enemies of Khmer Empire. Thereafter the empire was restored by a new king Jayavarman VII. Angkor Wat has suffered extensive damage by multiple causes like forest overgrowth, fungi, earthquakes, civil war and theft. Restoration of Angkor Wat as per historical records began in the year 1908 A.D. and major restoration work was undertaken in the year 1960 A.D. which was abandoned s in between. Archeological Survey Of India carried out restoration of the temple between 1986 A.D. and 1992 A.D.

FEATURES OF ANGKOR WAT

The temple has an area of 2 sq. Km. and consists of 3 levels. The exterior wall surrounding the temple complex measures 1.30 km x 1.50 km. Bas-reliefs and carvings cover almost every wall of the temple. There are carvings depicting scenes from Mahabharata and Ramayana. South wall is with carvings of heaven and

hell. Depiction of Hindu story "Churning of the Milk Ocean" are on the east wall.

Reportedly the Emperor Suryavarman II had built hundreds of big and small temples and buildings in the area. However, only deteriorated remains of these temples are presently available. The condition of these temples and buildings is ranging from barely identifiable mounts of bricks and stones to extensively dilapidated monuments. They occupy about 500 acres. There are said to be more than 1000 such ruins of temple structures.



Some ancient temple structures in a ruined state visible in the area

MAIN CAUSE WAY

The land on which stands the giant Angkor wat temple complex is separated from main land by a moat (water canal) surrounding the temple complex. The access to the temple complex is by a causeway built across the moat. The moat itself is 650-foot-wide that encompasses a perimeter of more than 3 miles (5 km). It is 13 feet deep and

would have helped stabilize the temple's foundation, preventing groundwater from rising too high or falling too low.



Causeway leading to Angkor Wat



Moat surrounding Angkor Wat

DESIGN OF THE ANGKOR WAT TEMPLE

The temple was originally dedicated to Lord Vishnu. The temple's architecture was designed to represent Mount Meru, a golden mountain, abode of Devas in Hindu mythology. The temple structure is unique in design and a marvelous piece of Khmer architecture. The temple and outer walls were constructed with blocks of sandstone. Rest of the structures was made with wood and less durable materials. Its lotus like 70 feet high towers are symbolic of the five peaks of Mount Meru. (Fig.8.) While the moat (deep and wide water trench) surrounding the exterior wall considered to be symbolic of cosmic ocean. Reportedly it took 50,000 artisans, workers and slaves to complete the temple construction.

TEMPLE OF VISHNU

The temple is known to have been built according to the astronomical plan by the Emperor Suryavarman II

,who reigned during A.D. 1113-1150. The temple is considered one of most impressive and enduring architectural achievement. The statue of Vishnu was carved out of a single block of sand stone , located in the right hand tower. Vishnu's eight arms hold a mace, a spear. A disc , a conch and other items.

TA PROHM TEMPLE OF ANCESTOR BRAHMA

It is said that in the year 1186 A.D. Emperor Jayavarman VII embarked on a massive construction program and public works. Ta Phom was one of the first temples built pursuant to that program. Original name of the Ta Prohm was Rajavihara . The temple was constructed in honour of the King's family. The Deity of the temple is Prajnaparamita (BRHMA) .After the fall of Khmer Empire in 15th century the temple remained abandoned and neglected for centuries. As of 2013 A.D.



Temple of Lord Vishnu



54 Devas on the Left and 54 Asuras on the Right of Angkor Thom South Gate

RESTORATION

The temple ruins are what remain of the ancient Khmer Empire. A civil war broke out in Cambodia in 1970. Angkor Wat, fortunately sustained relatively minimal damage only. The cause leading to the Angkor

Archeological Survey Of India has restored most of the parts of the temple complex.

Angkor Thom refers to Big Khmer city that includes whole host of temples and sites of historical interest. It was established in 12th Century by Jayavarman VII. The south gate of Angkor Thom is approached from outside of the causeway (raised road) that extends about fifty meters across a moat. On right side of the cause way railings are installed in a row 54 stone figures as representation of ASURAS , while on the left side are there 54 stone figures as representation of DEVAS , symbolic of the Hindu story " Samudra Manthan" where Devas pull the head end of the snake Sesa as rope wrapped around the Mount Meru , while the Asuras pull the snake's tail , both engaged in the performance of " Churning of the milk ocean". (Samudra Manthan).



T A Prohm Temple Gate



empire's demise in the early 15th century is not known. Researchers are of the view that severe monsoon rains that followed a prolonged drought in the region were the causes leading to extensive damage to the city's infrastructure, resulting in its collapse

It is no longer an active temple and at present serves as a Monument as well as a place of tourist attraction. In the year 1992 AD, it was named a "UNESCO WORLD HERITAGE".

ANGKOR BALLOON RIDE

Angkor Balloon is a tethered helium balloon open

for tourists from sunrise to sunset, to enjoy the aerial view of Angkor Wat. Located at the gates of Angkor Wat site, the balloon offers a 360 degree view of the region and the temple.

EIGHTH WONDER

For students and researchers of art and architecture Angkor Wat is a University. It is the biggest religious structure in the world, said to be the eighth wonder of the world.

A NOTE. : The article is based on details collected, videos & photographs taken by this author during his visit to the place in the year 2014.

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THE PAURANIK SERIES

POWER OF DEVOTION (SOURCE-RAMAYANA)

Taming the Sea:

The brothers, Prince Rama and Prince Lakshmana commenced their march towards Lanka. The valiant brothers were accompanied by an army of Vaanaras led by their King Sugreeva, Prince Angad and the mighty Hanuman. The devotion and complete surrender displayed by each and every Vaanara towards Bhagwan Rama was unmatched. As they reached the sea shores (place now known as Rameshwaram) they realized, to reach Lanka they must cross the sea and there was no way to do so.

Do not underestimate the efforts of others.

Bhagwan Rama had already lost much time in searching for the whereabouts of his wife Sita devi and preparing for this war. Rama meditated upon

by Tanushree Rao Shenoy



the God of Seas, Varuna for a solution; but for three days there was no reply. On the fourth day, an enraged Rama dejected by the lack of response to his earnest call for help started shooting arrows into the sea killing many sea creatures and causing the waters to burn. Vaanaras and Lakshmana were alarmed by this onslaught against the innocent creatures of the sea begged Rama to stop but he wouldn't. Just as Rama was about to unleash the Brahmastra, Varuna appeared and bowed before Bhagwan Rama. He assured that the sea would remain calm and the waves would cease until they successfully crossed and reached the shores of Lanka. Hanuman suggested to Bhagwan, they would build a bridge of stones and collective efforts would reduce the time taken for such construction.

