

BOOK POST



CANARA UNION NEWSLETTER

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Vol.LXXII No. 03

March 2025



Photograph – Rajesh Aidoor (Blue-Eared Kingfisher at Ghataprabha)

Programmes for the Month of March 2025

Thursday 13

7.00 p.m

Holika Poojan followed by Paanak Panwar

FINAL ANNOUNCEMENT

**THOSE MEMBERS WHO HAVE NOT PAID THEIR ANNUAL SUBSCRIPTION FOR 2024-25
MAY NOTE THAT THEIR MEMBERSHIP STANDS CANCELLED EFFECTIVE 1.1.2025**

Annual Membership Subscription Fees

All Members shall pay in advance their Annual Subscription for the period 1st April to 31st March of the financial year. For ease of payment, we have introduced UPI and the QR code which is published hereunder.

Annual subscription is as follows. Pay by Cash/Cheque/NEFT/UPI. Contact office 080-23342625 if you need clarification.

60 years & below Rs.300/- + GST 18% Rs.54/- = Rs.354/- per annum

Above 60 years Rs.150/- + GST 18% Rs.27/- = Rs.177/- per annum

Over 80 years: No subscription

For Hard Copy of CUNL (Canara Union Newsletter) please add Rs.150/- per annum (April-March) towards postage/delivery charges. You can add to Annual Membership Subscription.

Pay: "The Canara Union", S/B Acct No.10600 31300 00822,
SVC Co-Operative Bank Ltd.,
IFSC Code: SVCB0000060.

If paid by NEFT, please email NEFT reference number to canaraunion@gmail.com or Whatsapp to 8310857255 with your name. If paying by UPI, please send screenshot with name and details of payment.



All members are requested to send a hello email to canaraunion@gmail.com giving your latest email ID, phone number and address.

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A WORD FROM THE PRESIDENT

Our month-long annual sports and other competitions in December and January had a wonderful response. Most competitions started with just a few participants but the numbers grew as the organisers wisely decided to wait. Across ages and interests, there was enthusiastic participation, a willingness to be involved. The noise and laughter are such a lovely part of these occasions. Elsewhere in the Newsletter there are details with many photographs, giving us an idea of the breadth and scope of the programmes.



My congratulations to the Sports Secretary Sanjay Mavinkurve and his amazing team. I hope there is a photograph of them. It must have been so much hard work!

Annual Sports has been a waited-for event across the decades. There was a January in which we had a record number participating in these competitions, as also volunteers helping. Can anyone guess which year this was, and how many participants there were? Hint: It was in the last century!



Imagine, we are already approaching the last month of the financial year 2024–2025, the month that gives nightmares to students at schools and colleges facing board examinations. But don't worry, be happy! The Canara Union Management Committee joins me in wishing all students the very best in their exams.

Talking of exams, a small digression. (I hope I haven't mentioned the story in an earlier issue.) We know that as students, we had differing approaches to study. Some studied at night, some across the day, some prepared for weeks and weeks, often in groups, and some at the last minute. But there was no one like my friend Nani (Narayanan). He fell into none of these categories. We never saw him study. He never took notes in class, just listened attentively, slept in the afternoons and went to the movies while we sweated over our books, and while his parents remained sleepless.

When the results came, he always scored the highest marks and rank! The best part was he didn't think this was a big deal. 'Hauda? Okay,' he would say looking at his marksheet, and take us to a movie.

February is normally a quiet month with less noise from children playing street cricket or cycling. But this year, February was a month of complete chaos on every street in Bengaluru with the Aero India show at Yelahanka, the Invest Karnataka conference at the Bangalore Palace and literary festivals elsewhere. I heard a very honest statement coming from a well-known and popular ruling-party politician who was addressing the large number of foreign investors attending the Invest Karnataka conference. While inviting the investors to come to Karnataka for their new projects and explaining how his government was offering the best infrastructure and incentives, he very sincerely pleaded with them NOT to come to Bangalore! He repeatedly mentioned that this city is overcrowded with over 15 million people and 1.5 million cars and other vehicles choking every road. He even quipped sarcastically, 'Many of you might have faced what I just spoke about while arriving at this venue today!'

Where do we go from here?

PRAKASH AROOR

PRINT COPIES and E-ISSUES



We thank those who have written/telephoned to indicate their preference of the CUNL.

Members who haven't contacted us and who prefer e-issues please let us know your preference. And those members who have opted for e-issues but are still getting hard copies of CUNL, please let the office know. Please write to canaraunion@gmail.com with a copy to meeraphilar79@gmail.com or phone the Canara Union at 080 23342625. Thank you.

PS: Members who have not paid Rs.150/- towards postage of the CUNL for the year, are requested to pay - Cash or Cheque favouring "The Canara Union". If transferring by NEFT, please transfer to "The Canara Union" S/B Acct No.10600 31300 00822, SVC Co-operative Bank Ltd., IFSC Code: SVCB0000060. Please send us a copy of NEFT transfer and your name.

You can also pay by UPI. See details on page 2

NOTE: We are updating our Membership List. Request all Members to send us your latest address, phone numbers (Landline and Mobile) and email IDs to canaraunion@gmail.com.

ACKNOWLEDGEMENTS

We are deeply grateful to the following for the donations made by them towards:

Canara Union Monthly Distress Relief Fund

A Well-Wisher

Rs. 12,000.00

PS: We request all donors to provide us with a letter and a copy of PAN Card and Address Proof at the time of donation, which is a requirement by the IT Department.

