

BOOK POST



CANARA UNION NEWSLETTER

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www.canaraunion.co.in

Vol.LXXII No. 10

October 2025



Photograph – Vrinda Ubhayakar

NEW ANNOUNCEMENT

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

**MEMBERS WHOSE ANNUAL SUBSCRIPTION FOR 2025-26 IS STILL DUE ARE
REQUESTED TO PLEASE PAY AT THE EARLIEST.**

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.106003130000822,
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

A WORD FROM THE PRESIDENT

One of the functions of the Newsletter is to inform members and others about upcoming events in the Canara Union, as also to provide an account of those which have taken place in the months before.



However, after the Ugadi event, we have been unable to hold any functions except the one on Independence Day which was organised with difficulty. The problem was that the Canara Union Road was dug up for the laying of two sets of sewage pipes, water pipes and electrical lines. While we appreciated this work, and it was long overdue, we were unable to understand how they could do it without any prior information to the shops and residents on that road.

It was a helpless situation. Many families were completely house-bound, and shops that did a brisk and daily business had to be shut for weeks. This included large department stores which were frozen with no access for supplies or customers. In a large building coming up next to the Canara Union and where the construction was progressing rapidly, work came to a dead halt for months. For our Independence Day event, we had to plead with multiple contractors to provide us with some kind of rough and ready access. The Canara Union has had virtually no revenue for the last few months as organisers of exhibitions generally housed in our TSR Hall saw no point in booking the space.

I don't feel happy though, being critical of what the authorities are doing. The pipe-laying is an urgent and essential service, and how can they possibly do it without disruption? As in many things in our country, we are led by parallel and opposing feelings, anger and appreciation. How does one deal with these? By just getting on with things in the best way possible, as many residents, shopkeepers and builders did! And become cynical too. A local politician whom we met and who headed the road works operation said, 'Don't worry, I know this has caused many difficulties. But I assure you it will be done by November.' We on the committee looked at each other. One of us winked and said, 'Yes, but which November?'

We know that somehow, the poor and middle poor manage. A vegetable shop told us they ordered very carefully and delivered orders made on the phone. Online delivery systems made concessions about the minimum value of the order, and so on.

I deeply admire how people work around difficulties. Young Danamma Wali, who is physically challenged and a wheelchair player, came to the Canara Union without fail across the broken roads for her table tennis coaching, negotiating the bumps and ditches and wading through the slush on her 4-wheeled scooter, and then climbing a level up with crutches. Her wheelchair is parked there. She had started sometime in January and has continued to come for her practice almost every afternoon with her coach Shashidhar Kulkarni. Neither Danamma nor Shashidhar convey a sense of doing anything great, they just get there and are lost in the game!



I'd like to share some other good news. Our new website has been designed and should be uploaded by Diwali.

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

Shri Kishore Rao Udiaver

Rs. 25,000.00

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

The Amchi Catering Service



The Amchi Catering Services

ARE YOU A SEAFOOD LOVER?

Enjoy Mangalorean style fish fry, Sukka, Amshe-Tikshe or Kundapuri curry? Amchi Catering Services brings you lip-smacking seafood and chicken recipes, delivered at your doorstep. We use fresh ingredients, same-day catch, no preservatives, and customized to your taste and spice level. Started by **Swetha Kesarkodi**, Amchi Catering aims to make our community's delicacies more accessible and at reasonable prices. *Orders will be accepted from Wednesdays to Sundays and kitchen will be closed on Sankashti's and other Festival days. Orders will be taken 1 day prior to the desired delivery day.* To book your order, call or WhatsApp on +91-8217606455/ +91-9880990111.

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

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:

MANOJ KUMAR: THE CINEMATIC PATRIOT WHO STIRRED THE NATION'S SOUL



VIDYA SAGAR

I grew up listening to the heart-touching songs from his films, often played on national holidays, school functions, or on my parents' radio. Though I did not fully understand the meaning of words like "sacrifice" or "motherland" at that time, I could feel the deep emotion in songs like *Mere Desh Ki Dharti* and *Hai Preet Jahan Ki Reet Sada*. These songs were not just melodies, they were emotions, ideals, and stories of a nation told through powerful lyrics and a melodious tune. Manoj Kumar, to me and to many Indians, wasn't just an actor or director. He was Bharat - a man who taught us the first lesson on patriotism through cinema.