Bridging the Sea:

Vaanaras began collecting huge stones and together they began building the bridge. To their utter dismay, the stones would sink. Hanuman found a solution. He wrote 'Ram' 'on each stone and then threw them in the ocean. The stones began to float effortlessly. All the Vaanaras followed Hanuman and lo behold! The bridge began to take shape. Bhagwan Rama was watching this. He wondered "If these stones are floating merely due to my name then what would happen if I myself throw the stone?" Bhagwan started throwing the stones himself but to his amazement and embarrassment the stones sank without a trace. Hanuman was watching and he smiled. Rama was embarrassed. Hanuman reading Bhagwan's mind answered "When we write your name on the stone it's the mere association of your name that makes these stones float. How can stone thrown/rejected by Bhagwan float? It has to sink. When you reject the stone there is nothing left but to sink".

Squirrel - The contributor:

While this was happening, a squirrel was trying its best to help Bhagwan in his task. It was carrying tiny pebbles and throwing them in the sea. Bhagwan was observing the squirrel in wonder. Such was its determination that except for its work the squirrel was not interested in anything else. The Vaanaras who were working alongside felt hindrance. They shouted at the squirrel to move out of their way. The squirrel in all humility said it was helping in the

task of building the bridge for Rama. The Vaanaras laughed "Really? A tiny little squirrel is building a mighty bridge?" Bhagwan who was silently admiring the squirrel's hard work told the Vaanaras to respect the squirrel "It may be a tiny creature, not as powerful as you Vaanaras but the effort this squirrel has put in is very important for building the bridge. You all placed huge rocks and stones but the gaps between these stones were filled by the squirrel with these pebbles. It provided stability to the bridge you built through these pebbles. Do not underestimate the efforts of others". Bhagwan lifted the little squirrel and gently stroked its back with his three fingers. Till date the dark stripes on the squirrels' back are attributed to this affection from Rama.

Inference:

Power of Devotion makes the devotees much more powerful than the Lord himself. It's the power of their selfless devotion that made the stones float. Also, a small contribution can make a huge difference to any task. No effort should be measured as small or big. It's the devotion and selfless work that matters. Till date, in India, 'Squirrel's Contribution' is a sign of humility.

Currently, the mighty task of constructing Ram Temple in Ayodhya is underway. Volunteers are collecting funds. Let us all become Squirrels and contribute a little towards this 'Once in a Millennium' task.

Tanushree Rao Shenoy is an Equity Research Analyst by profession and an avid reader on Hindu texts and philosophy by interest. She is of firm belief that our ancient stories and texts are the gateway to solutions for all our problems in life.

FIVE BUILDING BLOCKS FOR FINANCIAL STABILITY



by Ashwini Shenoy

As a finance professional, it is quite natural for me to try and explain the nuances of financial planning and products as part of a normal conversation. What I end up telling a lot of younger people is what my father taught me right at the outset of my career. These tenets hold true in any day and age and irrespective of life stage and profession, which is why I would like to share these with you.

"Do not save what is left after spending, spend what is left after saving". - Warren Buffett

1. Buy term insurance

Insurance is something which is widely mis-sold in our country. I remember the LIC ads would always focus on the fact that you could get your money back in one form or the other. Then came the concept of ULIPs (Unit Linked Insurance Plans), which were projected as the best way to invest while getting a life insurance cover to go along with it. However, it is important to keep in mind the purpose for which insurance is to be taken, it is meant to secure the future of our loved ones in the unlikely event that we are not around. While there are innumerable products in the life insurance space, it is necessary to pick the one most suited for the purpose and which is most cost-effective. It is here that term insurance deserves a mention.

In a term insurance policy, there is only a death benefit, which implies that the sum assured is paid out only if the insured dies during the term of the plan. If the insured survives the policy term, there is no pay-out. Hence, term insurance is also known as pure life cover. A term insurance policy does not combine any element of saving or investment. The premium is calculated based on the tenure for which the insurance is sought, the sum assured and the insured's age. Hence, the premium is lowest when the term insurance is purchased at a young age.

The LIC policies referred to earlier on are endowment policies, which not only cover the risk of premature death but also pay a maturity benefit when the plan matures, in case the insured survives the term. An endowment assurance plan fulfils two needs of a policyholder – investment and insurance, it combines the benefits of a pure term

plan with a survival benefit. Since endowment plans promise a benefit on maturity, premiums are high compared to premiums of term plans. Consider the below example below for a 35-year-old.

	Term Insurance	Endowment Plan
Sum Assured	Rs. 1 crore	Rs. 10 lakhs
Premium paying term	25 years	10 years
Policy tenure	25 years	20 years
Annual premium	Rs. 18,000	Rs. 100,000
Total premium	Rs. 450,000 (18,000*25)	Rs. 10,00,000 (100,000*10)
Payout at maturity (in case insured survives the policy term)	NIL	Rs. 10,00,000 + guaranteed additions

In an endowment plan, the sum assured is usually 10 times of the annual premium, which makes the plan quite expensive. Conversely, one can buy term insurance with the sum assured of Rs. 1 crore for an annual premium of below Rs. 20,000. As a thumb rule, you are allowed to buy a term insurance cover for up to 20 times your annual income.

So, it is recommended to separate the two objectives of insurance and investment. After buying a plain term insurance plan, investing in an equity mutual fund could be a good investment alternative, giving you the ability to generate better returns than those guaranteed by an endowment policy. Plus, there would be no deductions for charges by the insurance company.

The key take-away here is that buying insurance should not be with the objective of earning a return and most definitely, not for the tax deduction, which is merely an added advantage. The deduction for investments under section 80C, which covers life insurance premiums, ULIPs, PPF, is upto a maximum of Rs. 150,000. Incidentally, the death and maturity benefit of an insurance policy (whether term insurance or endowment) is not taxable, provided the premium payment is not more than 10% of the sum assured.

2. Secure yourself with independent health insurance

While most people who are salaried enjoy some form of health insurance from their employers, it is a must to buy independent health insurance early on in life. This is to ensure that your health care is not compromised at any time in case you decide to switch jobs and the new employer does not offer health insurance benefits or in case you are in between jobs. In an era where setting up start-ups is becoming more and more common, the entrepreneur ends up overlooking the health insurance aspect not only for himself but also for his aged parents. Hence, the emphasis on having personal health insurance. For parents, who are upto the age of 55, a floater plan with a sum assured of Rs. 10 lakhs would cost around Rs. 35,000 annually. On the other hand, a family floater for self, spouse and a child, where both individuals are below 35, with a sum assured of Rs 10 lakhs will be available for a premium of around Rs. 15,000. The premiums for floater plans depend on the age of the oldest individual covered by the plan, so if the parents are covered by the family floater, the premiums will be quite expensive. Also, medical insurance for parents needs to cover their existing illnesses, they may need to take a medical test and you may also have to factor in a waiting period or a co-payment (the company will bear say 50% of the expenses) in case of a claim in the first few years after taking the policy.

