



CANARA UNION NEWSLETTER

Canara Union Road, 8th Main, Malleswaram
Bangalore - 560003. Ph:080 23342625
E-mail: canaraunion@gmail.com

www.canaraunion.co.in

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September 2025



Photographs – Meera Philar

Programme for month of September

Sunday 21st September

3 - 6 p.m.

Wg. Cdr. G R Mulky Memorial Quiz

FINAL ANNOUNCEMENT

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

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	
Editor:	Amit Kilpady	amitkilpady@hotmail.com
Editorial committee:		
Member –	Meera Philar	meeraphilar79@gmail.com
Member –	Ujwala Gulvady	ujwalagulvady@gmail.com
Member –	Anand Kilpady	anandkilpady@gmail.com

A WORD FROM THE PRESIDENT

Our joyous celebration of Independence Day reminded me that this is the 125th year of the Canara Union. Wonderful, isn't it? I believe the correct term is quasiquicentennial but I found it difficult to wrap my tongue around the word, so let's say fifth silver jubilee!

In these years, the community has striven to preserve the heritage and vision of the founders, keeping its essential responsibility as a charity at all times.



The series of management committees that have run the Union have also tried to keep pace with modern trends in the typical areas of our activities such as education, culture, music, performance arts, and sports. Until the Shri Chitrapur Math in Bangalore was established in the 1950s, religious activities were also held here.

The BVR Hall was built in 1931, the TSR Multipurpose Hall in 1951, the dining hall and the Heble Ramanand Hall were built in the 1970s, and the Parijnan Hall housing the Prakash Courts in 1981–82—all these to respond to the growing membership and its aspirations.

Our new building project on the anvil will reflect all these as well as fresh thinking on future needs.

Usha Aroor has written an article *Blink the Basket*, a light-hearted look at the online buying of things.

Although we were both aware of the sad side of deliveries, by chance we happened to read an article about these, 'Twenty Rupees for Twenty Minutes' from *The India Forum*. From the article, I learnt about 'gig economy' (used a great deal but a new term for me) which provides short-term services. In this case it was food and other delivery services.

What gig workers go through was much worse than we had thought. Kasim Saiyyad, a Ph.D. scholar in the US, decided to be a gig worker in India for three months in order to understand what the experience was.

Becoming a delivery partner proved deceptively simple. After downloading the app and providing basic details (phone number, bank information, and Aadhaar card), I encountered the first revealing requirement—Rs. 400 sign-up fee plus Rs. 2,000 for branded clothing and delivery bag, deductible from future earnings. The platform extracted payment before I had earned a single rupee.

What the platform did not require was equally telling. No driving license verification, no helmet confirmation, and no safety training for work involving constant road navigation.

Saiyyad says the delivery people earn very, very little after they deduct phone charges and repairs, bike fuel and repairs, failed delivery penalties, cancelled payment for delays etc. There are traffic hazards and the hours are long too. And because of the nature of the work, they cannot take up another job alongside!



But the fact is we need them and need the services. The gig economy is growing. We should get to know more about it. I offer these thoughts as another side to what Usha has written.

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 Distress Relief Fund

Smt Usha Suresh Philar Rs.1,00,000.00
(in memory of Shri Suresh Philar)

Canara Union Building Fund

Smt Lalan Sanade Rs.1,00,000.00
A Well-Wisher Rs.10,000.00

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.

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

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

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.

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

ANNOUNCEMENT

APPLICATIONS FOR DISBURSAL OF SCHOLARSHIPS TO STUDENTS, AND DISTRESS AND MEDICAL RELIEF – WILL BE DISTRIBUTED EFFECTIVE 15.7.2025

Applications for scholarships to students studying UKG to 10th Standard, PUC and professional courses can collect the application forms from the office of the Canara Union, from 15th July 2025. Completed applications should be submitted on or before 15th September 2025 along with necessary documents. Incomplete applications will not be entertained.

Students who have obtained distinction (above 85%) in university/board/public examinations are eligible for merit scholarships. These application forms are available at the Canara Union office effective 15th July 2025. Completed applications along with documents should be submitted on or before 15th September 2025.

Application forms for Distress and Medical Relief for Bhanaps and other members in need of assistance are available at the office effective 15th July 2025. Applications duly completed with necessary documents should be submitted before 15th September 2025.