NEW MEMBERS

We welcome the following new Life/Student/Associate Members into our fold:

LIFE MEMBERS

Ms. Jayanti Santosh Nadkarni
Ms. Chitra Gurudas Basroor
Mr. Chandrashekar Narsinga Rao Kumble
Ms. Gauri Shashank Sanade
Mr. Kartik Shashank Sanade
Ms. Anjali Aniruddha Karkal

STUDENT MEMBERS

Ms. Ketaki Amit Benegal
Ms. Abha Aniruddha Karkal

LISTINGS

We would like to feature new LISTINGS about the availability of services in and around us. Those who cater to any professional services from their homes and small offices, and would like to be included in this listing, please email brief and concise details to meeraphilar79@gmail.com

DEAR PARENTS AND CHILDREN

Thank you for the photographs/paintings/drawings you send us. Please continue to send us these. We would like you to send us articles/stories from time to time, which will be published at the discretion of the Editor. Please email these to meeraphilar79@gmail.com

LETTERS TO THE EDITOR

We invite our readers to share their views on the Newsletter, and suggestions, at cunlcanaraunion@gmail.com.

We will be glad to publish letters from time to time, at the discretion of the Editor.

MEDICAL EQUIPMENT

The medical equipment donated by members to Canara Union are meant to help patients tide over their immediate requirement for a period not exceeding 3 months. If required beyond 3 months, members are requested to make alternative arrangements. (This will help equipment availability to others in need.) All requests need to be made either by email or letters. Henceforth, a nominal refundable deposit will be collected, as follows:

Walking Stick: Rs.100/- Walker: Rs.250/- Wheelchair: Rs.500/- Hospital Bed: Rs.1000/Rs.2000.

RENEWED APPEAL FOR MONTHLY DISTRESS RELIEF ASSISTANCE

Dear Friends, Canara Union continues to assist the badly affected families of Covid-19 every month. Your continued support and help towards this scheme as long as possible would be appreciated. You may make payments either by cheque or bank transfer to the account specified below. For any clarification you may contact or write to us at:

Prakash Aroor, President Mobile: 9901560602

Meera Philar, Hon. Secretary Mobile: 9844022713

Harish Sujir, Hon. Treasurer Mobile: 9845055567

Email: canaraunion@gmail.com

Payments can be made to THE CANARA UNION WELFARE FUND either by cheque or by Net Banking transfer to the following:

The Canara Union Welfare Fund

Savings Bank A/C No.:10980 31300 05454

SVC Co-Operative Bank Ltd. Vidyamandir Branch, Malleswaram, Bangalore 560 003

IFC Code: SVCB0000098

VERY VERY IMPORTANT ANNOUNCEMENT REGARDING DONATIONS

All Members/Donors wanting to make donations, please see one full page ANNOUNCEMENT in the CUNL. You may pay either by CHEQUE OR NEFT. Follow it up with a letter or fill details in a copy of the Announcement Sheet along with a copy of your PAN Card and Proof of Address. If sending by NEFT, please send to respective account (Name and No.) of your donation choice as mentioned in the Announcement Sheet. For any clarification, please email canaraunion@gmail.com or WhatsApp or call Meera Philar at 9844022713 or Harish Sujir at 9845055567.

DONATION

From:
Name: Sri / Smt. _____
Address:

Date: _____
PAN NO: _____

To,
The President
The Canara Union(Regd.)
Bangalore-560003

Sir,
Sub: Donation towards Endowment Fund/s

I wish to donate a total sum of Rs. _____ (in words: Rupees _____
towards The Canara Union Endowment Funds detailed below:

Type of Donation	Amount	Bank Details
Building Fund		The Canara Union, Account No 34050851518 State Bank of India, IFSC SBIN0007080
Distress Relief Fund		The Canara Union(Regd) Distress Relief Fund Account No 10600 31300 18707 SVC Co-operative Bank Ltd., IFSC Code: SVCB0000060
Medical Relief Fund		The Canara Union(Regd) Medical Relief Fund Account No 10600 31300 18706 SVC Co-operative Bank Ltd., IFSC Code: SVCB0000060
Students Scholarship Fund		The Canara Union(Regd) Students Scholarship Fund Account No 10600 31300 18705 SVC Co-operative Bank Ltd., IFSC Code: SVCB0000060
Cultural Endowment Fund		The Canara Union(Regd) Cultural Endowment Fund Account No 10600 31300 18703 SVC Co-operative Bank Ltd., IFSC Code: SVCB0000060
Sports Endowment Fund		The Canara Union(Regd) Sports Endowment Fund Account No 10600 31300 18704 SVC Co-operative Bank Ltd., IFSC Code: SVCB0000060
Monthly Distress Relief Fund		The Canara Union Welfare Fund Account No 10980 31300 05454 SVC Co-operative Bank Ltd., IFSC Code: SVCB0000098

I am enclosing the cheque for the above said amount / remitted by NEFT/RTGS, as detailed below:

Cheque No..... Dated drawn on Bank....., Branch.....
NEFT / RTGS Details Remittance made Dated..... Bank / Branch.....
The amount of donation [tick any one]

- Is to be kept as a Corpus Fund and interest earned thereon is to be used for disbursement.
- Is to be distributed in the next occasion for disbursement as decided by the Canara Union.