Many years later when I watched Manoj Kumar's iconic *Upkar*, I was deeply stirred by the social themes and nationalistic spirit portrayed in the movie. I understood why the movie is unforgettable. I could imagine how

the compelling storyline and his portrayal of prioritizing welfare of the nation over personal gain must have touched the audiences profoundly and made it a huge box office success. The soulful music was another highlight of the movie, and the song *Mere Desh Ki Dharti* became a sort of anthem in Indian cinema. So let me take you on a journey into the story of Manoj Kumar, the actor, director and visionary who transformed Indian cinema with his unwavering patriotism and who awakened a sense of national pride and belonging, shaping several generations to understand love for the country and its social values.

The Journey from Harikishan Goswami to Manoj Kumar: The Beginning

Harikishan Giri Goswami, born July 24, 1937, in Abbottabad (now Pakistan), experienced the trauma of Partition as a child, losing family members and growing up in Delhi's refugee colonies. He later transformed these experiences into films depicting India's journey after occupation. In the pursuit of his passion for cinema, he was immensely inspired by the legendary thespian Dilip Kumar. It is believed that he even adopted the screen name of Manoj Kumar after Dilip Kumar's character in the film *Shabnam* (1949). In a young nation struggling to find its identity, Manoj Kumar's films resonated deeply with audiences, turning them into classics. The songs of his films are memorable and remembered even today for their melody and fervour.

Undaunted by the challenges faced during Partition and its aftermath, the young man

persevered with his education. After graduating from Delhi's Hindu College, he shifted to Bombay to pursue his passion of a career in films. After a great deal of struggle, facing abuse, sleeping on railway platforms, and getting beaten by cops, he finally earned a break with a small role in the movie *Fashion* in 1957, and later as a leading actor in the film *Kaanch Ki Gudiya* in 1961. But it was in 1962 that he finally made his mark with *Hariyali Aur Rasta*, which was a blockbuster success.

Despite the immense success he achieved, the actor's personal life was free from the controversies that gossip magazines fed on during the '70s and '80s. He is said to have credited his father H L Goswami for his spirit of patriotism and love for art and literature and his mother Krishna Kumari Goswami for his moral values.

Versatility As An Actor

Manoj Kumar's first major success *Hariyali Aur Rasta* opposite Mala Sinha was followed by a thriller *Woh Kaun Thi* opposite Sadhana. The song *Lag Jaa Gale* from this movie remains a chartbuster till date. This was followed by a series of patriotic films that were interspersed with romantic movies like *Himalay Ke God Mein*, *Do Badan*, *Sawan Ki Ghata*, and a thriller *Gumnaam*, proving his versatility as an actor. Many of his co-stars and friends reminisced about his passion for filmmaking and how he would always strive to make the other actors feel comfortable on the sets. They would admire his attention to detail during picturization of songs in his movies. They recalled him sitting tirelessly with the lyricists to compose beautiful songs about our country and then picturizing the songs in his own distinctive style. Another highlight of his movies was the memorable music. Manoj Kumar also plunged into writing, editing, producing and directing many of his movies.



With Another Cinema Icon, Yash Chopra

Memorable Films

The most memorable Manoj Kumar movies etched in my memory include:

Shaheed (1965): The Spark of Revolution

Manoj Kumar's tryst with nationalistic themed cinema started with the movie *Shaheed*, a biopic on the great revolutionary Bhagat Singh. His powerful performance as the fearless martyr was poignant and resonated across the country. Not just a film, *Shaheed* was an emotional tribute to one of India's bravest sons. Songs like *Sarfarooshi Ki Tamanna* and *Ae Watan Ae Watan* were soul-stirring and a fiery tribute to the Indian freedom struggle.

