

# VIPRANUDI

English Journal from the house of AKBMS



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Sanjeev Kumar was born as Harilal Jethalal Jariwala (also referred to as Haribhai) in a Gujarati Brahmin family. His father was Sri. Jethalal Jariwala and mother, Smt. Zaverben Jethalal Jariwala. Sanjeev Kumar had two younger brothers and one sister and had a humble childhood in a middle class family. He came to Mumbai when he was very young and then went on to become an accomplished actor. He is well remembered for his versatility and genuine portrayal of his characters. He acted in genres ranging from romantic dramas to thrillers and was voted the seventh greatest actor of Indian cinema of all time in a poll conducted by Rediff.com. His double role in the film "Angoor" was listed among the 25 best acting performances of Indian cinema by Forbes India on the occasion of celebrating 100 years of Indian Cinema.



**Sanjeev Kumar**

(9 July 1938 – 6 November 1985)  
was an extremely talented Indian actor



He won several major awards, including two National Film Awards for Best Actor for his performances in the movies Dastak (1970) and Koshish (1972). He did not mind playing roles that were non-glamorous, such as characters well beyond his age. Movies such as iconic character Thakur in Sholay (1975), Arjun Pandit (1976) and Trishul (1978), along with the remakes of Tamil Films into Hindi such as Khilona (1970), Naya Din Nayi Raat (1974), Yehi hai Zindagi (1977), Devata (1978) and Ram Teri Kitne Naam (1985) exemplify his versatility. He also did suspense and thriller films such as Shikar (1968), Ulihan (1975), Trishna (1978) and Qatl(1986). He also excelled himself in comic roles in films such as Manchali (1973), Pati Patni Aur Woh(1978), Biwi-O-Biwi (1981) and Angoor (1982).

Many awards and recognition came his way. A road has been named after him in Surat as Sanjeev Kumar Marg. A school has been named after him in his home town. A postage stamp was released by the Government to honor him on 3 May 2013. An auditorium, named Sanjeev Kumar Auditorium was built by the Surat Municipal Corporation in his memory.

The Sanjeev Kumar Foundation, set up by the Actor is a national level development organisation directly benefiting children and their families every year, mainly focusing on education, healthcare, environment, culture and nutrition.

At a very young age of 47, he suffered a massive heart attack which resulted in his death. He should have lived longer...



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# Presidential Message

**Ashok Haranahalli**

President - AKBMS

Dear Friends

Namaskaram to all my Vipra friends.

On the occasion of Shankara Jayanthi and Ramnujacharya Jayanthi, I offer my humble namaskarams to both saints.

In the event of the coming assembly elections, we need to see and observe how many of our community leaders have been given an opportunity from all the parties put together to contest the election. This thought process is not limited only to the Vidhanasabha or Loksabha elections but also the local bodies like the Municipal corporation elections. For example, in the coming Legislative Assembly elections in Karnataka, we have only about 10 regions wherein we have our Brahmin voters who are in the majority, will decide the result of the contestants. Whereas in another 10 or 15 regions, we as Brahmins may not be the deciding factor, but form a major portion of voters and can be an influencing factor. But still, it is very unfortunate that we have only single-digit contestants from our community. All the parties should give a thought as to how many opportunities or facilities have been given to this Brahmin community. In the Corporation Elections, even though we have 30000 to 50000 Brahmins in certain regions, we do have a

single Brahmin representative to contest the elections. Why this disparity? And what do we do about this?

The only way to banish this disparity is to speak on all relevant platforms, express our displeasure, awaken the people, and force them to give a thought to this pathetic situation. To get this going, it is of utmost importance for us to unite and face this issue as one big community which stands united.

Our Annual General Body meeting held in March will stand testimony to this. All voices were heard, opinions recorded and this also gave us hope that in the days to come, we will have a better voice in the larger society.

During the election of our new President in the year 2021, it was promised that the Byelaw corrections would be one of the agenda. A committee of eminent lawyers, and experienced members of our Mahasabha, came together, discussed, debated, argued and suggested in several rounds of meetings across the State and finally, the Byelaw correction came to be. Some of the main points on which the Byelaw stands corrected are the Presidential elections will be conducted every once in 5 years instead of 3 years. But this will come into force only after the 2024 elections. The deposit for the presidential election was previously Rs. 5000 which has now been increased to Rs.

50000. It is also agreed upon that there will be representatives from each district of Karnataka and the elected representatives will be nominated to the Mahasabha Committee.

The Shukla Yajurveda committee is meeting at Shankar Mutt, Sringerion May 13th and May 14th, 2023, and has organised a huge conference on the Shukla Yajurveda. The first Peetadhipathi and the guide for Krishna Yajurveda works Sureshwarcharyaru has given his assurance to guide the entire event. Jagdguru Sri SriVidushekharaBharathi of Sri Sringeri Mutt has appreciated this initiative and has given his blessings for the success of this event. He has also kindly consented to inaugurate the function.

The importance, the tradition and the contribution of Shukla Yajurveda are not known to today's generation. So in order to spread its importance such types of initiatives have become the need of the day. I hope all of us can participate in this event and take full advantage of such programs.

From April 23 until April 29th the golden jubilee of the establishment of Horanadu Sri Annapoorneshwari temple is happening under the guidance of Dharmakartha Shri Bhimeshwar Joshi. The golden jubilee celebration and Brahma Kumbhabhisheka are also being conducted on this occasion. Brahmins from all over the country are expected to participate and receive the blessings of Mata Annapoorneshwari.

AKBMS has planned to erect a commercially viable establishment at its site at Padmanabhanagar which can generate at least 10lakhs monthly income for Mahasabha shortly. The foundation stone laying program was also planned in this month on the site. This is a mammoth and ambitious project which cost a sizeable amount of money. Through this medium, I also seek financial support in the form of donations to make this dream come true.

*Ashok Haranahalli*

Yours Truly

**Ashok Haranahalli**





# From the Editor's desk...✍️

**Satyesh N. Bellur**  
Editor-in-chief

Dear Readers...

Welcome to our fifteenth edition of Vipranudi – the English journal from the house of AKBMS.

**Mrs. Annapurna Murthy** has been our columnist from day-1. Her articles on "Career Guidance" were very informative and provided much-needed advice to students who were seeking alternate career options to pursue. She has decided to take a break from writing to our journal due to her other engagements. On behalf of the editorial board, I thank her for all her support so far and look forward to having her back with us soon. We wish her the very best in all her future endeavors.

From this edition, we have started two new columns...

**1. Analytics Playground by Dr. Sahana Prasad:** Being an acclaimed author of many textbooks and a renowned Mathematician herself, Dr. Sahana Prasad in this series of articles would help students understand what they know by giving them the tools that enable them to think analytically. She would provide

simple ways to assimilate and analyse data for enriching one's own methods of problem-solving.

**2. Topical & Trendy:** This new column would feature articles written by subject experts about those topics that are being widely discussed currently. Those topics that are trending in Social Media and news around the globe, would get focussed. We have **Sri. J N Jagannath** doing the honors this time with a write-up on the debacle of certain Banks in the US that has caused financial turmoil across the world.

In **Masterminds**, we cover excerpts of an interview with **Smt. Seethamma, wife of Late BNV Subramaniam** who was one of the founding pillars of AKBMS. The journal is honoured to bring this interview to its readers and reintroduce his legacy.

I thank all my columnists and editorial colleagues for their continued patronage. Till we meet again in our next edition, wishing you all a blissful time ahead.



Satyesh Bellur

**Satyesh N. Bellur**



# AKBMS – News & Events

## Savithri Ramesh

Lead members of the AKBMS Women's wing.  
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We have great pleasure in bringing this report highlighting some recent activities of AKBMS held during March / April 2023, to your perusal:

### Events and Programs of AKBMS:

1. 41st Annual General Body Meeting of Akhila Karnataka Mahasabha was held on 26th March, 2023 with a presence of more than 1800 members attending this meeting. A special General Body meeting was also held on that day to discuss and vote for the corrections in the Byelaw.
2. An all Womens wing was inaugurated at our Koppa district which was initiated by our Mahasabha. Smt. Shrimati Nagaraj convenor of the district spearheaded the event.
3. A student hostel for boys run by Shimoga Brahmana Mahasabha has a history of 105 years. The hostel recently witnessed a program that felicitated all the rank holders of the hostel inmates.