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:



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INDEPENDENCE DAY – 15TH AUGUST 2025

Report and Photos by Meera Philar

Thank you, God of Weather, Indra for being gracious and keeping the rains away on 15th August, our Independence Day which we celebrated at the Canara Union as per tradition. This year is even more special, as it is the 125th year of Canara Union's existence. It was overwhelming to see all the seats taken despite the 8th Main Road being in a mess due to repair works.

The morning began, with our Guest of Honour, Ms. Lalan Sanade, arriving elegantly draped in a cream brocade saree. She along with our President, Mr. Prakash Aroor, hoisted the National Flag at 9.30 am which was followed by the National Anthem. Ms. Sanade, needs no introduction, as she is a well-known personality in the community.

However, Mr. Aroor, spoke about her career and her contribution to the industry she was associated with for over 40 years and especially her contribution to the women entrepreneurs' wing at KASSIA. In her reply, she spoke about her association with Canara Union. And to our pleasant surprise, she handed over a cheque for Rs.1 lakh and said "it

was the first instalment of her contribution to the New Building Fund". This was a very emotional moment for all of us.



After Ms. Sanade's talk, Mr. Ashwin Kodange took over compering the programme. He invited the beautifully dressed very talented women and men of the community who sang patriotic songs. Mr. Kodange gave the audience a gist of the song being sung and the meaning behind it. They were handpicked songs in Kannada, Hindi and Marathi. In conclusion, the audience rose to its feet and joined the artists to sing "Vande Mataram" and it was a moment of reverence.





The morning's programme was put together by Ms. Jyothi Haldipur and Mr. Gautam Ubhayakar. Mr. Yatin Nadkarni, a part of the Choir, took over from Mr. Ubhayakar, who unfortunately fell sick just as the rehearsals began. Mr. Nadkarni did a great job managing the practice sessions, rain or shine.

Overall, it was a memorable morning. We thank all the singers for the time given, Mr. Yatin Nadkarni for organizing the singing, Mr. Ashwin Kodange for being a wonderful compere, Ms. Jyothi Haldipur for organizing and our office staff for always being there to make sure the event runs smoothly.

Reverting to Ms. Lalan Sanade's most generous gesture. Some three years back,



Ms. Lalan Sanade met our President Mr. Prakash Aroor and urged that he must revisit the proposed building project which had been on the drawing board for the past 20 years. As you all may be aware, attempts made by our past Committees did not reach fruition for want of "Vitamin M". Ms. Sanade said the present committee must try. "Yes, it is not easy, but I have done it when I was in KASSIA and so can all of you."

This initial encouragement from her got us thinking again and now we see a light at the end



of the tunnel. The building project is still a work in progress, but rest assured it will get off ground as soon as some procedural/compliant formalities are completed.

As stated by our President, Mr. Prakash Aroor at the SGM on 1st November 2023, the funding received from the sale of a portion of the new Canara Union building will help fund the construction of the warm shell. We will need the assistance from all our CU Members and well-wishers to take care of the interiors. We are very grateful to Ms. Lalan Sanade (Lalanpachi) for her generous contribution and encouragement and opening a “door” for prospective donors.



WING COMMANDER MULKY MEMORIAL QUIZ Sunday, SEPTEMBER 21, 2025



The Wing Commander G.R. Mulky Memorial Quiz will be held at the Canara Union on 21st September 2025 between 3 and 6 p.m.

Wg Cdr G.R. Mulky pioneered open quizzing in Bangalore through the 1980s and the 1990s with a question-setting style that drew easily from his sense of curiosity and fun and his wide reading. The quiz is a special event on the quizzing calendar because we pay tribute to a man who brought zest and wit and good spirit to everything he did.

The quiz will be conducted by Mr. Arul Mani and his team from the Karnataka Quiz Association (KQA). The contest is open to all, with a maximum team size of 4 persons. Entry will be free for Canara Union members and for school students up to Std XII. The other teams will pay an entry fee of Rs.200/-.

BLINK THE BASKET ONLINE AND ALL THAT!

USHA AROOR



For long years, I strenuously resisted buying things online. I am still not too comfortable with it. Maybe I think of the brick-and-mortar shops like Rammohan Stores, Shreyas, Buy and Save, and Reliance Fresh, the vegetable carts, the pavement sellers like Jayalakshmi. They need our support and there are all kinds of gains for them as well as for us. Among other things, I like the human contact, conversing about this and that, being able to choose physically.



