



CANARA UNION NEWSLETTER

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www.canaraunion.co.in

Vol.LXXII No. 04

April 2025



Photo Credits: **Pramod Savur**

Programmes for the Month of April 2025

Saturday 05 5.30 p.m.

Padmini & Mohan Hattikudur Memorial Concert - Hindustani Music Programme by Sursagar – details inside

Sunday 06 6.00 p.m.

Gourang Kodical Memorial Concert – Hindustani Music Programme – details inside

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.

| | | |
|----------------------|----------------|-------------------------|
| Hon. President: | Prakash Aroor | |
| Hon. Gen. Secretary: | Meera Philar | |
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| Member – | Ujwala Gulvady | ujwalagulvady@gmail.com |
| Member – | Anand Kilpady | anandkilpady@gmail.com |

A WORD FROM THE PRESIDENT

In the film *Bajrangi Bhaijaan*, Salman Khan as Pavan Kumar undertakes to take Shahida, a mute 6-year-old from Pakistan, lost and separated in India from her mother, back to her home country. There is no possibility of a legal crossing, and he smuggles the little girl through various nail-biting routes. At an underground crossing at the border, the two are captured and surrounded. It is doom, surely, all hopes have closed. In this extreme moment, Pavan holds Shahida close—and he smiles at her as if to say, ‘It’s nothing, this will pass.’



In times of great danger, how do we act, what do we do? I was reminded of *Bajrangi Bhaijaan* in a recent experience my wife’s cousin Suresh had. He was on a flight back to London where he lives. What happened is best captured in his own words:

I had pre-booked seat 38 A which is about 4 rows from the rear, based on the knowledge that in an air crash the survival chances were highest round about here. I never supposed that this knowledge would bring some comfort to my mind, as it did, considering what transpired that day.

We departed on schedule. I had the flight path constantly on my little screen. When I looked up around 11.30 a.m., I noticed we were about 30 min from touchdown at Heathrow. I saw we were close to Amsterdam and the flight path had changed to cross the channel. Aaaaah, I thought, the flight would land soon. How wrong I was. What happened next was frightening.

I noticed the aircraft was at 48,000 ft and turning around, seemingly heading to Schiphol airport (Amsterdam). Then, a loud, clear message came from the captain stating that the flight was diverting and we must prepare for a crash landing. We could smell smoke and burning oil. Suddenly, across the tannoy system (loudspeakers) came a very loud warning.

“THIS IS A REAL MESSAGE. THIS IS NOT A DRILL. PREPARE FOR A CRASH LANDING, TIGHTEN YOUR SEAT BELTS. WHEN YOU HEAR THE WORDS BRACE, BRACE, BRACE. PUT YOUR HEAD ON YOUR LAP, USE THE CUSHION TO PREVENT YOUR HEAD FROM HITTING THE SEAT IN FRONT AND LISTEN TO THE AIR HOSTESSES.”

A fair number of passengers started screaming and crying, causing panic. To my horror the aircraft started dropping very rapidly from 48,000 ft to 7,000 ft in a matter of 3–4 minutes. You cannot imagine what happens in your stomach when this sudden drop takes place! I was lost in my own thoughts for those few minutes until my attention was diverted by the grace of God. The woman next to me, from Hubli, started crying, looked to me and babbled, ‘Sir, I have a daughter of 3 years. Can I hold your hand as I am very afraid.’

I took her hands in mine whilst she kept her eyes closed, crying softly. This diversion stopped me worrying about myself. In a matter of a few minutes, looking out of the window I noticed the aircraft was about to touch down. It soon made a perfect 3-point landing and presently came to a halt. I looked to see two fire engines at the rear and other vehicles, ready to evacuate us if needed. Fortunately, none of these was required. The aircraft came to a halt. I released my

hands from the woman passenger. Through the public tannoy they told us all was under control; we should pick up our hand luggage and clothes and exit slowly.

It all ended well in the end, and after many not-pleasant adventures, Suresh and the others were home, safe. But he like me will remember for the rest of his life the time the woman asked him to hold her hand. In this, and until the flight landed, she found the courage to face the terrifying time.

Pavan's smiling at Shahida, Suresh's helping the woman, both silent acts in the face of grave danger—in these as well as similar moments in others' lives, fear must have moved away somewhere. As humans, we have this simple power.

On this note, a beautiful Ugadi to all, joy and peace. And when the need arises, when fear hits us, may we always stick it in the glove compartment.

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.

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.

