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## MESSAGE FROM THE PRESIDENT



**Dear Members :**

**Namaskaru,**

Trust you all are safe and healthy.

It gives me great pleasure to inform you all that the Sabha embarked on a Vaccination drive, in collaboration with Dahisar Sri Kashi Math. We have already successfully conducted two Camps at Sri Vithal Rakhumai Mandir, wherein close to 1300 people were vaccinated free of charge. As you receive this edition of the newsletter, we are actively considering conducting a third Camp. The Sabha could embark on this venture due to the financial support received from Konkani Charitable Fund, USA, for which we remain eternally grateful. Vaccination is the need of the hour and it is immensely gratifying that the Sabha could be part of a most relevant initiative in the present times.

This is the fourth month in which we have home delivered a grocery kit, containing 16 items of daily use, to our senior citizen beneficiaries. This initiative has struck a chord with our donors, whose generosity has made it possible for us to think of continuing this initiative, which was initially planned for 3 months, on a long term basis.

Our Mahila Shakha continues its fantastic work of conducting programmes which connect us back with our culture, value and ethos. Their online Parampara Hastantaran series, with its most timely events during Guru Purnima or Janmashtami, have received a fantastic response and have been appreciated from within India and abroad as well. We are grateful to the family of Shri Sadanand Pai, USA, who have generously donated to support this series.

The Sabha manages several charitable initiatives for supporting the not so privileged members of our Community. You will find the details of all these initiatives in the last page of this newsletter. Please support the Sabha in these initiatives by donating to any Fund as per your inclination. In case you want any further details, you can reach out to any of our Committee members or write to [gbsabha@gmail.com](mailto:gbsabha@gmail.com) and we will be glad to get in touch with you.

With the gradual opening up post Covid, we hope full normalcy will be achieved soon and we will be able to connect in physical programs as before.

Please continue to stay safe and healthy.

Dev baren koro

Laxmikant Prabhu  
President

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## BRIEF HISTORY OF SRI VENUGOPALA DEVASWOM TEMPLE AT PURAKKAD, ALAPUZHA DIST. KERALA ONE OF THE OLDEST GSB TEMPLES OF KERALA (BUILT IN THE YEAR 1560 A.D.)

by Divakara Shenoy, Kochi



### My Pranam to the Lord Venugopala Krishna

**It is noteworthy that Shri Samyamindra Thirtha Swamiji of Kashi Math before Sanyasa Sweekar ceremony, was released from this temple, who in his childhood was surrendered at the lotus-feet of the Lord Venugopala Krishna of Purakkad, Kerala.**

*Note: Due to the pandemic situation and restrictions it was not possible to get more photos of the temple to add in this article.*

### Introduction

The Venugopala Swami Devaswom Temple is a five hundred years old temple belonging to the Goud Saraswat Brahmin Community of Kerala. The temple was built in the year 1560 A.D. at Purakkad, a coastal village in Alapuzha district, Kerala.

History reveals that there was an ancient port in the place of Purakkad in Kerala. During those days the place Purakkad was known as Burkkare. Traders from foreign countries used to land here and stay for buying spices. They bought local produces



A View of East Gopuram of the Erstwhile Temple

like ginger and black pepper in large quantities for exporting. In Malayalam language Purathu means outside and KKadu means forest. Thus, the literal meaning of Purakkad is "Outside forest". It was here where in 1754 A.D. a battle between Travancore Royal force and Cochin Royal force took place. A Cross Church founded in 1410 A.D. and Mosque are also situated here.

### Brief History of Goud Saraswat Brahmin Migration to India

According to Sahyadri-Khanda of The Skanda Purana, A Mythological, Historical and Geographical account of Western India, it is supposedly mentioned that ninety-six Saraswat Brahmin families of ten different Gotras were brought to Goa from the Saraswathi river basin by the sage Parashurama along with him. Reference to Saraswat names in Shilaharas and Kadamba copper plate inscriptions are reported found in GOA and bear testimony to the arrival of Brahmin families in Konkan region.

The Portuguese rule was established in Goa in 1510. Atrocities of Portuguese government and Christian missionary towards Hindus, particularly towards GSB community, forced the victims to leave Goa and migrate to India and other countries in Europe and Asia. They settled in different states of India, mostly in coastal areas of the state.

GSBs held their traditional values, religious beliefs and philosophy inherited from their ancestors, close to their heart. They took their family deities and followed their rituals wherever they went and settled. Temples were part and parcel of their life and activities. Temples were the centers for their social and religious activities. They celebrated festivals in their temples.

### History of Sree Venugopala Devaswom Temple

As per historical records majority of the members of the GSB community was into business and trading. Few of them were very rich. In the year 1560 A.D. 150 GSB middle class families fled from Goa leaving their homes, life earned wealth & fortunes and properties behind to protect themselves from atrocities of Portuguese and to escape from conversion forced on them. They took with them only their family deities (Kuladevatas) in order to protect their religion, culture and rituals they had inherited from their ancestors. They arrived at the sea port of Purakkad, a coastal village in Kerala by ship. Raja of Purakkad welcomed the community and allotted land and license to build warehouses & shops and dwellings to carry on trade.

One Sri Janardhana Pai, richest among the GSB community, was owning a fleet of seven ships plying in the Indian Ocean. He gave good support to the community. The GSBs who were in business traded extensively well with the European Countries. In general, the Goud Saraswat Brahmins are very much orthodox by tradition and always maintained their culture. They followed their religion as well as the rules of the state. They mingled very well with the local community wherever they settled. They generally were ardent devotees of Lord Vishnu. Traditionally GSB families had their "Kuladevatas" (family deities) with them wherever they settled to carry on their business activities and also they built temples at the place of their settlements. There were several Hindu temples and Kuladevatha Mandirs in Goa, many of those were destroyed by the Portuguese government and Christian missionary forcing the Hindus to convert to Christianity.

Upon migrating and having settled in the coastal village of Purakkad the GSBs as ardent devotees of the Lord Vishnu, built a temple there, close to the seashore with the support of the Raja of Purakkad. The chief idol installed in the temple is of Lord Venugopala (Lord Sree Krishna).

### Temple Structure

The Venugopala Devaswom Temple building stands in a place very near to the Sea. The temple sub structures have been exposed to severe damage and devastation due to flood and sea erosion

during monsoon every year and have undergone repairs frequently. A large area of the land adjacent to the sea is under water because of frequent sea erosion.

The Venugopala Devaswom Temple is one of the oldest temples of GSB community in Kerala. Main temple building is surrounded by compound walls. The temple's west side entrance building is facing the national highway and Arabian sea. The temple has Sanctum Sacntorum (Garbhagriha) at the centre and Namaskara Mandapam, Parswa Mandapam and Agrashala. Some structures that were in a deteriorated state underwent renovation recently. The Garbhagriha is facing the East.

### History of the Temple

One Goud Saraswat Brahmin by name Baruda Bhatta had secured the image of Sree Venugopala Swamy from a place named Kelosi- Kusastahli in Goa. He set on a pilgrimage to the holy place Manjeswar, now in Kerala, with this image. One day while taking bath in the sacred temple tank Sheshathirtha he saw a divine figure of goddess Nagakanya, who told him that she should be worshipped along with his Venugopala image. Soon after finishing bath he surprisingly found an image of Nagakanya on the bank of Sheshathirtha. He picked up the image and regularly worshipped both deities. After his death one of his relatives by name Sri Ananda got possession of both the images.

He too worshipped the images of Lord Venugopala and Nagakanya. Few years later he too set on a pilgrimage to Rameswaram in Tamilnadu. On his way to Ramaeswaram he happened to camp at Purakkad. At same time one prominent member of GSB community had a vision in his dream of Lord who told him about the arrival of two images at Purakkad which ought to be installed there. Goud Saraswats had a temple already built and kept ready for installation of images. Arrival of the images at Purakkad believed to be predetermined as per the wish of the Lord. On arrival of Sri Ananda the Goud Saraswats of the place requested him to install the images in the temple kept ready for installation. Accordingly, the image of Venugopala was installed in the temple. The image of goddess Nagakanya was installed in another temple nearby.

### Deities of the Temple

Sree Venugopala swamy (Lord Krishna) is the chief deity of the temple. The Idol of the Lord Krishna (Venugopala) is placed on a SIMHASANA. At the top most step of the Simhasana is the idol of Lord Venugopala with Lakshmi Devi on his left side and Bhoomi Devi on his right side. On the second step below is a pair of sandals used by Sri Ananda who brought the idols and installed them in the temple. On the third step are the idols of Utsava moortis and idol of Madanagopala donated by Swamiji of Kashi Mutt Samsthaan.

Trikala poojas are performed daily in the temple. It is a common belief among GSB families all over Kerala that The Lord Venugopala Swamy would protect children during their childhood and teenage. Therefore, it is a ritual here in this temple whereby Goud Sarswat Brahmin families bring their new born babies and infants to surrender them at the lotus feet of the Lord Venugopala Swami believing they would be under the care and protection of the lord till they are released from the temple. Thereafter in the case of boys they are released with the blessing of the Lord upon



Idols of Sree Venugopala Swamy Installed in the Temple

attaining the age to receive Brahmopadeasm, whereas in the case of girls just prior to their marriage.

### Punah Prathishta

The temple underwent extensive renovation and Punah Prathishta was performed by H. H. Srimad Samyamindra Thirtha Swamiji by order of Guru H. H. Srimad Sudhindra Thirtha Swamiji, the 20<sup>th</sup> Mathadipathi of Shri Kashi Math Samstan and the spiritual head of Goud Saraswat Community. The function had special importance and significance because it was celebrated with the blessing of H. H. Srimad Sudhindra Thirtha Swamiji and was the first ceremony held in Kerala after Deeksha Sweekar of H. H. Srimad Samyamindra Thirtha Swamiji. Several thousands of Goud Saraswats from all over the world visited the temple during the function and offered prayers to the Lord Venugopala Krishna and received blessings of the Lord and Guru.

### Dwaja Prathishta

Newly made Dwaja was installed in the temple on 27<sup>th</sup> May 2017. The function was conducted under the auspices of H. H. Srimad Samyamindra Thirtha Swamiji of Kashi Math Samstan. The function was attended by a large number of Goud Saraswats from all over the world.

### Sree Venugopala Swamy Mahatmya

One legendry story goes like this: There were seven members in a GSB family known as Nelpurakal Veedu. The tragedy was that one day surprisingly all the members of that family were found dead due to some unknown reason. The neighbours of the family had full faith in the Lord Venugopala. They laid all the seven bodies within the premises of the temple and prayed for the Lord's Mercy. The merciful God was pleased by the prayers and Ksheerabhishekam performed by the devotees and life was restored to all the seven.

Even today the Goud Sarswat Brahmin families bring their new born babies and infants to surrender at the lotus feet of the Lord Venugopala with full faith in God for his care and protection of the infants.

**Shubham**

*Shri Divakara Shenoy (www.shenoydivakar.com) is a Chartered Engineer with more than 30 years of experience. He can be reached at Shenoyd2@gmail.com*

## G.S.B. SABHA, MUMBAI AND DAHISAR SRI KASHI MATH COLLABORATE FOR A VACCINATION DRIVE



**Invocation**

It gives immense pleasure to report that G.S.B. Sabha, Mumbai, has collaborated with Dahisar Sri Kashi Math (DSKM) to conduct Covid Vaccination Drive.

Two Vaccination camps have been conducted so far by Varadendra Medical and Diagnostic Centre, under the aegis of Shri Madhavendra Charitable Trust (a project of Dahisar Sri Kashi Math) in collaboration with the Sabha. The Camps were held on 11<sup>th</sup> July and 29<sup>th</sup> August, 2021.

Covishield vaccine, both 1<sup>st</sup> and 2<sup>nd</sup> dose, were administered to 638 people and 649 people in Camp 1 and Camp 2 respectively. The Camps were offered free of charge at Sri Vithal Rakhumai Mandir, Dahisar (E). Registration was done by Google form and people were called as per decided time slots for the vaccination. Lifeline Medicare Hospitals, Goregaon, were the partners for both the Camps.

G.S.B. Sabha, Mumbai, and Dahisar Sri Kashi Math are grateful to Konkani Charitable Fund and its donors for the financial support extended to this cause. Volunteers from both organizations offered their services for the successful conduct of both the Camps.



**Registration**



**Getting vaccinated**

## G.S.B. SABHA, MUMBAI, CONTINUES ITS INITIATIVE TO DISTRIBUTE GROCERIES TO OUR SENIOR CITIZEN BENEFICIARIES

In Voice of GSB July to September 2021 issue, we shared with our readers the positive news of Sabha commencing one more initiative for the benefit of our senior citizen beneficiaries. This new initiative, to home deliver essential grocery items to these beneficiaries, started in June 2021.

A kit containing 16 items is finalized every month. The list includes rice, atta, cooking oil, dals, pahas, jaggery, salt, sugar and spices. Some of the essential items such as 5 kg rice, 1 kg sugar, 1 ltr cooking oil are included every month. Other items are changed as per requirement, for e.g. we included “sabudana” and “lapsi” in August in view of shravan month.

We had initially decided to run this initiative for 3 months. Due to the overwhelming response received by us from our donors, we have now decided to run this initiative for atleast 18 months.

We are very grateful to our donors whose generosity has enabled the Sabha to start one more initiative for the benefit of our senior citizen beneficiaries.



**Grocery Kits packed and ready for distribution**

If you wish to know more about this Scheme or support us in the same, please send an email on [gbsabha@gmail.com](mailto:gbsabha@gmail.com) and we will be glad to get in touch with you.

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Shatanand Bhat



## SABHA CONDUCTS GANESHOTSAV 2021 PHOTO CONTEST ON

facebook

Since few years now, the Sabha has been conducting a photo contest during Ganeshotsav on our Facebook page. This year, we conducted the contest over the first three days of Ganeshotsav from 10<sup>th</sup> to 12<sup>th</sup> September, 2021. The theme was “Home Ganesh with Naivedya (offerings)”.