The donation is given in the memory of:

I have attached a copy of my PAN CARD and PROOF OF ADDRESS.

Regards,

Signature
Phone No:



Holi Celebrations

Holi will be celebrated at the Canara Union
On Thursday, 13 March, 2025
Holika Poojan and Dhahana at 7.00 p.m. followed by
Paanak and Panwar

Come in large numbers and let us make it a very
colourful and meaningful event this year too!

SANKARANTI MORNING

It was the beautiful, pleasant morning of 14th January 2025. The customary beginning every year for Canara Union and Sursagar – the Shri Manohar Hattikudur Memorial Morning Concert. The morning began with a sumptuous breakfast at 7.00 a.m. of sweet and savoury Pongal, masala vada, teel ladu, a cup of coffee/tea, and then followed the enthralling Hindustani music at 7.30 a.m. This tradition has been followed religiously over the past several years. Braving the cold, we had a full pandal. The music programme began with a flute recital by Shri Shadaj Godkhindi and tabla by Shri Kiran Godkhindi. This was followed by a vocal recital by Shri Ashish Nayak, accompanied on the harmonium by Shri Gaurav Gadiyar and tabla by Shri Kartik Bhat.



NEWS FROM THE SPORTS DESK

Annual Sports between 25th December 2024 and 26th January 2025

A month that Canara Union looks forward to every year, a tradition followed for a very long time - a variety of sports/cultural events every weekend beginning from 25th December and culminating on 26th January. The only difference being, from what we understand from older members, there were many more participants for every event when compared to the number of participants nowadays, and especially from the younger generations. This hasn't stopped Canara Union from conducting these events every year and hope the future will bring in more participants. We would like to share some of the pictures taken during these events:











Strive for excellence! Mediocrity has no place in greatness.
- Chhatrapati Shivaji Maharaj



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MUSIC - THE ULTIMATE TIME MACHINE

ABHISHEK NAGARKAR



Music has the power to evoke emotions, transport us through time, and shape our very identity. From the moment we are born, we are surrounded by sounds that influence our development and well-being. It's a constant companion, a silent force that shapes our thoughts, feelings, and experiences.

The Science Behind the Sounds

Beyond the emotional impact, music has a profound effect on our brains and on our psychological state. It can influence our emotions, memories, and even our physical responses. Here's a deeper dive into the science behind music and psychology:

1. The Emotional Impact of Music:

- **Dopamine Release:** Listening to pleasurable music triggers the release of dopamine, a neurotransmitter associated with reward and pleasure. This explains why music can make us feel happy and euphoric.
- **Mirror Neurons:** When we listen to music, our brains activate mirror neurons, which are involved in empathy and understanding the emotions of others. This allows us to connect with the music on a deeper emotional level.

2. Music and Memory:

- **Encoding and Retrieval:** Music can enhance memory encoding and retrieval. The strong emotional associations linked to music make it easier for our brains to remember information.
- **Autobiographical Memories:** Music can trigger vivid autobiographical memories, transporting us back to specific moments in time.

3. Music Therapy:

- **Mental Health Benefits:** Music therapy has been shown to be effective in treating various mental health conditions, including anxiety, depression, and stress.
- **Neurological Effects:** Music can stimulate different brain regions involved in mood regulation, cognitive function, and emotional processing.

4. Music and Social Interaction:

- **Shared Experiences:** Music can create a sense of shared experience and connection with others. Listening to music together can foster social bonds and strengthen relationships.
- **Cultural Identity:** Music plays a significant role in shaping our cultural identity and belonging. It can connect us to our heritage and traditions.

5. Music and Movement:

- **Rhythm and Coordination:** Music can influence our movement patterns and coordination. This is why it's often used in dance and exercise.
- **Physical Response:** Upbeat music can increase our heart rate and energy levels, while slower music can promote relaxation.

A Symphony of Memories

Music is more than just entertainment; it's a time machine that transports us back to cherished memories. A single song can evoke a flood of emotions, bringing long-forgotten experiences to the forefront of our minds. Whether it's a childhood lullaby or a song associated with a significant life event, music has the power to unlock the doors of our memories.