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

Canara Union Medical Relief Fund

Shri Konaje Nagesh Rao

Rs. 50,000.00

Canara Union Distress Relief Fund

Shri Konaje Nagesh Rao

Rs. 50,000.00

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

Shri Smaran Satish Mudbidri

Shri Dhruv Vivek Nagarkatti

STUDENT MEMBER

Ms. Saanchi Smaran Mudbidri

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

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:

sursagar



ITC SANGEET
RESEARCH ACADEMY

INVITE YOU TO THE

PADMINI & MOHAN HATTIKUDUR MEMORIAL CONCERT



SHADAJ IYER

VOCAL RECITAL

SHATAVISHA MUKHERJEE

VOCAL RECITAL



ACCOMPANIED BY

PT. RAJENDRA NAKOD : TABLA
SHRI SATISH KOLLI : HARMONIUM

SATURDAY, 5TH APRIL, 2025, 5:30 PM

CANARA UNION

MALLESHWARAM, BANGALORE



SUPPORTED BY
CANARA UNION ARTS SECTION

ALL ARE WELCOME
EMAIL: SURSAGAR@GMAIL.COM
MOBILE : +91 88844 07340



CANARA UNION ARTS SECTION

INVITES YOU TO THE

GOURANG KODICAL MEMORIAL CONCERT



SHRI NISHANT PANICKER
HINDUSTANI VOCAL RECITAL

VOCAL SUPPORT BY
SHRI KRISHNENDRA SAMARTH

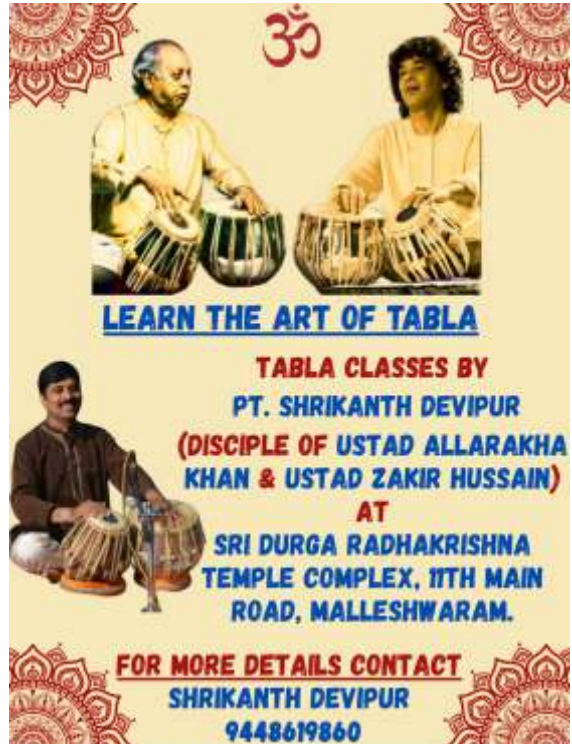
ACCOMPANIED BY
SHRI SHASHIBHUSHAN GURJAR : TABLA
SHRI SURYA UPADHYA : HARMONIUM

ON SUNDAY 6TH APRIL, 2025, 6.00 P.M.
CANARA UNION, MALLESWARAM, BANGALORE

ENTRY FREE

GOLF

Shri Sudhir Gulvady was the Runner-Up in the 81 to 85 age group Senior Citizen Golf Tournament conducted at the BGC on March 5th, 2025.



LEARN THE ART OF TABLA

TABLA CLASSES BY
PT. SHRIKANTH DEVIPUR
(DISCIPLE OF USTAD ALLARAKHA KHAN & USTAD ZAKIR HUSSAIN)
AT
SRI DURGA RADHAKRISHNA TEMPLE COMPLEX, 11TH MAIN ROAD, MALLESHWARAM.

FOR MORE DETAILS CONTACT
SHRIKANTH DEVIPUR
9448619860

HOLI CELEBRATIONS 2025 AT CANARA UNION

Holi was celebrated at the Canara Union with great reverence with family and friends on 13th March 2025. Holika Poojan and Dhahana was at 7.00 p.m. followed by Panak and Panwar. We had a good attendance of about 180 people. A few pictures to share with you.



Reflections on the Two-Day Watercolor Workshop (22nd & 23rd February, 2025)

Rekha Mavinkurve

“If you hear a voice within you say you cannot paint, then by all means paint and that voice will be silenced.” – Vincent van Gogh



The recently concluded two-day watercolour workshop in February was an enriching experience for me as a teacher. There were 18 participants, ranging in age from 15 to 85 years! With a focus on both technique and creative expression, the workshop provided an opportunity for individuals of all skill levels to learn, experiment, and connect over the shared love of watercolour painting. Participants engaged in a variety of projects, learning key techniques such as wet-on-wet, salt for texture, line and wash, and a small winter landscape, all while working with a limited colour palette.

Day One: Exploring Techniques and Creating Simple Projects

The first day of the workshop introduced participants to several fundamental watercolor techniques. I began by guiding the group through a **limited palette approach**, encouraging everyone to work with just three colours for simplicity and harmony in their compositions.

The day's first project involved creating bookmarks using various techniques such as **wet-on-wet** and **salt for texture creation**. The wet-on-wet technique allowed participants to work with the natural flow and blending characteristics of watercolour, while the salt technique added an interesting texture, as the salt absorbed the pigment and created unique patterns. These projects provided students with a hands-on experience of the fluid and unpredictable nature of watercolor painting. To further enhance their creations, participants used gel pens to add fine details and embellishments to their bookmarks, allowing for a contrast between the softness of watercolour and the sharpness of the ink.