There was enthusiastic participation with 64 entries being received over 3 days. Each day two winners were declared, who received gift vouchers sponsored by NKGSB Co-op. Bank. The contest was judged by Venkatraya Mallya. Shri Mallya is an industrialist by profession and a wildlife photographer by passion. A resident of Mangalore since birth he co-manages the state-of-the-art rice mill started by his grandfather by the same name. His family members are ardent follower of the Kashi mutt guru parampara.



*Photo Contest Judge  
Venkatraya Mallya*



**Day 1 Sangita Shenoy**



**Day 2 Ganesh Kamath**



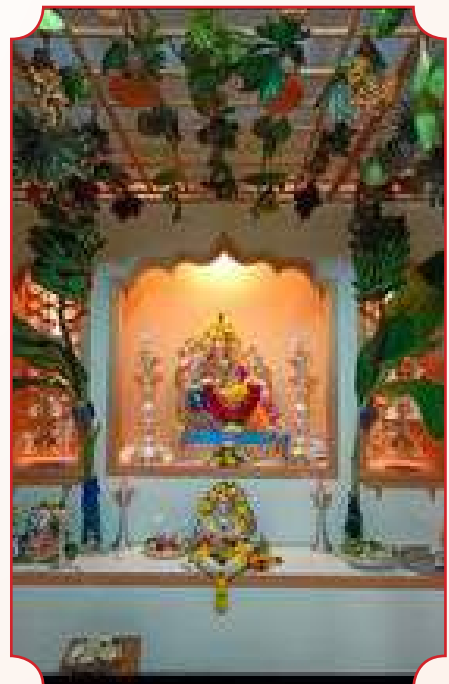
**Day 3 Rithika Kini**



**Day 1 Shambhavi B Kamath**



**Day 2 Vasudha Nayak**



**Day 3 Suman Kamath**



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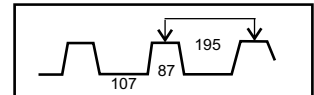
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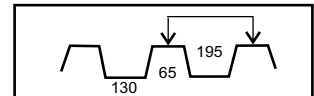
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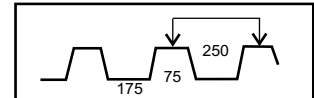
✓ **Ispat**



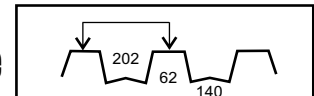
✓ **Lloyddeck**



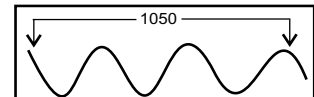
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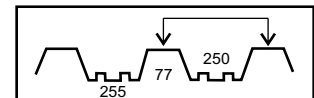
✓ **Tata Bluescope**



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## KOLKATA – A JEWEL OF SPIRITUALITY

by Jayashri Mohan Rao



Chaotic but charming. squalid but spiritual. Delightful but disappointing. This is how I would describe Kolkata (formerly Calcutta). A city described by many as the 'City of Joy', 'Jewel of the East' and the 'Imperial capital of India', Kolkata was always on my must visit list, something I could finally achieve last year.

My first exposure to Kolkata and Bengal was through Rabindranath Tagore's works like *Kabuliwallah*, movies like *Amar Prem* or through chapbooks on Ramakrishna Paramahansa and Swami Vivekananda. Having grown up in Mangalore, the distinct language, culture, food and dressing style of Bengalis always fascinated me and I wished to visit Kolkata to experience them first hand.

After multiple failed attempts, my family and I could finally visit Kolkata in February 2020. Taking an early morning flight from Mumbai, we reached Kolkata around noon (I would recommend people to take early morning flights, since the 2-3 hours flying time would effectively mean you lose half a day just travelling!).

Truth be told, I was shocked on seeing the state of the city. Chaotic, decaying buildings, rusting public transportation, all disappointed me greatly. I thought, did we make a mistake coming here, rather than visiting a regular tourist location. The next few days proved otherwise.

We decided to spend the first day by visiting the Belur Math, the headquarters of the Ramakrishna Math and Ramakrishna Mission. Located in Howrah, on the western banks of the Hooghly River (an arm of the Ganga) and about an hour's taxi drive from Kolkata, the Math is an oasis of peace in the hustle and bustle of Kolkata.

Envisioned by the great Swami Vivekananda in memory of his Guru, Ramakrishna Paramahansa, the Math premises consists of various temples, open spaces, book store and a ghat by the Hooghly. We prayed at the Ma Sarada Devi temple and then the Swami Vivekananda temple, built on the spot where Swamiji's mortal remains were consigned to flames. A number of devotees were immersed deep in meditation around the shrine, perhaps indicative of the spiritual energy the place has.



Swami Vivekananda shrine at Belur Math

We also visited the old shrine room and the room where Swamiji's belongings have been kept for viewing. A simple room with a view of the river, this is where Swamiji penned his thoughts and teachings which have inspired millions across the world. The central shrine of the Math however is the Sri Ramakrishna temple. Serene and austere, the temple has a large hall, with an

image of Sri Ramakrishna and his mortal remains, in the sanctum sanctorum. An ideal place to meditate and pray, the shrine is also where the daily Sandhya/evening aarti is performed. I would recommend that people visit the Math in the late afternoon so they can take part in the aarti. The only drawback being, non-availability of taxis to return to Kolkata due to the late hours– I suggest hiring a 'to & fro' taxi.

The next day, we visited the Dakshineswar temple in North 24 Parganas. It takes an hour by road from Kolkata to reach there, the place is connected by the Kolkata Metro too.



Dakshineswar temple

The presiding deity of the nine spired temple, a symbol of the glorious Bengali architecture, is Maa Kaali (known as Bhavatarini) and this is where both Sri Ramakrishna and Swami Vivekananda had the divine vision of Her. The temple was built by a zamindar, named Rani Rashmoni, after being instructed by the Goddess in a dream and is unique since the deity faces south, unusual for Hindu temples. No mobiles, purses etc. are allowed inside and must be deposited outside. And while the darshan is allowed for only a few seconds due to the huge crowds, it was enough for a lifetime! The temple complex also has twelve Shivalingas, a Radha Krishna temple and a ghat by the river. One must definitely visit and meditate in Sri Ramakrishna's room (he lived here when he was the priest of the temple) in the North side of the temple.

In the evening we went to the Kalighat temple (some say the name Kolkata is derived from here). Located in a congested locality, the approach to the temple is through narrow alleys with various shopkeepers / people cajoling you to take their assistance to complete the darshan. We however did not fall for it and had a nice darshan of the Devi.

Sadly, the city of Kolkata with such a remarkable Hindu cultural legacy has come to be associated with organizations engaged in poverty glorification and superficial charity!

Seeing the state of the city, we did not have much expectations from the Victoria Memorial Museum but were in for a pleasant surprise when we visited it. The monument, which is the most well-known landmark of the city, is not only well maintained but

also had some rare paintings and artefacts. If only the entire city could be maintained similarly!



Victoria Memorial Museum



The famed Howrah Bridge and trams of Kolkata however were a massive disappointment. While the bridge is unique for us tourists, it is just another bridge for the locals and maintained accordingly! The trams are rusty and unclean, we could not gather the courage to board one and preferred to use taxis.

How can one visit Kolkata and not try the food! For that the place to be is Park Street. You can try all kinds of cuisines on this street,

right from the humble road side rolls, authentic Bengali food or fine dining restaurants / eateries like Peter Cat or Flurry's. For Bengali sweets, since all big stores are spread across the city, we went to Bangla Misti Hub in the Newtown neighbourhood. With all big sweet shop brands under one roof and in hygienic surroundings, this is a one-stop shop for all your mithai shopping!

I was recommended by everyone to try the Chowringhee Road and New Market areas for saree shopping but found them too congested to even walk! Gariahat is where we went and I was not disappointed. Good stores with reasonable rates (do bargain!) and varieties such as Jamdani, Puja saree, Kantha etc. this is a better place than the usual tourist traps.

Due to paucity of time, we missed out on visiting places such as Shantiniketan, Botanical Garden, Indian Museum etc. Maybe next time!

It was a short trip but it left us memories and spiritual enrichment worth a lifetime. I will forever cherish this visit; fulfilment of a long-time wish.

*Jayashri is a teacher and has previously hosted programs on varied topics on Akashvaani Mangalore. She has interests in astrology, music and gardening. Currently, she serves as a Committee Member – GSB Sabha, Mumbai-Mahila Shakha.*

## VASANTH'S POETRY CORNER

by Konchadi Vasanth Pai



### FATHER AT 74

*News has just come in, I gather  
A 74 year old man became a father*

*His spouse was 36 years his junior  
But here is something funnier  
He ascribes his extraordinary prowess  
to innumerable bananas he devours  
Time to give up almonds without any grudge  
and switch over to chocolate banana fudge*

*Whether he really fathered a child  
And did he really sow his oats wild,  
The DNA strands on the slide will tell  
If confirmed, we will ring the bell,  
If not, he will have to rot in hell.*

*Konchadi Vasanth Pai (89), 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.*

### B(H)ANG

*Blondes come to Dharmashala for the weed  
Finest quality of cannabis is what they need  
But in the process they do pander and feed  
the voyeur's lustful impulses and innate need*

*The way to these blonde's hearts is thru the chillum  
As you saw in "Hare rama hare krishna" fillum  
If religion is the opiate of the masses  
Marijuana is the God of these lasses.*

*So beware thou valiant knight  
don't get enmeshed in this blight*

*(written after my friend who went in search of mental peace to Dharamshala but returned highly disturbed by what he saw there)*

### RENAMING STATES

*Our tamilian friends you will annoy  
If you don't call Madras Chennai  
Just as Bombay became Mumbai  
And Delhi may soon be called Dilli  
This name changing game is silly  
Orissa is now called Odisha  
And the language they speak is Odishi  
Poor cartographers will suffer losses  
Due to rechristening by our political bosses*

## BONDING

by Veena Shenoy

*This article shows the deep bonding a person holding a high position and a successful executive shares with his mother.*

This incident is shared by one of my friends, who worked as a personal assistant to a top officer/executive in a government organization. When she narrated this incident to me, I was deeply moved and told her that I shall pen the incident.

Mr. Ramesh, her boss was the Superintendent in a Central Government organization. As his job was transferable, he had worked in many cities and towns. He was a bachelor and his mother accompanied him to all the places where he was posted. My friend who narrated this incident to me was his personal assistant. Those were the days when mobile phones were not in use and hence most of the communication to him was through his PA. His mother used to call him every day and that too for three to four times a day. My friend being the PA used to attend to the calls and connect it to her boss. She also noticed that he always used to attend to his mother's call patiently. Many a times we observe that people get irritated when they receive calls from home frequently. However, Mr. Ramesh never used to get irritated.

My friend used to wonder, why the lady calls her son so frequently and disturbs him. However, she did not ask him. On one particular day he instructed my friend that since he would be in an urgent and important meeting, he should not be disturbed and hence asked her to connect him only if there are any urgent calls. Soon after the instructions were given to her, his mother called and asked my friend to connect her to her son. My friend refused to connect the telephone and told her, that her son is in an urgent meeting and hence cannot be disturbed. However, she was adamant and said that she has to speak to her son and refused to put down the receiver. My friend was apprehensive that the Boss might be angry with her for disturbing him during the urgent meeting, but had no option but to connect the phone call. She thought that her boss might hang down the phone or yell at her. But to her surprise he spoke to his mother patiently for two to three minutes.

After this incident my friend couldn't control her curiosity and one fine day asked him, why his mother called him so frequently. My friend narrated that her boss smiled at her question, and said that his mother, few years back had witnessed riots in a city from close quarters, where innocent and common people were killed ruthlessly. From then onwards she was very much concerned/worried about her son's safety and calls him frequently to

ensure that he was fine and nothing untoward has befallen on him. Mr. Ramesh further said, that whole day long his mother sits alone at home and it was but natural that she gets anxious about his safety in a big city like Mumbai. He also said that whole day long he was busy in the office, with so many responsibilities/meeting people, but for his mother, her whole world revolves around her son and his well-being and safety and hence she calls him frequently. He also added that he always prays to the Almighty asking Him (The Almighty), not to make him so busy/climb pinnacle of his career that he cannot spare a few minutes for his mother. Hence, he attends to her phone calls without getting angry or irritated.

My friend said when her boss narrated this to her she was moved by the bond the son and the mother shared. She had great respect for her boss for his simplicity, integrity and she said her respect for him increased enormously after listening to his mother's story.

When my friend narrated this incident, I wondered how many children think like Mr. Ramesh? Many a times, I hear people saying that they could not talk/meet their parents because they were extremely busy and had no time.

My friend then confessed to me that after speaking to her boss, she felt she hasn't met her mother for a long time due to her busy schedule. However, that day although she was very tired after a busy schedule at office, she straight away went to meet her mother after the office hours. She felt that it is a long time that she did not speak/meet her mother.

Many a times, old parents wait for communication from their children who are busy with their jobs/business/careers etc. Of late we observe that many youngsters have settled abroad leaving their parents in India. These people wait for their children to call them, meet them. However due to their busy schedules children do not find time to call their parents. Although these parents are proud of their children's successful careers and understand that they are too busy to visit them, they long to meet them and talk to them regularly. Hope the children understand this and regularly visit/communicate with their parents.



*Smt. Veena Shenoy regularly writes for newspapers. Till date, 600 of her articles and letters have been printed in the newspapers*

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# INVISIBLE ORTHODONTICS – CLEAR ALIGNERS

by Dr Madhura Kamat & Dr Rahul Doshi



*“A smile is the most beautiful thing you can wear”*

Orthodontics (braces treatment) is the branch of dentistry which primarily aims to correct improper tooth positions to optimize the bite and improve both function and appearance; thereby helping us achieve a beautiful smile.

One of the many technological advancements that have made orthodontic treatment less conspicuous and enabled us to traverse on the path from visibility to invisibility are clear aligners. They have changed patient’s perception about braces treatment and raised their confidence to acquire a pleasant smile & appearance.

### What are Clear Aligners?



Clear aligners are a series of transparent thermoplastic trays custom fabricated for a patient, designed to move the teeth to their desired final positions. They employ gentle, constant pressure to move the teeth without going through the hassle of wires and brackets of the

conventional braces.