Upkar (1967): Jai Jawan, Jai Kisan

Inspired by late Prime Minister Lal Bahadur Shastri's stirring call of *Jai Jawan Jai Kisan*, Manoj Kumar crafted his magnum opus *Upkar* which captured the essence of the Indian identity, focused on rural pride, self-sacrifice, and national duty. In it he played the role of a well-educated farmer-soldier. The songs and emotions touch us even today. This movie won minds and hearts alike across the nation!





Purab Aur Paschim (1970): East vs West

The movie deals with the identity crisis faced by Indians abroad. It effectively contrasted India’s spiritual and cultural richness with the West’s materialism, urging Indians never to forget their roots. Songs like *Hai Preet Jahan Ki Reet Sada* proudly declare the Indian identity and values abroad. The message of the movie is clear: Modernity is welcome but not at the cost of cultural erosion.

Roti Kapda Aur Makaan (1974): Voice of the Common Man

In this movie, Manoj Kumar explored social inequality, unemployment among the youth, and systemic injustice. The movie depicted the honest struggle of a man fighting for his dignity. The songs *Main Na Bhoolunga*, a poetic blend of romance and resilience and *Aur Nahin Bas Aur Nahin*, a powerful protest against exploitation are truly memorable.

Kranti (1981): The Grand Saga of Revolution

This movie was yet another ambitious project, showcasing the struggle for Indian independence in epic style. With a stellar cast ensemble including the great Dilip Kumar, it turned out to be one of the biggest blockbusters of the time. The stirring melodies include *Zindagi Ki Na Tute Ladi*, a song of unbreakable resolve and collective strength, among many others.

Honors and Awards

During a cinematic career spanning more than

four decades, Manoj Kumar won scores of awards and accolades apart from the appreciation and love of millions of fans. The major awards include:

- National Film Award for Second Best Feature Film (1968)
- Filmfare Award for Best Story (1968)
- Filmfare Award for Best Dialogue (1968)
- Filmfare Award for Best Director (1968, 1975)
- Filmfare Award for Best Actor (1973)
- Filmfare Award for Best Editing (1973)
- Padma Shri (1992)
- Filmfare Lifetime Achievement Award (1999)
- Screen Lifetime Achievement Award (2008)
- Guild Award for Lifetime Achievement (2012)
- Dadasaheb Phalke Award (2015)



Final Thoughts: A Salute to the Silver Screen’s True Patriot

Manoj Kumar’s vision was constructive. It was always about building rather than tearing down. It celebrated India’s diversity and values and was completely rooted in selfless action, sacrifice, culture and courage.

He passed away on 4th April 2025 at the age of 87 and was mourned by family and fans from all over the world. His life and work will continue to inspire generations and remain a guiding light for Indian cinema fans and filmmakers of the future.

[Photos Courtesy: Wikimedia Commons]

IMPACT OF MOBILE USE IN MODERN SOCIETY

HRISHIKESH KALYANPUR



In today's technological era, we consider mobile phones as an integral part of life. Living even a day without mobile phones has become impossible for today's generation. It was initially adopted as a useful tool, for calling, sending messages, emailing or using the internet. But these days, mobile phones are not just phones, they have become the rulers of our daily routines. The first thing we look at when we wake up in the morning is the mobile; the last thing we look at before going to bed is again the mobile. We need to understand how terrible this situation is.



Social connections too have deteriorated due to overuse of mobile phones. Family members

sitting indoors talk more on mobile phones than with each other. Persons who communicate with each other hundreds of times on WhatsApp don't seem to have the time to speak a few words when one meets them face to face. This state of affairs is truly tragic.

Another serious factor is the impact on children. Games, videos, and humorous gimmicks accessed on mobile phones attract kids. But behind this entertainment, they are losing their academic enthusiasm. Attention has vanished, interest in reading has decreased, and cultural awareness has diminished. This is not just a problem that harms one generation! It is the path of putting the future of entire society in danger.



Mobile phones are also affecting mental health. Insomnia, anxiety, loneliness, anger and rage are the results of their excessive use. As we often see nowadays, persons who use mobile phones a lot seem to be inviting several serious lifestyle diseases.