The final activity of the first day involved painting apples with a loose and expressive approach. Using the three-color palette, students practiced capturing the essence of the fruit rather than focusing on intricate details. This exercise encouraged a loose, spontaneous approach that allowed students to focus on colour blending and brushwork, enhancing their confidence in the fluidity of watercolour.

Day Two: Line and Wash, Winter Landscapes, and Snow Effects

On the second day of the workshop, participants focused on two more advanced projects: creating a greeting card using the **line and wash technique** and a **winter landscape painting**.

The line and wash technique involved first drawing a design using ink, followed by applying watercolour washes over the lines. This technique resulted in a harmonious blend of bold, defined lines and soft, fluid colour washes. We used this technique to create unique greeting cards, experimenting with both the precision of the line work and the spontaneity of the watercolour. We ended the second day with a winter landscape project, where participants learned how to paint a serene snowy scene. I demonstrated how to create the soft textures of snow, trees, and sky using layers of watercolour. One important technique introduced was the use of **white gouache paint** to create **snow effects**, which allowed students to paint opaque highlights that added dimension to their winter scenes, giving the illusion of fresh snow and light reflections. I also introduced them to the **splattering technique**, a fun and effective way to add texture to their painting and bring a sense of depth. Splattering white gouache onto the painting created the appearance of snowflakes.



At the end of the session, students were shown how to **frame their completed landscapes**, turning their artwork into a finished piece. The participants, regardless of age or experience, had the opportunity to experiment with a variety of techniques, from wet-on-wet and salt for texture to line and wash, snow effects, and splattering.

The diversity of the group, with participants ranging from teenagers to seniors, added a special dynamic to the event. Everyone was able to connect over their shared passion for art, while learning new skills and expanding their creative horizons. The projects—such as the bookmarks,





greeting cards, and framed winter landscapes—allowed participants to see their progress and bring a sense of achievement and confidence. The reviews received from several participants and their desire to learn more from me was the icing on the cake for me! I will be considering holding more such workshops in the near future.

I'm equally grateful to Canara Union for providing the mini hall to hold this workshop! It was the special ambience of this place, the brightly lit classroom that made the experience even more joyful. This two-day experience proved that art has the power to bring people together, no matter their age, and inspire lasting creativity.

BADMINTON TOURNAMENT

- Report by **Nitin Kaushik**

The Hennur Banaswadi Cosmopolitan Club had conducted an Inter-club badminton tournament from 17th to 21st February 2025 at their club. A total of 16 top clubs of Bengaluru were invited to participate in the same. CUCT performed admirably in spite of facing a tough draw. We managed to topple the tournament favourites and second seeded KBA team in the semi finals in a closely fought tie by a margin of 3-2. We faced the strong host team of HBCC in the finals and gave it our best. All the matches were well fought and decided by narrow margins. All our players played their hearts out before going down 1-4 and finishing the tournament commendably as RUNNERS-UP. It may please be noted that we had settled for the third place in 2018 when the same club had last conducted such a tournament.



25 YEARS OF SWEET NOSTALGIA

UMA SAVUR

[PHOTOS BY PRAMOD SAVUR]



An editorial titled 'A Time to Reflect' in our Canara Union Newsletter issue of January 2025 prompted me to write this article. At the end of that editorial, our editors had suggested looking back at our own life over the past 25 years.

Towards the end of the previous millennium, we had shifted to our own 'home sweet home' apartment in Rajajinagar with an adjoining terrace. At that time, our daughter Deepali was seven years old and happy to play around with her friends. Once while returning home after picking her up from school, I noticed a sale of rose saplings in a bungalow in our area. I bought two saplings in pots and kept those on the adjoining terrace. After some days the buds blossomed into roses of two colours - cream and pinkish white. The very sight of those beautiful roses gave me confidence about home gardening.

The idea of maintaining a terrace garden took root. We started buying flower seeds, saplings, and plant bulbs from roadside nurseries or from exhibitions. My mother gave me cuttings of light pink pannir roses, mogra and juhi



Pannir Rose

plants. Within a year the garden at our apartment had 10 pots of flowering plants, of which six were of different roses. These plants thrived in full sunlight, nourished with compost made from kitchen waste and dried leaves, and their buds bloomed into a riot of colours.



Our First Rose Plant

Initially, I had no problems with the maintenance of our garden but gradually it turned out to be a challenging task due to various reasons. My husband Pramod got promoted and was transferred to Chennai. Deepali was preparing for her board exams, and I had to take care of my aging in-laws who were then staying in a rented apartment in our building. This multi-tasking schedule used to tire me out physically and mentally but the colourful blooms in our garden used to cheer me up and boost my morale. In the year 2008, both my in-laws departed to their heavenly abode.

Meanwhile, my mother's house in Manjunatha Nagar was quite old and required renovation. My sister and her family were staying there and taking care of her. I had to supervise the renovation on my own as my sister was working. The renovation was eventually completed, and an additional house was built on the first floor. We moved to this new house in 2012 along with our 11 flowerpots. By this time, Pramod was transferred back from Tamil Nadu on completion

of his term. We volunteered to take care of Amma who stayed on the ground floor and my sister's family moved to their own place. Our new house was quite spacious and the icing on the cake was the big terrace. My heart leapt in joy at the prospect of having an extensive terrace garden!