Since aligners are more discreet, they are an ideal treatment option for adults and teenagers who want to straighten their teeth.

### TREATABLE CASES



Fig.1: Overview of the aligner treatment process

Fig.2: Advantages of aligners

Time duration taken to align teeth using Clear Aligners

Treatment duration and the total number of aligners required per patient depends on the complexity of the malocclusion. Since clear aligners comprise a series of removable trays, key factor in treatment success is patient’s compliance.

**PATIENT COMPLIANCE IS KEY TO TREATMENT SUCCESS, RETAINERS ARE MANDATORY POST TREATMENT.**

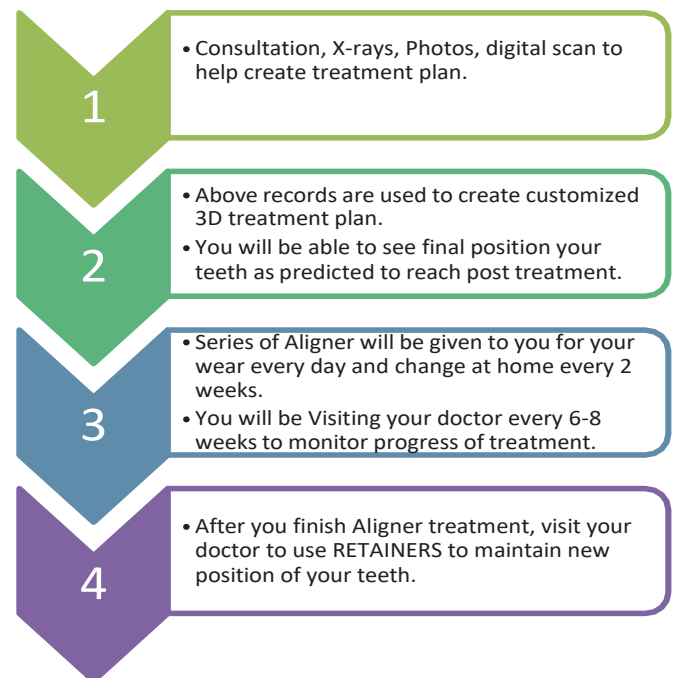


Fig.1: Overview of the aligner treatment process



Fig.2: Advantages of aligners



*Dr. Madhura Kamat is a practicing orthodontist in Mumbai; practicing for about 7 years. She is a rank holder in the final MDS examination at the Maharashtra University of Health Sciences. She is associated with a few dental clinics and hospitals across Mumbai. She specializes in providing the latest technologically sound treatments like Aligners (invisible orthodontics) based on the needs and preferences of the patient.*

*Dr. Rahul Doshi is a practicing orthodontist in Mumbai; with an experience of 8 years. He has completed his MDS – Orthodontist and Dentofacial Orthopaedics from Bharti Vidyapeeth College Pune in 2013.*

*Dr. Madhura Kamat and Dr. Rahul Doshi are panel doctors with GSBS Medical Trust*

## NEWS FROM SISTER ORGANIZATIONS

### MEDICAL CAMP TO COMMEMORATE CENTENARY YEAR OF DR. V. R. PRABHU, FOUNDER TRUSTEE OF GSBS MEDICAL TRUST

GSBS Medical Trust has been holding Cancer detection Camps for the past couple of months.

Cancer detection is a lengthy process and each patient has to pass all FOUR stages of checkup. Hence, not more than 24 patients could be registered for a full day camp. It is also cost intensive. Health Rakshak could conduct this camp as the relevant doctors and the equipment's were available at the Centre.

The camp held on the 19<sup>th</sup> July, 2021 was of special significance. It was the Birth Centenary year of the Founder trustee of the Medical Trust, Dr. V. R. Prabhu. All three children of late Dr. Prabhu, along with their spouses, came to the Health Rakshak Centre of GSBS Medical Trust during the camp.

The eldest son Dr. Suhas Prabhu who is now the President of the Trust recollected how difficult it was to bring up the Trust in the initial stages. Today the growth is taking place because of the strong foundation laid down by the then Trustees.

The younger son Mr. Jagannath Prabhu gave an instance of how the good deeds of father helped the children to overcome some difficult situations due to the good will earned by him. Dr. Prabhu was popularly known as “Appu mam” who used to famously treat patients for free, especially from the lower strata of society.

The daughter Sushma Shenai recollected how she grew up under the protection of her father.

It was indeed a memorable occasion meeting the family of Late Dr. V. R. Prabhu, and an excellent way of commemorating the birth centenary year of their father. Similar programs are scheduled to be held for the public welfare in years to come.

Thanks to all doctors for being part of and tirelessly serving the society through this camp.



Camp News reported by

**Gita R.Pai**

For GSBS Medical Trust



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# SWEET DISHES FOR THE FESTIVE SEASON

by Smt. Anuradha Prabhu  
anuradhaprabhu49@gmail.com

## PHOWA KESARI

### Ingredients

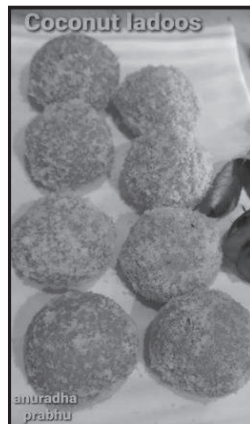
- 2 cups thick phowa
- 2 cups sugar
- 1/2 cup ghee
- 1 tsp cardamom powder
- 4 cups water
- A few cashews
- A few raisins
- A few strands of saffron
- Yellow food colour

### Method

- 1) Dry roast the phowa in a thick karahi for five minutes taking care not to brown it.
- 2) Grind the phowa into a coarse powder.
- 3) Heat 1 tbsp ghee in the karahi, add the cashews and fry till light brown.
- 4) In the same ghee add the ground phowa and roast for 5-7 minutes. Remove and keep aside.
- 5) Take 4 cups of water in the karahi and bring to a boil, lower the flame and add the ground phowa slowly so no lumps are formed.
- 6) Keep on stirring till all the water is absorbed. Add sugar, cardamom powder and food colour.
- 7) Keep on stirring till the mixture thickens and forms a lump, add the saffron, raisins and fried cashews. Mix well and serve.



## COCONUT LADOOS



### Ingredients

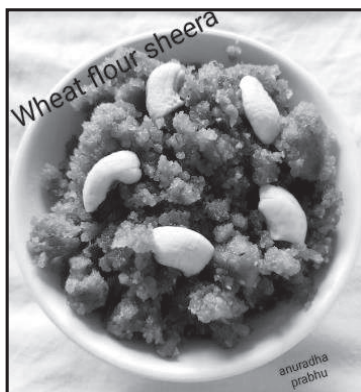
- One and half cup desiccated coconut powder.
- 1/2 cup condensed milk
- 1 tsp cardamom powder
- 1/2 tsp rose essence
- A few drops of pink colour
- 1 tsp of ghee
- 1/4 cup of desiccated coconut for coating.

### Method

- 1) In a plate pour the condensed milk, add the cardamom powder, rose essence and pink colour, mix well.
- 2) Add the desiccated coconut and mix to form a lump. Apply ghee on the palms and form into ladoos.
- 3) Roll the ladoos in desiccated coconut. Repeat the process with the remaining ladoos. Serve.

*P.S: 1/4 cup of powdered sugar can be added to the mixture if one wants sweeter laddoo. Laddoos should be refrigerated for longer shelf life.*

## WHEAT FLOUR SHEERA



### Ingredients

- 1 cup wheat flour
- 1 tbsp wheat rava/lapsi
- 1 cup sugar
- 1 cup ghee
- 2 cups water
- Cashew bits for garnish

### Method

- 1) Heat ghee in a karahi, add the wheat flour and lapsi and roast on a slow flame.
- 2) Simultaneously mix water and sugar and keep on a low heat till the sugar dissolves.
- 3) Roast the wheat flour till it changes colour and releases aroma.
- 4) Slowly add the sugar water to the flour and mix so no lumps are formed.
- 5) Cook on a slow flame till ghee releases and the mixture thickens.
- 6) Garnish with cashew bits. Serve warm.

# A READY RECKONER FOR MUTUAL FUNDS

by Ashwini Shenoy



Type ‘mutual funds’ and Google throws up more than 30 crore results in less than 0.77 seconds. Did you know that mutual funds manage assets amounting to more than 32 lakh crores (as of Mar’21)? With more than 2,000 schemes offered by 43 mutual fund houses, picking a mutual fund scheme to invest in, is a mind-boggling affair. That is probably the reason why a regular investor sticks

to the tried and tested traditional investment options instead of venturing into mutual fund territory.

First of all, let us understand what a mutual fund is. A mutual fund is a vehicle or a channel to pool investors’ money to invest in a basket of securities, which may be equities, bonds, money market or any other instruments. Though we hear of “investing in mutual funds”, practically, one does not invest in mutual funds, but invests “through” mutual funds, which are professionally managed by experts who choose from among the investment avenues available to provide returns to the investors.

Now, let us try to seek an answer to the question ‘Why Mutual funds?’ Let me give a simple example. If Mr. Krishna has Rs. 1 lakh of surplus funds to invest in the stock market, he will have to decide which company’s shares he should buy. Suppose he feels that he should buy shares of Infosys (IT industry), which are trading at Rs. 1400 a share, he will be able to buy 71 shares. Once he buys the Infosys shares, any upward or downward movement in the price of the Infosys shares will affect the market value of Mr. Krishna’s investment. However, if Mr. Krishna had chosen to invest his 1 lakh rupees through a large cap mutual fund scheme (I will explain large cap at a later stage in this discussion), his money would have been used to invest in a basket of securities, in this case, shares of multiple large cap companies from different industry sectors (for example Reliance, Siemens, TCS, Maruti, ICICI Bank etc). Therefore, the risk of the underperformance of a particular company’s share would be offset by the out-performance of another company’s share in the portfolio and his investment value would not fluctuate too wildly. This is called diversification. Diversification means a way to minimize risk by spreading out investments across asset classes, industry, company size or even geography. In other words, it means not “putting all your eggs in one basket”. Thus, the biggest advantage of investing through a mutual fund is the opportunity to mitigate risks.

Let us now try and resolve some common doubts that you may have faced in relation to mutual funds.

## 1. Do mutual funds invest only in equities?

Mutual funds invest in a variety of assets, equity being one of them. There are debt funds which invest in debt securities, hybrid funds which invest in a mix of equity and debt, index funds which mimic an underlying index and even solution-oriented funds which invest with a

particular goal in mind like retirement or children’s education. You can even participate in the appreciation of gold prices without the hassle of buying physical gold by investing in a Gold mutual fund.

A category highly favoured by institutional investors i.e. corporates, is a liquid fund (which falls in the debt category). It invests in highly rated debt instruments (like Government securities, Treasury Bills, Commercial Papers and Certificates of Deposit) for a short duration and generates returns by accruing interest from the underlying securities. Such a fund is suitable for parking short term surplus funds which may be required to be liquidated at short notice. To demonstrate how a liquid fund works, you may consider the following example: Suppose you park your salary in a liquid fund on the 1<sup>st</sup> of the month and then redeem an amount sufficient to pay your credit card bill on the 20<sup>th</sup> of the month. In this way, your funds earn a return similar to FD rates for the period they are invested, and you receive your funds on the next working day after issuing a redemption request. This is an effective way of managing your short-term surpluses rather than keeping money idle (or earning low interest rates) in a savings account. Also, the risk profile of a liquid fund is similar to that of an FD, so you are assured of the safety of your principal.

## 2. What is a direct plan of a mutual fund?

All mutual fund schemes offer two plans-direct and regular. In a direct plan, an investor has to invest directly with the Mutual Fund, with no distributor or intermediary to facilitate the transaction. In a regular plan, the investor invests through an intermediary such as a broker or a banker who is paid a distribution fee by the Mutual Fund, which is charged to the plan. For example, if you invest through the brokerage platform ICICI Direct, you will only be able to invest in the regular plan of mutual funds. However, investing through a portal like ‘myCAMS’ allows you the option to invest in the direct plan as well.

For example, the regular plan of HDFC Top 100 Fund Growth gave an annualized return of 8.84% over a five-year period while the direct plan of the same scheme returned 9.55% on an annualized basis (Source: moneycontrol.com). A direct plan has a lower expense ratio as there is no distribution fee involved, while the regular plan has a slightly higher expense ratio to account for the commission paid to a distributor to facilitate the transaction. The lower expense ratio of the direct plan leads to higher returns for investors.

## 3. What is NAV?

NAV stands for ‘Net Asset Value’. It represents the market value per unit for a particular mutual fund. The NAV per unit is calculated as the market value of securities of a scheme divided by the total number of units of the scheme on any particular date. The NAVs of all Mutual Fund schemes are

declared at the end of the trading day after markets are closed, in accordance with SEBI Mutual Fund Regulations (SEBI stands for Securities and Exchange Board of India, which is the regulator for mutual funds).

**4. What is a large cap, mid cap and a small cap fund?**

These terms are used in the context of equity mutual funds. To enable an investor to understand the kind of stocks that go into a mutual fund scheme’s portfolio, SEBI has standardized the definition such that large-cap stocks would be the top 100 companies on the stock exchange by full market capitalization, mid-caps would be companies ranking from 101<sup>st</sup> to 250<sup>th</sup> and small-caps would be companies ranking from 251<sup>st</sup> onwards. (Market capitalisation = Number of shares issued by the company multiplied by the share’s current market price). Accordingly, a large cap fund would be one which invests at least 80% its assets in large cap stocks.

**5. What is an index fund?**

As the name suggests, an Index Mutual Fund invests in stocks that imitate a stock market index like the NSE Nifty or the BSE Sensex. These are passively managed funds which means that the fund manager invests in the same securities as present in the underlying index in the same proportion and doesn’t change the portfolio composition. These funds endeavor to offer returns comparable to the index that they track.