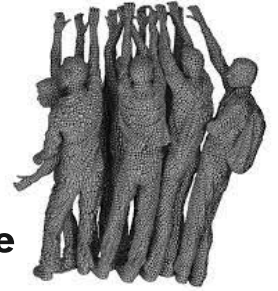




# Guest Column

**Ashok G Narendra**

Retired Banker, Avid Bibliophile & Passionate Reader  
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## Spirit of Bombay: An unforgettable experience

In the year 2003, I was promoted and transferred to Bombay. I was elated. The prospect of working in the financial capital of India filled my heart with pride. The happy feeling lasted only a week. For, on the back of the euphoric feeling, I was worried by thoughts of living in Bombay, because my late father always referred to Bombay as hell. He had worked in Bombay for eight years and disliked the mechanical life. Soon he came back to Bombay Karnataka, losing his seniority, and joined here as the junior most person. So, when I went to Bombay, it was with caution and a little trepidation.

From my residential quarters in Damodar Park in Ghatkopar - West to my office in Vakola near Santacruz West, it was a forty-five-minute journey by BEST bus. The rush in the morning hours, the journey through Lal Bahadur Shastri Marg, popular as LBS marg, and the unbearable stench from Kurla to Kalina area, through a one-way narrow bridge, would bring headache and nausea. The bus crossed Mithi river which was all but gone after Kurla. The small river had become a dumping place for the trash and industrial filth around that area. Nobody cared and endured the horrible smell silently. But surprisingly, I was quite happy, like never before, with my work and

self-cooking at night! Two years passed and I began to feel that I belonged to Bombay!

It was 25th July 2005, a Saturday. I reached the office at 8 am and work started at 8:30 am. It was a bright sunny day with no hint of what was to happen. At about 11 am it started raining. Rains in Bombay in the month of July are as routine as traveling by local trains there. But after an hour, by noon, I felt a little restless seeing the pouring rain outside. I came to the main entrance and peeked outside. It was very heavy and the raindrops looked extra big and like pearls. Coming from an area in North Karnataka where I had seen scanty rainfall I was filled with awe. I returned to my cabin to resume work.

At 1 pm we had a lunch break. I came out to see that it was still raining, more heavily. It was impossible to reach the restaurant, just opposite my office, run by a Shetty from Mangalore. Luckily we had a nice canteen, managed by Dinesh Sakpal, a very smiling and helpful Gujarati. I asked him for lunch and he prepared a simple lunch, of Chapathi and curry and dal in no time. During lunch time my co-workers from Bombay assured me that rains would stop and after half an hour, all water would flow out to sea. And we could return home

safely in time. I believed them for they had watched the rains in Bombay for long.

After eating lunch we resumed work, without any signs of rains abating. I suddenly remembered that it was cloudburst also called as Kumbha Drona rains in Kannada, that we were witnessing. The office closed after half day, being Saturday and all workers left hurriedly for their places. However, two managers and nine officers continued attending the day's work. Among them were two young ladies, Lorna and Pratibha. The heavy rains continued to pelt Bombay till 7pm. The city was fully drowned in water. By now we had become apprehensive and the confidence of local people made way to concern and worry. All buses had stopped plying, as also local trains, a rare thing. Every transport facility had been grounded. In short, the big city had been ground to a complete halt. We waited with baited breath, not knowing what to do. On an impulse, a senior colleague called the office boy and asked him to buy eatables: Bread, biscuits, milk, khara whatever. He went out but returned soon, empty handed and told us that nothing was available in shops and many of them had closed. We now felt we were in a bad situation. Bombay is a city which never sleeps and eatables are available at all times, 24 by 7. There are also people to deliver it to your house. Meanwhile the heavy rains had disrupted all communication like phones and cell phones. We sat down for a long wait. Suddenly Pratibha received a call on

her cell phone. It was her 9 year old daughter who had gone to school and was now, waiting on Vile Parle railway platform. She had called her mother to come and take her home. Then as suddenly as it had come, the line went dead. It was 8pm at night and Pratibha was alarmed and worried about her daughter's safety. A brave lady that she was, she wanted to go out in the swirling waters at night, much against the advice of all her colleagues. Two male colleagues went with her but returned soon saying it was dark and dangerous outside and impossible to go. However, Pratibha went in chest deep water. Later we learnt, she could not reach Vile Parle railway station and was forced to take shelter at night in our Sanacruz East branch on the other side of railway track. I was watching all this in helplessness and remembered what my father had said, not knowing what to do myself. The remaining people decided to stay put in office for the night. We soon slept on empty stomach on sofas and drank water for dinner! It was completely dark and AC was not working and mosquitoes all around. Lorna the lone lady officer, did not sleep and was pacing up and down, the entire length of business hall, fighting sleep and hunger.

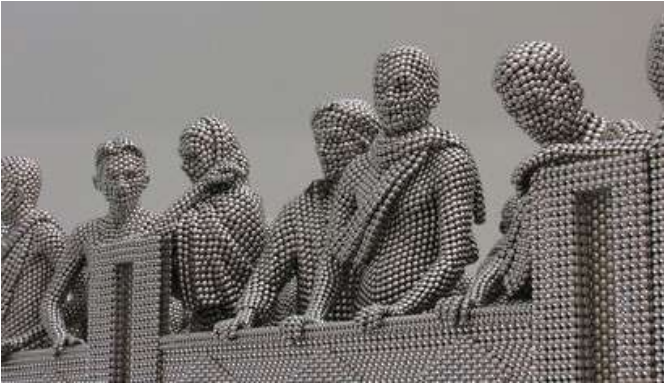
The next day, that is Sunday morning we woke up early, ready to go home. But wait, Bombay had not yet recovered and all services were still on hold. I came out and climbed a high area to see if we could venture out. At a distance, I could see Air India buses slowly emerging from the water and making their way to some other place



nearby. I started counting the buses and stood there for an hour. Still no Trains, BEST buses, or any other vehicles to take us home. The famed Bombay local trains, the lifeline of Bombay, had completely stopped. I returned to my branch office hoping for some help. At about noon we felt hungry. The news had reached one of our lady colleagues Mrs. Fernandes who came with Chapathis and beans curry for all of us! She looked like an angel with the chapati box. Bombay which had appeared remote, looked hospitable and even warm! We waited in the branch office till the afternoon without hope. Suddenly, Pappu, our office boy shouted that the BEST bus was going to Ghatkopar. I rushed out and barely caught it. Once inside I let out a sigh of relief and thought that the ordeal by rain was over. I was headed home at last. After about thirty minutes the conductor stopped and shouted to passengers to get down. The bus would not go any further. I got down to see what was the problem. It was standing near a fast-flowing river that was our L B S marg. I stood and watched the people. A strong rope just above the water level was tied across the river to the other side. Another rope above it, about 3 feet high was tied to help people cross over by foot to the other side. Some brave young boys were seen helping women, children, and aged people on the ropes in this. They all belonged to the nearby cooperative housing societies and had gathered to help people. I stood there for five minutes and finally gathered my Bank strong room keys and crossed over to the other side, very carefully. Once on the other side, I saw a

push-cart with cheap biscuits and khara and people were helping themselves in a hurry. I too grabbed a handful and asked the person standing nearby, the way to Ghatkopar. Instantly he pointed left with his hand and I was off in that direction. Here was the Spirit of Bombay that I was witnessing! Strangers from all over the country, helping others, unmindful of danger. I walked about a furlong in chest-deep water watching the devastation caused by rain all around me. Animals tethered to the ground, like sheep and cows had died and the whole city was submerged in water. I heard someone saying " Don't go to the edge of the road and walk on the road divider, manholes could be open' a stranger held me by hand and we walked for about two kilometers and then he went his way. He talked in Hindi and only while parting company told me that he was from Bijapur. I was now on the main road to Ghatkopar West and walked about five kilometers in water, watching every step in darkness. By now some helicopters had started flying past and later learned that they were dropping food packets to areas in distress. I reached Damodar Park and felt relieved. But to my dismay, the lifts were not working and I climbed twelve storeys to my flat, after a tiring trek. I removed my wet clothes and slept on the sofa soundly, again without food.