But I hadn't accounted for the great laziness that stole over me in the Covid years, and made me want to write, just sit and read, do my crosswords or see films. And there's Prakash who, in the same years, became adept at online buying. Even better for me, he took the soft course of being ever willing to order things. He even said we could get things below MRP,

so it was a saving. This persuasion was actually disastrous as it seemed just as important to save money as to help the brick-and-mortar shops and pavement sellers.

But it wasn't all roses as I discovered. The scenarios are best captured in these dialogues.

ME: Uff, I've run out of dal and we need it now!

PRAKASH: Okay, anything else?

ME: Some seedless tamarind, pink salt...

PRAKASH: *Pink? Pink salt?*

ME: [*snobbishly*] Yes pink.

PRAKASH [*browsing*] A 2-kilo pack?

ME: No half kilo.

PRAKASH: We save with a 2-kg pack.

ME: Just half kilo.

PRAKASH: Tata or Dilkush or Farm—

ME: Don't know. Any.

PRAKASH: Prices vary. How do I choose?

ME: [*peering at his phone*] This one. It's expensive so it must be good.

PRAKASH: *Arey wah*, what logic... Okay. Anything else?

ME: Thanks, that's it.

[*Prakash sends order*]

ME: Oh forgot! I needed—

ME: [*looking at the parcel*] They've delivered Andhra. I had said *byadgi*.

PRAKASH: What's Andhra and *byadgi*?

ME: Dry red chillies. I had asked you for *byadgi*. They're less pungent.



PRAKASH: Why can't we keep this one, Andhra or whatever? I can get the other stuff too.

ME: A kilo of each!!! What will I do with all this?

PRAKASH: [*helpfully*] Make chilli powder?

ME: Could you help me buy jeans extenders.

PRAKASH: Extenders? Make your jeans longer?

ME: [*coldly*] It's when your jeans no longer fit.

PRAKASH: Oh, I see. [*browsing*] Right, here it is. A great range. Which—2", 3" or 5"?

ME: 2" will do. For the present.

PRAKASH: Pack of 6 or pack of 20?

ME: I don't know. What will I do with 6 or 20?

PRAKASH: Don't know. Buy 5 smaller-size jeans maybe?

ME: Hey, they've delivered whole urad. I had said split.

PRAKASH: Does it make a difference?

ME: I don't know how, but it makes a difference.

ME: Amazon has delivered 20 copies of the Oxford Atlas!

PRAKASH: Twenty? [*casually*] Oh, I must have

typed 20 instead of 2 in the quantity slot.

ME: This lovely kurta. Can you order it for me please. For my friend Shilpa.

PRAKASH: Sure.

ME: The red one. Medium.

PRAKASH: Done. In two days.

[*Two days later*]

ME: [*opens parcel*] Eeek! It's purple. It has a zip and buttons—she hates zips and buttons. And... it's XS!!!

PRAKASH: Oh. You interrupted me so much, hovering around. I must have ordered wrong.

ME: Can we return it. Exchange it?

PRAKASH: [*peering at the screen*] Oh no, we can't. It's a sale item. Not returnable.

[*pause*] Shall we look for a friend who wears XS and likes buttons and zips? And purple?

ME: [*looking out of the window at the pavement opposite*] Oh, Jayalakshmi has left. Sorry, could you order a kilo of onions please.

PRAKASH: Done. What else?

ME: That's all. Just the onions.

PRAKASH: [*browsing*] There's tomatoes, potatoes, apples—oh and lovely mangoes.

ME: Okay mangoes! That's it. Onions and mangoes.

PRAKASH: Guavas are cheap.

ME: A few.

PRAKASH: Minimum is 2 kgs.

ME: Okay.

PRAKASH: Ah! You've been asking for custard powder.



ME: Oh yes!

PRAKASH: And see, a 5-kilo pack of basmati rice. And there are twin packs of detergent, and they've bundled rice-bran oil and cooking butter. And Meswak toothpaste, which we rarely get.

[ordering] So onions, mangoes, guavas, rice, custard powder, toothpaste, and...?

ME: [long pause] Delete.

PRAKASH: Delete which items?

ME: Delete the app.