Over the next few years, our terrace garden grew by leaps and bounds. Close relations and friends started gifting us flower saplings and cuttings. In December 2016, my husband retired and volunteered to help maintain our garden by keeping the area clean and watering the plants. Till 2018 we only had flowering plants consisting mostly of roses, mogras, and shevantis. My mother loved making chicklis of these flowers. We soon had to expand our garden to accommodate young shoots that sprung from the seeds in the kitchen waste compost! These grew into saplings of tomato, chili, and cucumber. Thus was our entry into the world of homegrown vegetables.

By the end of 2019, we had achieved self-sufficiency in terms of a weekly supply of veggies for our family. The Corona pandemic and the subsequent lockdown from March 2020 forced us to remain indoors, giving us more time to tend to our garden with full attention and care. Mother Nature in return rewarded us with vegetables over and above our needs. We started sharing these with our

next-door neighbours. Our daughter Deepali also chipped in to help us in our endeavours by procuring grow-bags, manure, seeds, etc. online.

Gradually we started growing carrots, cauliflower, cabbage, beans, pumpkin, and cucumber too. Our garden, which started in the year 2000 with just two rose plants, now has over 100 pots, grow-bags, and even a few full-grown trees bearing flowers, fruits, and vegetables! The latest additions to our garden are the gladiolus flowers, the root bulbs of which we had bought from an exhibition in Canara Union.



Mogras



Mini Harvest of Veggies



Gladiolus-Latest Addition to Our Garden

After finishing her education, our daughter took up the noble profession of teaching. The last twenty-five years were quite eventful - especially the last five years. We had adopted a beagle puppy named Lucky just before the Corona pandemic. Our daughter's marriage last year has been the most important event in our lives. We were blessed with a loving and caring son-in-law Aakash. I conclude this article with nostalgic memories and with a promise to share our experience and knowledge about maintaining a kitchen garden in a future issue of our newsletter.

TEMPER IS PRECIOUS - DON'T LOSE IT!

GURUNANDAN BOLANGADY



In this competitive world, although stresses and strain are on an ascending curve, our pattern of behaviour particularly towards others is still conservative and on a descending degree when it comes to controlling a provocative situation.

Earlier, we used to say that everybody is susceptible to outbursts of rage. In conservative circles, people used to say that those who are short-tempered are good at heart. However, in the race for survival today, those concepts have limited relevance. Psychologists have started stating that one's temper is a very precious possession and advise that we don't lose it. In business establishments or corporate offices, we cannot afford to have people who are impatient. No employer would like to keep employees who do not put on a smiling face even when customers misbehave or humiliate them. Short temper is considered nothing less than temporary insanity.

Anger can be classified into two types:



- **Real Anger** - This is a natural human reaction that is acceptable within limits. When your child does not study well, it is natural to get upset. When your employees turn up late, you have got to be a bit tough and the only way to show your displeasure is to pretend to be angry. When customers demand too many concessions for your products, you must often express a little bit of annoyance in a sophisticated way.

In real anger there is an element of artificiality - you pretend that you are angry and show that you don't like the way the person behaves. A teacher shouts at her students and forgets everything about it the next moment.

- **Racket Anger** – This can be a dangerous phenomenon that often sends shockwaves through the person against whom it is directed. In most cases, the angry person feels sorry afterwards and regrets that it could have been done without. By that time, the damage is already done.

Recently, I went to purchase an item for my personal tablet computer. I felt that the price quoted was slightly high. When I asked the vendor whether he would consider further reduction, he was furious and retorted that I would get it cheaper in pavement shops or with some of his spineless competitors! As a customer I would certainly try to get maximum value for the money I pay, but the dealer should have been a bit cautious before using such harsh words. He would lose most of his customers thanks to his rude behaviour

triggered by anger. I might have provoked him by asking for too much discount, but more restraint could have been shown on his part.

When both parties are angry simultaneously, the situation can get explosive! There is usually an absence of rational behaviour as all available channels of communication become harsh and illogical. Instead of reason, rancour takes over. Compromise, reconciliation and friendship are replaced by permanent animosity. There is a proverb that when the mouth stumbles, it is worse than when the foot does so.



The reasons for getting angry can be aplenty. Provocation, monotony of work, facing humiliation, maladjustment with family members or colleagues, financial troubles in the family, and many other factors. The top officials in many public utility establishments ensure that they do not keep the same staff member at a customer counter for more than a few hours. Such work rotation solves the problem when there is a flood of enquiries or irate customers to be dealt with.

If temper is not controlled at the beginning, it can turn into a monster that can eat up not just

the person who is angry but also those around them. One needs to manage it before it is too late. On the other hand, if you bottle up the emotion every single time, it could result in cardiac arrest or other health complications.