It is good to note that the medical insurance premiums are also eligible for a tax deduction of upto Rs. 75,000 under section 80D, over and above the benefits under section 80 C referred to above.

Scenario	Premium paid (Rs)		Deduction under 80D (Rs)
	Self, family, children	Parents	
Individual and parents below 60 years	25,000	25,000	50,000
Individual and family below 60 years but parents above 60 years	25,000	50,000	75,000

3. Invest religiously in PPF

One of the simplest money-multipliers I swear by is the Public Provident Fund (PPF). It is one of the few investments that qualify as EEE (Exempt-Exempt-Exempt), in tax parlance this means that the investment is exempt at the time of investment, the interest is exempt and the maturity proceeds are also exempt. Promoted primarily as a tax incentive and a means of creating a retirement corpus for individuals whose employers did not contribute to a provident fund, PPF has become a forgotten financial option over the years, now that equity investing, SIPs and mutual funds have become the catch-phrases. Do remember that you can invest in PPF even if your employer contributes to a provident fund for you.



Image courtesy: paisabazaar.com

Salient Features

- â Minimum amount Rs. 500
- â Maximum amount Rs. 150,000
- â Lock in of 15 years
- â Compulsory investment every year
- â Tax exemption under 80C upto Rs. 150,000
- â Can be extended beyond 15 years in blocks of 5 years

The advantage of PPF is that slow and steady wins the race, the power of compounding coupled with interest rates controlled by the government ensure that you will have a sizeable corpus at the end of the 15-year term of the PPF scheme. Did you know that if you invested 1.50 lakhs every year, which is the maximum amount eligible for a tax deduction, for

15 years and the rate of interest stayed stable at the current rate of 7.1%, you would be the proud owner of Rs. 43.57 lakhs at the end of 15 years (your invested amount being Rs.22.50 lakhs = 1.50 lakhs *15 years). Which is why it is best to allocate a sizeable portion of your investments to the tried and tested PPF which stood even your grandma in good stead and what's better, it does not come with the caveat that past returns are not a guarantee for future performance!

4. Create a liquidity buffer

We may have heard this many times but how many of us have taken the advice seriously regarding keeping aside at least six months' worth of expenses as an emergency fund? With the pandemic throwing a lot of plans out of gear, this advice rings true. While many of us may have had to deal with unplanned scenarios like salary cuts or delayed inflows, our outflows in the form of EMIs, household expenses and school fees have been more or less unchanged and meeting these liabilities becomes all the more challenging without a liquidity buffer. While it is good to keep extra cash invested, it is necessary to plan for a rainy day by keeping aside funds in a savings account or a liquid mutual fund. You may be surprised to know that even your humble bank FD can be a source of liquidity. Most banks offer an overdraft facility of around 90% of the FD value for a charge of 1% over the FD rate, which means that for temporary cash requirements, your FD will be your fallback option, while continuing to earn interest the rest of the time.

5. Automate your investments

One of the things I have learnt over the years is that if left to our own devices, there is some amount of laziness that creeps into our investing. We tend to be deadline bound and investments are cobbled together in January when the HR department issues a reminder for submission of investment proofs,

which are eligible for a tax deduction. If we invest to answer to the taxman and not to meet our own long-term and short-term goals, we must remember that we are being fool-hardy.

This is where automation come in, by automation I mean that you should not try and decide the time when to invest. Once you have decided the kinds of investments you wish to make, set auto pay instructions for the insurance and health premiums, make sure you set up a SIP for the mutual fund investments. Why, you could even set an auto sweep of your salary to the investment account on a fixed day of the month, similar to the auto-debit for your home loan EMI. Having automation in investments, similar to payments, helps bring discipline to investing and with discipline, comes the advantage of compounding. In case you are more attuned to investing in equity, you can set up an Systematic Equity Plan (SEP). An SEP is similar to a SIP for mutual funds. It helps you to buy a fixed number of shares or shares of a fixed amount at regular intervals, say a fortnight, a month or a quarter. This way, the indecisiveness that goes with equity investing can be eliminated, you do not have to decide whether it is a good time to enter, you will always benefit from cost-averaging, since you have bought at the highs and the lows. At the end of a period of automation, you will find that your investments have gone through as planned without your active involvement and that brings satisfaction as well a quiet confidence that your money has taken care of itself.

Let me end with some food for thought, a quote from one of the most successful investors in the world, Warren Buffett. He is known to have famously said "Do not save what is left after spending, spend what is left after saving".

I hope I have driven your investing thoughts in the right direction! Happy investing!

Ashwini Shenoy is a Chartered Accountant with over 15 years of post-qualification experience and has been working in the financial services industry for the last 7 years. She is currently the Chief Operating Officer at Apicem Advisors and Consultants Pvt. Ltd., a consultancy set up to advise Alternative Investment Funds (AIFs), while also taking on tax and audit assignments. She can be reached at ashwini@apicemadvisors.com.

CANCER IN WOMEN

Cancer is a disease where any part of the body starts dividing uncontrollably going against the normal body mechanisms. The types and patterns of cancer seen in men and women differ due to the difference in the anatomical, genetic and hormonal makeup of the two sexes. Most common cancers in women include that of the breast, the female genital organs, mainly the ovary, uterus; and the thyroid gland. Other cancers such as gastro-intestinal, oral and lung cancers are seen in both sexes and are not predisposed towards any one sex.

Cancers need not be feared as early and focussed treatment can result in very good outcomes.

Breast cancer is arguably the most common cancer seen in women. Most common causes include a genetic predisposition where other female blood relatives have had the disease; and hormonal influences, which manifest as menstrual abnormalities. Breast cancer is an easily treatable disease if diagnosed early. Hence the aim would be to ensure that every adult woman is aware of the importance of breast health. This begins with education about breast health and teaching about breast self-examination in all women aged 21 years and above. Screening for breast cancer usually begins around the age of 40, and is done by a specialist. A screening mammography is done to check for any abnormalities. The Health Rakshak unit of GSBS Medical Trust has a mammography machine and mammography is done with prior appointment. Our ultrasonography machine complements the mammography machine and mammo-sonography can be done whenever required.

Symptoms that arouse suspicion of breast cancer are:-

- 1) A lump or mass in the breast, armpit or at the base of the neck.
- 2) Discharge from the nipple, which may be colourless or bloody, and is usually from one side only.
- 3) A change in the shape of the breast or nipple.
- 4) Pain, ulceration can be seen but usually signify an advanced disease.

Diagnosis and treatment include first confirming the diagnosis with some investigations such as biopsy and scans followed by multi-mode treatment with a combination of surgery, chemotherapy, radiation and hormonal manipulation. Latest advances have resulted in not only long-term survival but a near normal survival with reconstruction of the operated breast to make it have a normal appearance.