But another thing we must ask ourselves is, do we use the mobile phone, or does it use us? In this era that makes man a machine and makes the machine a god, there should be a limit to mobile phone usage. Parents, schools, colleges, and society in general should

formulate policies and practices to assess the use of mobile phones.

Let's put the mobile phone aside when we get back home, let us start a conversation. Let's introduce the sweetness of real games and hobbies to children. Let the mobile phone be smart, but let's be careful. Because technology will always be there, but culture, communication, and relationships should be the fundamental forces of our lives.



ASSET ALLOCATION: AN OVERVIEW

NARESH BANTWAL



Asset allocation is the process of distributing investments across different asset classes such as stocks, bonds, real estate, cash, gold and precious metals, and alternative investments like paintings, wine, crypto currency, etc. Its key principles are diversification, risk tolerance, time horizon, periodic rebalancing, and proactive actions depending on market conditions.

The first step in the process of asset allocation is risk profiling using a comprehensive multiple-choice questionnaire. This involves answering a set of questions covering age group, investment time horizon, primary investment objectives, reaction to stock market fluctuations, past investment experience, preferred investment strategy like High, Moderate, Low, or Ultra-safe risk options, risk appetite, present income and financial dependents, current emergency funds, and so on. Each answer is assigned a score. The total score is then calculated and based on the range it falls into, the investor is graded as:

- Aggressive (high risk tolerance): Recommended 70 to 90% equity, 10 to 30 % debt and alternatives
- Moderate (balanced risk tolerance): 50 to 70 % equity, 30 to 50% debt and alternatives
- Conservative (low risk tolerance): 20 to 30%

equity, 60 to 80 % debt and alternatives

- Ultra conservative (minimal risk tolerance) 10 to 30 % equity, 70 to 90% debt and alternatives

Different Assets in an Asset Allocation Model:

Equity (Stocks)

- Large Cap Stocks: Established companies with stable returns
- Mid Cap Stocks: Growing companies with moderate risk
- Small Cap Stocks: Emerging companies with high growth but higher risk
- Dividend Stocks: Companies that pay regular dividends
- Equity Mutual Funds: Mutual funds with more than 60% allocation in equities



Role in Asset Allocation: High growth potential, suitable for long-term wealth creation, higher volatility compared to other assets classes

Debt Instruments (Fixed Income)

- Government Bonds (G-Secs, T-Bills): Low risk, fixed income securities
- Corporate Bonds: Higher yields but slightly riskier than government bonds
- Fixed Deposits (FDs): Bank deposits with fixed returns
- Public Provident Fund (PPF): Tax-free long-term retirement savings

- National Pension Scheme: Hybrid scheme with equity and debt components
- Debt Mutual Funds: Invests in bonds and other fixed income securities

Role in Asset Allocation: Stability and risk reduction, generates steady income, suitable for conservative risk tolerance or those nearing retirement

Real Estate Investments:

- Residential Property: Rental income and long-term appreciation
- Commercial Property: Higher rental yields but larger investment
- REITs: (Real Estate Investment Trusts): Indirect real estate exposure without owning the property



Role in Asset Allocation: Diversification and hedge against inflation, passive rental income, low liquidity compared to equity and bonds

Commodities (Gold, Silver, Oil, Agricultural Products)

- Gold: Hedge against inflation, available as physical gold, sovereign gold bonds, or ETF.
- Silver: Industrial and investment demand, available via ETF



- Oil and Energy: Exposure through commodity funds or ETF

Role in Asset Allocation: Diversification during economic uncertainty, storage of value during inflationary period, lower correlation with stocks and bonds

Cash and Cash Equivalents

- Saving bank accounts provide liquidity but low returns
- Money market funds provide short-term low risk, with slightly better returns than saving accounts
- Treasury Bills (T-Bills) are government-backed short-term securities.