EVOLUTION OF MONEY AND BANKING IN INDIA

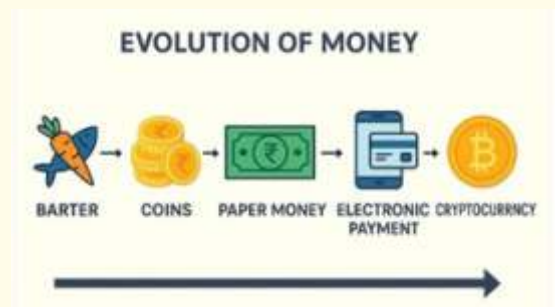
NARESH BANTWAL



Our generation, who chose banking as a career in the early 1970s, has had the rare privilege of witnessing—and participating in—a remarkable transformation of the financial world. What began as a profession rooted in ink pots, ledgers, and physical passbooks soon evolved into an ever-accelerating journey through technology and innovation.

We transitioned from manual ledger entries to unit recording machines, then embraced the arrival of Advanced Ledger Posting Machines (ALPMs). As computing evolved, we adapted to mainframe systems and later welcomed the convenience and power of personal computers. Before long, the introduction of intranet and internet banking redefined accessibility, followed by the rise of remote servers, mobile banking, and the revolutionary

strides of digital payments and virtual currencies.



To live through these eras has been more than a technological evolution—it has been a testament to the adaptability, resilience, and enduring relevance of banking professionals. This article is not just a historical account of money and banking in India, but also a reflection of how deeply intertwined our

personal journeys have been with the very fabric of the country's financial progress.

The Barter System and the Need for Money

In ancient times, societies operated on a barter system, exchanging goods and services directly. However, barter had limitations—like the double coincidence of wants for the trade to occur (if Person A wants to trade Rice with Wheat, then Person B should have Wheat to trade with Rice)—which led to the invention of money.

Early Forms of Money

Cowrie shells, metal coins (like punch-marked coins), and eventually standardized coinage under dynasties such as the Mauryas were used as money in ancient India. This was followed by silver coins under the Mughals and paper money during British rule.



Development of Banking in India

The banking system in India began with the establishment of the Bank of Hindustan (1770) and later the Presidency banks. The Imperial Bank was formed in 1921, the pre-independence era saw the creation of the Reserve Bank of India (1935), which was followed much later by the nationalisation of banks (1969, 1980), and financial liberalisation in the 1990s.

The Role of Technology in Banking

The use of technology transformed banking from manual ledger entries to the adoption of ALPMs in the 1980s, followed by core banking

solutions (CBS), ATMs, and now internet and mobile banking.



Digital Money and the Fintech Era

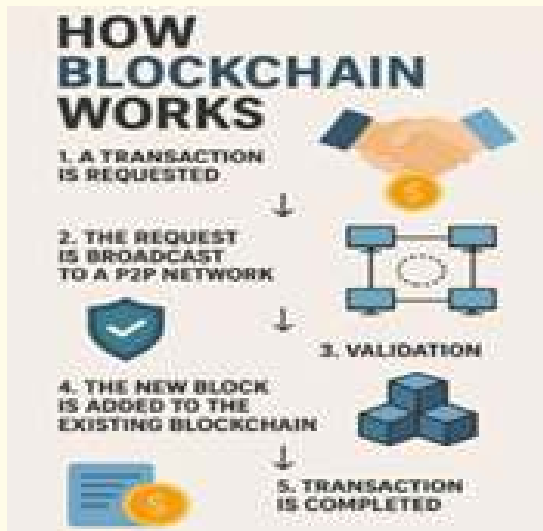
The 21st century has seen the rise of digital wallets (like Paytm, Google Pay), UPI, real-time fund transfers, and neobanks. Financial technology (fintech) startups [like Zerodha, Upstock, Policy Bazar] are revolutionizing lending, insurance, and investments.



The Emergence of Cryptocurrency and Blockchain

Blockchain, a distributed ledger technology, powers cryptocurrencies like Bitcoin and Ethereum. While India has not legalized crypto

as legal tender, blockchain is being explored for use in cases like land records and banking infrastructure.



accessibility in financial services. For the first time, customers could interact with their banks without stepping into a branch—viewing balances, transferring funds, paying bills, or managing investments online. This seamless, round-the-clock access revolutionized traditional banking, making it faster, more efficient, and increasingly personalized.

Conclusion

The journey of money and banking in India reflects the nation’s broader socio-economic evolution—from barter to blockchain, and from palm-leaf ledgers to mobile apps. Each transition has been shaped by the needs of the time, the advent of new technology, and the aspiration for financial inclusion. As we stand at the cusp of a digital and decentralized future, the role of banking continues to expand—beyond transactions to empowerment, and beyond profit to customer-centricity.