Reproductive tract cancers include those of the ovary,



by Dr. Prasad U. Kasbekar

uterus and cervix. Most common of these is the uterus. Early treatment in these cancers also has good results. It is important that every woman gets screened for the same by their gynaecologist. Screening is usually done in those with a family history of cancer, those with suspicious symptoms and in women above 40 years of age. A PAP smear is a handy tool to screen for cervical and uterine cancers. As for Breast cancer, facilities for primary investigations like PAP smear, ultrasonography (abdominal and pelvic) are available at Health Rakshak.

Symptoms usually include an abnormal discharge, abnormal mid-cycle bleeding or excessive bleeding during the cycles. Other symptoms include pain, abdominal bloating. Treatment mainly includes surgery and chemotherapy. Radiation may also be given in certain cases. Early treatment usually has very good results, however most cases are seen in the more advanced stage due to poor awareness and discrete symptoms which do not manifest until the advanced stages. Thyroid cancers are also commonly seen in women, as is with other thyroid related disorders. These are usually seen in a more younger age group of women, usually between 20 to 50 years of age and have a good outcome. Thyroid cancers seen in a more advanced age group are more dangerous and have worse outcomes. Most common presentation is a swelling in the front of the neck. This is usually painless and enlarges over time. Other presentations such as swellings in other parts of the neck and body ache are seen in the more advanced stages. Treatment is primarily surgery, where the entire thyroid gland is removed, sometimes with the surrounding tissue in the more advanced cases. After surgery, further treatment in the form of radio-iodine therapy and thyroid hormone manipulation may also be done. In conclusion, cancers need not be feared as early and focussed treatment can result in very good outcomes. The main motto is to have an increased awareness and do proper screening allowing for any suspicious lesion to be evaluated and treated early.

Dr. Prasad U Kasbekar is a Consultant Cancer Surgeon at G.S.B.S. Medical Trust, Mumbai.

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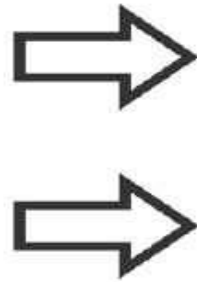
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Book Review

“WHEN BREATH BECOMES AIR”

BY PAUL KALANITHI

Is it possible for a story to be both tragic and profoundly uplifting at the same time? "When breath becomes air", an autobiographical account of how a young neurosurgeon faces a terminal cancer diagnosis and how he lives his remaining life is perhaps one of the most moving stories I have ever read.

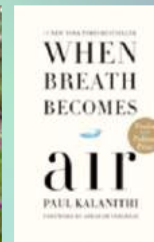
His message to his daughter in the book says in the most beautiful manner how even the briefest positive impact we have on people can be the most meaningful one for them

The book takes us through Paul's early years growing up in arid Arizona, in a family of Indian origin. Paul and his brothers are raised by parents who value education above all else. In an attempt to ensure her children are well read, Paul's mother floods the home with the best in literature. He thus grows up on a diet not just of dosas and idlis but also Thoreaux, Twain and Sartre. When the time comes to pick what he will pursue in higher education, English literature and medicine are close contenders. He decided to study both and had a Masters in English Literature from Stanford, as well as studying to become a neurosurgeon at Yale.

This unique grounding in literature and medicine makes Paul's writing poetic, poignant and scientific. After a highly successful training and practice of medicine, while he is still a young 36 year old neurosurgeon, Paul receives a diagnosis of Stage IV lung cancer. He describes in vivid detail what he and his family go through when this devastating news is delivered. Even in the midst of a personal tragedy, he finds philosophical meaning and is able to frequently detach himself from his situation to draw broader life learnings and make wise choices about his remaining time on Earth.

One of these choices is whether to have a child. Lucy, his wife and a Doctor herself, decide that they will go ahead and have the baby that they have always wanted. Paul finds new meaning in his role as father and swings between hope and deep despair as he observes this strange dual spectacle – his daughter's life just starting so beautifully and his own, accelerating towards a rapid end.

His message to his daughter in the book says in the most beautiful manner how even the briefest positive



by Madhuri Pai

impact we have on people can be the most meaningful one for them. In Paul's words, to his daughter:

"When you come to one of the many moments in life when you must give an account of yourself, provide a ledger of what you have been, and done, and meant to the world, do not, I pray, discount that you filled a dying man's days with a sated joy, a joy unknown to me in all my prior years, a joy that does not hunger for more and more, but rests, satisfied. In this time, right now, that is an enormous thing."

What, in the end, is the purpose of our living? Does the length of it matter? How can we meaningfully spend our time on earth in a manner that does not make our departure from it, the deep tragedy that it most often becomes. The search by a young man to find the answers to these questions in his final months brings tears to the eyes. They are strange tears. There is sadness, of course, but there is also something more bordering nearly on happiness. Paul is no more, having died within a year of diagnosis at the age of 37. But he has left behind a memoir that guides us on how each one of us can draw meaning from our lives, whatever stage we might be at.

And when our breath becomes air, and we are no more, our time spent on earth can still amount to something. Rest in peace, Paul, you live on in your words.

The verse that inspired the title of Paul Kalanithi's book are from a 16th-century poem by Fulke Greville

*You that seek what life is in death,
Now find it air that once was breath.*

New names unknown, old names gone:

Till time end bodies, but souls none.

*Reader! then make time, while you be,
But steps to your eternity.*

Madhuri Pai, a GSB based in London, is a prolific reader. She lives in London and is the co-founder of Turning Pages, a social entrepreneurship that works on building strong reading habits in under privileged children. She is an IIM Bangalore alumnus and loves good Aamchi food and great books.

AUSTRALIA

A few years ago, after quitting my corporate job, we decided to go backpacking in Australia during Autumn which is in April. We managed to make an itinerary with the help of a friend who lives in Melbourne. Thus, we started our journey on a flight with almost 10 hrs layover in Hong Kong - where we went for a quick day trip on our own.

In Australia, we landed at Adelaide – South Australia's capital and stayed at Glenelg beach. The flight actually flies over the beach before landing. The beach has a nice jetty. Moseley square is a no traffic area. The tram is the only thing that terminates here. And this is where we tasted our very first Turkish Yiros – which reminded us of our

very own Frankie. Adelaide has lovely parks and we visited a botanical garden, a lake which has boating, Festival Theatre, St. Peter's Cathedral and of course the Adelaide Cricket ground which has the famous Don Bradman's statue.



by Maitreyi Prabhu



Jetty and Moseley square which is a no traffic zone



Yiros at Glenelg Beach

We visited Barossa Valley which is a renowned wine-producing region in South Australia. And a day trip to Hahndorf town, known for its original German-style architecture and artisanal food.



We then hired a self-drive car to Melbourne via the Great Ocean Road and drove past some very beautiful towns. Kingston town known for lobsters even has a massive lobster structure.



Robe, a fishing port was our first halt enroute. They even had a caravan camping site just behind our accommodation.