Psychologists advise various methods and techniques to manage anger. Among these: The best thing is to leave the place. Secondly, when you are furious, just look into the mirror and find out how ugly you look in that state. Third, you can take a vow that you would not get angry and give a chance to the other person to comment on your temper. Another is to try to change the topic if you feel that you are likely to get into a rage. Finally, think consciously whether anger will solve the problem at hand.

Other means are also suggested by experts: Once you feel you are getting angry, take some deep breaths. Leave the place where the incident is happening. Wash your face if possible. Once you feel that your anger is losing its intensity, but you are still bothered by it, you can punch a pillow or punching bag or go for a long and refreshing walk. Or perhaps talk it over with someone who will listen to you but not give advice. It must be someone non-judgemental, preferably a close friend or a family member. A counsellor can be the best sounding board. Asking yourself some questions will also help – introspect whether it is really worth getting so angry. Yoga and meditation will aid too, as will vigorous activity that will release the negative energy of anger.

I once read an article about one of the greatest US presidents - Abraham Lincoln. After he died, a bunch of letters was found under his pillow. Whenever he got angry, he would write a strong letter against the subordinate responsible. It would be the nastiest letter that the English language could possibly have. However, he would not issue it! He would keep all those letters under his pillow. That way could satisfy his ego and derive a feeling that he had

punished his officials. He would later reflect as to what could he have achieved anyway by shouting at people who wouldn't dare defend themselves against the president of the nation.

One more solution when you are angry and your mind becomes turbulent is to visit your favourite place of worship or listen to some soulful bhajans. The music and chanting can make you completely forget your rage, frustration or sadness. You will start feeling better and will soon feel your mind calming



down. I have often felt this, and I am sharing my experience with you all.

GUIDE TO STOCK MARKET INVESTING

NARESH BANTWAL



Investing in the stock market has the potential to build wealth over time. However, understanding its dynamics, choosing the right stocks, and managing a portfolio effectively are critical for success and achieving your goals. Here are some simple pointers and tips that may be helpful.



Stock Market Basics

Stocks, also known as shares, represent a part in the ownership of a company, giving investors a claim on the company's assets and earnings.

The most common types of shares include:

- **Equity Shares**, where shareholders have voting rights, potential for capital appreciation, and a share in the profits in the form of dividends
- **Preference Shares**, which offer fixed dividends and have a priority over equity shares on the assets of the company
- **Bonus Shares**, which are additional shares that are offered to existing equity shareholders free of cost

What is Dematerialization?

Dematerialization is the process of converting physical share certificates into electronic form. This makes it easier to trade, transfer, and hold securities (which could include stocks, bonds, and mutual funds, among others). It has now been made mandatory to dematerialise all physical shares.

Once physical shares are dematerialized, they are held in a 'demat' account, which functions like a bank account but holds securities in electronic form in a depository (which is explained in the next section).

Dematerialization provides investors with the following advantages:

- ✓ Eliminates the risk of loss, theft, or damage to physical share certificates
- ✓ Faster transactions and settlements
- ✓ Reduces paperwork and associated costs
- ✓ Allows for seamless integration with online trading platforms

What are Depositories?

There are two depositories in India: NSDL (National Securities Depository Limited) and CDSL (Central Depository Services Limited). These bodies facilitate the holding and transfer of securities in electronic form. Each depository provides settlement services for trades executed on stock exchanges, works with depository participants (like banks or brokers, for example) to allow investors to open and operate demat accounts. The depositories ensure the safety and integrity of investors' holdings.

The depositories deal primarily with India's leading stock exchanges such as National Stock Exchange (NSE) and Bombay Stock

Exchange (BSE). They also deal with clearing corporations who help with trade settlements.

Depositories act as custodians of securities, ensuring the safety and authenticity of holdings. Their systems reduce settlement time and bring transparency to transactions. They enable seamless integration with online brokers, making trading accessible to retail investors.

What are Depository Participants?

Depository participants (DPs) include parties such as banks or brokers who act as intermediaries between the depositories (NSDL/CDSL) and investors.

How Can I Convert Physical Share Certificates into Dematerialised/Electronic Shares?

The first step is to open a dematerialised (or 'demat' for short) account. For this you would need to approach a depository participant (DP) registered with NSDL or CDSL and submit your physical certificates to them for converting. You would also need to provide your KYC documents and fill up the prescribed forms. The DP then sends the certificates to the company's Registered Transfer Agents (RTA) for verification. Once approved, the securities are converted into electronic/demat form and credited to your demat account.

The stock market consists of:

- **Primary Market:** Where companies issue new stocks through Initial Public Offerings (IPOs). The advantage of IPOs is that they afford the opportunity to invest in companies at their entry-level price, with potential for high returns if the company performs well. On the flip side, some newly listed stocks can be volatile or could be selling at a premium.
- **Secondary Market:** Where investors can



buy and sell stocks that are already listed on stock exchanges like NSE and BSE. Investing in these stocks offers more liquidity, access to a wide range of companies, and detailed online data to analyse their past performance. However, stocks here could face price volatility due to market conditions and economic factors.

How to Choose a Good Stock?