We always wonder that the stocks in our portfolio never seem to perform as well as the Nifty. Whenever the Nifty goes up, our portfolio value rarely goes up by the same proportion. Hence, investing in an Index Mutual Fund is a good way of earning returns from the movements in the index, instead of worrying about choosing the right stock or mutual fund scheme. A passive index fund may even out-perform an actively managed fund, since returns are dependent on the timing of the investment and market cycles, among other factors.

The important point to note is that an index mutual fund allows one to participate in the market movement, based on the logic that markets will essentially move in an upward direction in the long run (>5 years horizon).

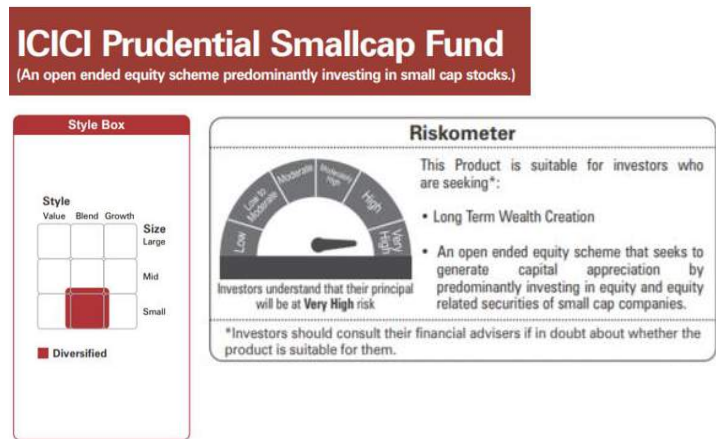
However, one must keep in mind that a passive index fund may not always out-perform an actively managed fund, returns are dependent on the timing of the investment and market cycles, among other factors.

**6. How do I select a fund which is suitable to my investment objectives?**

SEBI has mandated that the risk level of a scheme be depicted pictorially using a ‘risk-o-meter’. It categorizes the risk level of a scheme from low to very high. Typically, a low duration debt fund would fall in the ‘low to moderate’ risk category while an equity fund (small cap, mid cap or even large cap) would fall under the ‘very high’ risk category. In such a scenario, reading the risk-o-meter in conjunction with the style box would give more clarity.

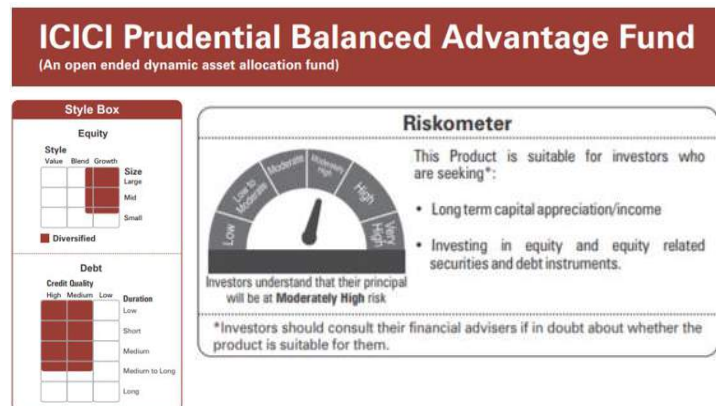
The style box is a 3x3 square grid which shows the investment style that the fund manager is following to manage the fund’s portfolio. For equity funds, the horizontal axis of the style box shows the valuation of the fund which is subdivided into categories: value, blend (a value/growth mix) and growth. Growth funds are those that are expected to grow at a pace that outweighs the average market growth rate. Value stocks are those that are available at a price lower than their intrinsic value but have a potential to unlock the value in the long run. Blend style of investing combines the features of both value and growth funds. The vertical axis shows market capitalization which is further divided according to company-sizes (based on market-capitalization).

I have reproduced the style box and risk-o-meter of 2 schemes of ICICI Prudential Mutual Fund (source: www.icicipruamc.com) to give you an example of what I have described above.



In the above example you can see that ICICI Prudential Small Cap Fund falls into the ‘Very High’ Risk category and the Style Box reflects a blended style of investing into small cap stocks.

For debt funds, the horizontal axis shows credit quality, and the vertical axis shows duration. Credit quality, which is assigned by credit rating agencies, is categorized as high, medium and low. The duration ranges from low to long.



In this second example, I have selected ICICI Prudential Balanced Advantage Fund, which is a hybrid fund which invests in both equity and debt. On the equity front, it picks

stocks largely based on growth and from among mid cap and large cap stocks. On the debt side, it invests in securities with duration ranging from low to medium term and restricts investments in securities with low credit quality. Overall, it falls in the 'Moderately High' Risk category on the risk-o-meter.

Both the risk-o-meter and the style box can be found on the mutual fund scheme's factsheet. One must go through the factsheet in detail before choosing a mutual fund scheme to invest in, to decide whether the scheme's portfolio and risk level match with what one is looking for as an investor.

## 7. What is SIP/SWP/STP?

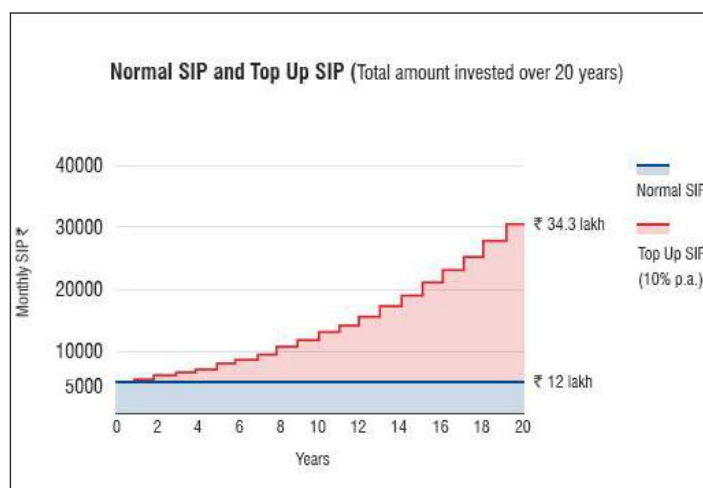
You may have heard of the term SIP used quite frequently in the context of mutual fund investing. SIP stands for 'Systematic Investment Plan'. Simply put, it implies investing in a mutual fund in instalments, rather than in a lumpsum, quite like an EMI. You may choose to set up a SIP, which will enable you to channel a fixed sum at a defined interval to a mutual fund scheme of your choice. The interval can be a day, a week, a fortnight or even a month. In other words, setting up a SIP ensures financial discipline while at the same time, it is lighter on your wallet. You don't need to time the market to decide at what point to enter, hence, you benefit from rupee cost averaging, which means that by buying at the highs and the lows, your overall cost of acquisition is averaged out.

You can even choose to top up your SIP, say annually you increase your SIP amount by 10%. This would give you the benefit of investing more as your income rises and you would gain from the power of compounding.

Conversely, an SWP is a 'Systematic Withdrawal Plan'. Suppose you invested a lumpsum in a mutual fund scheme

**Disclaimer: The schemes of mutual funds referred to above are merely used for illustration purposes. The author is neither associated with nor promotes schemes of any particular AMC.**

*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.*



from your retirement proceeds and would like to withdraw a portion of it for your monthly expenses. You would then set up an SWP and the required amount would be credited to your bank account at your selected interval.

An STP is a 'Systematic Transfer Plan'. It helps you to transfer a fixed sum from one scheme of a mutual fund to another at regular intervals. For example, you may have parked a lumpsum amount in the Liquid Fund of a particular Mutual Fund, you can set up an STP to transfer a fixed amount every month to the Equity Fund of the same Mutual Fund. You will need to keep in mind that both the source and target schemes need to be with the same Mutual Fund.

I hope that after going through the above explanations, you feel better equipped to navigate the complicated world of mutual funds. In case you have any queries or feedback, please feel free to get in touch with me at ashwini@apicemadvisors.com. Happy investing!

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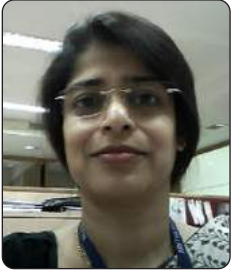
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## 84,00,000!

by Ajita Kini



84,00,000! That is supposed to be the number of āsana that are defined. Many of them are lost to us now, and most practitioners only practice 20-30, or at most 50 āsana, even including those done occasionally. Even “Light On Yoga” by Padma Vibhushan Yogācharya B K S Iyengar, considered the definitive text on yoga, describes only 200 āsana.

Then why are so many āsana defined, or required?

In my previous article, I had described how alignment in an āsana encourages the prāṇa to move smoothly, undissipated through the energy channels, or nādi system, within the body. As one becomes more proficient in āsana practice, one becomes able to sense the flow of first the breath, later the prāṇa, within the body. One can discern how with different āsana, the breath flows differently. The differences are in terms of the path taken by the breath within the body, the speed and frequency of the breath and the duration of the breath (deep or shallow).

Even a novice practitioner can experience how the breath becomes slow, deep, sonorous, restful in Śavāsana, and becomes fast, shallow, close to gasping in a balancing āsana such as adho mukha vṛkṣāsana or handstand (until one becomes proficient in it). One could also compare it with the breath pattern in a twisting āsana such as bharadvājāsana, or marīchāsana, where the differences are very apparent. As proficiency grows, sensitivity grows, and subtler nuanced differences can be discerned.

What is the significance of these differences in the breath pattern in different āsana? Firstly, the breath is the vehicle of prāṇa. When breath pattern changes, the prāṇa pattern within the body also changes. This means, prāṇa is being delivered to different parts of the embodiment (the collective unit of body, mind and intellect) in different ways, in every āsana. By increasing the variety of āsana one practices, one ensures prāṇa is being delivered to more and more nooks and crannies of the entire embodiment.

As one progresses in the practice, one realizes the areas where the body is non-responsive or stiff. Every āsana thus acts as a



Figure 1 Bharadvājāsana to left

self-diagnostic tool, to educate us about the areas within our body, that breath and prāṇa are unable to irrigate or suffuse. A body in which prāṇa, riding on the breath, reaches every cell efficiently, is a healthy body-mind-intellect that can take up any task that is set to it.

From another perspective, one will also notice that different āsana compress and relax

different muscles and organs (soft tissues) in different ways. For example, a twisting āsana like bharadvājāsana will alternately squeeze and expand the liver and gall bladder (amongst other tissues) when twisting to one side and the pancreas and spleen when twisting to the other. In bharadvājāsana, as one twists to the right, the squeezing of the liver drives impurities and toxins from the liver cells, into the veins (or venous blood) of the liver. When one twists to the other side and the liver expands, the venous blood rushes out and fresh, bright red arterial blood suffuses the liver. The converse happens to the pancreas and spleen, working on diabetes management (as an example). This is how repeated alternate compression and expansion of various muscles and organs work to make those tissues healthier. Of course, one would need to simultaneously work on ensuring proper nutrition to ensure the arterial blood is as robust and healthy as it needs to be – but that is not a subject for this article.

Breath and prāṇa will move wherever they find space. One can imagine the interior of the body to be like a corridor, through which breeze flows. If a huge piece of furniture is placed in the corridor, breeze cannot flow very effectively to the parts of the house beyond the furniture in the corridor. Similarly, soft tissues that have become hard due to disuse (atrophy) or misuse (trauma) will impede the flow of breath and prāṇa. When this happens, there is a change that takes place in body chemistry. Chemicals that were supposed to have been produced by the organs or muscles, will not be produced in adequate quantity and/or quality (e.g. serotonin, oxytocin, digestive juices, secretions of the gut bioflora etc.), while other chemicals that should not have been produced (e.g. stress induced hormones like adrenaline), will be produced in larger quantities or concentrations than are required.

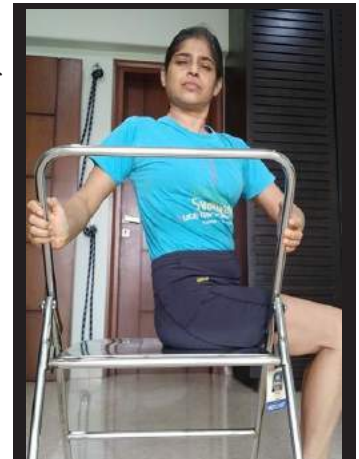


Figure 2  
Chair Bharadvājāsana to Right

By increasing the variety of āsana that are performed and facilitating a smooth unobstructed flow of breath and prāṇa through the entire embodiment, we work towards maintaining optimal body chemistry. One should note that body chemistry is not a static concept. The body chemistry is changing, adapting all the time, based on what we have eaten / drunk, weather, time of day, how well we have slept, what we are thinking (pleasant Vs unpleasant thoughts) etc. Our ancient rishis have stated that our body chemistry changes every prahāra – a prahāra being a 3-hour unit of time; the day being divided into 8 prahāra, starting with the brahma muhurtha prahāra

How do we know the body chemistry has changed? Alas, for most of us, our practice is not evolved enough for us to be able to

discern it directly. However, some subtle indications are available to those who undertake the length and intensity of study required. It is an established fact that with intense yogic practices, the sense organs become more sensitive. Those who have developed the requisite keenness of hearing, will notice that there are subtle changes in the sound of the breath, as heard in the internal ear. For this, one has to tune out all external sounds (a quiet environment would be ideal, but is challenging in Mumbai!) and tune the ears to hear the internal sound of the breath. The sound of the breath will be different in every āsana, and after one comes out of the āsana after maintaining it for an appropriate length of time. Accomplished musicians may also possess the keenness of hearing to discern this.

Other people find that their sense of smell has become more acute. One can then notice that the smell of the sweat, urine etc. immediately after an āsana practice, is different from the smell at other times. Most people would have seen how a course of antibiotics, or B-Complex tablets, or certain foods such as methi (fenugreek), reflect in the smell of the urine and sweat. Something similar is experienced, but to a subtler degree, due to chemical changes brought about by āsana practice.

Those with a very sensitive skin, may notice the difference in the way the breath travels along the skin – within the body, or on the

surface of the body. How one perceives the change depends on how well each sense organ is developed.