The next day morning Dr. Manmohan Singh, the PM, made an aerial survey of Bombay and sanctioned Rs 500 crore for relief and rehabilitation. Government of



Maharashtra also disbursed a similar amount in cash to affected people. As many as 506 people had died! The biggest disaster to date. Low lying areas were completely submerged in water, unfit for human habitation. The loss in terms of dead animals and damaged houses was not known!

On Monday morning it again rained heavily. Our efforts to reach the bus stop failed and we returned home. But some of our intrepid officers and staff near the branch office managed payments without taking out cash from the strong room! This was the spirit of Bombay for me in all its beauty and meaning! Later in August, I disbursed Rs 20 lakh grant received by us from the central government to families who lost their members. In one particular case, four of a family died and the survivor had gone crazy. He was brought to the branch by a Postmaster and was paid eight lakhs by me, as relief due to him.

Epilogue: It was a full moon day on 25th July 2005. The sea water rose and to stop it from entering the city, the crest gates were closed. A standard practice it seems. But

the record rain of 98.4 cm in a single day, had broken all records along with Bombay's back! Rainwater in the city could not flow out to the sea. The Mithi River already full of trash could not hold rainwater. That resulted in this horrific disaster in 2005. The scenes of this incident are seared in my memory like those of World Trade Centre destruction in 2001 and Kalpana Chawla's rocket going up in flames! Bombay took all three weeks to recover, as dirty water entered hotels and eating places but what is more vivid and unforgettable for me is the Spirit of Bombay that shows itself whenever people are in distress and will remain forever green!!! A neighbour of Pratibha, on Vile Parle station had brought her daughter home. Since this, many such incidents have happened but the one in 2005 in Bombay was the biggest of them all but rarely shown on TV. Spirit of Bombay is amazing for me to this day!!

**(Editorial Note :** Sri. Ashok G Narendra is a Banker. He served Canara Bank before retiring as Senior Manager and during his tenure, has worked in several states. He loves Dasa Sahitya, Kannada, and English literature and evinces a keen interest in Music & History.)



# Thus Spake Lord Krishna

**Mrs. Veena Prahlad**

Eternal student, Gitaadhyayee  
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## Stithaprajna – one who has an equanimous disposition

Stithaprajna – one who has an equanimous disposition

From the moment we are conceived until the moment we die; we are constantly performing actions. Even when we are asleep, our body continues to breathe, and our mind remains active through our dreams. According to the theory of karma, every action has a consequence. Our very presence in this world disturbs what is already here, and we use up resources. We are depleting the earth of its natural wealth. The earth is not what it was a few decades ago. Our earth and our solar system are still evolving, but our lifespan is not long enough to witness the entirety of their evolution.

It can be safely said that the world as we know it will change, and it may not remain hospitable to humans and other living beings as it is now. We are heading towards destruction every second, and the entire creation is moving towards destruction.

śhrī-bhagavān uvācha  
kālo 'smi loka-kṣhaya-kṛit pravṛiddho lokān  
samāhartum iha pravṛittaḥ  
ṛite 'pi tvām na bhaviṣhyanti sarve ye 'vasthitāḥ  
pratyanīkeṣhu yodhāḥ (Bhagavad Gita 11.32)

In the above shloka, Krishna states that He is Kala (time, death), whose main work is to destroy the world/creation. He is busy with this task, and all the warriors present there will be destroyed, even if Arjuna does not kill them. This idea of the destruction of the created world is a recurring theme in the Gita.

jātasya hi dhruvo mṛityur dhruvaṁ janma  
mṛitasya cha  
tasmād aparihārye 'rthe na tvām śhochitum  
arhasi (Bhagavad Gita 2.27)

One who is born will die, and one who dies will be born again; therefore, you should not grieve for this inevitable fact.

As explained in earlier articles in this column, the created world is the desire of the Supreme One/God to become many. As there is only one that exists, the existence of anything else is only an illusion. The goal of each part is to eventually realize that it is part of the whole. The destruction of the created world is, therefore, inevitable.

But how do we attain this goal? How do we ignore the world? It can be done by being indifferent to the happenings in the world.

Being indifferent does not mean that we do not participate in the affairs of the world. It just means that we do not get too involved in it. Deep interest in the world often leads to unhappiness, and involvement leads to attachment to worldly objects. Since what is created will be destroyed, what we possess will eventually be lost. This is a constantly changing world, and to expect that something will remain forever is foolishness. Indifferent also means to treat good and bad situations the same. There are no biases and no preferences.

Being indifferent is the hallmark of a sthitaprajna.

śhrī bhagavān uvācha  
prajahāti yadā kāmān sarvān pārtha mano-gatān  
ātmany-evātmanā tuṣṭaḥ sthita-prajñas  
tadochyate (Gita 2.55)

The term sthitaprajna refers to someone who possesses an unwavering mind, aware of the impermanence of the world perceived through their senses. However, this person does not reject the world but rather lives in it with enthusiasm, carrying out their duties and responsibilities with great devotion.

duḥkheṣhv-anudvigna-manāḥ sukheṣhu  
vigata-sprīhaḥ  
vīta-rāga-bhaya-krodhaḥ sthita-dhīr munir  
uchyate (Gita 2.56)

The sthitaprajna is indifferent to desires that enter their mind, content with themselves. This person is not attached to joy or sorrow and is free from anxiety, fear, and anger. Instead, they accept the world



as it is, dealing with situations as they arise with courage and wisdom.

Our attachment to the world is what causes most of our involvement in it. We see the world changing before our eyes, yet we try to hold onto it and control it. However, by accepting the world as it is and living with detachment, we can become sthitaprajnas, true to our original selves (our self, atma is part of the Paramatma, who has everything and needs nothing and is therefore content always)

The key takeaway from these shlokas is that the world is never what we want it to be, and it keeps changing. To achieve the goal of realizing our place as a whole, we must be aware of the impermanence of the world and live with detachment. Only then can we become sthitaprajnas and achieve this state of being.



# My Quest for Spiritual Well-being

**Satyesh N. Bellur**

Poet, Thinker, Motivational Speaker & Management Guru

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## On the path of being joyful...

English did not differentiate much between being happy and being joyful. Most of the Western cultures and other belief systems of the world defined these two expressions in their own way. Being happy to most of them was feeling contented or fortunate and being joyful was experiencing great pleasure and rejoicing. The Vedic wisdom defined them very differently centuries ago. Happiness to them was a state of mind that was determined by senses and the state of mind that was achieved independent of its reliance on senses was joy. One was bound by what the senses perceived and the other transcended sensory perception. In simple words, a person was happy if he or she experienced a sense of well-being by what they saw, ate, touched, smelled, and/or heard. On the other hand, a person was joyful if he or she experienced a sense of well-being simply by being alone and to themselves and by simply being one with nature.

It is much easier to explain happiness. Joy, on the other hand, cannot be explained. It needs to be experienced. What happens to a person when he or she shuts all their senses to worldly stimuli and still continues to be in a state of eternal happiness or bliss within, is a very individual and unique experience. They are so immersed in their

joyful state that they will either find no words to convey their emotions or simply find it a waste of time to do so. They are unto themselves.

When I decided to quit my job much earlier than the retirement age, I spoke to my boss and conveyed my intention. He asked me why and I told him that I wanted to do other things in life like teaching and writing. He gave me a hundred very logical reasons as to why I will fail. "You may retire, but others are working... Your own friends will have no time for you... The attention that you get from others now due to your standing in the industry will not be there when you step down... You will start missing your regular paycheques...and so on..." He offered me the option of taking a sabbatical for a year and then coming back to decide. He would keep my job alive till then. That looked good and I agreed.