Selecting the right stock involves a mix of analysis, research, and strategy. Key steps include:

- **Understand the Business:** Invest in industries you understand
- **Financial Health:** Check the company's revenue growth, profit margins, debt levels, and cash flow
- **Valuation Metrics:** Use available metrics for each stock such as Price-to-Equity Ratio, Price-to-Book Ratio, and Price/Earnings to Growth Ratio. These terms are briefly outlined below:

- **P/E Ratio:** Market Value per Share divided by the Earnings per Share. A high P/E ratio implies the stock is overvalued or that there are high growth expectations from it. Low P/E ratio implies it is undervalued or has low growth expectations.
- **P/B Ratio:** Market Price per Share divided by the Book Value (Net Asset) per Share. P/B value of < 1 may indicate undervaluation, while a value > 1 point towards high growth or profitability.
- **PEG Ratio:** P/E Ratio divided by the Earnings Growth Rate. A value < 1 implies undervaluation based on growth, while a value > 1 indicates overvaluation based on growth.
- **Management Quality:** Research the company's leadership, governance, and track record.



- **Growth Potential:** Look for companies with sustainable competitive advantages and strong market positioning.

Rating agencies and research firms like CRISIL, ICRA CARE, and SMERA analyse and rate Indian stocks based on their financial performance, growth prospects, and other factors. These ratings can help investors make informed decisions. Apart from these traditional rating agencies, there also are specialized platforms and research agencies focused on stock analysis: Motilal Oswal Research, SBI Securities, ICICI Direct, HDFC Securities, and Axis Direct, among others. These brokerages provide ratings, target prices, and detailed equity research reports for listed companies.

Several online platforms also offer quantitative ratings, for example:

- **Screener.in:** Offers financial metrics, valuation analysis, and stock screening tools
- **Trendlyne:** Provides stock ratings based on financial ratios, trends, and analyst recommendations

How Do I Use These Ratings Effectively?

- **Cross-Reference:** Use ratings from multiple sources for a well-rounded view.
- **Focus on Trends:** Watch for upgrades, downgrades, and their reasons.
- **Understand Methodologies:** Ratings can vary based on criteria like financial health, industry outlook, or risk factors.

Investors should combine ratings with their own research to make well-informed investment decisions.

When is the Best Time to Buy Stocks?

- During market corrections for stocks that are fundamentally strong.
- When a stock's price is undervalued based on analysis.
- When entering long-term growth sectors like technology, healthcare, or renewable energy.

When is the Best Time to Sell Stocks?

- If the stock reaches your target price or when it touches an unreasonably high price (which is when you can sell and book profits)
- When fundamentals of the company deteriorate continuously over some time. Decline in fundamentals include factors such as drop in profits, EPS, sales, revenue growth, cash flow, management quality (e.g. departure of key personnel from the company), or an increase in borrowings/debt or serious management issues.
- If better investment opportunities are available after factoring in tax implications.

How are Stocks Classified Based on Market Capitalisation (or "Cap" for short)?

Market cap simply put means total value of the company's outstanding shares.

- **Large-Cap Stocks** are typically well-established companies with a substantial market presence. Over the last ten years, several large-cap stocks have delivered impressive returns. Examples: Reliance Industries, Tata Consultancy Services, HDFC Bank, ICICI Bank, Hindustan Lever, Infosys, ITC, Bharti Airtel, SBI, Bajaj Finance, among others.
- **Mid-Cap Stocks** often represent companies in their growth phase, offering potential for significant returns. Examples: Adani Green Energy, Avenue Supermarts, Godrej Properties, InterGlobe Aviation, Muthoot Finance, Voltas, BEL, SRF Ltd, Page Industries, Pidilite Industries, etc.
- **Small-Cap Stocks** can offer substantial returns, albeit with higher volatility. Over the past decade, several small-cap stocks have delivered exceptional performance. Examples: Aarti industries, Deepak Nitrite, Balrampur Chini, CanFin Homes, CERA Sanitaryware, Dixon Technologies, Fine Organic Industries, Granules India Ltd, HEG Ltd, Indian Energy Exchange, etc.



It is important to note that while these stocks have performed well historically, past performance does not guarantee future results. Investors should conduct thorough

research and consider their risk tolerance before making investment decisions. For a comprehensive list of top-performing stocks over the past decade, online resources like Screener.in provide detailed analyses and performance metrics. Additionally, understanding the broader performance trends of mid-cap and small-cap indices can offer valuable context. For instance, the BSE Small Cap Index has delivered a compounded annual growth rate (CAGR) of 17% over the last 15 years, indicating the potential for substantial returns in this segment.

How Do I Build a Stock Portfolio?

- **Short-Term Portfolio (1-3 Years):** You could invest in blue-chip stocks with stability and predictable returns. Higher allocation could be given to large-cap stocks or defensive sectors like fast moving consumer goods (FMCG).
- **Medium-Term Portfolio (3-7 Years):** You could invest in a blend of large-cap and mid-cap stocks. You could give higher allocation to growth-oriented sectors like banking, infrastructure, and IT.
- **Long-Term Portfolio (7+ Years):** You could invest in potential multi-baggers poised for exponential growth. It is advisable to diversify here across market caps, including mid-cap and small-cap stocks in promising sectors.