Drive to Long Beach. Next halt was at Warrnambool, where we lived in a cabin accommodation.



Preston and Gibson Steps – you can go down 86 steps to the beach, along the Great Ocean Road.



The Loch Ard Gorge (the site of the most famous shipwreck) You can't imagine what's coming till you go down the stairs to reach here.



12 Apostles a collection of limestone stacks off the shore of Port Campbell National Park and the next halt at Apollo Bay - a driving route that winds along the coast, passing through the Great Otway National Park.



And the very pretty, my favourite Lorne – Lorne beach is a popular surfing spot. Too bad we hadn't planned our stay there. **To be continued....**

The writer is herself a travel connoisseur and founder of her own travel firm and can be contacted on connect @tripweavers.com or 98209 64655.

YOUR MONKEY MIND

"The only reason God created man is because he was disappointed with the monkey!"

Wow! So beautiful and meaningful.

Today, the topic of "Health" and Covid19 has ruled every thought of our monkey mind, every cell of our body, every segment and area of our lives. Deaths and hospitalisation have become a mental and physical way of life for many a people.

We virtually and mentally had a 'close to death' experience.

Mental Flossing is required every day to clean up this clutter of your monkey mind.

This is now in 2020-21. What about your earlier years?

What is the option you have or have had?

It begins with how you tame your monkey mind to handle your life.

Think of how your monkey mind creates havoc and tsunami in your personal and professional life.

Again, think of your volatile emotions and your kneejerk reactions with your dear family. What have they done to deserve your emotional diarrhoea?

Many of you get stuck in that rut or in the quicksand that sucks your energy and excitement. Is this what you desire, and you deserve?

Your monkey mind creates mess and mediocrity all your life.

Else you can help your mind to create magic and miracles for yourself!

Trust this simple principle and select this choice to better your life.



by Nayana Bhat

You can find yourself in any of the three categories of people. It is always about mindset, never about income or wealth!

First, the small or poor thinkers, on 100% auto-pilot and reactive mode, with the

"sad-contented-frog-in-the-well" attitude.

Second, the average thinkers who only watch and comment when others succeed but they love their comfort zone too much to do anything for themselves. And third, there are those wonderful people who LEARN to think big and design their own success. They move to the top as they think differently than others. This is obvious and true in all fields, for every single individual.

All of this begins with by understanding how a thought works. Then understand how do 'thousands' of thoughts work. Now learn to train one thought. Simple baby steps!

A thought is energy.

Everything in your life begins with a thought. The mind is prone to develop thoughts every minute. It thinks at least 60,000 thoughts every day. More thoughts mean more energy. This leads to a huge clutter of thoughts. Any clutter blocks energy. It creates obstacles and blocks. The mental garbage stinks. This is obvious as you may have more negative thoughts than positive ones. Hence, you accumulate unintentionally, more negative energy than positive energy. This automatically creates your own negative space, which becomes your personal world.

Taming the monkey mind is a daily, deliberate discipline. You can change the way you think! From auto-pilot mode of thinking, you can learn how to DESIGN your thoughts and then how to design your valuable precious life. It is these thoughts that decide your choices. Your life today is the outcome of a series of choices you make. Your choice no matter small or insignificant starts a behaviour that becomes a habit.

One often sleepwalks while making those choices.

Every choice has a compounding effect on your life!

Don't feed it with more garbage; there's enough occupying your mind.

Perhaps one or two "passwords" may help us to understand the magnitude of this mental health disorder, which is the way of life for many of us.

We suffer from two commonest ailments or diseases: "O.P.O" and "PLOM".

"Other-People's-Opinion" simply stops us from moving forward in any damn area of our life. And then we are always in the "Poor- Little-Old-Me" zone of being the helpless victim.

Or are you a member of the "w.w.w. club"?

Oh, that is the "whiners-whimperers-wailers" association. It is free, for all age groups, open 24 by 7, all day long and for all like-minded people. You often find yourself whining or whimpering about your spouse, your children, your boss, the soaring prices of veggies, your domestic help, the ruling government and more.

What legacy are you passing to your own children?

Blame your self-talk.

Your self-talk is the most powerful communication with yourself.

What you say to you either uplifts you or pushes you down. Your entire life revolves around your self-talk. Your self-talk influences your thoughts. And your thoughts influence your self-talk.

So, either the monkey has mastered you or you master that monkey.

Begin your journey to your success with the basic Mental Flossing!

Implement and internalise this beautiful process.

Experience the beautiful gradual shift in your thinking, in the choices you make and thereby the action you take in your life!

You mind is a garden. Your thoughts are the seeds. You can grow flowers, or you can grow weeds. Always your choice!

Make MENTAL FLOSSING your routine to master the monkey of your mind. Learn it!

Seek for good inputs. Look up to and follow some amazing personalities who have created significance in people's lives. Their wisdom will surely influence your thoughts. This will uplift and empower your life in a very positive way.

A friendly suggestion: Make 'friends' with John Maxwell, Jim Rohn, Tony Robbins, Zig Ziglar, Brian Tracy, Todd Duncan, Oprah Winfrey.

Or say hello to a humble person like me! I can help you.

Empower your mind. Give yourself a second chance!

Nayana Bhat is a Mental Health Counsellor, a Wellness-Nutritional Advisor, and an educationist, with an experience of twenty plus years. Her "I-Myself-Me" workshops conducted for men, women, teenagers and top professionals are well-known, successful and easy-to-do.

DR. PRABHU'S BLOG

True Causes of High Blood Pressure

In 2006, I had an amazing opportunity to go on a solo expedition to visit the Warao "Indians" in the Amazon river delta. I mention this tribe because they are very interesting- they do not have high blood pressure! Unfortunately, because they also do not have any medical facilities, not even vaccinations, they die very early, but certainly not because of high BP! They literally live on the Amazon river in homes standing on stilts. It is all swamp land where barely anything edible grows. When I was with them, I ate what they ate. It is a menu so short, that I can even list it here- swamp melons, doughy bread (made from moringa tree pulp), tarantula spiders, some types of worms (again from inside the moringa tree) and raw piranha fish. Please note the complete absence of one thing- salt!



This Warao woman was my host during my visit to the Orinoco (the Amazon river delta).

This observation is borne out by medical science too. Therefore, we recommend no more than 1.5 grams of salt per day. You see, salt intake is one of the leading causes of high BP. Now before you think that I am asking you to throw that salt shaker, please hear me out. Up to 75% of our salt comes from processed foods. By that I mean stuff we did not

These days however, we are not chased by predators; stress at work, or at home has taken its place.



by Ajoy Prabhu

prepare. So, in the next article we will give you ways to reduce the salt you take in from these sources.