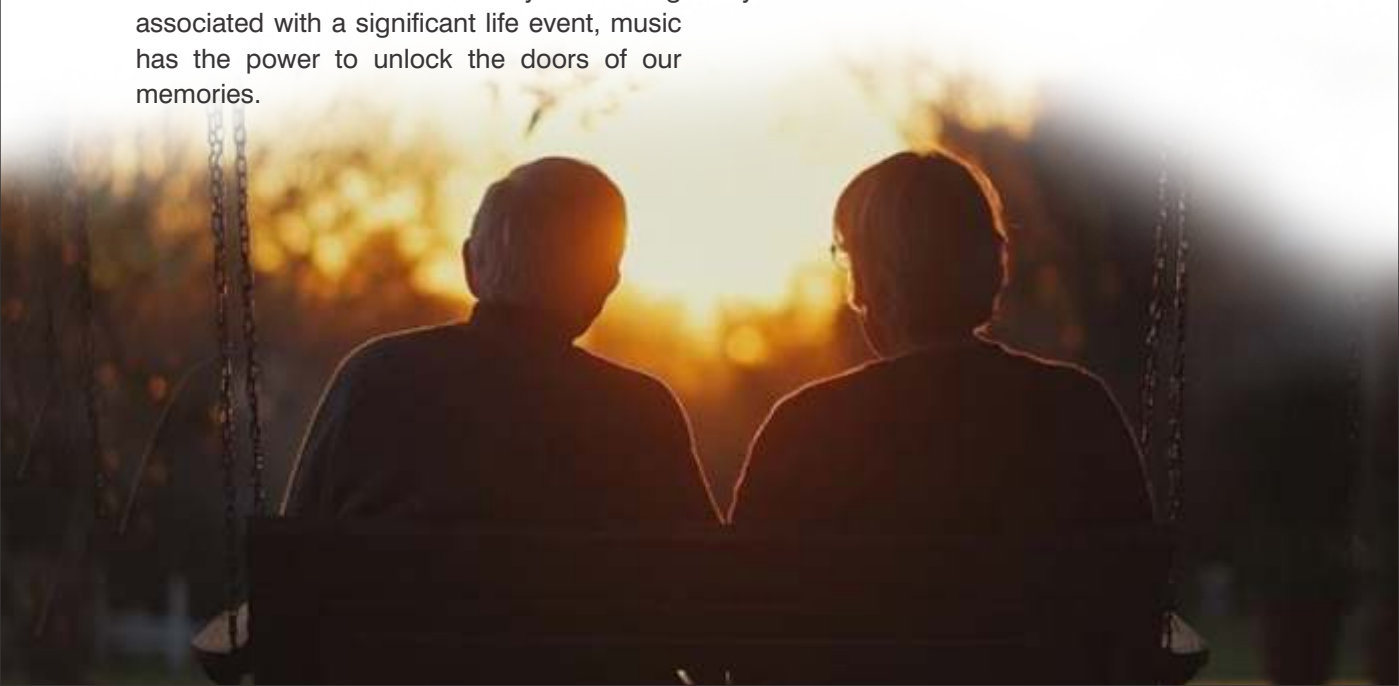
The Emotional Tapestry

The emotional landscape of music is vast and diverse. From the soothing melodies of classical compositions to the energetic beats of electronic dance music, there's a song for every mood and occasion.

- **Uplifting and Inspiring:** Upbeat music can energize us, boost our mood, and inspire us to take action.
- **Calming and Soothing:** Gentle melodies and soft harmonies can help us relax, reduce stress, and improve our sleep.
- **Nostalgic and Evocative:** Certain songs can trigger powerful memories and emotions, transporting us back in time.
- **Thought-Provoking and Reflective:** Music can stimulate our minds and encourage us to think deeply about ourselves and the world around us.

Music as a Time Machine

Music has always been more than just sound to me; it's a portal to the past, a time machine that transports me to cherished memories. As I delve into my musical archives, I'm reminded of the profound impact certain songs have had on my life.



One such song is "World Is Mine" by David Guetta. This electronic anthem, with its pulsating beats and infectious melody, evokes vivid memories of my gaming escapades with my then girlfriend (later wife) in 2006-2007. We would spend time at a gaming parlour on Church Street, our controllers gripped tightly as we battled opponents online. "World Is Mine" was our ultimate power anthem, fuelling our competitive spirit and driving us to many tournament victories.



Another song that holds a special place in my heart is "Nothing Else Matters" by Metallica. This timeless classic takes me back to my college days, when I was part of a band struggling to find our footing. We would spend countless hours practicing, trying to perfect our sound. "Nothing Else Matters" became our anthem, a reminder that despite our imperfections, music was our passion. We added our own unique twist to the song, incorporating Indian percussion elements like the tabla, giving it a distinct flavour.

Then there's the music that shaped my childhood. The Beatles, Harry Belafonte, Tom Jones – their songs filled our home with joy and laughter. My parents and relatives would dance and sing along, creating a vibrant atmosphere that I still cherish. These artists became a part of the fabric of my family, their music a soundtrack to our shared experiences.

As I reflect on these songs and the memories they evoke, I am struck by the power of music to transport us through time. It's like stepping into a time machine, reliving moments long past. Music has the ability to trigger emotions, evoke nostalgia, and connect us to our past selves. It's a testament to the enduring power of sound and its ability to shape our lives.

Music: A Universal Language

Music transcends language and cultural barriers. It's a universal language that connects people from all walks of life. Whether we're dancing to the same beat or simply enjoying the melody, music has the power to bring us together and create a sense of unity.

Music is more than just entertainment; it's a powerful force that shapes our lives in profound ways. From its ability to evoke emotions and memories to its impact on our mental and physical well-being, music plays a vital role in our lives. So let's embrace the power of sound and allow it to enrich our experiences and connect us to the world around us.



As Always, Keep Singing and Keep Listening!

[Sources: <https://wecompoze.com/en/blog/2023/07/12/emotions-musique-lien/>]

MUTUAL FUNDS MADE SIMPLE

NARESH BANTWAL



Did you know? An investment of just Rs. 25,000/- in Nippon India Growth Mutual Fund - Direct/Growth option (Previously Reliance Mutual Fund) at the time of inception in 1995 would be worth a little over Rs. 1 crore today!

Now that I have captured your attention, let me go into the details:

What is a Mutual Fund?

A mutual fund (MF) pools money from multiple investors to invest in securities such as stocks, bonds, money market instruments, or other assets. Each investor owns units representing a portion of the holdings. Managed by professional fund managers, mutual funds cater to various financial goals and degrees of risk the investors are open to take. Mutual funds have become a popular investment vehicle for individuals seeking diversified and professionally managed portfolios. This article delves into key aspects of mutual funds to help you make informed investment decisions.