Online Banking - A Gateway to Anytime, Anywhere Banking

The rise of internet banking in the late 1990s ushered in a new era of convenience and

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THE WONDER YEARS – MANGALORE (PART 1)

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 eighth chapter of the book. Subsequent chapters will be published in forthcoming issues of CUNL.

My mother Mangal, and her sister Nirmala were born and brought up in Mangalore. We went to Mangalore at least once a year to visit our maternal grandparents during the holidays. We enjoyed our trips and looked forward to them every year. My aunt Nirmala visited us every year and was very fond of me and I of her, though she often affectionately pinched my bottoms as a toddler despite my protests.

The family home was called 'Sadhana' and we had a host of trees and a huge compound to play in. We had many glorious and unforgettable times there. My grandmother Vimal whom we called 'Amama' was a superlative cook, and to this day I maintain that no one I know can make a Mangalorean fish curry like she could – not even my mother. The fish was spicy and delectable, cooked on a wood fire in an earthen pot, especially when eaten along with boiled red rice.



Amama was also famous for her homemade snacks, like *chaklis*, *laddus* and *khadis*. A 'khadi' is the Konkani translation of the sweetmeat known as a 'barfi' in Hindi. Her chocolate *khadis* were a big favourite with my friends too and I often carried a packet filled with them during our interschool basketball matches. Rarely was anything bought from the shops. Our primary challenge was to find these snacks and eat them all day. Soon my grandmother got clever and would hide them in a little baize cupboard set in the wall which was tragically always locked but smelled delicious even from outside. I remember sticking my nose to it and inhaling deeply. Once a day, it would be unlocked at tea-time, and we would attack it like tiger cubs on a kill. Many years later, when my grandmother moved to Bangalore to live with us, she would once again hide the snacks until visitors came home. And then, out would come the large brass containers in which all the goodies were hidden. Old habits die hard and again Namu and I had made it our business to find out where she hid them, but she was just too clever for us. We were older now, but our shamelessness and greed had grown with us. Amama had studied up to what was known as 'the matriculate'- today's tenth grade. She tried to make up for her lack of further studies by reading everything she could lay her hands on. She would pounce on the morning newspaper and read it end to end with intense concentration. My grandfather would often joke that she must be preparing for an important exam. She would ignore him and continue reading. She did not need glasses to read till she passed away in 1998 at the age of eighty-five. When she was young, she had declared

she would only marry a man who was a graduate and well educated or not at all. Many scoffed at her 'arrogance' as she was dark skinned and on the plumper side and so how could she of all people have the temerity to have a choice on who she would marry? She stuck to her guns and married in her early thirties. My mother and aunt were born when she was in her mid-thirties. Amama - though a quiet and outwardly mild person, got her way and lived to see her great-grandchild, Pranati.



We had many unforgettable times with my cousins in Mangalore and with Girija, Sumana, Kishore and Sudhir – the four children who lived in a little house my grandfather had built for them at the back of the main house. Their mother Sarojini worked in the main house, helping my grandmother. Their father Aithappa was my grandparents' driver. We became good friends. Girija and Sumana were a few years older than me, but the two boys were closer to me in age. We played non-stop from morning until evening. I would wish I could live with them in their house which always smelled of spicy fish cooking on their wood fire. Trees and laterite walls were climbed, fights were fought and made up, dreams were dreamt, 'Goli' soda was drunk, and they will always hold a special place in my heart.

One bathroom was outside the house and hot water came from a huge copper urn known as a 'Bhaan' in which the water was heated using wood that was fed from outside. A small copper jug - a 'lota' was used to have a bath.

Having a bath with the smell of burning wood and the smoke which was let out through a chimney had its own thrill.

Climbing up the cashew trees and eating the fruit with the juice dripping down our clothes was a favourite pass time. The juice of the cashew fruit is very acidic and its stains on clothes will go with us to our graves, as nothing will get those out. The mothers were not happy and would constantly warn us about not letting the fruit drip onto our clothes. We played cricket too and I insisted on only batting as I found that to be the only exciting component of this game. I found the rest of it boring and as a result, cricket games were short-lived.

We had a huge well that was situated at the rear end of the compound and was rumoured to have a big black bear that lived at the bottom of it. It's most likely a story that was concocted by my mother to keep us from diving into it. It worked as none of us fell in. I asked my mother later as to how they didn't get worried when, as little kids, we played around it all the time. She had no answer so I concluded she trusted the bear story would keep us out, and it did.



Tragically, a few years back Kishore, who seemed to be having some personal issues, took his own life. It was a very sad time for us all, especially the family. The others have moved on and are doing well in their respective lives. I still try and meet them when I visit Mangalore.