If you think about simple physics, recall from physics we learnt in school that increasing the osmolality (with sugar or salt) will "attract" fluid to it. Which means that in our body, salt will encourage pressure within our blood vessels- our arteries veins and capillaries. It also therefore, holds on to water. Here is a quick test- stop eating salt completely for a few days and see your weight drop by a few kilos! It happens because when there is less salt in the body, the body does not need to hold on to water.

There is an ancient Chinese saying, "Too much salt, hardens arteries". So, please be patient and Dr. Jenny will explain in the next article on ways to address this "salt issue".

Another leading cause of high BP, is heart disease. Most of you probably know this intuitively, but let me explain the mechanism. Arteries in patients getting closer to having heart disease, or already suffering from it, become narrow because of the accumulation of plaque.

Plaque starts out as a small amount of deposit, usually of "sticky" fat such as cholesterol in the smooth lining of arteries. These deposits cause irritation which in turn causes inflammation and ultimately, the smooth walls of the artery start getting damaged. The moment this happens we now have a possibility of restriction of blood flow. We have already seen what happens when, for example, iron pipes are clogged with rust- we need more and more pressure to push the water through it. In the same manner, our heart has to do more and more work, exerting more pressure on itself and the arteries to push the blood through. This, of course, is what we measure as high BP.



Cross section of a rusty pipe.

Have you noticed that they give you a wider straw with smoothies? Instead, if they have you a narrower straw, you'd find it tough to drink it. Why is the case? It is because wider straws have less pressure as compared to narrower ones. I give this example to highlight the third cause of high BP- stress. You see, long ago, stress was useful. For example, if a predator was chasing us, we would release hormones (adrenaline and certain cortisol among others) that help us "tighten" our bodies so that we can run/jump faster to escape. These days however, we are not chased by predators; stress at work, or at home has taken its place. Yet regardless of how we get stressed, the same hormones still



Smoothie with a wide straw.

tighten our bodies. This "tightening" means even the tiny muscles around our arteries tighten. When that happens, these arteries cannot expand like they normally do and it becomes harder for our heart to pump blood, therefore, high BP!

Another cause of high BP, is weight gain, especially when one is already obese. As you increase unhealthy weight- that is, weight due to an increase in fat, these fat deposits hinder proper blood flow in the extremities. As a result, the heart has to... you guessed it- pump harder to allow for the backflow pressure from fat tissues so that it reaches the far ends of the body.

For the sake of being comprehensive, I must mention other causes of high BP. Certain medications that we take these days, contribute to high BP. To see if medication could be a cause of your high BP, please consult your doctor.

Another common reason is genes. For this one, you can blame your ancestry, but not so fast! Dr. Jenny will give you some surprising news about how to possibly circumvent this. Yes, even if your genes are responsible for your high BP, you can do certain things to stave off this cause. Stay tuned for more information in the next article.

Last but not least, are some esoteric diseases such as certain kidney diseases, some types of tumors and blood disorders that can also lead to high BP. A good doctor can help you get to the bottom of these causes. If in doubt, you can, of course, reach out to us too.

Please stay tuned for the next article that will address solutions to the causes listed above, so that we too can live like the Warao Indians- stress free and with no high BP!

Ajoy Prabhu is a co-founder of Circee Health, a chronic disease reversal clinic. He worked with the Obama White House as Director of Marketing for US NIH. He was the fourth highest ranking official in the US govt. He has authored 3 patents and established 5 companies.

SARTHAK - GIVING A MEANING TO LIFE

Motherhood is a wonderful feeling, when a woman expects her first child she also experiences a new feeling of becoming a mother as she starts her journey along with the child.

My first bundle of joy was born on 15th January 1992 at Sanjeevani Hospital at Mulund in Mumbai. I felt blessed because that day was Makara Sankranti, very auspicious day for Hindus

My husband and we wanted to give a unique name to a baby boy. So we named him Sarthak which means fulfillment and new meaning to life.

Sarthak was a very cheerful and naughty child. He never threw tantrums but since he was so mischievous, I always had to be behind them. He was very intelligent, loved solving puzzles, drawing, reading books and listening to music. At a very young age, he could tell the name of any vehicle by listening to the sound and seeing pictures and this was even before he learnt how to read. Kids his age wanted to own a car whereas, Sarthak wanted to own a bus so that he could take a lot of people around and show them places as he loved to and still loves family outings.

I knew something was wrong with my child when he always used to stumble and fall and often used to wobble when he walked. After a CPK test we came to know he had DMD (Duchennes Muscular dystrophy) and cute baby chair bound by 12 years of age.

Sarthak has made all of us proud and as per his name has fulfilled our life by giving it a meaning



Sarthak with his sister (he was able to walk then)

by Sneha Kamath, Bangaluru



I was shocked and questioned; 'God why my son?' Then then I decided to make myself strong as I firmly believed that miracles do happen, regardless of any circumstances. I decided to stand by my child, support him and make him confident in order to face any challenges. At the same time, I decided not to show Sarthak how afraid I really was. I put up a brave Front.

At the age of 12, he stopped walking and unfortunately, he was denied admission in his school (National Public School). After studying at home for six months he got an admission in another School. Initially she found it very difficult to adjust and due to his mobility condition, he could not have very close friends. I am deeply upset that a renowned School like NPS had no empathy at all.

Then his real journey on the wheelchair began. He passed his SSLC with flying colours. In his Pre-University, he wants to take up science. We were hesitant at first, but he reassured us; taking the difficult path to prove himself. He took up Science and got very good grades. He also won multiple awards in his college for extra-curriculars like Quizzes, Chess competitions and debates. We are extremely proud of him.

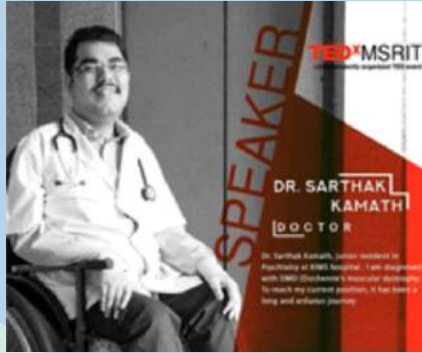


Dr. Sarthak Kamath with proud parents on Graduation day (MD)

Further, he wanted to study medicine. We were in a dilemma as it is a very difficult course, but also, we did not want to dishearten him and were aware of his capabilities. He got a merit seat and completed

MBBS in first class at MS Ramaiah Medical College. On his graduation day we were the proudest parents in the whole world.

Sometimes when I told him not to study too much, He would joke around and say that I was the only mother in the whole world who said so.