Who Regulates Mutual Funds in India?

Mutual funds in India are regulated by the Securities and Exchange Board of India (SEBI). SEBI ensures investor's interests are protected through strict guidelines, periodic audits, and redressal of investors' grievances via online platforms like SCORES. Additionally, the Association of Mutual Funds in India (AMFI) promotes investor education and ensures ethical standards among fund houses.

Different Categories of Mutual Funds

Based on their investment objectives, mutual funds are classified into the following:

- **Equity Funds:** These invest primarily in equity stocks. Subcategories include large-cap, mid-cap, and small-cap funds. In this context, "cap" is short for "market capitalization" of the companies.
- **Debt Funds:** These focus on fixed-income securities like bonds, and include liquid funds, gilt funds, and corporate bonds.
- **Hybrid Funds:** These combine equity and debt components for more balanced risk.
- **Index Funds/ETFs:** These track specific indices such as Nifty or Sensex.
- **Sectoral/Thematic Funds:** These invest in specific sectors like IT, healthcare, infrastructure, or ESG themes.
- **Fund of Funds (FoFs):** These invest in

other mutual funds, providing diversified exposure.

Advantages of Investing in Mutual Funds

- **Diversification:** MFs spread your risk across various assets.
- **Professional Management:** They are managed by experienced fund managers.
- **Liquidity:** Your investments are easy to redeem.
- **Flexibility:** You can choose options like SIPs (Systematic Investment Plans) if you can't invest a lumpsum or SWPs (Systematic Withdrawal Plans).

Tax Benefits of Investing in Mutual Funds

- **Equity-Linked Savings Schemes (ELSS):** Are eligible for tax deduction of up to ₹1.5 lakh in a financial year, under Section 80C of the Income Tax Act.
- **Capital Gains Taxation:** On equity funds, long term capital gains (LTCG) tax of up to ₹1 lakh is tax-free; thereafter, these are taxed at 10%.
- **Debt Funds:** LTCG tax is levied at 20% with indexation benefits after three years.

How is Mutual Fund Performance Measured? Some Terms Explained

- **Asset Value (NAV):** Indicates the per-unit price of the fund
- **Alpha and Beta:** Measure excess returns and market volatility
- **Sharpe Ratio:** Indicates risk-adjusted returns
- **Benchmark Comparison:** Performance relative to indices like Nifty 50 or BSE 100 or to sectoral indices

- **Historical Returns:** Analysing past performance over 1, 3, 5, and 10 years

Several rating agencies like CRISIL, Morningstar, and Value Research evaluate mutual funds based on parameters such as risk, consistency, returns, and portfolio quality. These ratings help investors shortlist top-performing funds.

How to Shortlist Top-Performing Mutual Funds for Yourself

- **Define Goals:** Match the fund's objective with your financial goals.
- **Check Ratings and Performance:** Refer to trusted rating agencies like CRISIL, AMFI, etc.
- **Analyse Past Performance:** Focus on consistent returns over 1, 3, 5, and 10 years.
- **Expense Ratio:** Choose funds with lower costs.
- **Fund Manager Experience:** Review the track record of fund managers.
- **Portfolio Quality:** Assess sectors and asset allocation.

How to Monitor Mutual Funds' Performance

Apps such as myCAMS, KFINKART, ET Money, Value Research, Moneycontrol, and many others offer free or paid features, wherein you as an investor can upload your MF portfolio from NSDL/CDSL. You can then easily monitor various performance parameters and take timely actions to maximize returns and minimize losses.

SIP vs Lumpsum Investment in Direct Mutual Funds

Investing in mutual funds can be done via either of two primary methods: Systematic

Investment Plan (SIP) or lumpsum investment. Both approaches cater to different financial goals and market scenarios.

SIP: Allows investors to invest a fixed amount periodically in a mutual fund (for example, on a specific date of each month).

Key Features and Advantages:

- Regular and disciplined investments
- Helps in rupee cost averaging (buying more units when prices are low and fewer when prices are high)
- Ideal for salaried individuals or those with regular cash flow
- Lowers market volatility risk - since investments are staggered, SIPs smoothen out the effects of market ups and downs
- Affordable as you can start investing from as low as ₹500 per month.
- No market timing needed as you invest regardless of market conditions
- Encourages regular saving habit and discipline in investors



Lumpsum Investment: Involves investing a large amount of money in a mutual fund at one go.

Key Features of Lump Sum Investment:

- Best suited for those with surplus funds
- Better results if invested during market lows
- Requires market timing and a good understanding of trends
- Potential for higher returns - Investing a large amount during a market dip can lead to significant gains when markets rise
- One-time effort - No need for regular monitoring or transactions
- Effective for long-term goals - Works well if the investor has a clear time horizon and the market performs favourably

It is Preferable to Choose SIP When...

You have a regular income (for example, a salaried person) but lack surplus funds. You are a beginner who wants to avoid the risks of timing the market. Your goal is disciplined wealth accumulation over the long term with reduced volatility impact.

It is Preferable to Choose Lumpsum When...

You have a large amount of idle cash (for example, from bonuses, property sales, or inheritance). You are investing during a market downturn or correction. You are confident in your ability to time the market or seek guidance from a SEBI/AMFI registered advisor.

What is a Systematic Withdrawal Plan (SWP)?