What is the significance of these chemical changes? There is enough research available in the public domain now, to show that we are chemical beings, more than physical beings. Our every response to every situation, is due to brain chemistry. Our brain chemistry is due to body chemistry. The chemical changes brought about by āsana practice, work towards evolving us into more sātṭvic, or spiritual, beings. They work to rid us of the 6 enemies of kāma, krodha, lobha, moha, mada, mātsarya (lust, anger, greed, infatuation, pride, arrogance) and build up the daivī sampadā of śama, dama, uparati, titikṣā, jnana vairāgya, samādhāna (peacefulness, self-control, dispassion, restraint, desirelessness, steadiness of mind).

The word āsana has been used throughout this article. However, the emphasis on the free flow of prāṇa makes it evident that when the posture transcends into a true āsana, prāṇāyāma practice is intrinsic in the āsana practice itself. Prāṇāyāma works in the same way for physical, physiological, chemical and psychological health, to uplift the practitioner from tāmasic / rājasic tendencies to more sātṭvic behaviour.

*Ajita Kini has been a student of Iyengar Yoga since 2007.*

AIKALYA GO? PAI MAMALI DHOOVA  
LOVE MARRIAGE KARTA KAI! VAI! ANI  
AMGELI BABY MAI ASSA PALE,  
TEENE NAVE KAPPAD  
GHETLA...MHARAGA! ANI TI...  
TEENE... HEENE... KIKKA...  
TAKKA...

ASSO ABA!  
AMKA  
VINGADALE  
PANCHADIKA  
NAKKA!



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*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".*

## REPORTS ON ACTIVITIES CONDUCTED BY OUR MAHILA SHAKHA IN THE RECENT PAST

### ONLINE SERIES

#### 1) SANDHIKAALI BHAJAN ONLINE SERIES

The Sandhikaali bhajan online series commenced from 24<sup>th</sup> May 2021 on GSB Sabha's Facebook (fb) page. Bhajan videos, by singers across the country, were uploaded every evening on our page for 44 days. We received encouraging feedback. Many viewers communicated to us, they experienced relief from stress, anxiety, grief and worry, caused especially due to COVID-19 pandemic, after listening to the bhajans.

All good things come to an end and so did our Sandhikaali Bhajan series which concluded on 6<sup>th</sup> July 2021 with a beautiful Bhairavi - Taal Dharu – “Amhi Katha Karu... Amhi Ramala tya Haak Maru”, rendered by Smt Maya Nayak, Bhajan Guru of our Mahila Shakha Bhajan Group and Vice President of Mahila Shakha.

Mahila Shaka thanks all the artists for their spontaneous contribution. We also thank the audience for their likes and support.

#### 2) GURU-SHISHYA PARAMPARA

On July 18, 2021, Mahila Shakha organised a virtual elocution on “Guru-Shishya” Parampara for GSB children. This was a successful 2<sup>nd</sup> episode of our “Parampara Hastantaran” series.

The “Guru-Shishya Parampara” elocution was held to coincide with Guru Purnima, a day on which we revere and express gratitude to our gurus.

Participants were categorised on basis of age. Group A - participants aged 7-11 years spoke on their favourite Guru for up to 2 minutes. Group B - participants aged 12-15 years, spoke up to 3 minutes on the Great spiritual/ Dharma gurus of our times.

The online program received good response from children across the country. The participants spoke in Konkani and Sanskrit.

Mahila Shakha gifted every child participant a story book and an e-certificate as a token of appreciation. This was possible due to the funds contributed by Shri. Sadanand Pai (USA).

Mahila Shakha thanks our contributors and welcomes continued support in future too. This online event can be viewed on our Sabha's fb page.

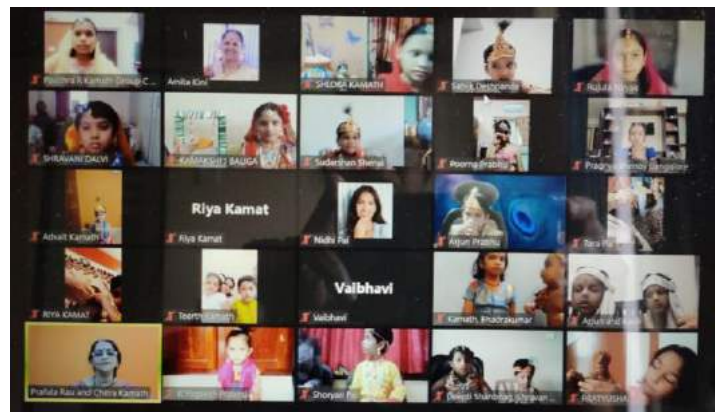
#### 3) “YO RE KRISHNA” – A TALENT SHOW

On 28<sup>th</sup> August, 2021 Mahila Shakha organised the 3<sup>rd</sup> episode in the Parampara Hastantaran series - “Yo Re Krishna” – a virtual talent show. This show was held on the occasion of Gokulashtami.

Program began with introduction of Lord Krishna's Janmotsav celebrations. 44 children across 3 age-groups participated. All the 3 groups were assigned - decorating things symbolising ‘Krishna’, like crown, flute, greeting card, pots with dahi, loni, khavlo, matkas, Govardhan Parvath etc. and they needed to display it during the show.

In group A (up to 5 years) the participating kids dressed up as Kanha, Kanahiya with showcased Bala-Leela of eating loni (butter). The youngest participant was a 7 months old baby boy.

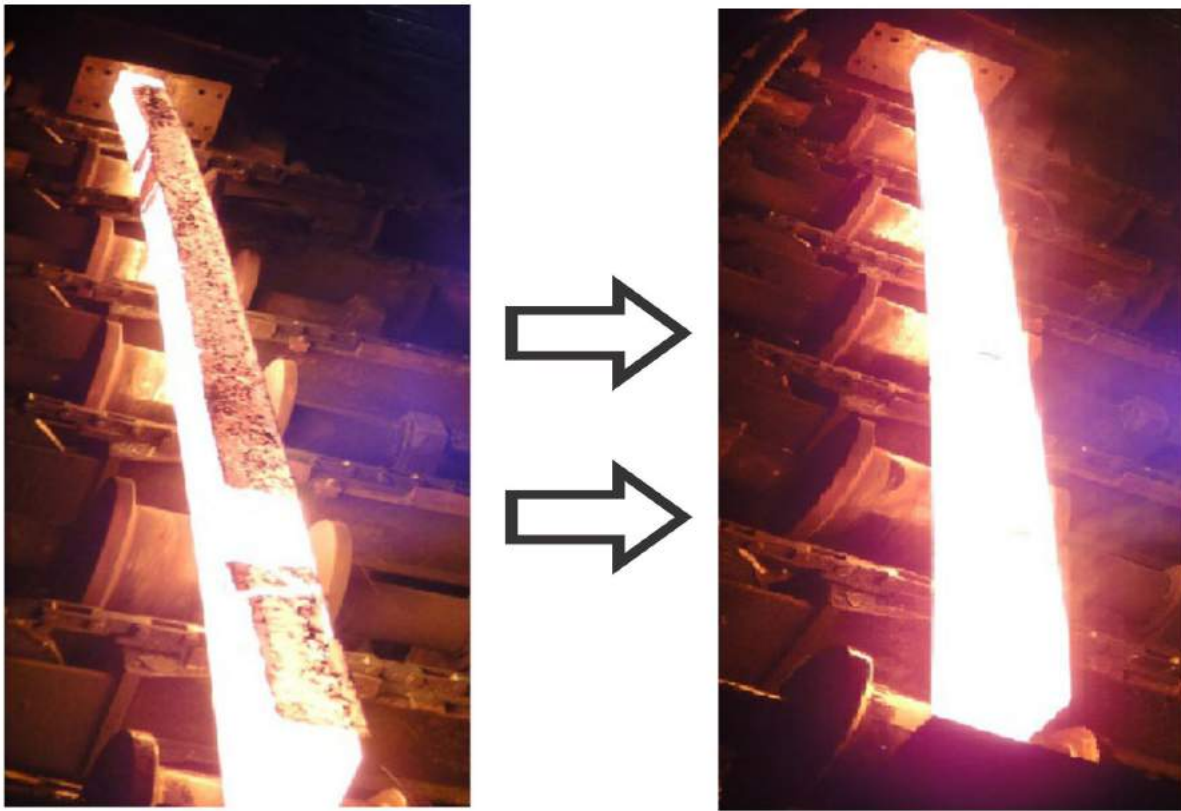
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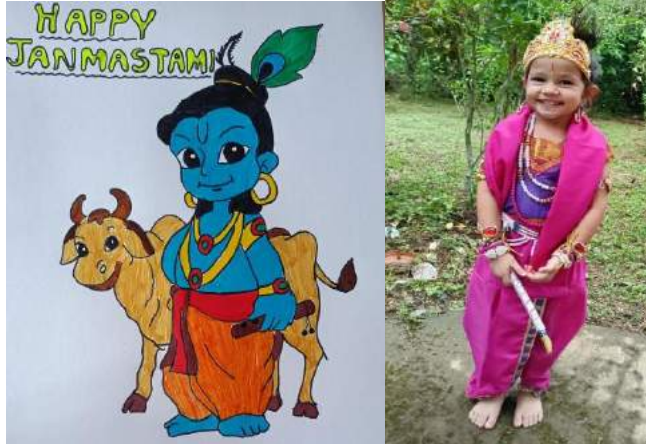
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In group B (6 to 11 years) the children recited shlokas, bhajan, narrated stories on how/why Krishna was called Ranchod, Sudhama and Krishna, Krishna and Aghasur, Birth of Krishna, Kalia Mardan and story on Kubera Putra etc. in Konkani.



In group C (12 to 15 years) the children enacted skit on Krishna Sudama bhakti, Meerabai's devotion, Shlokas etc.

The participants' joy while showing their talent and creativity through self-made props like flute, Govardhan Parvath, crown, jhula, decorated pots and greeting cards was evident.

This online event was live on our Sabha's fb page and received encouraging responses and likes. The participants were given e-certificates and e-vouchers as token of our appreciation. Mahila Shakha thanks Sadanand Pai, USA for sponsoring this program.



#### BHAJAN SEVA BY MAHILA SHAKHA

GSB Sabha Mahila Shakha rendered bhajan seva for GSB Sarvajanic Ganeshotsav Celebrations held at Wadala Math on 10<sup>th</sup> September 2021. Due to ongoing pandemic restrictions, it was pre-recorded and broadcast simultaneously on social media channels along with their live telecast on Ganesh Chaturthi day.



Bhajan Group singing bhajans for Ganeshotsav celebration, Wadala Ram Mandir

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# THE PAURANIK SERIES DASHA MAHAVIDYAS OF DEVI

by Tanushree Rao Shenoy



Devi or Shakti i.e. female form of divinity is known as the Divine Mother, Upholder of Consciousness and Slayer of demons. Mahavidya or great knowledge are the various attributes/forms of Devi which pervade all aspects of life. They represent the feminine energy to the fullest with each form displaying contrasting elements. Yet, the Mahavidyas are not associated with

motherhood or fertility and there is nothing docile or delicate about these forms of the Devi. Instead, they represent unbridled power and energy to transform as well as destroy. The most aptly used descriptions would be terrible, fearful or awe inspiring. The Mahavidyas are outrageous in their appearances, forms and habits with fierce demeanor, paradoxical and esoteric ways, association with violence etc.; setting them apart from the other Deities. Through their contradictory and weird ways, they usher in spiritual growth for their devotees by pushing them to look within.

**Note of Caution:** None of these Mahavidyas should be self-appropriated (initiation of sadhana) without the guidance and assistance of a Guru

## 1) KAALI:



Kaali is the first form of Devi's Mahavidyas. She is the beginning of all arts and sciences. She is also known as Dakshina Kalika in Tantra. As she is of dark colour of pitch-black hue she is known as Kaali. She killed the devils, Shumba and Nishumba. She is considered the easiest to please amongst the Mahavidyas. If results of yog sadhana, which otherwise may take many years, have to be achieved within a span of weeks or months, Kaali should be worshipped. Although she responds quicker, she also tests her devotees. While trying to achieve quick yog sadhana, the sadhaka, while attracting the power of KaaliMaa, suffers unbearable pain and burning sensation similar to raging flames. She makes us face effects of past karma and chronic diseases, mass killings, wars etc. are associated with this force. Krishna, who executed Kurukshetra war in Mahabharata, is associated with the energy of Kaali.

She controls pathology, mortuaries, oil fields, quarries, iron ore, coal mines and other minerals from earth. In humans, she controls nerves and bones. She is pleased when devotees donate food, clothes etc. to needy on Saturdays and when their conduct is sincere, honest and punctual. One of her famous devotees is Ramkrishna Parmahansa.

## 2) TARA:

Tara is the second form of Mahavidya and is also known as Taarini i.e. 'The one who makes you overcome'. She grants salvation and liberation. Tara Devi's iconography has her holding scissors in one hand symbolizing



Buddhist iconography

'cutting off attachment'. She is also known as Neela Saraswati as she is the goddess of speech. She is also related to breath which manifests sound. She is worshipped by both Hindus and Buddhists. Goddess Tara is worshipped in Tibet as embodiment of Compassion.

She rescues devotees from horrible accidents. Her origins are associated with Samudra Manthan where after drinking the poison, Shiva falls unconscious. It is then that Durga takes the form of Tara and taking Shiva on her lap breastfeeds him. Hence, she is also said to be the most approachable amongst the mahavidyas due to her maternal instincts. Many believe, Shree Ramchandra's peaceful female avatar is Tara Devi.

## 3) CHINNAMASTA:

ChinnaMasta Devi is the third form of Mahavidya and a very esoteric one. She is known as the self-decapitating Goddess. She is also known as Chandi. Once Devi along with her friends, Jaya and



Vijaya (also known as Dakini and Varnini), went to bathe in river Mandakini. There she suffered immense pangs of hunger and turned black in colour. Her friends too enquired about food with her. The compassionate Devi, then severed her head which fell into her left hand while three streams of blood flowed from her torso. Devi drank from one whereas her two friends drank from the other two. Hiranya Kasapa was a devotee of this form of ChinnaMasta. She is worshipped for victory over enemies, conquering kingdoms, and difficult achievements of liberation. Doctors, surgeons, chemists, stock brokers, geologists, fisheries etc. are controlled by her power. Her sadhakas are mostly world renouncers and yogis as she is known for her ferociousness.