Dr. Sarthak Kamath, TEDx speaker

Sarthak has written plenty of articles and given a lot of motivational talks. Recently he graduated as MD (Psychiatry) from KIMS, Bangalore in first class securing 8th Rank in RGUHS (Biggest medical university in India with 64 Medical colleges)

Achieving all this was not easy, as he had to balance studies, physiotherapy including breathing exercises, clinical work and recreation. It is by sheer perseverance and determination to succeed

Sarthak has made all of us proud and as per his name has fulfilled our life by giving it a meaning

Sneha N. Kamath is the mother of Dr.Sarthak Kamath, MBBS, MD (Psychiatry)

The Abhijeet Kini Section



Abhijeet Kini, founder of Abhijeet Kini Studios, is a Mumbai based illustrator, animator and independent comics publisher, known for his comic series "Angry Maushi" and "Fanboys".

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KANAKA MAEELE GAMMATI

In life, one has to be always happy, cheerful and optimistic. Kanaka mae is one such quintessential Konkani mae, god-fearing, loving and inclined towards well-being for all. The catch here is the "well-being" is her definition and may not be universal!! Further, the results of what Kanaka mae does is not what was expected and definitely not cheerful to the unintended beneficiary!! Like taking a vacant chair for a senior citizen, that was in use by another senior citizen or giving an "ankti" to wipe kelipaan during samradhane, which soiled the kelipaan more than cleaning it. Other than being a little hard on hearing, Kanaka mae had no major health issues. When someone mentioned that bhangara (gold) mukutu is being planned, Kanaka mae heard it as bhangara ghummatu and went to town advertising bhangara ghummatu. Below are some more instances of mae gammat.

When the "show" was finally called off, mae was so hungry that she turned lion ready to devour the tour operator!

Kodial teru is a very special event for all amchigeles, whether they belong to kodial or not. During teru, the serving of food in various 'pantkis' depends a lot on the youngsters serving food and their 'keenness' in serving particular pantkis more! Kanaka mae liked goddi / godshe much. Unfortunately, in her pantki, dalitoy got served three times and mae assuming it was goddi ended up eating dalitoy thrice!! Finally, when the goddi was served mae was so full with dalitoy that she could not relish goddi & was in a sour mood for the remaining day teru activities.

A tourist operator advertised 'lion show' in lion sanctuary of Girnar forest. Kanaka mae was used to the GSB Seva Mandal organized yatras very much



Prof. Pradeep Pai

and presumed that this tour would also be similar. She did not realize that 'lion show' meant waiting in the forest, near the watering hole for the wild lions come to quench their thirst. The lions do not follow GSB yatra timings of breakfast, lunch and dinner. While mae along with all the other tourists was waiting for the lions to show up, parallelly she was also feeling very hungry. As luck would have it the lions never turned up that day and by 4:00 p.m. when the "show" was finally called off, mae was so hungry that she turned lion ready to devour the tour operator! On that day, mae made a decision that henceforth she will only go with GSB Seva Mandal on their tours.

Year 2020 was very unique in the sense that lockdown brought out the hidden talents of most people. Kanaka mae talent was to help others, which was not possible due to lockdown. She therefore took on herself to help herself!! Someone informed her that there is a home cookery contest organized by a GSB organization. In preparation for the contest, Kanaka mae ended up preparing so many dishes that she and her family members gained much weight. Unfortunately, the contest was not held due to scheduling issues; else, Kanaka mae would have been the winner. Likewise, there was a 'Sola-shingaar' video, but Kanaka mae was the seventeenth, so got left out. Like everyone else, Kanaka mae is eagerly awaiting opening up on the activities in 2021.

Note: Kanaka mae is an imaginary person and at best we should appreciate her helpful nature

Prof. Pradeep Pai is a Chairperson and Associate Professor at NMIMS - School of Business Management with over 28 years of teaching experience. He has authored two text books in quantitative techniques and project management, published by Oxford University Press and Pearson, respectively. He grew up in Gokul building, Dahisar (east). He has keen interest in social welfare and community service.

YOGISH PRABHU, KARKALA- A TRUE KARMAYOGI



The relief work done by India Social and Cultural Centre (ISC), Abu Dhabi, during the pandemic was recognized and honoured with Mahatma Award for COVID-19 Humanitarian Effort on 30th January 2021 in New Delhi. This award is supported by the Aditya Birla Group to

honour the individuals and organizations who make social impact. It was a proud moment for Mr. Yogish Prabhu, the current President of ISC, to receive the prestigious award from Ms Shallu Jindal, Chairperson of JSPL Foundation along with Mr. Amith Sachdeva, founder of Mahatma Award who is also known as "CSR man of India". Mr. Manish Sisodia, Honourable Deputy Chief Minister of Delhi had graced the occasion as Chief Guest.

Mr. Yogish Prabhu has his roots in Karkala. His father and grandfather were freedom fighters who left a profound impression on him. Their ideology "serving people is like worshipping God" (Jana seveye Janardhana seve) inspired and guided his life. He is an Alumnus of Bhuvanendra College Karkala.



Receiving Mahatma Award on behalf of ISC for Covid Humanitarian Effort

Mr. Prabhu is residing in Abu Dhabi for last 38 years and is a banker by profession. He is associated with various organisations and involved in different

social activities. He is a committee member of Abu Dhabi Karnataka Sangha, Tulu Association, Gandhi Sahitya Vedi and board member of Abu Dhabi Indian School. He is a founder member of Amchigele Samaj in UAE. Under his leadership various activities were started in Abu Dhabi Amchigele Samaj. Walking Club with weekly walking activity and Bhajana Mandali with fortnight gathering for bhajan were formed and have been continuing since over two decades. Amchees have benefited from these activities particularly children learnt singing bhajans and became fluent in Konkani as they got to meet each other on regular basis.

He has been a Privilege member of India Social and Cultural Centre (ISC) and has immensely contributed to ISC and the Indian community at large. It was a proud moment for the people of Karnataka and Amchees that the members of the Centre elected Yogish Prabhu as the Honorary President of ISC for the period 2020-2021.

ISC, Abu Dhabi, established in 1967 to unite and represent the Indian diaspora in the UAE. ISC has its own four-storey building with 100,000 sq. feet built up area, with various recreational facilities and have 2,000 member families. It is a home away from home, serving as a venue for a wide range of social, cultural, literary, educational, philanthropic and recreational activities. ISC was honoured with Pravasi Bharathiya Samman Award by President of India in 2017.

As soon as COVID-19 Pandemic outbreak had been declared, understanding the commitment and responsibility towards the members of the community, Mr. Prabhu has executed the relief

campaign in ISC with a strong volunteer's team. ISC Help Desk was set up and collection & distribution of food, basic medicines and other essential materials was organized to reach maximum number of people who were in dire need. Also, a panel of doctors for consultation and counselling was arranged. He encouraged ISC Women's Forum to take initiative to stitch reusable masks for distribution.

Once repatriation flights started, 'Sponsor a ticket' campaign was launched which helped many needy people get to India after the long lockdown. Special permissions were taken from the relevant local authorities to provide ISC premises for temporary ticket booking office for the "Vande Bharat Mission" repatriation flights as it was not possible to follow COVID protocols in the Air India Express office. This helped Indians particularly those without internet access, book return ticket in a comfortable manner.