A year passed by. I did nothing significant during that time and was getting adjusted to being alone most of the time. I was also sometimes feeling bad about missing my paycheques! When I went back to him and told him what I felt and still told him that I would like to quit, he made another offer. He asked me to do part-time work and consult on some of the projects. He would

pay me half my salary and I would work at my pace and my time. This went on for another year. By this time, I was getting used to being alone without the rush of never-ending activities and I was also getting impatient of only providing consultation on projects and not completing it myself. I was neither here nor there! I met him again and when he asked about my decision, I was firm. I said –“I would like to quit for good. Because I have decided to experience how it feels to be happy while doing nothing in particular. As for salary, I have lost interest in it” He looked at me for a minute and then said that he will let me go this time as he found no convincing explanations to counter my claim.

Doing nothing in particular and still trying to be happy irrespective of the fact that your regular income has been seized is probably the first step in that long and patient journey towards eventually experiencing joy. It is indeed the very first and small step...

ಬಿಡಿಗಾಸಿನೆಣಿಕೆಯಲಿ ಚಿರಸುಖವ  
ಮರೆಯದೆಯೆ |  
ಮುಡಿಯ ಶೃಂಗಾರದಲಿ ಒಳನೆಮ್ಮದಿಯನು ||  
ಮಡಿಯ ಗಡಿಬಿಡಿಯಲ್ಲಿ ನಿಜಭಕ್ತಿ  
ತೊರೆಯದೆಯೆ |  
ಗುಡಿ ಕಟ್ಟು ನಿನ್ನೊಳಗೆ - ನವ್ಯಜೀವಿ ||

Spirituality is all about walking that path - one small step and one little milestone at a time. To stop attaching significant value to money and start looking for other pleasant things in life; to stop attaching importance to external appearances and start seeking internal well-being; to stop rites and rituals and start exploring pure devotion... It is not guaranteed that we will experience joy in this lifetime, but walking that path will make us feel that it is worthwhile...

ॐ

सर्वे भवन्तु सुखिनः सर्वे सन्तु निरामयाः  
सर्वे भद्राणि पश्यन्तु मा कश्चिद्दुःखभाग्भवेत्  
ॐ शान्तिः शान्तिः शान्तिः





# Mind over Matter

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## What does losing a job means to you? (Part 1)

There was a change in Ravichandra's daily routine for the last six months. He was hardly sleeping. He had started eating more than what he used to. He was disinterested in the activities he liked before. Ravichandra lost his job and position as a director in an MNC due to the recession. This came as a jolt for his identity and hit his self-esteem badly. As there was an ongoing recession, he could not get a job as his remuneration was above the market standards.

Ravichandra was well settled by the age of 45, with loan-free assets. He was in a position to manage the same lifestyle without earning for a few years. But he associated his work and position with his identity. Loss of job meant the loss of his identity. This led him to deep sadness. The prolonged sadness led to depression and grief due to job loss.

Vishwanath's anger had increased drastically in three months. He retired as a Superintendent Engineer from a public sector company five months back. As he started to spend more time with his family and friends, he started realising that neither his family nor his friends took his orders or followed his advice. Vishwanath,

being in a high position for a few years, power and authority were something he was very much used to. One of his friends even made a statement on one of his bits of advice that, 'Hey man, now you are a retired person and one among us. You cannot command us to do something like you did in your office'. That hurt Vishwanath's ego with a stark realisation. Vishwanath went through a series of emotions like anger, frustration, irritation and helplessness.

Vishwanath's daughter who lived close by sensed how the retirement has affected her father. She suggested he take up a community initiative and lead it. Her idea was to engage him towards a purpose and constructively utilise his skills and time. Vishwanath was initially not interested with this idea but slowly started getting involved in community activities.

Suhas had a lot of free time for the last month. He lost his IT job due to performance issues. Initially, Suhas was very sad, hurt and felt helpless. In the last five years in IT, he always struggled to deliver his work on time with quality. He was hardworking, committed and dedicated to work. But somehow, he could

not cope with the kind of work and pressure the IT job was demanding. Suhas had foreseen losing the job in the future. So Suhas had saved enough money to sustain the monthly expenses for six months. His wife was earning and his father used to get a pension. So Suhas didn't feel the financial burden as much and his family understood his situation and supported him financially and emotionally.

Instead of looking for another IT job, Suhas spent time in retrospection about the last five years of his career. With introspection, he felt he may not be fit for an IT job. But he was not sure what job would suit him and he didn't know what else he could take up as a job. That is when he met his old friend who was a career coach. He took career coaching for three months to find what he is good at and what career may suit him. After six months, Suhas has applied for a branded apparel franchise and is working towards having his own outlet.

In the above cases, one common thing you can see is all three of them have lost their job. The way each of them has dealt with the job loss is different and hence the results. It is normal to grieve after a job loss, similar to the grief due to the death of a loved one. Some people may accept the job loss and move on. For a few, it may be very difficult to accept and it may impact their physical and mental health and even relationships. It also can affect one's confidence and self-esteem.

How do we know one is grieving from job loss?

Job loss can lead to different emotions. These emotions may lead to different behaviours. Below are a few patterns of grief:

- ◆ Feeling sad or depressed
- ◆ Feeling angry and irritated
- ◆ Feeling hurt and worthless
- ◆ Feeling denial of the job loss
- ◆ Change in sleeping and eating patterns
- ◆ Difficulty concentrating in daily routine
- ◆ Lack of interest in activities which was enjoyable earlier
- ◆ Lack of energy to do any task
- ◆ Financial stress

What can one do when there is a job loss? How to cope with it? Want to know the answers? Wait for the next edition to find out more about the way forward concerning grief from job loss.

**(To be continued...)**







## Performing Arts...

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## Contribution of various Haridasas - Sri Narahariteertha

Numerous Haridasas are belonging to both Dasakoota and Vyasakoota. It is a known fact that Dasakoota consists of Dwaita philosophers who also composed Kannada devaranamas in praise of Lord Vishnu and His ten incarnations. Vyasakoota consisted of Hari devotees who embraced sanyasatwa and lived in mutt. Both Dasakoota and Vyasakuta composers wrote songs in Kannada. Their compositions are popularly recognised as the finest bridge between Sanskrit and Kannada languages.

Sri. Narahariteertha was born in the North Karnataka region. History provides immense evidence of him being the king of Kalinga for 12 years. Though his intention of becoming the king was to proclaim the Moola Rama and Sita idols from the court of Kalinga, he proved as an able administrator. On the advice of Sri.Madhwacharya ,who was his guru ,Sri.Narahari Teertha went to Kalinga to fullfill his guru's desire and succeeded in submitting the idols to his guru. It is interesting information to know about the historical background of the emperors of the Ikshwaku kingdom primarily worshipping the Moola Rama idol. The credit for installing this idol in Udupi by Sri Madhwacharya is attributed to Sri. Narahariteertha who was his direct disciple.



### Naraharitheertha vrindavana At Chakratheertha, Hampi

We also find a few references from Sri. Achalananda Dasa who is said to have lived during the 9th century. He travelled all over India to spread Dwaita philosophy. He was a worshipper of Lord Narasimha. He is said to have thrown much light on the concept of Dharma and Karma.

In continuation with Sri. Naraharidasa, it is said that he has penned a few texts which depict the essence and intricacies of Dwaita philosophy.

Sri.Narahari teertha s pseudonym was Raghunatha tilaka. There are different opinions about his Ankita as Narahari and also Narahari Raghupathi.

Among the revolutionary contributors to Indian philosophy, we find three legendary founders viz, Sri. Madhwacharya, Sri. Ramanujacharya and Sri Shankaracharya spread the Dwaita, Vishistaadwaita and Adwaita philosophies respectively. As my study of concern is the Haridasas who were instrumental in spreading the Dwaita philosophy, I would like to share the life history and the unique contribution of each Haridasa to Indian spirituality, music, and literary aspects.

We find texts like Nyayaratnavali, Sattarkadipavali, and Bhava Prakashika which is a wonderful commentary on Sri Madhwacharya's Geetabhashya.