Role in asset allocation: Emergency funds and liquidity management, safety during market downturns, no protection against inflation but ensures accessibility



Alternative Investments

- Private Equity and Venture Capital: investments in startups or private companies
- Hedge Funds: Actively managed funds with various strategies
- Cryptocurrencies: Digital assets like Bitcoin or Ethereum, among others

- Collectibles (Art, Wine, Antiques, etc.): Niche investments with long-term appreciation potential

Role in asset allocation: Additional diversification, higher risk but potential for outsized returns

Insurance

Insurance should be included in your overall financial planning, though it is not a traditional investment asset. Insurance policies serve as risk management tools that protect your wealth and ensure financial security for you and your family.

Why include insurance in asset allocation?

- Wealth Protection: Insurance prevents financial setbacks from unexpected events like medical emergencies or loss of income.
- Income Replacement: Life insurance ensures dependents are financially secure if something happens to the breadwinner
- Health Cover: Helps mitigate depletion of savings for medical expenses
- Tax Benefits: Premiums paid for life and health insurance often qualify for tax deductions under Indian Tax laws (Sec 80C, 80D).

Types of Insurance to Include in Financial Planning:

(a) Life Insurance: For Income Protection

- Term Insurance: Provides pure life cover at low premiums; should cover at least 10 to 15 times your annual income.
- ULIPs/Whole Life/Endowment Plans: These combine investment and insurance but may not be as efficient as separate investments.

***Tip:** Prioritize term insurance early in life for maximum cover at low cost and invest

remaining funds in Public Provident Fund (PPF).

(b) Health Insurance: For Medical Expenses

- Individual health plans for covering hospitalization expenses for the individual
- Family floater plans for covering the entire family under one single policy
- Critical illness cover provides a lumpsum on diagnosis of serious illness like cancer or heart disease
- Top up plans: Additional coverage beyond your existing base health insurance policy

*Tip: Start early in life to avail of lower premiums. Opt for at least Rs. 10 to 25 Lakhs (or more based on location and family needs). Look for policy with maximum age cover.

(c) Other Insurance Covers

- Accident Insurance: Covering disability or death due to accident
- Home/Home Loan Insurance: Protecting against damage to property due to natural disaster or theft, or covering repayment of home loan obligations due to untimely death of borrower
- Vehicle Insurance: Protects you and your vehicle against financial losses in case of an accident, theft, or natural disaster
- Liability Insurance: Useful for professionals to protect against legal claims

*Tip: Choose insurance cover based on your specific risk factors like high-risk job, profession, or availing of home/vehicle loan.



Asset Allocation Strategies

- Rebalancing on a regular basis: Shifting a portion of funds between asset classes. e.g. Equity/debt/gold based on market conditions (such as during deep corrections in stock market)
- Tactical adjustments: Strategic shift within your allocation based on macroeconomic trends, interest rate cycles, or sectoral opportunities while staying within your risk tolerance limits.
- Dividend and Interest Reinvestments: Reinvest dividend/interest income to strengthen underperforming asset classes or invest in new opportunities.
- Tax efficient reallocation: When adjusting allocations, consider tax impact (LTCG on equity or capital gains on debt) to optimize post-tax returns.
- Utilize idle cash/SB balance: Consider deploying surplus or emergency funds into liquid assets like money market instruments to earn better returns without disrupting your overall allocation.

[Disclaimer: The above narrative is only for the purpose of general knowledge. Please consult a qualified financial/investment advisor before making any financial commitments.]

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%:

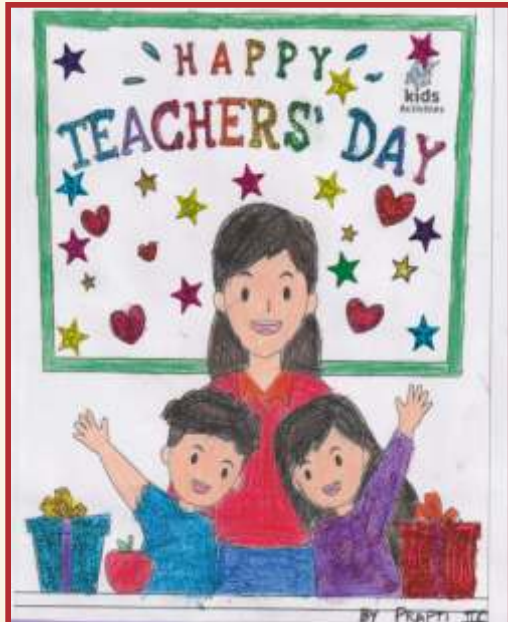
Upto 50 words	-	Rs 100.00 without photo
51 to 150 words	-	Rs 150.00 with photo if any
151 to 250 words	-	Rs 250.00 with photo if any