In addition, his team arranged variety of programs

on virtual platform to keep community members positively engaged throughout this distressed time. These include Yoga sessions and Aerobic classes to improve the immunity, speeches by renowned psychologists to build emotional strength, music c o n c e r t s by famous artists, various talent and quiz competitions for family and children. The Int'l yoga day was c e l e b r a t e d



Annual GSB Bhajan Program of Amchigele Samaj, Abu Dhabi

virtually in a grand manner on 21st of

June 2020 with sessions from eminent Yoga Gurus. At present, PCR test and Vaccination drives are taking place in ISC as per the local government guidelines. In this journey through the Pandemic situation for last one year, Mr. Prabhu is doing his level best to contribute maximum to the welfare of the community.

STEAMED DELICACIES

Recipes

Steaming food is a healthy way of cooking. Steamed food retains their nutrients and also minimal amount of oil is used for cooking.

Amchigele cooking also has a number of steamed dishes that are tasty and healthy. Presenting a few of those dishes.

Undi **Ingredients:**
2 cups idli rice rawa, 1 cup grated coconut, 1 tsp mustard seeds
1 tsp udad dal, 1/4 tsp fenugreek seeds, 1 tbsp oil, Salt to taste

Method: -

- 1) Wash the rice rawa, drain and keep aside.
- 2) Grind the grated coconut coarsely adding a little water.

by Anuradha Prabhu



- 3) In a thick bottomed karahi, heat oil add udad dal, mustard seeds and fenugreek seeds.
- 4) Once the udad dal changes colour and mustard splutters add the rice rawa alongwith ground coconut.
- 5) Add 3-4 cups of water and salt to taste. Mix well and keep on stirring on a low heat.
- 6) Continuously mix till all the water is absorbed and a lump is formed.
- 7) To check if its ready take a small lump and roll between your palms, if it doesnt stick and you can form a ball then the mixture is ready.
- 8) Apply a little oil to your palms and take lemon sized ball in you hands and roll into a ball. Make a small depression in the middle of the ball. Repeat the procedure with remaining mixture before it cools down.
- 9) Stack the undi in a cooker vessel or in a pedavan and steam for 12-15 minutes. 10) Serve hot with chutney, nonche or jaggery syrup(godda paank).

Teekh Saanan

Ingredients:

- 1 cup raw rice, 1/2 cup grated coconut,
- 2-3dry red chillies (spicy variety), 2-3 dry bedgi chilli,
- Marble sized ball of tamarind, 1/2 tsp asafoetida powder
- Salt to taste : 1 tsp oil (for greasing the thali)



P.S You can pour a drizzle of coconut oil on top of undi before serving but its optional.

Method:-

- 1) Wash and soak rice in enough water for an hour. Drain and keep aside.
- 2) Grind the coconut alongwith red chillies, salt, tamarind and asafoetida to a coarse paste by adding few spoons of water.
- 3) Add the drained rice and grind to a rawa consistency.
- 4) Mix well, check salt and pour in a greased thali.
- 5) Steam in a cooker or steamer for 10- 15 minutes.
- 6) Remove and cut into squares and serve as a side dish with rice and dal or curries.

P.S: - The number of chillies can be adjusted according to one's taste.

Taushe Muddo

Ingredients:

- 1 up idli rice rawa, 1 cup grated cucumber,
- 3/4 cup grated coconut, 3/4 cup jaggery,
- A pinch of salt, Oil/ghee for greasing the thali.



Method:-

- 1) Wash the rice rawa, drain and keep aside.
- 2) Squeeze the water from the cucumber in a vessel.
- 3) Add the jaggery, salt to the squeezed cucumber water and mix till the jaggery dissolves.
- 4) Add the grated coconut, grated cucumber and mix.
- 5) Add the drained rice rawa and mix, keep aside for 15- 20 minutes.
- 6) Pour the mixture in a greased thali and steam in a cooker for 10-15 minutes.
- 7) Serve hot with a dollop of white butter(optional).

LAST BUT NOT THE LEAST

NEWS FROM SISTER ORGANISATION

Vsisters is a Decade Old

On March 6, 2021, Vsisters of Vashi, Navi Mumbai, celebrated their tenth anniversary and 70th program, getting permission from the authorities and following covid norms.

Anita Pai, senior Group President and COO of Yes Bank, daughter of Durga Shenoy, former President of GSB Sabha, Mumbai's Mahila Shakha was the Chief guest. Amritha Pai who heads the Navi Mumbai International Airport (NMIA) Project –Rehabilitation and Resettlement (R&R) Team and a Vsister was the Guest of Honour. There was a cultural program where children and Vsisters sang songs, danced, told jokes, performed saas bahu skits and mother daughter songs followed by formal function.

Anita Pai spoke of the power of five she has-of parents, in laws, husband and kids, colleagues and female friends. Amritha Pai spoke about the activities of Vsisters especially during the lockdown period. A colourful sixteen-page glossy souvenir was released on the occasion which has about a hundred pictures of the past ten years of Vsisters activities. During almost the yearlong lockdown, V sisters organized ten contests like shringar, fancy dress, table setting, cooking, Art & Craft etc. and also had zoom meetings to chant Ramnaam during the saptah in April 2020.

The tenth anniversary was to have been a program of much grandeur, but given the covid restrictions, it was celebrated on a sober note.

LIST OF IMPORTANT DATES IN THE QUARTER

APRIL -JUNE, 2021

DATES	DAY	FESTIVAL
13th April 2021	Tuesday	Gudi Padwo
21st April 2021	Wednesday	Shree Ram Navami
27th April 2021	Tuesday	Hanuman Jayantii
30th April 2021	Friday	Sankastha Chaturthi
1st May 2021	Saturday	Maharashtra Day
14th May 2021	Friday	Akshay Tritiya
29th May 2021	Saturday	Sankastha Chaturthi
21st June 2021	Monday	Nirjala Ekadashi
24th June 2021	Thursday	Vatpurnima
27th June 2021	Sunday	Sankastha Chaturthi



Our Artists for this Quarter



Drawing by : **Arjun Pai**
7 yrs



Drawing by : **Sharika Shenoy**
8yrs



Drawing by : **Maithili Nayak**
11 yrs



Drawing by : **Priyanka Prabhu**
2 yrs

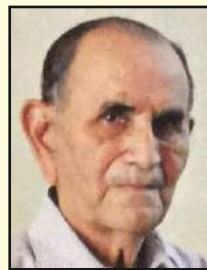


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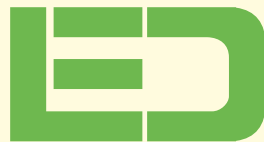
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Drawing by : **Sarvottam Bhatt**
95 yrs



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