It is an interesting point to note that the

practice of receiving the Ankita nama with the prefix of the word 'Purandara' came into vogue much later in Sri. Narahariteertha. He is said to have been an extraordinary scholar in Geervana Bhasha. We find ample information about his works in the famous sloka of 'Narahariyati stothra'. He is said to have lived from 1243 AD to 1333 AD. His Vrindavan is at Chakrateetha, a place near Hampi, where his Aradhana is celebrated every year on Pushya Bahula Saptami.

This article is an introduction to Sri. Narahari Teertha and my next article in Vipranudi will be focused on his contribution to music and the literary field.





# Crime Prevention - A Criminologist's Perspective

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## PROFILING – FEAR AND QUESTIONS?

A girl meets a boy, their eyes meet, there is chemistry, there is a need to explore further... Isn't this how all the 'Love at first sight stories begin? Well, what happens there... The neurosciences get active... Our need for a perfect match kicks from our memory images stored and how 'Amygdala' kicks in. When the profile of our want image matches with that of the reality image matches... The endocrinal system gets active to aid our feelings for the partner in sight.

Building another scenario... A woman dressed immaculately in a grey business suit and pencil skirt, straight shoulders and confidence exuding countenance walks into the interview to face a straight-jacketed rigid looked middled ages corporate honchos. She is here to ask for funding for her start-up. She takes out her Ipad and meets the panel members straight in the eyes with a calm and resolute face. What does this first impression mean to the Investor panel?? Does she mean business?? She is unfaced?? She is battle ready?? Does this profile activate the endocrinal stimulants to handshake and invest in the startup??

**"Profiling"** is a term often used in the Criminology and Forensics world. The task is often assigned to us professionals "Profile that bad guy... Tell us what makes them a criminal... What are the traits we observe that make them distinct". While yes, it is mostly used in the profession of threat assessment and security practices, it is existential to the survival of humankind.

We profile day in and day out... Our brain is wired to process to assess anything or anybody with that we interact. We do put them in certain conformed structures and boxes, which is the first premise of profiling. Whether is finding a life partner or colleague or tenant or even maid/help at home. **The question is why do profile**

1. To protect ourselves from harm
2. To avoid pain and hurt
3. To give logic to our decision
4. To ensure ultimate happiness and peace

Let's extrapolate this to a macro-level situation... For geo-political deals, we profile which is savvily called **"Country**

**Risk Profile”**. Countries try to match their need and history of relationships to see if they can strike a deal. The deals are struck when the profile of the leader matches... Let's take Russian President Putin and North Korean leader Kim Jong Un, profiling shows many similarities thus easy to strike a deal on missiles for food programmes. US President Biden and Ukraine President Zelensky's profiles intersect in many places leading to a deal on weapons for national security.

Coming to practise of profiling in Security function. It is still mainly used when the crime is done for evidence collection and nailing the modus operandi. We are called the heinous act is done and the pieces are all over the place and we are putting the jigsaw puzzle together. With the advent of technology and advancement in social sciences and neurosciences... There are many **tools today that profile people based on Body language, auditory senses, and visionary senses to content**. One of the questions I often get asked is: "These are Western tools... They don't suit us in the East". Today, having been to international conferences I can confidently say these things about behaviour analysis assessments tools

1. They are culturally sensitive
2. They are not rigid...They adapt to situational scenarios
3. They look at a person as a whole and

thus is an amalgamation of various assessments

Now addressing who can we actively work on using Profiling techniques in the Security function

1. **Insider threat** – Seen as the most emerging risk in security practices, it is often associated with cyber-crimes, espionage or terror activities. The most evolved practice is online profiling whether on the web or dark web. In this, there is a good collaboration between machine intelligence and human intelligence. However, today the threats are emerging in terms of subtle emotional bearings. With the thin line of personal and professional merging, emotional turmoil is one part of life affecting the behaviour in the other part. Tolerance levels to disagreeable ideologies or mindsets are the lowest. One can see the increase in gun violence incidents in the Far East of the world. Also increasing trends in mental disorders / ill health lead to a non-productive workforce.
2. **Protection Services** - This is one profession which has always used profiling to understand the principle to be protected or eliminating the bad guys. However, with more and more mass events be it in sports or entertainment or geo-political meets... This practice has further advanced with tools where volunteers or non-

professionals are brought in for the identification of anomalies. This is one practice which proactiveness and agility in decision making, thus the necessity to simplify the process of profiling to escalation to experts/leadership chain for actions.

**3. Security in crowded zones** – When one enters an airport security check you immediately realise that you have entered a profiling zone. There are eyes both human and machine that are assessing you and boxing you into threat and non-threat categories. The professionals here are highly trained and the protocols are very defined and set. However, the same threats are also found in a railway station or mall/cinema, the difference is that we don't feel the pressure of profiling, is the perception of low threat leads to less investment in profiling technology and training human personnel on the same. Thus, security incidents like thefts and petty crimes are high over here, which are preventable crimes to ensure higher customer satisfaction. However, this is often a neglected subject.

**4. Evacuations** – In this practice is most neglected when it is most useful to assess the readiness of the person to be evacuated. Crisis evacuation in a natural disaster or war/conflict is challenging not only because of a lack of access to proper infrastructure but mostly due to the non-readiness of the

persons who are to be evacuated. Human emotions in such situations can be categorised into “Crisis won't hit me!, I am not ready for this!, What exciting times! How can I move with such bare amenities? I am exhausted... How long will this last?”. The evacuation strategy has to adapt to the state of human emotion at that given juncture.

What is the cry of us professionals in criminal sciences...

- Come to us to **“Prevent a Crime”**
- Aid us in building a safe and secure community
- Spend funds to build the right conduct and behaviours

The bigger question however is how to overcome our fear of hearing the bad news and prevent untoward things from happening!!





# *Analytics Playground*

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## **Sharanya, Rihaan and Data science**



Sharanya aka Cherie, Rihaan's mother was thinking, as usual, about what to teach her son this summer. She would take off from work for a few weeks and mom-son would bond over swimming lessons, long walks in the park, snacks and ice creams, and generally have a blast together. She would slip in lessons very cleverly in between their shared activities. She decided to make a list of why Rihaan needs to learn about data and shared it with me, to benefit other parents.

In today's world, data is all around us. As technology advances, data has become an essential component of many aspects of our lives. Therefore, it is becoming increasingly important for young children to understand the basics of data and its importance. Data literacy is a necessary skill: In the digital age, data literacy is becoming as important as reading and writing. Understanding how to read, interpret, and analyze data is essential for making informed decisions and solving problems.

1. **Improved decision-making:** By understanding data, children can learn

to make informed decisions based on evidence and facts, rather than relying on assumptions or opinions.

2. **Real-world applications:** Data is used in many fields, such as science, economics, and business. By understanding data, children can develop an appreciation for how it is used in the real world.
3. **STEM education:** Data is an integral part of science, technology, engineering, and math (STEM) education. By teaching children about data, they can develop an interest in these subjects and pursue careers in STEM-related fields.
4. **Critical thinking:** Analyzing data requires critical thinking and problem-solving skills. By introducing children to data, they can develop these skills from an early age.

Thus, teaching children about data helps prepare them for a world that is increasingly data-driven and enables them to make informed decisions and solve problems in various fields. So, Cherie

decides to embark on a journey that will introduce her son to data and its usage.

This article series is meant for kids to learn about Data and its uses in the information technology arena. Each article starts with an introduction to a topic and ends with a conclusion, summing up all the topics.

## Data and Information

Cherie asked Rihaan if he had heard about these terms, and she said, "In today's digital age, the terms "data" and "information" are often used interchangeably, but they are not the same thing. Data and information are closely related, but they represent different stages of the knowledge cycle".

"Data is raw, unprocessed facts, figures, and symbols. It can take many forms, such as text, numbers, images, or sound. For example, if you collect the heights of all students in your class, it's data. It can also be a list of numbers, like who all you will call for your party. If you take a photograph, the data would be the collection of pixels that make up the image. Data is often meaningless on its own and needs to be processed and analyzed to become useful."