Everyone experiences stress at some point or other. The issues could be related to Relationship with a partner, parents, children, friends, coworkers or academics. Lack of confidence, Low Self esteem, Feeling low constantly, Anxiety - each of these is a challenge.

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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.

KIDS CORNER



Trisha Akshay Basrur (5 years)



Nidhi Kundapur (7 years)



Aarohi Akshay Basrur (11 years)



Pranika Hattikudur (10 years)



Jeetesh Amembal (15 years)

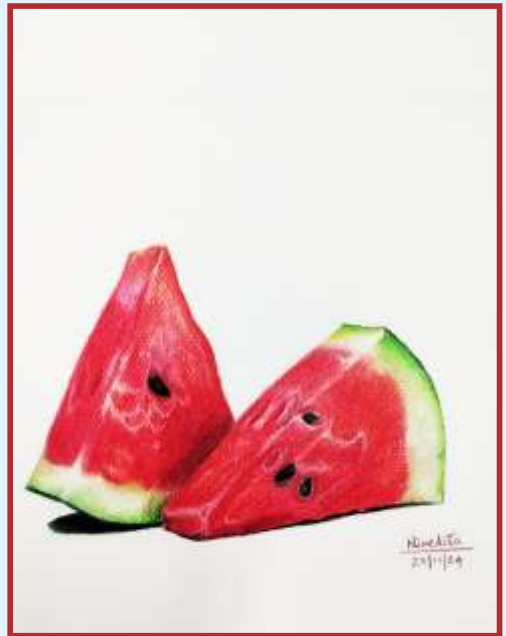


Pratyaksha Hattikudur (15 years)

TALENT CORNER



Acrylics on Canvas - Sarita Koushik



Colour Pencil Artwork - Nivedita Baidoor



Sharmila Rao



Still Life in Colour Pencils -
Shruti Ubhayakar Shenoy



Togalu Gombeyatta of Karnataka
- Aishwarya Bijur



Water Colours Artwork
- Dhvani Padukone

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, quilting 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 Baindoor	+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, ceromonies 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 Months of August and September 2025

Reported by **SAIKRUPA NALKUR**

- On 6th July, Deva Shayani Ekadashi was observed with Akhanda Bhajans by sadhaka-s.
- On 10th July on the auspicious occasion of Guru Purnima, Samuhika Guru Pujana was performed followed by rendering of Bhashya Pathana and Ashtavadhana Seva.
- On 29th July, in the morning there was Upakarma for Panchamkaris, followed by Pujan at Naga Katte in the Math garden area.
- On 1st August, Lakshmi Pujana was performed on the occasion of Varamahalakshmi with Samuhika Kunkumarchana by Matru Varga.
- On 9th August, Yagnopaveeta Dharana was performed on the occasion of Rg Upakarma.
- Chaturmasa Programmes: Special programmes were held in the Math every Tuesday, Wednesday, Thursday and Sunday on the auspicious occasion of Chaturmasa, wherein Sadhaka-s and Bhajan Mandalis rendered Bhajan Seva. Workshops, Talks and Shibirs were also held during this period.

Chaturmasa Samuhika Sadhana:

- **On 25th July**, sadhaka-s performed Samuhika Devi Anushthana.
- **On 1st August**, sadhaka-s performed Samuhika Kumkumarchana.
- **On 7th August**, sadhaka-s performed Samuhika Gurupujana.

Upcoming Programmes:

- **September 6th**: Ashtavadhana Seva on the occasion of Chaturmas Vrata Samapti
- **September 17th**: Samaradhana of P.P. Shrimat Parijnanashram Swamiji II
- **September 22nd to 2nd October**: Navaratri Utsav Prarambha with Lalita Panchami on September 26th, Mahanavami on 1st October and Vijayadashami on 2nd October.

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Website: www.samvitsudha.com

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

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OBITUARY

We convey our deepest sympathies to the family and relatives of

Shri Shivshankar Murur, aged 63 years, on 30 July 2025 in Bengaluru

Shri Udayshankar Ullal, aged 69 years, on 3 August 2025 in Bengaluru

Shri Shekhar Upponi, aged 73 years, on 7 August 2025 in Bengaluru

Smt Vijaya Nadkarni, aged 90 years, on 15 August 2025 in Bengaluru

Smt Lalitha Gangoli, aged 79 years, on 19 August 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

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
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