An SWP allows the mutual fund investor to withdraw a set amount of money at regular intervals. This is a good option for those looking for regular income (for example, retired persons). SWP has lower tax liabilities than fixed deposits. It also has the benefit of rupee cost averaging.

Conclusion

By understanding the various aspects of mutual funds, investors can create a balanced portfolio that aligns with their financial aspirations. If in doubt, always consult a SEBI / AMFI registered advisor and keep revisiting and monitoring your investments periodically. Finally, take timely action to ensure that your precious investments stay aligned with your defined goals.

[Funds mentioned in this article are for illustrative purposes only and not to be construed as recommendations. Information mentioned in the article is as prevailing in February 2025. Mutual fund investments are subject to market risks; read all the scheme-related documents carefully or consult SEBI registered advisors before taking any investment decisions.]



Cricket Trivia!

Sachin Tendulkar became the first player ever to be declared out by a third umpire. This happened during India's 1992 tour of South Africa, where he was adjudged run-out by TV umpire Karl Liebenberg. The run-out was executed by none other than the lightning quick Jonty Rhodes!

The first Cricket World Cup was played by women in 1973, predating the men's tournament by two years! The inaugural Women's World Cup was held in England and was won by the host nation.

The original cricket wickets used only two stumps over which a bail was kept. This design was changed in 1775 after an English cricketer, Lumpy Stevens, happened to bowl three consecutive deliveries that shot clear in between the stumps! That is why modern wickets have three stumps instead of just two.



THE WONDER YEARS – BANGALORE TIMES (PART 4)

VANDANA RAO PANDIT



This is an extract from Vandana Rao Pandit's book Head in the Clouds - My Adventures in the Air Force and Life Beyond. The following is from the seventh chapter of the book. Subsequent chapters will be published in forthcoming issues of CUNL.



A few years after we moved into our apartment in Malleswaram we had a new neighbour Yamini who came to live in the flat opposite us. She was around twelve years old, between Namu's and my ages. She is an only child and had been born and brought up in the US. Her parents brought her to India so she could experience the Indian way of life for a few years until they returned to the US. Yamini quickly became an integral part of our family and the three of us became close very soon. We would barge into each other's homes all the time and

were up to no good - making prank calls to unsuspecting neighbours, painting my poor grandmother's toenails in brilliant colours whilst she watched TV and choreographing cheesy dance steps to equally cheesy film songs. We had a riotous time during the four years she lived in India. She has a wicked sense of humour, a tremendously earth-shattering sneeze that made us jump every time she sneezed in her flat and can do marvellous imitations of people. She now lives in Sweden with her husband JP and daughter Vanya, and teaches English and Art. She and JP grow their own fruits and vegetables on their farm. We are still very close, and she is like our third sibling.

School life was moving along with basketball, which I really loved and has been my favourite sport to date and inter-school tournaments and music competitions where I won many prizes. I was in dance programmes and made occasional appearances in school plays. I was always given the male role because of my height and short hair. I was tempted to point out that tall women with short hair and short men with long hair do exist. But I didn't mind as long as I was on the stage.

Math and the abhorrent Sciences had still not made their peace with me, and I struggled with the ICSE syllabus which was so foreign to me when I joined the new school. Physics especially, was my nemesis and drove me into dark wells of despair. I never saw the point of why I had to study matter and related entities of

energy and force in such excruciating and exhaustive detail. The previous CBSE curriculum seemed to have suited me far better and I wonder why it never occurred to my parents that a child who did so well in one system was floundering in the other.

My mother says she was too busy looking after the household and going to work and that it simply never occurred to her. She was a teacher in the same school my sister and I went to and had to juggle elderly grandparents, teenage rebellion, cooking and cleaning with almost zero assistance. So, I do see her point. We didn't even ask my father. Fathers did what they did best. Went off to work, checked once a day to see if we were alive and gave us money when we needed it without too many questions asked. He was far more generous than my mother. Mothers are born with the indefatigable trait of being able to say 'No' with disappointing regularity. I am no exception now. My mother was strict about change being returned while my father was not - a very redeeming characteristic.

One of my memories of school life is when my mother became my teacher in the ninth grade. She was substituting for another teacher and taught us for a month, which went down in history as the 'Month of Hell' for me. The girls in my class all adored her, except for one - me. I did of course love her as a mother, but not at all as my teacher. She suddenly morphed into this 'NEVER FORGET I AM YOUR TEACHER AND NOT MOTHER WHEN AT SCHOOL' avatar, and maybe she felt the need to prove it to the rest of my classmates.

One day, she asked a question in class to which naturally, I had no answer and did not put my hand up. I tried to shrink into my seat, with a depressing sense of déjà vu. As expected, there came the question "Vandana, do you know the answer?"



I said something along the lines of 'If I knew the answer, I would have put my hand up'. I hadn't meant to be rude but merely honest, but my mother's usually smiling face turned into an ominous glare and I was kicked out of class and had to stand outside for being cheeky and disobedient.

This was most humiliating, and I could not even escape to the safer climes of home at the end of the day because the tormentor lived there too. My friends had to beg and plead with her to let me in, which she eventually did but very grudgingly. That one dreadful month did finally pass, though excruciatingly slowly and I hobbled back into my routine with a deflated ego but much relieved.

I finally took the dreaded ICSE board exams, and to everyone's relief - mostly my mother's, passed with some colours. Flying would be an exaggeration.

Her favourite threat to me was "I will give it to you in writing that you will not pass!"