"Oh, I see. What is information, then?" Rihaan asked. "Information, on the other hand, is data that has been processed, organized, and structured in a way that gives it meaning and context. It is the result

of analyzing and interpreting data to create knowledge. For example, if you take the list of numbers representing heights and calculate the average height, you have created information. If you take a photograph and crop it, adjust the colors, and add a caption, you have created information".

"Can you think of an example of now?" asked Cherie. "Oh yes, if I have a list of names and ages, like Shiv, 15" or Tara, 14, then this data is not very useful on its own because it is just a collection of random facts. However, if I analyze and process this data, there will be meaningful information. For example, If I calculate the average age of the people on the list, determine the age range, or identify the most common name, then this processed and organized data is now useful information because it provides insight and context."

In today's digital age, we are inundated with data from a variety of sources. We collect data from sensors, social media, websites, and more. This data is often vast, complex, and difficult to understand. However, by processing and analyzing this data, we can create valuable information that can be used to make informed decisions, identify trends, or solve problems.

The distinction between data and information is important because it affects the way we handle and use information. Data requires careful management to

ensure its accuracy, completeness, and reliability. It also needs to be processed and analyzed to create useful information. Information, on the other hand, needs to be presented in a way that is clear, concise, and easy to understand.

One way to think about the relationship between data and information is to use the analogy of a recipe. Data is like the individual ingredients, such as flour, sugar, and eggs. On their own, these ingredients are not very useful. However, when they are combined, processed, and cooked in a specific way, they create a delicious cake. This cake is like the information that is created from data. It is the final product that provides value and is useful.

In conclusion, data and information are closely related, but they represent different stages of the knowledge cycle. Data is raw, unprocessed facts, figures, and symbols,

while information is data that has been processed, organized, and structured in a way that gives it meaning and context. For data, imagine a large pile of unorganized, unstructured information, such as a stack of papers, scattered documents, or raw numbers in a spreadsheet. This represents the raw input that can be processed and analyzed.

For information, imagine a neatly organized, easily accessible set of files or documents, where the relevant data has been sorted, filtered, and presented in a way that is meaningful and useful. This could be a report, a dashboard, or a set of graphs and charts that help you understand the underlying data.

Understanding the difference between data and information is crucial for managing and using information effectively in today's digital age.



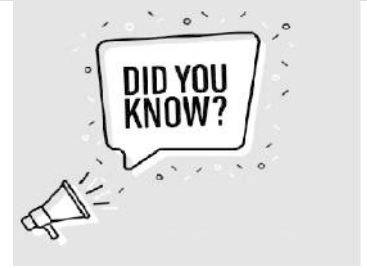




## Did you know?

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An artistic endeavour that has made its way into several households in India is perhaps the Rangoli or Rangavalli as it is



called. Rangoli means rows of colours. It is one of the oldest traditional art forms which is kept alive by passing the tradition from one generation to another. The beauty of this art form lies in its blending of the simplicity of creation and the popularity of the art form.

Though the canvas is a very simple floor, their intrinsic lines and dots are drawn with immense talent, attention, enormous patience and Precision. Rangoli is created out of artificial dry colours, sometimes coloured Rice, sand, flour and flower petals which are nature friendly. It has a religious connotation too. One of the beliefs accompanying the art form suggests that the non-durable materials are used as a base to symbolize and signify the brevity of existence, while the bright colours which are used on the base to signify the symbols

## RANGOLI

of divine Grace, compassion, and blessing.

Rangoli is believed to be an omen of good fortune and it was created as a symbolic representation of divine blessings. Women find this as a tool to depict the beauty of Natural creation and divine grace.

In earlier days women used to chant hymns and sacred bhajans while creating Rangoli. They believed in the spiritual energy of the Rangoli and created energy centres that can have a positive impact on the people. Thus Rangoli was looked at from the spiritual perspective too.

The origin of Rangoli can be traced back to Puranas. It appears in Ramayana, Mahabharata, & Bhagavata too. It is said that Lopamudra, wife of Agasthya muni, wanted to decorate the yagna kund and was blessed by the Pancha bhootas with blue colour from Sky, green from water, black from the soil, red from fire and white from Wind and she mixed them with Rice flour, lentils, spices and flowers and drew designs to decorate the place of Worship which paved the way for Rangoli.

In Bhagavatha it is said that Gopikas, the ardent worshippers missed Krishna a lot when he was not there and drew his form on the floor, by engaging themselves in drawing artistic, aesthetic and creative patterns of their beloved Krishna, decorating it and found Krishna in the art form and felt the vicarious pleasure of his presence.

It is even said that when Krishna settled down in Dwaraka, his beloved wife Rukmini started drawing the Rangoli.

According to Chitra Lakshana's story, at the demise of a priest's son, the whole kingdom lamented and sought divine intervention. Brahma who was pleased by their sincere devotion agreed to bring back the life of the Priest's son if his picture was drawn on the floor and decorated. People drew an exact picture and decorated it with flour and flowers. Brahma brought the boy back to life and gave happiness to the kingdom.

It is said that, In performing arts, long before the artists performed on the stage, symmetrical mandalas with colours and flowers were drawn on the stage. Then the Gods were invoked to occupy the place in the Mandala and worshipped.

A good Rangoli is considered to be the symbol of Goddess Lakshmi and is worshipped as her other form. People believe that the Sri Chakra the ultimate powerful yantra of Hinduism is also the

form of Rangoli that contains immense cosmic power.

This art form of using lines, curves, and dots is used to welcome Goddess Lakshmi to the house. By sweeping the threshold, front approach and drawing Rangoli in the morning, the women folk feel they have sanctified the entrance for the deity to cross the threshold and enter the house and bless the household with peace and prosperity.

Apart from this decorative and artistic view, it has a spiritual significance too. All Rangoli designs are born out of a dot or a Bindu. The Bindu according to Tantra Sastra, is the point where all living beings unite and merge, when the individual soul merges with the universal soul. All the other lines and other decorative aspects are symbolic of individual human activities which eventually merge with the supreme soul. It is said that a circle in a Rangoli represents the heavenly world while the square represents the Earth.

It may be of some interest to note that there are certain specially designed Rangoli art forms called " Ashtottara Shatanama Rangolis " which confirm the recitation of an Ashtottara Shata Nama. ( 108 names of Shiva, Lakshmi etc. ) It is so designed that when one starts reciting the first name of the Ashtottara while joining the first to the second, one will complete the Ashtottara with the last line of the Rangoli. It is understood that such practices are

prevalent even today in some of the temples in Tamilnadu.

Rangoli has different names in different states. It is called

Alpana – West Bengal, Aripan – Bihar,  
Aipan – Uttarakhand, Jhoti – Odisha,  
Kolam – Tamilnadu,

Muggu – Andhra Pradesh, Madana –  
Rajasthan, Chowkpurana – Uttara Pradesh,  
Rangoli – Gujarat, Karnataka,  
Maharashtra.

In Shantiniketan in West Bengal, founded by Rabindranath Tagore, Rangoli gets a prominent place in learning. Probably Shantiniketan is the first institution, which took the subject of Rangoli beyond the realms of tradition and showed its importance as a highly-skilled decorative art. On special occasions like Tagore's birthday or Durga Pooja, both the student and the faculty would vie with each other to display their skill in drawing artistic designs in Rangoli.

Even today in every village, town, and city of Tamilnadu, during PONGAL festivities people decorate the front yard and many public places with huge rangolis done beautifully to make the whole place look resplendent with colour and happiness.

It is said that the credit for putting the biggest Rangoli in terms of size, time is taken, and aesthetics goes to one Mrs Leela Venkataraman of Madurai who displayed

her skill in 1978 by putting up a Rangoli with 1,05,625 dots in the form of a square, each side measuring about 40 Feet. Each line contained 325 dots and there were 325 such lines one below the other forming a square. It is said that the entire design was made up of only one single line which traversed all through covering all the dots. It is said that it took a total of 20 hours for Mrs Venkataraman to complete the design. She was honoured by the then Tamilnadu Government with the title "Tamilaga Kola Tilakam". She was fulfilling the unfulfilled desire of her mother, an ace expert in the art of Rangoli, to do a Rangoli with a lakh dots.