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



Prapti Bijur (7 years)



Pratham Bijur (7 years)



Passo Bem Solto - Lila Mudbidri (8 years)



Meditating Elephant Charcoal
- Shanaika Mudbidri (10 years)



Neev Kulkarni (11 years)



Ritu Burde (14 years)

TALENT CORNER



Graphite Pencil Artwork - Asha Kulkarni



Colour Pencil Artwork - Ujwal Moodbidri



Graphite Pencil Artwork - Deepthi Honnavar



Graphite Pencil Artwork - Mythili Kumble

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
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Report on the Activities of Bangalore Local Sabha for the Month of September and October 2025

Reported by **SAIKRUPA NALKUR**

• **Special Programmes:**

- **Samaradhana:** On 12th August, Samaradhana of Parama Puja Shrimat Parijanashram Swamiji III was observed with Bhashya Pathana and Ashtavadhana seva.
- **Gokulashtami:** From 10th to 16th August, Gokulashtami was celebrated in Bengaluru Math. During this period, mhanti-s were recited daily by sadhaka-s and arti was performed. On different days, Lord Krishna was beautifully adorned in divine forms.
- On 15th August, Krishna Janmashtami was celebrated with cradling of Lord Krishna.
- On 16th August, Gopal-Kallo was celebrated with the traditional dahi-handi breaking, wherein children, beautifully dressed as gopi-s and gopika-s, added to the joyous spirit of the occasion.
- **Samsmaran Diwas:** From 19th to 25th August, Samsmarana Diwas of Parama Puja Shrimad Anandashram Swamiji was observed as detailed below:
 - o Samuhika Gita Pathana was held daily during this period.
 - o On 24th August, Bilvachana was done with recitation of Anandashram Ashtottarah Shatanamavali.
 - o On 25th August, samadhi kud was beautifully decorated by volunteers. Bengaluru Math was beautifully adorned with deepalankara.
 - o Bhashya Pathana and Ashtavadhana Seva were also rendered and the program culminated with jajjaikar-s by sadhaka-s and mouna.
- **Chaturmasa Programmes and Samuhika Sadhana:** Special programmes were held in the Math every Tuesday, Wednesday, Saturday and Sunday on the auspicious occasion of Chaturmasa. Seva was rendered by sadhakas through bhajan seva, talks, workshops and sangeet seva. On 22nd and 23rd August, there was Harikatha by Dharmapracharak Dr. Shri Chaitanya Gulvadymam on “Kartikaya Katha” and “Jnana Sambandar Katha” respectively. On 23rd August, the harikatha was further enriched by the presence of renowned Carnatic musicians Vid. Shri S. Shashidhar on the violin and Vid. Shri B. S. Prashanth on the mrudangam, both accompanying Dr. Chaitanya Mam.
- On 29th August, Samuhika Devi Anushthana was performed.

• **Upcoming Events:**

- 22nd to 2nd October: Navaratri Prarambha. The detailed programs for these days have been displayed on the Math notice board.
- 6th October: Kojagari will be observed with Laskhmi Pujan and tirth vitaran.

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OBITUARY

We convey our deepest sympathies to the family and relatives of

Shri Gurudutt Heblekar, aged 99 years, on 9 September 2025 in Bengaluru

Shri Ravikiran Honavar (Former Manager of Canara Union), aged 66 years, on 10 September 2025 in Bengaluru

Shri Ashok Nagarkatti, aged 91 years on 18 September 2025 in Bengaluru

Shri Arun Kalyanpur, aged 80 years on 22 September 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

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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.

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