How Do I Monitor My Portfolio?

- **Review Periodically:** Carry out quarterly or half-yearly reviews to ensure that the portfolio is still in alignment with your goals.
- **Track Key Metrics** such as revenue growth, profitability, industry trends, and news.
- **Rebalance:** Adjust your portfolio allocation based on market conditions and individual stock performance.

What are the Cost and Tax Implications?

- **Short-Term Capital Gains (STCG)** tax is applicable if stocks are sold within 12 months from their purchase. Tax rate in this case is 20% on your profits.
- **Long-Term Capital Gains (LTCG)** tax is applicable if stocks are sold after 12 months from their purchase. The current financial year tax rates have two components (a) 10% up to 22/07/2024 and (b) 12.5% effective from 23/07/2024 for profit exceeding 1.25 lakh in the financial year.

Dividend Income is taxable at your specific income tax slab rate. **Transaction Costs** include Securities Transaction Tax (STT), brokerage charges, and GST.

[Please consult your CA for clarifications and latest applicable rates.]

Tips for Successful Stock Market Investing

- ✓ **Start Early:** Leverage the power of compounding.
- ✓ **Stay Disciplined:** Stick to your investment strategy, even during market volatility.
- ✓ **Avoid Herd Mentality:** Make decisions based on research, not market trends.
- ✓ **Keep Learning:** Stay updated with market news, trends, and economic policies.
- ✓ **Seek Professional Advice:** Consult financial advisors for tailored strategies.



Over the past decade, the Indian stock market has witnessed significant growth across large-cap, mid-cap, and small-cap segments. Identifying the top-performing stocks in each category provides insights into market dynamics and potential investment opportunities.

Investing in the stock market can be rewarding if approached with diligence and a clear plan. Whether your goal is short-term profit, medium-

term growth, or long-term wealth creation, understanding the nuances of the Indian stock market and following a disciplined investment process is key. Investing in the stock market also involves risks, and it is advisable to consult with SEBI-registered financial advisors or conduct comprehensive due diligence before making investment decisions.

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.

LETTERS TO THE EDITOR

Ah, "A Time to Reflect..." in the January 2025 issue of CUNL, where the editors have outdone themselves by turning the art of silent recollection into a symphony of nostalgia.

They've managed to capture the essence of the past quarter-century without waking the proverbial sleeping dog. Kudos to the team for their silent dedication and for proving that sometimes, the quietest voices have the loudest impact.



- **Prakash Jothady**

Wanted to say how good the Newsletter is! So nice to see it at the end of every month, like a bright new star.

The kingfisher on the cover was exquisite. Loved the pages joyously filled with photos, each of them 'saying' something! And of course, the articles, each so different. So nice, Amit.

- **Usha Aroor**

KIDS CORNER



Pratham Bijur (6 Years)



Prapti Bijur (6 Years)



Priya Ubhayakar (13 years)



Nidhi Kundapur (6 years)