Thus Rangoli, which has cultural and historical significance is an intrinsic part of Hindu life. This beautiful and captivating form adds grandeur and beauty and adorns our houses.





## Short Story

### B.R. Bhimachar

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(At 100 years, he is the youngest writer we have...!)

### Fate

Imtiaz is sitting in a bar in the city of Berlin, Germany. Lisha is intently staring at him, as he was not drinking anything in spite of being there. A tall handsome man sitting alone in the bar and not drinking... Lisha approaches him and winks. She extends her hand to him and invites him to come with her.

Imtiaz is quite surprised at this move. He never even had imagined that he would get someone so beautiful as Lisha so easily. What a luck! Paradise has descended on earth. He meekly followed her. They entered a room lit with dim light. He opened his lips to ask –“How much”? and by then Lisha had closed her lips on his.

He was floating on waves of bliss in a paradise of romance. What a brilliant girl? It was sheer ecstasy. Imtiaz took out his

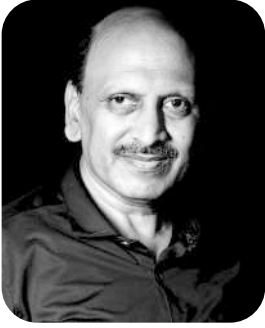
purse to reward her when he got startled at the fact that she actually paid him and left the room silently. He was on cloud nine for he had fun and also got money for the same.

He lit the room to dress and leave. Something baffled him. While closely observing the walls he realized that there were several openings in the wall covered by transparent glass through which people sitting on the other side could watch the proceedings in the room.

Like a thief he rushed out of the room covering his face and ran as though a thousand hounds were chasing him...

(The story is a translation of the original in Kannada from the book “putapaaka” written by Satyesh N. Bellur)





# Whip of Humour

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## My efforts at the May Day speech

"May Day is just a few days away. Take down my speech Seenu" I said.

Those were the days of obedient shorthand writers. Seenu got ready to do my bidding.

"My dear Ladies and Gentlemen..." I began my dictation.

"But there are no gentlemen in the factory sir..." said Seenu, obviously oblivious to the fact that he too was an employee of the factory.

"Surely, Mr. Satish is a gentleman..." I ventured.

"But his wife is a redhead, sir!" Seenu blurted out.

"So what?"

"Gentlemen prefer blondes. All our employees are married to brunettes or redheads. No blondes."

"That cannot be the yardstick to decide the quality of a man Seenu. Satish is a gentleman; so is Preetham."

"I am glad you are of that opinion, sir. Good that you do not have the habit of

eavesdropping" he muttered under his breath.

"Ok. No Ladies and Gentlemen. How about "My dear friends...?"

"A boss cannot have friends in a company or factory sir" he declared.

"Why?"

"A friend in need is a friend indeed. You do not sign any Deeds as surety for any of the employees. Hence you are not a friend" explained Seenu.

"How about My dear employees?"

"The only employee truly dear to you is your personal secretary Miss Melody sir."

"Hush Seenu... not so loud!" I whispered.

"But all the employees know that you have loved..." countered Seenu.

"It is paternal Seenu" I tried to explain.

"She seems to think it is eternal sir" Seenu had a twinkle in his eyes.

"I Give up Seenu. How shall I address the gathering?" I threw in the towel.

"Just say "My colleagues" Sir."

"But... they are my underlings... how can I call them colleagues?" I objected.

"Both you and your employees watch the Indian premier league and participate in voting for the Indian political league. Many support the same football league. In a way you are all co-leagues" explained Seenu.

"So be it. My colleagues... on this auspicious occasion..." I began.

"Remove 'auspicious' Sir"

"Why?"

"If you yield to their demands it's not auspicious to you. If you do not, it's not auspicious to them."

"Ok. On this occasion... I am glad to see you all here..." I continued my dictation.

"Remember the last time you uttered those words, sir?" Seenu had an elephantine memory.

A couple of years ago, when I entered my factory on the second of May, there were no employees at their respective places. On enquiring, I was informed that all the employees were in the auditorium. "Why?" I had cried.

"Because you said yesterday that you were glad to see them in the auditorium. They wish to prolong your happiness sir" was the refrain. I had rushed to the auditorium and shared a piece of my mind with them.

The next day, my desk phone chimed.

"Hello..." I crooned.

"To hell with your Hellos. Can't you hear my blearing horn? How long should I be stranded at the gate?" roared a voice.

Me? The owner of the factory, to open the gates for some loudmouth? I gave vent to my thoughts.

"This is royal! The gatekeeper of a factory fancies himself as the owner" guffawed the voice from the other end.

I smelt like a rat. I also espied the chief of securities at the door.

"Some lady called me sir. She is asking for permission to come in and take dictation. What should I tell her Sir?" He surely was one confused lot.

I decided to get out of this foggy situation by taking a stroll. The area between my chambers and the canteen was a green patch with a smattering of mahogany trees. As I stood beneath a tree to take stock of the situation, I heard various voices. Glancing upwards, I espied many telephone wires and telephone instruments dangling from the branches.

A quick meeting, an act of appeasement later, all the phones had reached their respective tables.

"Let me start from the beginning," I said, coming out of my reverie, "How about 'My dear partners in progress of the factory?'"

"Very good sir. They will demand share certificates in their names in the near future."

"Let me begin again. "I am glad to see you in the Labour..." I paused, searching for the right word.

"Ward, sir?" suggested Seenu.

"Labour ward? Why would I want to see them in the Labour Ward? 'I am glad to see you in the Labour department's list of top performers' were what I had in mind" I shot back.

"Ah! That's the surest way to raise visions of bonus in their minds sir" he seemed to be buoyed by the idea.

"Seenu, we seem to be headed nowhere about the speech to be delivered on May Day," I said, exasperated.

"May I make a suggestion sir?"

"Please."

"You are no Martin Luther King or Mandela Or Modi."

"Agreed."

"Then why should you give a speech?"

Seenu had hit the nail on the Head!

"What do you suggest?"

"A box of sweets and a holiday?" suggested Seenu.

"Thanks Seenu. Have a great day" I shouted over my back as I twirled my golf stick en route to the awaiting greens and holes of the golf club.





# TOPICAL & TRENDY

*- What people are talking about...*

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## SVB sold in the UK for Rupees Hundred!!

Silicon Valley, a region in California, USA, is known as the global capital of the Software world.

Silicon Valley Bank (SVB) was established in 1983 in California. It operates in 13 countries. It is also the 16th largest Bank in the USA. Its total assets are approximately 2100 million Dollars. SVB has emerged as the specialised bank for Venture Capitalists and start-ups. Venture Capitalists (VC) provide financial capital to start-ups. VCs hold and manage their capital in SVB accounts. Venture Capitalism is a risky business because more start-ups fail than succeed. Of the start-ups that succeed a few make huge profits and those that are SVB customers, hold those profits in SVB accounts.

During Covid 19 times, liquidity became an issue in the market in general. The US Government and Federal Reserve (the central bank of the USA) pumped in money to provide liquidity in the market. Thus, Bank deposits increased significantly. The deposits of SVB shot up by 3 times.

Banks use their deposits to lend money to

borrowers and thus earn

interest. However, there is usually a time lag between deposits and lending. Although the Banks received huge deposits, they could not lend out all that money immediately. Bank lending is driven by the need for borrowing which in turn is driven by expansion plans of existing Companies and the creation of new companies (start-ups) and their growth. Also, Bank lending is a slow process because of the due diligence that needs to be carried out to minimise risks. Sudden and rapid increases in lending by any Bank will be considered reckless financing. Some Companies have been known to divert funds in improper ways. Diversion leads to indiscipline which in turn leads to a lack of capacity by borrowers to repay.