## 4) SHODASI MAHESHWARI:

Shoadasi Maheshwari is the fourth form of Mahavidya and is known as a compassionate one. She is also known as Tripura Sundari, Lalitha and Rajrajeshwari. For her devotees, knowledge becomes easily accessible. She fulfills



all wishes of devotees and by worshipping her both luxury and liberation are achieved. In human body she controls the thyroid gland. Astrology, music, accounts, love, printing, publishing, journalism, writing, tourism etc. are fields she controls.

#### 5) BHUVANESHWARI DEVI:

Bhuvaneshwari is the fifth form of Mahavidya and she controls the mind. As her name suggests she personifies the whole universe. Her form closely resembles Tripurasundari. She is also known as Mahamaya and Adi Shakti. She is associated with the sustenance after creation.



#### 6) TRIPURA BHAIKAVI:

Tripura Bhairavi is the sixth form of Mahavidya and is said to be the force that pacifies situations arising due to kaala (time). Bhairavi means 'terrible', 'awe inspiring' and also 'beyond the fear of death'. Bhairavi also means a female tantra aspirant – Yogini who has succeeded in achieving Kundalini Tantra. Devi Bhairavi is portrayed in two striking different iconographies, one where she is sitting on top of a headless corpse in cremation ground and other as Devi Parvati where she holds a book and jpmala in her hands. Her male forms are Kaal Bhairav and she is said to be the indivisible force of Bhagwan Narasimha. She is said to control electromagnetic radiations coming from outer space as well as atomic radiations and effect of nine planets on earth. In human body, she controls all organs. Worshipping her can slow down ageing process.



#### 7) DHOOMAVATI:

Dhoomavati is the seventh form of Mahavidya and is none other than Ugra Tara. Her iconography is associated with symbols of inauspiciousness. Although, she is responsible for miserable conditions of living beings, such as hunger, thirst, quarrel, poverty etc.; if she is happy, she destroys all diseases and sorrows. Whereas if she is angry, she destroys all comforts and pleasures. By seeking her refuge, all calamities are destroyed and riches are gained. She is



known as the one who wards off all complex troubles. Her sadhana is the toughest and too difficult to accomplish. Majorly, her worshippers are yogis who want to stay away from materialistic world and any forms of attachment.

#### 8) BAGALAA MUKHI:



Bagalaa Mukhi is the eighth form of Mahavidya and means power to control and paralyse the enemy. She is also known as Jwalamukhi. She is worshipped to avert temporal, supernatural, social and worldly

afflictions causing misery and to subdue enemies e.g., to win court cases her grace is required. By the power of worshipping her, perfection of speech is achieved i.e., those who observe unity of speech and action, every word they say comes true. She controls fields related to police, military, security, spying, intelligence etc. In human body she controls spleen, liver, pancreas and digestive system.

#### 9) MAATANGI:

Maatangi is the ninth form of Mahavidya and is called so for being the daughter of Sage Maatanga. She is considered the tantric form of Saraswati. Abundant marital bliss is gained by worshipping her. She governs political/government administration. In human body she controls general body health. High blood pressure or heart patients can obtain relief through her. She demands leftover food or Ucchista as offering to her.



#### 10) KAMALALAYA:



Kamalalaya is the tenth form of Mahavidya and symbolizes affluence. She is also known as Bhaargavi as she was worshipped by Bhaargava. She is also called Padmavati the consort of Lord Venkateshvara of

Tirumala. Her grace bestows dual position of emperor as well as purushottam. She is the Devi of Dhan (wealth) and Dhaanya (grains) bestows abundance, prosperity, good luck, crops and material wealth. Her iconography depicts her sitting on a lotus (symbolic of purity) flanked by elephants on the sides showering water from their trunk (symbolic of fertility, growth, wealth).

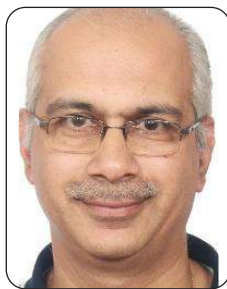
The famous Kamakhya Temple in Assam is surrounded by many other temples, together these temples are dedicated to the Dasha Mahavidyas.

Images Source: Drikpanchang.com Image Source: Buddhist Tara - Tibetan Tangka painting Zzvet / Dreamstime.com/learnreligions.com

*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.*

## AN INSPIRING INTERACTION WITH MRS. SUDHA PAI: GARBAGE TO GARDENS

by Gurudatta Wagh



Falgun, Krushna Paksha pratipada, dhulivandan, during the Vasantotsav, proved to be a memorable day for a few GSB Pune volunteers. It was on Monday, 29 March 2021, that they got the opportunity to interact with the green enthusiast Mrs. Sudha Sarvotham Pai, born 12 December 1935, and running 86 years. The on-site, two-and-a-half-hour-long session at the residence of

Mrs. Sudha Pai, in Magarpatta City, Pune, was a memorable one.

The idea was to interview Mrs. Sudha Pai about her penchant for going green and inculcating environment friendly habits. Speaking about her interest in greening her surroundings, the untiring octogenarian waxed eloquent on her hobby.

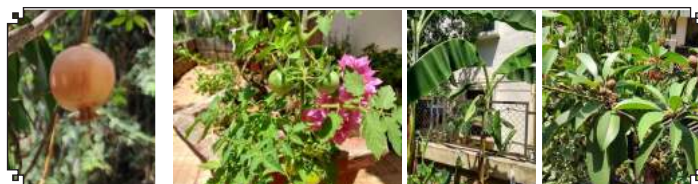


Born into a family of Ayurveda practitioners in Pallippuram, Kochi, Ernakulam, in Kerala, Mrs. Sudha Pai reminisces how her father and grandfather treated patients by Ayurvedic medicines and also cured patients who had sought other treatments earlier and had not been cured.

Revealing the secret behind her daily energetic routine Mrs. Sudha Pai says that we Indians are blessed with a lot of herbs and spices that keep us healthy. Pointing out to her teeth, she says, “My teeth are mine and my eyes are okay. I make a concoction of jire, methi, and ajwain in boiling water. After cooling it, I drink it in the mornings,” she beams.



Mrs. Sudha Pai has been nurturing her green companions, that include banana, pomegranate, chikoo, papaya, tulsi, vaali bhaji,



haldi, vala saang, alsande, tomato, kadhi patta, patrolya panna, bimbali, brinjal, betel leaves, peru, jambhul, mirchi, ova, paalak, gavti chaha, several succulent plants and so on. Several flowering plants also beautify her home garden.

Her husband Mr. Sarvotham Pai, was in the National Defence Academy (NDA), and had a transferable job. “I was always happy to make a garden around our home. To encourage my hobby, my husband always saw to it that we were housed in a bungalow”, says Mrs. Sudha Pai. “At the NDA, I got to see the devotion of the young Officers who were ready to give their life for the nation. They put service before self,” asserts Mrs. Sudha Pai.

Walking us around her two-storey row house, Mrs. Sudha Pai introduced us to all her healthy green friends that she has grown in the compound, on the terrace and balconies. Her talkative nature swept us with the incessant information that she gained over the years. Without a pause, she narrated about the different plants, their cultivation practices, the methods employed by her to maintain them and the measures employed in preparing organic manure.

Sounding philosophical, Mrs. Sudha Pai said, “We must leave behind something when we go. One has to have a practical approach to life.” Recalling a major brain surgery she underwent after a fall, a year ago, she said, “Lying in the bed I asked myself, why did I survive? Maybe, I had something to do. With this thought in mind, I have continued to work with all enthusiasm.”

Recently, Mrs. Sudha Pai worked on the idea of an incinerator to treat bio-waste and sanitary pads, and donated it to the residential society. She cites Mahatma Gandhi, “You must be the change you wish to see in the world,” and goes on to reiterate that she has learnt a lot from the university of nature. Continuing with her service-like approach, Mrs. Sudha Pai says, “I do not want to be remembered for my deeds. I am duty-bound to society.”

Her caring approach extends beyond plants to fellow humans as well. “I was very much disturbed by the sight of manual scavenging. The labourers have to go down the manholes into sewer drains to clean them. They too are my children. I believe in equality and do not like differentiating between the poor and the rich.”

Her thinking echoes the Sanskrit phrase “Vasudhaiva Kutumbakam,” which means “the world is one family.”

“I wrote to the Prime Minister to solve the issue of manual scavenging and I am happy that the PM took note of my suggestion and also mentioned it in one of his talks,” says a

relieved Mrs. Sudha Pai. She is anxious to see the implementation of mechanical scavenging on a larger scale. Mrs. Sudha Pai is equally caring towards her maids and treats them as her family.

Cigarette smokers too are on her list. She narrates quite enthusiastically how she dissuaded youngsters working in nearby offices at the Destination Centre in Magarpatta City from smoking. She used to observe them standing in public places and smoking. Mrs. Sudha Pai would go and counsel them against smoking. Her perseverance and motherly approach convinced the smokers about the ill effects of smoking on their health and the health of their family members.

She narrates how the smokers would be taken by surprise when she would appear before them unsuspectingly. "They would quickly hide their cigarettes behind their backs. I am happy that my persistence converted them into non-smokers," smiles Mrs. Sudha Pai.

Such responsible acts of Mrs. Sudha Pai have been acknowledged by the Society's administration and she is invited to contribute her views on various green issues. "I feel humbled when they invite me to ask for my advice," says the unassuming and caring green crusader.

Elucidating on waste management, Mrs. Sudha Pai is of the opinion that waste segregation should be taught in the schools. This will develop a mindset that will treat garbage disposal as a personal issue and not the exclusive responsibility of the civic authority. She has coined the slogan "My Garbage is My Responsibility."

To highlight the point, Mrs. Sudha Pai showed us how she managed the wet waste generated in her house. She took us around the three garbage pits in the compound and elaborated the method of converting the wet waste into usable organic manure. We were surprised to note that the garbage pits did not raise a stink.

To stress upon the quality of the organic manure, Mrs. Sudha Pai quickly lifted the cover of one of the pits and with her bare hands collected the organic manure and showed it to us.



Mrs. Sudha Pai is eager to teach the science and art of converting wet waste into usable organic manure. She explained in detail the processes that occur in each pit and the number of days required to process the waste in each pit. Her skill is well practiced. Interested students and citizens benefit from her guidance.

"If you have a heart to do, it will happen. My work is a drop in the ocean. Life is there for a purpose. Nature is our God. Everyone should contribute in preserving nature. Humanity is the same everywhere. We are all related to one another. All are mine," says Mrs. Sudha Pai.

"We need nature loving professionals. The new education policy is expected to do something better. We have to develop urban gardening. My grandson is doing his PhD on pollutants. He is in the USA. I have seen how rich countries dump their garbage into the oceans," she sighs.

Mrs. Sudha Pai is a constant learner. At the age of 71, she began to use a personal computer. She has made a Facebook community by the name "Garbage to Gardens". Her blogs appear on <http://garbagetogardens.blogspot.com>. She receives emails and responds to them.

Mrs. Sudha Pai's love for going green and serving Mother Nature is so intense that she literally forgets her lunch while talking to us. This reflects her sheer passion.

As we prepare to leave, Mrs. Sudha Pai makes it a point to personally pick the produce of her garden and present it to us.

Our interaction with the effusive Mrs. Sudha Pai proves to be a very educating experience. We thank her profusely before taking her leave.



Sudha and Pramod Prabhu, and Mamata and Gurudatta Wagh thank the Voice of GSB for the opportunity given to interact with the humble Mrs. Sudha Pai.

*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.*

## A TRIBUTE TO MY DEAREST AJJA, SHRI KASARGOD PUNDALIK KAMATH

by Rashmita Kamath



“Bhajane Kamath maam” was how my maternal grandfather, Shri Kasargod Pundalik Kamath was fondly called by everyone. But for me, he was simply Ajja and he meant the world to me. A role model for me and my siblings and the one we looked up to in life.

Originally from Kasargod, my Ajja settled down with my Mamama, Smt. Kusum Kamath in Sion, Mumbai. He was an ardent devotee of God but did not believe in following the usual rituals or keeping a fast in the name of God. Their home which housed the framed pictures of all the Hindu Gods, felt like a temple - so peaceful and so divine.

Playing the harmonium, singing bhajans and reciting shlokas was what my Ajja loved the most. And that’s how the ladies bhajan mandali was formed. The bhajan sessions, conducted on specific days of the week, were held at two places - one at the Seva Mandal office in Dadar which later got shifted to Guru Ganesh in Sion and the other at Kurla temple. Following a set procedure, my Ajja used to start the session with a bhajan.

He played the harmonium while everyone played the “taal”. Each one got a chance to sing solo. A line would be sung by the singer and it would be repeated by the others in chorus. This way everyone learnt different bhajans in different languages and various ragas in a short span of time. An hour or two of listening to the melodious bhajans was soothing to the soul. A bhajan in raag Bhairavi ended the session. Our Konkani ladies travelled from far off places by local trains and bus to attend these bhajan sessions without fail, as it helped them forget their worries and tensions of life for some time by immersing themselves in singing praises of the Lord. This was the time they could learn new bhajans and bond with each other after the session ended. They used to sing bhajans at Walkeshwar Math, during ‘Paschimjagar’ in Kurla and during Ganesh Chaturthi festival in Kreeda Mandir and Kurla temple.

Every year on his birthday on 25<sup>th</sup> December, he organised a bhajan session at home. A sumptuous phalahaar followed with thoughtful return gifts to all those who attended. This was one day when the bhajan mandali was in full attendance as it was their way to show their respect and gratitude to my Ajja. And that’s how my Ajja became “Bhajane Kamath maam” to all.

My Ajja’s love for bhajans and shlokas was shared by his wife and two daughters and later on by his two sons-in-law and four grand-daughters. For us grandkids, every summer vacation was

to be spent in Sion - it was an unwritten rule. We had fun learning bhajans and shlokas and being praised for singing well by Ajja.