TALENT CORNER



Colour Pencil Artwork - Shruti Ubhayakar Shenoy



Painting by Devashree Nadkarni



Colour Pencil Artwork by Prathamesh Amemba



Graphite Pencil Artwork - Mythili Kumble



Graphite Pencil Artwork - Sarita Koushik

LISTINGS

| Product | Contact | Mobile No. |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|-----------------------------------|
| Internationally Certified Make-up Artist & Hair Stylist Specialising in bridal, fashion and party makeovers. Available for bridal and pre-wedding events, fashion photoshoots. | Anagha S Kamath | +91 8861441021 |
| Home Made Condiments Aamti Pitti, Kholombo pitti, Madras sambar powder, Rasam powder , Idli Sambar powder (no adding cooked tuvar dal), Chow chow masala powder (with tamarind), Methkut, Garlic chutney, Fried gram chutney powder, Molagapodi (for idli and dosa), Groundnut chutney powder . | Vidya & Santosh Irde | +91 9341183420 +91 9379897639 |
| Refashioned/Customised/Handmade Items Crochet, quilling and fabric accessories, hand embroidery, stitching(kids), handmade toys and planters, giving a new life to anything to Reduce, Reuse and Renew. | Sheethal Shirali | +91 9886225732 |
| Fun About Crochet Handcrafted in crochet just for you at your doorstep. Key chains, mobile, iPad pouches, Bookcovers, Bookmarkers, Sling Bags, Baby Sets, Baby Blankets, Saree Blouses & Crochet Jewellery. Email: smita.koppikar67@gmail.com | Smita Koppikar | +91 9910077916 |
| Kodial Kitchen Authentic Vegetarian & Non Vegetarian Mangalorean Saraswath homestyle food. Customised -Day/Week Plans at customized price. Bulk orders on package pricing | Anoop Kumar Baidoor | +91 9449445757 +91 8217641219 |
| Insurance Vehicle and Medical Insurance requirements and other utility services | Ravikiran Shirali | +91 9343584044 |
| Insurance Advisor for LIC Life Insurance and HDFC ERGO General Insurance (e.g. Health, Vehicle, Home, Fire, Industrial, etc) | Prashant G Balsekar Authorised Agency Code: 2014 8271 0921) | +91 8310183498, +91 9343097773 |
| Purohit Performance of various Poojas, vratas, ceremonies and rituals | Niteesh Mudur Bhat | +91 9900911144 |
| Purohit Contact me for all types of Poojas, homas, apara kriyas and ceremonies | Ruthwik Shukla | +91 9740670573 |
| Godshey Artisan Chocolates Pure & Real Bean-to-Bar Chocolates, made to European Standards, using finest organic cacao beans. 100% Veg & Natural, No preservatives, No Artificial flavours. We make customised gift hampers for every occasion. Over 30 variants including sugar free, drageeand spreads. Visit www.godshey.in or call/whatsapp. | Tejal Savur Katre | +91 9594932266 |
| Ruah Associates - Cleaning Products For all needs-hand wash, floor cleaner, dishwash liquid, toilet cleaner , detergent powder, glass cleaner, multipurpose cleaner, phenyl. | Monisha Kallianpur | 919902057999 |
| Aakar Creations and Aakar Art Classes For gifting ideas of hand painted products and learning different kinds of art for children and adults. | Monisha Kallianpur | 919902057999 |
| Advaya Dishwashing Liquid Soap Home-made soap with minimum chemicals and can be used for cleaning utensils by hand (Not for machines) and ceramic tiles too. Quality comparable to other popular brands and reasonably priced. Available in ½ ltr and 1 ltr cans. Fresh stock available. | Anjali Karkal | 919869107108 |

Report on the Activities of Bangalore Local Sabha for the Month of February and March 2025

Reported by **SAIKRUPA NALKUR**

Special Programmes:

On 31st January, Samaradhana of H.H Shrimat Shankarashram Swamiji II was observed with Shri Guruparampara Charithra Pathana, Bhashya Pathana and Ashtavadhana Seva. On 17th February, the 28th Pattabhishekha Vardhanti of H.H Shrimat Sadyojat Shankarashram Swamiji was observed with Bhashya Pathana - Bhagavadgita, Upanishad and Brahmasutra, and Ashtavadhana Seva. On 26th February, Mahashivaratri was observed with Char Yama Pujan by the Gruhastha-s. Sadhaka-s participated in the Stotra Pathana led by Smt Sunanda Sagar for all the four Yama-s. On 1st March, the Shishyaswikara Divasa of H.H Shrimat Parijnanashram Swamiji III, was observed with Bhashya Pathana and Ashtavadhana Seva.

Regular Programmes:

Shri Shankaracharya Ashtottara Shatanamavali Parayana commenced in the Math from 16th February and will continue all Sundays till April 27th, when the Mangal will be performed. Pujan is performed by Gruhastha-s at Bengaluru Math, in Garbha-Gudi every morning and in Anandashram Sabhagriha every Monday, Thursday, and Friday evening. Sadhaka-s perform Samoohika Gayatri Japa Anushthaan on Sundays. Online Sanskrit Sambhashan classes are being held every week, and Prarthana Varga sessions are conducted at the Math every Saturday. A short 5-minute Ninada practice is a part of all regular activities.

Upcoming Programmes:

30th March – Yugadi - 4.30 pm onwards: Panchanga Shravana hosted by and at Canara Union followed by Panaka Panwara. Math calendars for the new Samvatsara will be distributed at the Vantiga counters set up at Canara Union.

Samvit Sudha® creations, products made of fabric and handmade paper, and books for children under the "Parijna Series" and upcycled products under "Holding Hands" are available at Shri Chitrapur Math, Bengaluru.

Sales counter timings: 4.00 pm to 6 pm on Thursdays and Saturdays

Website: www.samvitsudha.com

Contact: Shobha Ulpe 8861715493, Shruthi Ubhayakar 9423008640, Sheela Nagarkatti 9343093002

OBITUARY

We convey our deepest sympathies to the family and relatives of

Shri Hattikudur Suryanarayan Rao, aged 78 years, on 24 February in Bengaluru

Smt Vasanthi K.S, aged 93 years, on 25 February 2025 in Bengaluru

Shri Krishna B Mankikar, aged 74 years, on 3 March 2025 in Bengaluru

Smt Shailaja Ullal, aged 80 years, on 9 March 2025 in Bengaluru

Smt Chitra Shenvi, aged 63 years, on 19 March 2025 in Bengaluru

Smt Shanti Jothady, aged 80 years, on 20 March 2025 in Bengaluru



THE CANARA UNION (REGD.)

No. 42, The Canara Union Road (8th Main), Malleswaram, Bangalore - 560 003.
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,
Account No: 40255120262 (FCRA Savings Account)
Branch Code: 00691
IFSC No: SBIN0000691
SWIFT: SBININBB104
Purpose Code: P1303

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)

Prakash Aroor
Hon. President
prakash.aroor@gmail.com

Harishchand Sujir
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