I wanted to say, "I believe you already; why write it down?" But never dared.

She was justified to a large extent because I loved to read anything but schoolbooks. She

had caught me red-handed a few times when she yanked a Chemistry or a Biology textbook away to find an Enid Blyton, Agatha Christie or a Perry Mason nestled comfortably inside. The scolding that followed was neither motherly nor sweet.

Boys were never a problem. Just books.

Some of her common threats were “I will burn all your books” and “I will cancel all your library subscriptions”. That was truly terrifying.

The oft repeated family joke was, “When you get married, you will be reading during the ceremonies.” This didn’t scare me as I was very



sure I would never be foolish enough to get married and go and live with a boy. Famous last words.

PERSONALIA

Dear Members of the Canara Union,

The Canara Union frequently gets enquiries about personal announcements. These are personal in nature, usually small, and are generally about the following:

- births, weddings, engagements, thread ceremonies
- items for sale
- services available (catering, paying guest accommodation etc)
- student performance
- success at work, awards, personalia information etc
- change of address, relocation
- seeking information about services available

‘THE INDEPENDENT PAGE’, for small-format, half- and full-page announcements will be published at a nominal rate. The tariff will be as follows + GST of 18%:

Upto 50 words	-	Rs 100.00 without photo
51 to 150 words	-	Rs 150.00 with photo if any
151 to 250 words	-	Rs 250.00 with photo if any

Also:

Full-page feature/ad of A4 size	-	Rs 700/- per page
Half-page	-	Rs 300/- per half-page

Please send all announcements to the Canara Union by the 16th of the month.

A Tribute to Amamma

By her Granddaughter Mihika Bolangady-Southehal



Amamma – “A granddaughter’s heart holds pieces of her grandmother, a sacred connection that only deepens with age — a love that transcends time and touches the very essence of who they are.” I don’t think I could really define my relationship with my grandmother more precisely than what you read in the above quote.



Ahalya Mavinkurve, nee Vasudha Ubhayakar, my grandmother, was a woman of extraordinary qualities—talented, kind-hearted, and one of the most giving souls I’ve ever had the privilege to know and live a large part of my life with. It’s impossible to capture her essence in mere words, but I will do my best to share the impact she had on me and the many ways she shaped my life. She wasn’t just my grandmother; she was more like a second

mother. From the earliest moments of my childhood, I felt her love in ways that went beyond typical expectations. A true nurturer at heart, she was there when I needed a comforting presence, a guiding hand, or simply someone to share a laugh with. Where others might see her as a grandmother, I always saw her as a protector and a provider—a constant in a world that was sometimes chaotic.

Her talents were numerous, and it was in those moments of creating or doing that she displayed her essence. She was a woman who knew how to make everything feel special, whether it was through the meals she prepared or the way she cared for us. When I think of her, I think of the fragrance coming from the kitchen with a recipe she tried almost immediately after watching her favourite cookery show, the way she laid the table with snacks that she made for both my sister and me knowing that we had a long day at school, the way she moved with grace even in the most difficult times, and the way her hands would work tirelessly, always giving of herself to others. One of her most incredible gifts was stitching. What she did with a needle and thread wasn’t just creative, it was transformative. She could transform a small piece of left over cloth into something so beautiful. I don’t remember a time in our childhood when we bought clothes from a store. From our frocks to our quilts to all the home furnishings - all were made by her. We remember her making beautiful Kantha work sarees for her daughters. That just reflected the amount of patience she had throughout her lifetime. It was the way she expressed her love, her care, and her pride in the family she raised.

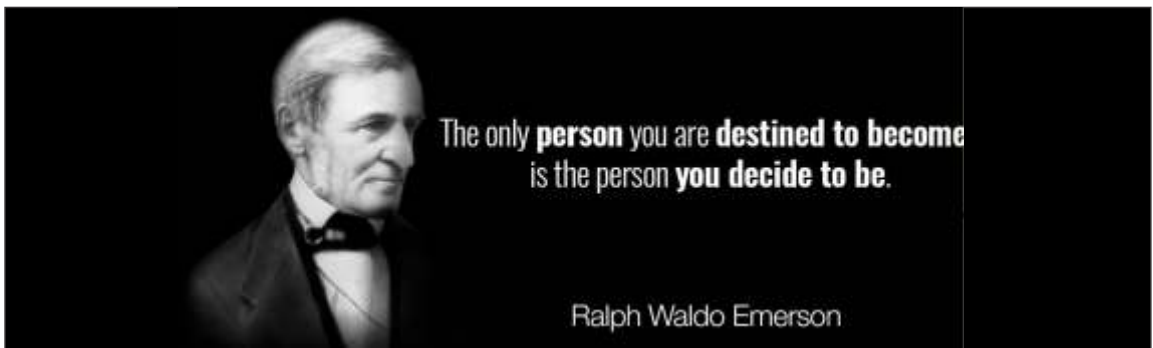
Her talent extended to playing parts in All India Radio skits organized by Saraswati Mahila Samaj, Mumbai. These are just a few of the many talents she possessed.

Her ability to give extended far beyond her family. She was always thinking of others, always ready to lend a hand or offer help to those in need. I remember seeing her volunteer at local community events, bringing people together, offering her time to causes that mattered, and never seeking any recognition. She did everything out of love, out of the desire to make the world just a little bit brighter for those around her. But what made her truly special was her boundless kindness. It wasn't something she simply practiced; it was an inherent part of who she was. She could make anyone feel important, valued, and cared for. Her words were never harsh, her smile was never fake, and her love was never conditional. It was as if she was a living embodiment of warmth, and everyone around her could feel it. Whether she was spending time with family or chatting with a stranger, her kindness radiated in ways I can still feel, even long after she's gone.