A few mantras in life which he followed religiously and which hold true even to this day – Always be punctual. Respect time, don’t waste it. He was never late. He always used to reach 10 minutes before the allotted time. He used to get upset with us if we were late and that’s how we learnt the virtue of punctuality.

Never let the left hand know what the right hand is doing. My Ajja used to donate and financially help a lot of people and acquaintances. But he never expected anything in return. In short, help and just forget.

Invest smartly and secure your old age. My Ajja always travelled by bus/ train and not by cab/rick even though he could afford it. Never the one to spend on frivolous things, he invested wisely in the stock market and saw to it that after him, his wife was financially independent. His foresight in those times is commendable.

Education never goes waste. Whatever academics you choose, enjoy studying it. He was the happiest when we scored well in our exams. He never insisted that we top the class. All he wanted was for us to study to the best of our capabilities. He also ensured that their maid’s daughter got an equal chance to pursue schooling like her brothers and not lose out just because she was a girl. Every summer, after results were declared in school, the girl used to come to take Ajja and Mamama’s blessings and show her report card. Ajja used to give her cash gifts to appreciate her efforts and motivate her to study harder. He also sponsored scholarship for the GSB kids who were intelligent and interested in studies but faced financial difficulties.

Enjoy life and have simple fun. He loved to hear jokes and enjoyed cracking jokes. If he liked a joke, he would laugh till he had tears in his eyes and he would laugh like that every time he heard the joke. He was a jovial person loved by everyone who came in touch with him.

He was instrumental in the tedious process of helping eligible Konkani boys and girls find their soul partners. As a result, come summer, the marriage season, and Ajja and Mamama would be flooded with marriage invitations which they made sure to attend (with us kids in tow) and bless the grateful couple.

I, the eldest of the 4 grandkids, consider myself very fortunate as I was the only one who got the blessings of my Ajja & Mamama on my marriage with my soul partner (who was





chosen for me by them). On 7<sup>th</sup> November 2000, my Ajja left for a better world. Even after 21 years we all miss him so much but his bhajans and shlokas always make us feel that he is around us, with us and blessing us all the way. Had he been with us today, we would have celebrated his centenary birthday on 25<sup>th</sup> December 2020.

Though this piece is a tribute to my Ajja, I feel it would be incomplete without mentioning my Mamama. My Ajja, with all his charisma, achieved his dreams due to the unconditional and total support of my Mamama. She truly was his better half.

She used to invariably accompany my Ajja for all bhajan sessions. Herself a good singer, she has the sweetest voice and sings bhajans and songs in Marathi, Hindi and Kannada language. My Ajja always enjoyed hearing my Mamama sing. They made a perfect pair and we are still blessed to have our Mamama around to love, pamper and bless us.



*Rashmita Kamath is a qualified Company Secretary. Brought up in Ahmedabad and now settled in Mumbai, her hobbies include reading, writing short stories and listening to music.*

## TWO ON A TOWER - BY THOMAS HARDY

*by Madhuri Pai*

*(a GSB based in London, a reader most prolific)*



Thomas Hardy. What comes to your mind when you hear the name of this great author? Perhaps “Far from the madding crowd” or then perhaps “Tess of the D’Urbervilles” which are two of his famous works.

But sometimes, an author’s “minor work” can get lost in the celebration of their classic novels. “Two on a Tower”, which

this review is for, is one such lesser-known book written by the great Thomas Hardy. But it wove its magic on me in a manner that belied its “minor” status.

A tender love story between Lady Constantine, a widow, and Swithin’, a far too young astronomer, 8-9 years her junior. Hardy says he wrote this story to “set the emotional history of two infinitesimal lives against the stupendous background of the stellar universe”.

What starts as a slow-moving story set in the bucolic English countryside changes shape and colour in a manner that is sweet/sad/breath-taking in rapid turns. Swithin’, an astronomer who is truly devoted to his profession is initially oblivious to the attentions of the attractive widow who visits him in his astronomical observation tower. But the natural attraction between the two results in a love affair that goes against all social norms. She is rich, he poor. She is of nobility, he a commoner. She is much older than he. She is a widow, he is unmarried.

And yet, they fall deeply in love and get married in secret. Until it transpires that the marriage might not be legal, for is Lady Constantine truly a widow? Perhaps she is or maybe she isn’t. Among the important twists in the tale is a condition in a willed inheritance that will allow Swithin’ to fulfil his lifelong dream of visiting famous observatories across the world. A condition that

means the young couple must make choices. The choices lead to consequences that completely wrap the reader up in the human drama that follows.

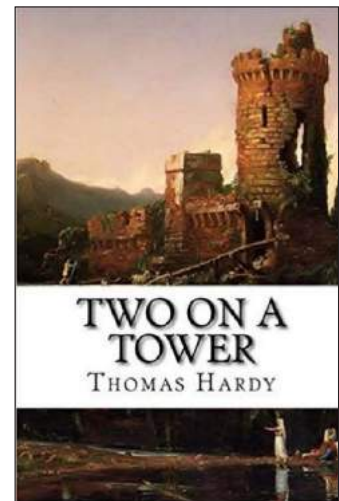
A keen observer of human nature and social norms, Hardy deploys his skill with language with style and ease. I found myself underlining elegant sentences and nodding along. This novel was written in 1882 and it was surprising that what was socially relevant over 100 years ago, continues to be so.

Does love extend beyond the depth of the skin? Does distance really make the heart grow fonder?

Can falling out of love ever go un-noticed by one’s lover? Where does love stop and loyalty begin? These and many other questions on human nature are dealt with masterfully by Hardy in this story that is nearly like a Bollywood drama in its storyline but has a quiet sophistication that is a rare thing in any work of art, especially these days.

The climax creeps up on the reader and is not one that you might expect in a love story of this nature. Lady Constantine and Swithin’ - an unlikely pair playing out their love story against the backdrop of the stars, that Swithin’ so closely watches. If lilting prose, an unlikely romance, and a tight storyline set against English society of a hundred years back, is your cup of...well, tea,.....then go for it.

Mr Hardy, I tip my hat to you.



*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 alumna and loves good Aamchi food and great books.*

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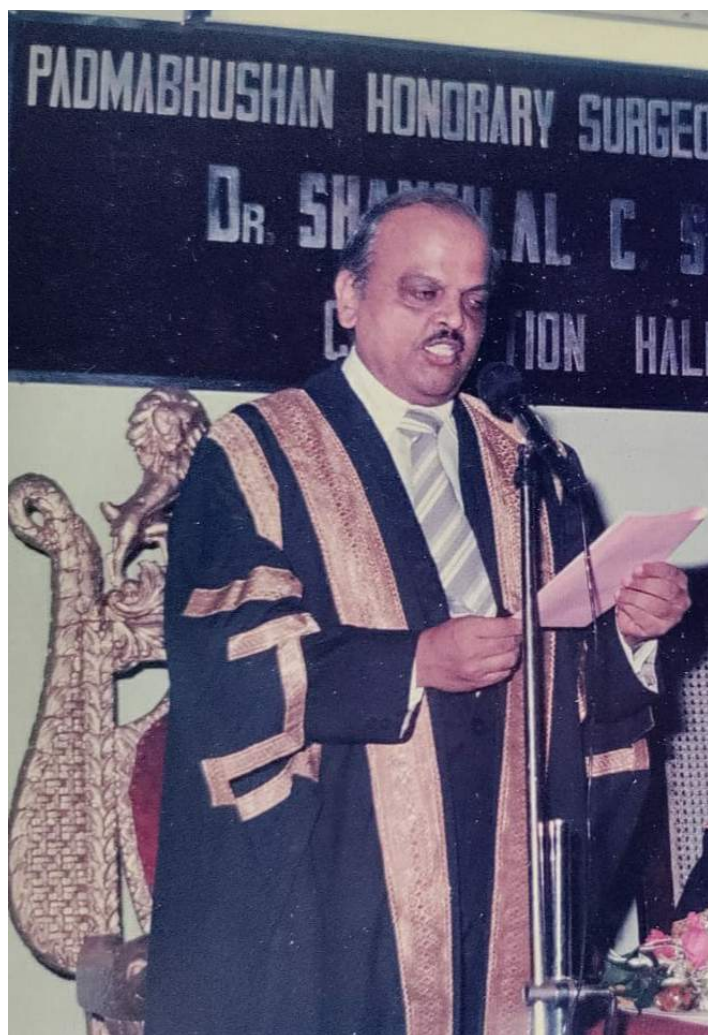
*by Dr Sangeeta Pikale*

MBBS, DGO, MD, FCPS, LLB, DHA

I believe my father Dr. S. V. Nadkarni is the greatest, and I have a million evidences to back my claim.

Born to a simple clerk, a great soul Vinayak Nadkarni and Umabai in Girgaum on 3<sup>rd</sup> May 1932; Baba, was named Sadanand. Called Sada by his family and Nadya by his friends, he is now nearing his century like a great player. He was one among 6 brothers and one sister. Although not the eldest, yet after his parents' demise, he was looked upon as the spine of the family by all siblings.

His early beginnings were tough, he thanks the 'grocers debt book' (kirana wahi) for his meals after the 15<sup>th</sup> of every month. Frugal living was key to his survival. A learning which allowed him later to save costs for patients. From his early age of 10 years, for a period of 12 years he committed himself to Rashtra Seva Dal (RSD) -making roads, digging wells, marching for the freedom struggles, reading and listening to great socialist leaders like Ram Manohar Lohia, S. M. Joshi, G. P Pradhan



and Gandhian teachings by Acharya Bhagwat, Annasaheb Sahasrabudde. He still carries their ideals. Schooled at a Municipal School in Marathi medium till 4<sup>th</sup> std, he moved to Pune with his family thereafter. He gained his real education and influence from the city of Pune. After completing his MBBS, MS General Surgery from BJ. Medical College and Sasoon Hospital, he moved to Wenlock Hospital at Mangalore as a Reader (similar to Associate Professor, both teaching and surgical clinical work). It was more like a Zilla Medical centre and he served the poorest of poor, very vulnerable and extreme sick critical patients with very limited resources. After 5 years of this profound experience, he joined Goa Medical College as Associate Professor. He was the main surgeon at Ribander Hospital, a surgical centre near Panaji. Patients from all of Goa, Sawantwadi, Karwar, Cancona, etc. would come there. This hospital infra being almost like a primary centre, Baba was the sole Plastic surgeon, Oncosurgeon, Paediatric Surgeon and General surgeon all rolled into one. I recall Baba being considered as a God figure. The hospital would send an ambulance with a written call in those days and Baba would immediately leave for the hospital. His dedication to patients was unparalleled.



Due to the untimely death of his nephew and niece, Baba shifted to Bombay where our whole family lived. In 1973 he was selected as Head of the Department of Surgery at Sion Hospital and LTM Medical College. I was studying in the 2<sup>nd</sup> standard and my brother Shivram (Dada) in the 4<sup>th</sup>. We moved into the Sion hospital Barracks, T/66 British built ruins. He was entitled to a bigger, plusher apartment at Worli, but he wanted to be close to his patients. We lived amongst Clerical staff, Class 4 employees and Baba was known as Nadkarnikaka by everyone there. We had absolutely no casteism, religious bias, etc. as Baba and Ayee raised us as only good human beings.

Baba was an obsessive perfectionist and a task master. He was known as SVN in Sion, till he became Dean after which he also got a nickname- "James Bond" for his never say die attitude by students. By a strange coincidence his room number on the new Dean's office was 007. Baba was Dean so Dada and me had nicknames too, Betadean and Betidean, respectively in honour of "Betadine" an antiseptic.

He worked very hard, day in and day out, almost 14 hours a day in the hospital and sometimes 24 hours or even more non-stop, sometimes never coming home.

Trauma care, Consolidated Care for the Critically ill were his concepts which got recognised much later as the Critical Care speciality. He developed all this in Sion Hospital as early as in 1970s. It is really amazing how Baba gave Healthcare India's 1<sup>st</sup> Golden Hour project, India's 1<sup>st</sup> Operative Ambulance and so many other 'firsts'. "SVN" Coma Scale, which every Surgical resident used, was an 'easy-to-use' Coma scale devised by Baba for assessing Head Injury patients. It's a Privilege that his granddaughter Reeva - soon to become doctor, has presented a study comparing Glasgow Coma Scale used internationally to be a less effective than this SVN Coma Scale after almost 45 years after Dr S.V. Nadkarni used it extensively in Sion Hospital.

Flapless tracheostomy, Wangenstein slow pharyngeal suction were all his techniques for extensive trauma and head injuries by which they saved more lives than other hospitals.

Baba innovated Trauma transport from western suburbs by shifting patients by trains which came nonstop to Matunga station. He managed this with support of Western Railway. A major train colliding with another train near Matunga with mass casualties in 80s, a massive fire in Bharat Petroleum refinery with mass burns victims, Electrocutation of an entire train bogey, chlorine gas leak, etc. were some mass casualties which he managed with extremely good results.

Sion Hospital was the busiest municipal hospital then, draining patients from very high-density slums like Dharavi, Antop Hill, Koliwada. The sheer numbers of poor, vulnerable patients that visited Sion Hospital for their care gave Baba a tremendous and very valuable experience and he served them all with huge dignity and great concern.

He used to teach the undergraduate and post graduate students very religiously, and shaping the future generation of doctors was his passion. Surgery was not just a science of knowledge but required hand skills, anatomical understandings and an ability to face acute emergencies. Limited resources were used by Baba with his myriad techniques of "frugal management". Baba can tie sutures with a single finger, a technique very unique to him, it was to save the thread used for suturing in surgery. Cost efficiency in healthcare and scientific, ethical use of clinical medicine to reduce investigations is his effort even today at age 89. He learnt computers and published many books after his age of 70 years. Voracious reader that he is, he meets officers, teachers, etc. to share his ideas on reducing healthcare costs, but in a world which wants "profit", his voice seems a lone one. Even at his age of 89, Baba thinks of tomorrow which belongs to the future generation. He wants to safeguard the environment - from jatropa oil (renewable fuel) to solar energy, from wind mills to biocompost, he has assisted, donated and actively propagated each of these.

He installed Solar heating, solar cooker and used electric car (reva) in Mumbai to reduce Carbon footprints. He was a great administrator and in LTMMC; one of the professors told me even after 30 years of Baba's retirement, the surgical department still referred to his rota and scheduling of timetables be it in mass calamities or residents' strikes. He was a diligent founder member of the Paraplegic Foundation. Solar energy harvesting and energy awareness for healthcare is another aspect which he implemented in Sion Hospital in the surgical endoscopy dept. He was the pioneer in OGD scopy too.

After retirement from Sion Hospital, Baba joined Bhatia Hospital which was facing great losses and turned around the hospital to profitability; all this within reasonable costs, by his frugal management. He subsequently joined Jaslok Hospital as Medical Director and then went on to become Advisor to Goa Govt. He started Goa's 1<sup>st</sup> Emergency Trauma Care Department and which is now 108 services.

Writing about Baba in 1500 words is like fitting a full universe in a book. One story as a daughter of a true teacher, strict administrator and a skill perfectionist is worth a share. I suffered from jaundice as a young student and a senior reputed physician, Dr Rammurthy advised me rest at home for 15 days and treatment. I was posted in Surgical department and missed my ward posting. Baba, who was the Head of Department Surgery, instructed the Head of unit to give me a repeat. I was angry and asked him how other students escaped repeat in other departments when sick but his answer was simple - he said "you missed learning surgery, the repeat is so you become a good doctor". A strict administrator, Baba was very particular that all doctors were at their job and completed their service to patients as expected. He would send memos to truant doctors which earned him a nick name Memorable Nadkarni. But today we miss Heads of Institutes like him who put patients before all personal gains. He was a very forward thinking person. He supported and created a lot of Departments which stood tall in Sion Hospital during his tenure as the Dean. A karmayogi by nature and socialist at heart, he never chased awards, nor lobbied for them and many others actually stole credit of his work. When I complained to him, he just answered that he wanted the patients to do well, the students to grow tall and Departments to flourish, the healthcare to improve and education systems to grow in research and skilling. He dedicatedly worked for all of these goals, awards weren't his goal. Standing by and supporting this man in each and every step of his journey, was my Ayee (mother) Sow. Suhasini Nadkarni. She was a woman of steel with a heart of gold and a nature as soft as butter, a person who made friends with everyone and spread joy wherever she went. I can only say that God has been really very kind to have given me the honour and privilege to be born to such illustrious and fantastic parents.

*Dr. Sangeeta Pikale is a practicing Obstetrician and Gynaecologist since 1993 and is associated as Honorary Consultant with Raheja Fortis Hospital Mahim, Gurunanak Hospital and Breach Candy Hospital in Mumbai. Currently she is Director Healthcare Skill Sector Council Maharashtra, Member Advisory Board School of Vocational Education Tata Institute of Social Science and Core Member Confederation of Industries of India Western region.*

# DO WE NEED FURTHER ADJUSTMENT IN MINDSET REGARDING FAMILY ROLES? YOU DECIDE

by Ashok Prabhu



This article explores whether in general our community women continue to give more importance to the careers of their husbands; even though many times these women have performed better in their education and in the early days of their professional careers prior to their marriages? If so, does this prevent these women from achieving their full potential and any professional goals they may

have formulated for themselves? If this in fact is the case, does the community which has already made major changes in the way we raise our boys and girls need to make further adjustments so that after the marriages women can achieve high levels of accomplishments in their professional careers? Some of my thoughts are briefly summarized here. Readers will be in a better position to judge merits of such observations.

## **Saraswat community is highly progressive in educating children**

When it comes to encouraging children to obtain adequate education and relevant knowledge base, this has been a tradition cultivated by Saraswats\* for a long time. Recently, the community has also been very aggressive in terms of providing equal educational opportunities to both boys and girls. Girls are performing equally well and many times better than boys in different stages of education. Girls are taking advantage of these opportunities and seeking higher education in different fields including physical sciences, mathematics, finance, media, engineering, computer science, medicine, law and business administration. They are also excelling in other areas including music, drama, and dancing. Girls also tend to be disciplined in various aspects of growing up, and in cultivating good communications skills.

With their training and qualifications, girls are getting good opportunities with higher compensations in prestigious organizations as they begin their professional careers in various fields including teaching, banking, engineering, management, medicine, media, law and entertainment. Given their knowledge base in the chosen fields and other assets which include disciplined approach to handling tasks, paying attention to details, and good multitasking, planning and organizing abilities, they start doing well at the early stages of their chosen professional careers. They also exhibit patience in understanding others and displaying empathy. All these assets prepare them to achieve great things in their professional careers.

Questions that may be asked: Do these girls in fact live up to their full potential in their professional careers? Does the community continue to think in terms of them having different priorities after they get married? Do their careers become not as important as their husbands after their marriages? Does this prevent women who

put in lots of efforts to get the best possible training during their education days from excelling in their professional careers? Is this in fact happening in many cases today? Is this a loss for the society given that majority of these women do not reach their full potential? If so, does such a trend need to be addressed?

## **Further adjustments in mindset may be needed to enable fulfilment of career aspirations of women**

Boys and girls are typically raised differently in most communities including the Saraswat community. Generally, girls tend to have a more structured upbringing in terms of parental control, training in household work, proper attire, acceptable speaking style and choice of words, and not pursuing certain habits that are frowned upon by the society. Girls are also better trained by their parents about their family duties after marriages in terms of serving their husbands, raising families and taking care of household duties even if they are also income earners, and many times earning more than their husbands.

After marriage, preference is generally given to careers of husbands. This may result in women taking a backseat in terms of their careers. Many times, women will leave their old jobs to go and settle in their husbands' work cities, sometimes outside India. Given their responsibilities in household work, jobs held by women will become just additional sources of income, and not necessarily geared towards major professional accomplishments. Thus, they may not live up to their full potential. In general, the burden of compromising professional careers for family duties is much more on women compared to men. Thus, the professional goals and dreams of women for life time achievement become sidelined in majority of cases.

Proper mindset changes in the community regarding equality and accepting career ambitions of women will be important. Families look for working girls while exploring marriage alliances for their boys. However, after the wedding, boys' careers are considered more important, and the careers of their wives take a backseat especially after children are born. This need not be the case if both spouses take appropriate responsibilities in managing household affairs and raising children. Further changes in married lifestyle and compromises from husbands will enable their wives reach their full potential when the situation warrants in terms of the achievements in education and better prospects in the professional careers of wives. This would imply accepting career goals of both partners according to their respective prospects and assuming household chores accordingly. This would require developing the proper mindset right from the childhood days. In addition to giving equal opportunities in education and in early careers for both boys and girls, parents will have to instill the ideas regarding appropriate roles after marriages. Grandparents who many times play significant roles in raising their grandchildren also need to make

changes in their ways of thinking, and adjust to the new ways of raising their grandchildren.

Adjustments in families in terms of husbands doing some of the so-called traditional roles of wives will make marriage alliances easier for both men and women. Many times, careers of women may be more stable with better growth prospects given their education credentials and other abilities. In such cases, family roles may have to be reversed significantly. In cases, where prospects are in fact better for the career growth of the wife, it would make sense for the husband to take a greater role in household chores and in raising children, and let the wife try to live up to her full potential in the chosen profession. If not, there can be family squabbles and unhappiness, even leading to divorces in some cases. There is no need for only women to make sacrifices in their career goals after working hard to get good education. Having taken critical seats in prestigious colleges, women not fully leveraging educational accomplishments and reaching full potential in their professional careers is a definite loss to society.

Changes are already happening in some segments of the Saraswat community. Attitude regarding career aspirations of women has in fact been advancing in our progressive community. Professional couples are adjusting. The challenge is to make such a phenomenon more pervasive, and also develop the mindset in husbands to assume a major role in assuming household duties when the prospects are better for the wives to achieve significant accomplishments in their professional careers. If parents accept such societal changes and make appropriate changes in

upbringing their children, adjustments in the post-marriage lives of their children will be easier. Issues such as career focused girls waiting longer to get married, not having children, and many times not getting married, may be avoided if proper adjustments in the mindset take place in the community. Lives after marriages will be happier for the couples and their families. If such changes are pervasive, whole community and society at large will benefit from the accomplishments of women.

### Summary

This article began by asking whether in our community women in general continue to give more importance to the careers of their husbands even though many times these women have performed better in their education and during the early days of their professional careers prior to their marriages? Answers will depend upon experiences and observations of readers. If in fact readers believe this to be generally true, we can then think in terms of the required adjustments. Adjustments in mindset and actions are needed in couples, parents, grandparents, other family members and friends, and community at large. Once appreciated by the community, such a highly progressive thinking will become the norm.

Saraswat community has been a role model for other communities in terms of education for girls. May be there is an opportunity for our community to be a role model in terms of enabling women to live up to their full potential in professional careers.

\*The word "Saraswat" 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.*

## LIST OF IMPORTANT DATES IN THE QUARTER OCTOBER-DECEMBER, 2021

Dates	Day	Festival	Dates	Day	Festival
2 <sup>nd</sup> October 2021	Saturday	Gandhi Jayanti	5 <sup>th</sup> November 2021	Friday	Bali Pratipada, Deepavali Padwa
7 <sup>th</sup> October 2021	Thursday	Navratri Ghatasthapana	6 <sup>th</sup> November 2021	Saturday	Bhau Beej
15 <sup>th</sup> October 2021	Friday	Dussera (Vijaydashmi)	14 <sup>th</sup> November 2021	Sunday	Kartik Prabodhini Ekadashi
19 <sup>th</sup> October 2021	Tuesday	Kojagiri Pournima	16 <sup>th</sup> November 2021	Tuesday	Tulsi Vivaha (Lagna)
24 <sup>th</sup> October 2021	Sunday	Sankastha Chaturthi	23 <sup>rd</sup> November 2021	Tuesday	Angarak Sankastha Chaturthi
2 <sup>nd</sup> November 2021	Tuesday	Dhana Trayodashi (Dhanteras)	14 <sup>th</sup> December 2021	Tuesday	Gita Jayanti
4 <sup>th</sup> November 2021	Thursday	Naraka Chaturdashi	18 <sup>th</sup> December 2021	Saturday	Sri Datta Jayanti
4 <sup>th</sup> November 2021	Thursday	Laxmi Pujan	22 <sup>th</sup> December 2021	Wednesday	Sankastha Chaturthi

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2.	GSB Senior Citizen Medical Welfare	Cover domiciliary medical expenses of economically weaker section of senior citizens of the community with daily medical expenses Not covered by any other health scheme
3.	Medical Aid	One-time assistance for hospitalization and surgery expenses
4.	Medical Aid (Critical Illness)	One-time assistance for hospitalization and surgery expenses to those battling 23 critical illness as defined
5.	GSB Higher Education	Provide assistance to needy and meritorious students for pursuing higher education
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7.	MS Marriage Assistance	Assistance to the bride's family for conducting the marriage ceremony

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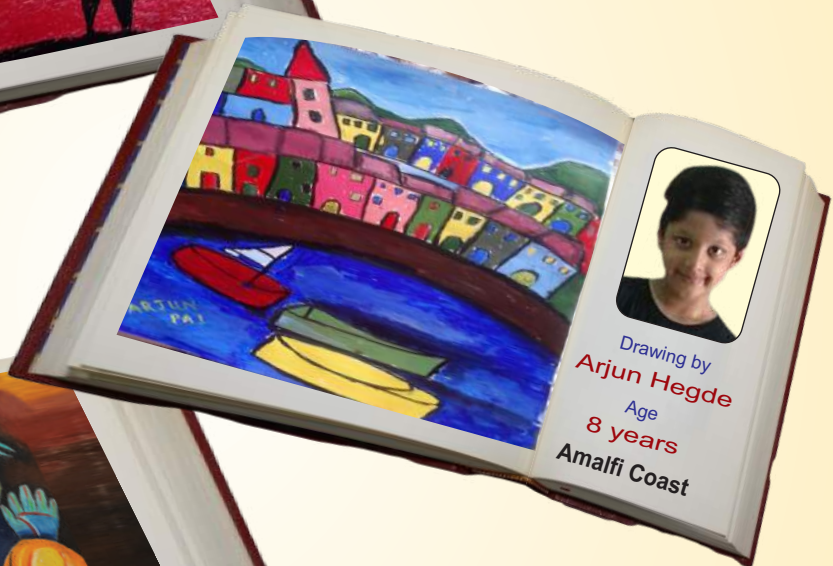
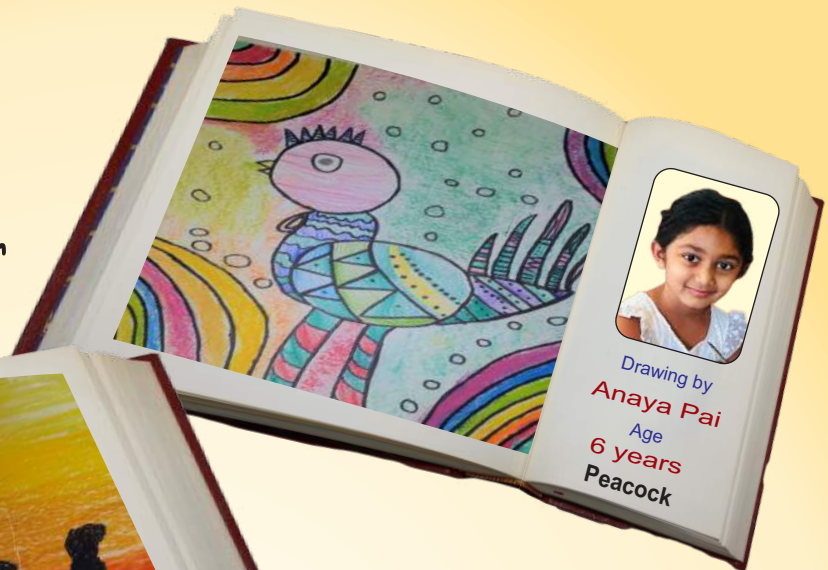
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