Looking back, I realize that she gave me more than just physical care. She taught me how to be selfless, how to give of myself to others without expectation of anything in return. And though I'm sure she would never admit it, she was the heartbeat of our family, the glue that kept everything together with her quiet strength and her unwavering devotion. As I grew older, I

began to recognize the full extent of her influence on me. She was a constant source of stability in a world that often felt unpredictable. Her wisdom and her love provided a sense of security for my parents and us. Even when things were tough, knowing that she was there made all the difference. There's a sense of safety that comes with having someone in your life who you know will always be there for you—no matter what. Her perspective on life, on family, and on love, was so rich and full of insight. It's hard to put into words just how much my Amamma meant to all of us. She was the embodiment of everything good in this world—talent, kindness, generosity, and love. She was a parent, a teacher, a confidante, and a friend. To me, my sister and my parents (this includes my maternal aunt Nandini Bijoor). She was solely responsible for recognizing my talent in music and guiding me to a Guru. She recognized that my sister was extremely artistic and pushed her to use her talent the way she wanted to. For that we are extremely grateful.

Even though she's no longer here, her presence is woven into the fabric of my life. She continues to guide me, her influence still felt in the choices I make, in the way I care for those around me, and in the way I approach the world. She may have fed me the best food, but more importantly, she fed my soul with her love and kindness. And that, I believe, is the greatest gift anyone could give. Wishing you a heavenly 100th birthday Amamma! Enjoy and celebrate with the angels in heaven with your brightest smile.



**Four generations of Soumitra Bhavanishankar Heble on his
100th Birthday on 1st February 2025 in U.S.**



Standing left to right: Diya & Arya Heble, Sangeeta & Pradeep Shenoy, Anita & Gaurang Haldipur, Milind & Priya Heble, Rohan Balsaver.

Sitting left to right: Soumitra Heble (birthday boy), Nalini Heble, Anushri Balsaver.

Sitting left to right: Shweta & Sohum Haldipur, Alok Balsaver, Shivansh & Anshul Haldipur.

(Soumitra Bhavanishankar Heble was working as a Flight Navigator in Air India & retired in the year 1983. Till 2008, he was staying in Bandra, Mumbai before migrating to Bangalore where he stayed from 2008 to 2019. Now he, with his wife are peacefully living with their children in U.S.)

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NINA RAO

Wife of Kishore Sunder Rao (Amembal)
passed away peacefully in Bangalore
on 28th January, 2025 aged 81, surrounded by her family.



Kishore
Sanat, Kanchan, Arjun, Aniruddha (Amembal)
Priya, Nitin, Shiv, Siddharth Nayak

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Contact: Mohan Nirody 9945523072 / Sheetal Nirody 9663671545

OBITUARY

We convey our deepest sympathies to the family and relatives of

Smt Nina Kishore Rao (Amembal), aged 81 years, on 28 January 2025 in Bengaluru

Shri Prakash Balachandra Shirali, aged 83 years, on 2 February 2025 in Bengaluru

Smt Nayantara Ubhayakar, aged 90 years, on 5 February 2025 in Bengaluru

On 31st December 2024, it was **Shri Dinesh Karnad** who passed away in Mangalore and not Shri Yeshwant Karnad. The error is regretted.



THE CANARA UNION (REGD.)

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Phone : 080-23342625 e-mail : canaraunion@gmail.com
Website : www.canaraunion.co.in

Notice to Donors of Canara Union's FCRA Account

With the changes in the Foreign Contribution Regulations Act (FCRA), it has become mandatory to channelize all foreign donations by a social/charitable organization in India through the State Bank of India, New Delhi, Main Branch (SBI-NDMB). In accordance with this new FCRA Regulation, Canara Union has opened a new FCRA Account with SBI (NDMB), New Delhi. Hence, the old FCRA account with Bank of India, Margosa Road, Malleswaram, Bengaluru cannot be used for any foreign inward remittance.

We give below the details of the new designated account where the Foreign donations should be remitted.

Name of the Bank: State Bank of India, New Delhi Main Branch
Address: FCRA Cell, 4th Floor, New Delhi Main Branch, 11 Sansad Marg,
New Delhi – 110001,
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All foreign institutions and individual Donors, will have to remit their donations only through the above designated SBI bank FCRA Account. A person of Indian origin, holding a foreign passport, will be covered by the term “foreigner” for the purpose of FCRA. Foreigners having an NRO account in India, if he chooses to use the funds from that NRO account for donation purposes, will also need to transfer to the above stated account only, as it is classified as foreign source donation under the FCRA rules. Donors are advised to use the swift code while doing the remittance for faster transfer. We also request all donors to intimate the Canara Union office of the remittance and clearly state the purpose of the donation (Scholarships, Medical or Distress) and whether it is towards corpus (endowments) or to be disbursed in the year of receipt for the stated purpose. We also request you to give the passport copy, the tax code/identification number, if any, for our various compliance and audit purposes.

(Canara Union Hon. Gen. Secretary: canaraunion@gmail.com)

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Hon. President
prakash.aroor@gmail.com

Harishchand Sujir
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