During the Covid crisis, the economy and business slowed down significantly, and the US Fed started reducing Interest rates. Banks such as SVB faced a challenge because it had to pay agreed interest to their depositors and the US Fed interest rates were declining. SVB's challenges increased when its excess deposits were



kept without deployment (lending). SVB's deposits increased 3-fold at that time. Fearing further fall in US Fed interest rates, the market and SVB started investing in long-term securities and treasury bonds. SVB invested in long-term Govt bonds at a 1% interest rate. The SVB proportion of investment in long-term Bonds increased from 45% to 77%.

The common instruments for investment are Equity (shares of companies in the secondary market), Debentures, and Bonds. Investments can be long-term (HTM - Held Till Maturity), an investment that will be available for sale (AFS), or Held for Trading (HFT) which is purely short-term and speculative.

The shares of some Companies are held till maturity when the growth is constant, the dividend is high, and safety is expected. Such shares of Companies are held till maturity. In the same way, long-term Bonds and Debentures of selected Companies are held till maturity. Some Bonds and Debentures are held not for encashment on maturity but are held to be sold when good profit can be booked. They are considered Available for Sale. Some shares allow short-term gains and are held for trading. If the decision to invest for the short term goes wrong, it could lead to the risk of losses. Unexpected and sudden events like war, earthquakes, floods, etc may result in a change in the market conditions thereby exposing those short-term investments to significant risk.

Changes in the inflation rate, GDP growth rate, and Interest rate may lead to sudden changes in the market and the prices of the scripts and may lead to abnormal profit or loss.

As the global effects of COVID-19 receded, normality started to come back to economies and markets. The excess money pumped into the market, without a proportionate increase in activities and output led to too much money chasing too few goods. The value of the money was reduced, and prices of goods increased. Markets experienced inflation. The US Government and Federal Reserve faced the new challenge of inflation and were forced to take corrective steps. The Federal Reserve started raising the interest rates steadily to contain the most painful burst of inflation since the 1980s. The official interest rate touched 4.5% from near zero a year ago.

When interest rates fall, Bonds issued earlier at higher rates of interest will be in demand and will be sold at a higher price (premium) in the market. Let us assume, the market rate is 4% and Bonds are issued with around 4% interest. For \$100, the return will be around \$4. If the rate of interest falls to 2%, the new Bonds will be issued by US Fed with an interest rate of around 2%. If a Bank has Bonds with 4% interest, The buyer will love to invest at 4% instead of investing at 2%. Therefore, bond sellers will have demand and will increase the sale price beyond their face value of

\$100. Thus, the Bond price in the market is inversely proportional to the interest rate. When the interest rate falls, the bonds already purchased at a higher rate will have a premium (price more than the face value). In the same way, the Bonds with an interest rate of 1% will be sold at discount (lesser price) if the market rate raises to 4%. If it is a long-term investment, the loss will be higher as the loss will be for a greater number of remaining years.

SVB had Bonds with a 1% interest rate. Due to the increase in market interest rate to 4.5%, the Bonds with this low rate lost value, resulting in losses. The loss was huge as SVB had invested 77% of its investment in long-term Bonds. The total loss estimated was \$ 1800 million. Depositors fearing the difficult situation started withdrawing their deposits. There was a run on the Bank. Run on Bank is when depositors start withdrawing huge amounts from the Bank. When huge amounts are withdrawn from several account holders within a short period, the Bank will not be able to meet all the demands.

When any bank fails to meet the customer's demand, the deposit insurance corporation will have to make good the amount. In India, the deposit insurance is Rs. 5 lakhs per depositor. In the USA, the deposit insurance is \$250,000 (about 2 crores in Indian currency) per depositor. The Federal Deposit Insurance corporation immediately established the Deposit

Insurance National Bank of Santa Clara. But most of the depositors of SVB had more than \$250,000 deposits exposed to risk. SVB had serious issues as they were not able to sell Bonds and to raise funds and eventually the Bank failed. Insurance Companies, Govt, and Central Banks in different countries are trying their best to plan for the future.

In the UK, SVB had 5.5 Billion Pound lending and 6.7 Billion Pound Deposits. HSBC has agreed to take over the assets and liabilities including the losses, for one Pound. Thus SVB Europe was sold for Rupees One hundred. SVB had invested in Govt Bonds which are considered safe and yet failed. SVB's failure can be attributed to reckless lending. Several other banks are holding Bonds at a lower rate of interest. Central Banks are being forced to increase interest rates because of rising inflation. Increases in interest rates will make Banks further weak, causing losses to the value of their investments. Mr. Jerome Powell, the Federal Chairman in the US will face lots of challenges. The market is eagerly watching the next move.





# The MASTERMINDS...

## - Personalities behind AKBMS

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### “THE TRUE KARYAKARTHA AT HEART... ”

#### Late Sri. BNV SUBRAMANIAM

When one enters the house of Late Sri. BNV Subramaniam, in a traditional “vataara” on Pampa Mahakavi Road, the vibes of the Brahminical philosophy of “giving” strongly circulates the air. One can sense and feel the true meaning of 'Selfless Seva Bhava' in those quarters. The most tenured President of AKBMS, BNV Subramaniam served the Mahasabha for 8 terms with two breaks.

His initial foray into the Mahasabha started four years after its inception when he was called in to reconstruct the financial status of the organization, which was under duress. A man who believed in financial self-reliance, he was instrumental in making AKBMS financially sound. Bringing in the financial discipline in the Sabha processes and defining selfless service as the motto of its karyakarthis, were his rich and invaluable contributions. The unwritten rule that one will not take out any money from the Sabha for non-service activities, be it even for a daily coffee and snacks or for travel-related expenses was a value he guarded with at most vigil. He was probably also the biggest donor and fundraiser for the organization. Be it through his personal contributions or

through the concept of 'Tatte Kaasu' which raised lacs of Rupees. Thus he was instrumental in building “Vipra Vasini”, the hostel for brahmin women coming from outside for study or work. Taking the reigns of the Sabha when it was in a severe cash crunch and then making it cash-positive with so many societal services rendered was a reflection of his sincerity and passion for the Brahmin community at large.

What is admirable in all of his pursuits was that he connected with people. He revered a donor even when they were giving a meager donation. The 85 days of the Gayatri Ratha Yatra was the beginning of a journey to propagate Brahminical thoughts, unifying them together for the upliftment of the Brahminical kinship. He was someone who believed that various sects of the Brahminical society have to be unified for the development of the clan and relentlessly pursued it. An ardent follower of the Sringeri Shankara Mutt, he was known as the 'Parama Shishya' of the Mutt and voluntarily bequeathed all his educational institutions and personal assets for the Mutt.

His legacy is that he treated the Mahasabha as a temple and guarded the Gayatri Bhavan with high ideals. He considered that his life was meant for the Mahasabha and in that pursuit, he even neglected his own health needs and familial obligations. He was also a leader who didn't believe in the blame game and focused all his energies on fulfilling his duties towards the Sabha and the community. Twice over, when the Mahasabha incurred huge losses to the tune of 80 to 90 lakhs of Rupees (which was a huge amount in those days) because of mismanagement and other ill practices, he stepped in and salvaged the dignity of the Sabha by making it financially strong all over again.



Today when Smt. Seethamma, his wife recalls his time with the Sabha, she talks about the times she fought with him for neglecting familial responsibilities over the

Sabha activities. She recalls that he used to walk from village to village in fundraising activities. Whenever guests came home and the initial niceties exchanged, he used to plead with them to contribute their might to the Sabha. She says with proud tears in her eyes that there wasn't a moment when the man didn't think for the Mahasabha. She recalls the times when the household would host hordes of people who came to attend the Sabha activities and functions, the number of times food/coffee was prepared and sent for the Mahasabha meetings, and so on. Also, she recalls the many occasions when she used to adamantly stand against him continuing his service to the Sabha at the cost of his health. But the stubborn streak of the man and the ardent respect he gained from people would make her just relent and surrender again to his Sev Bhava. She observes – "I wonder Where did the man have that much energy, How did he manage so many institutions and How did people throng for him?" In the same breath, she also expresses her anguish that it was also the stress of the Mahasabha which took a toll on his health and family time.

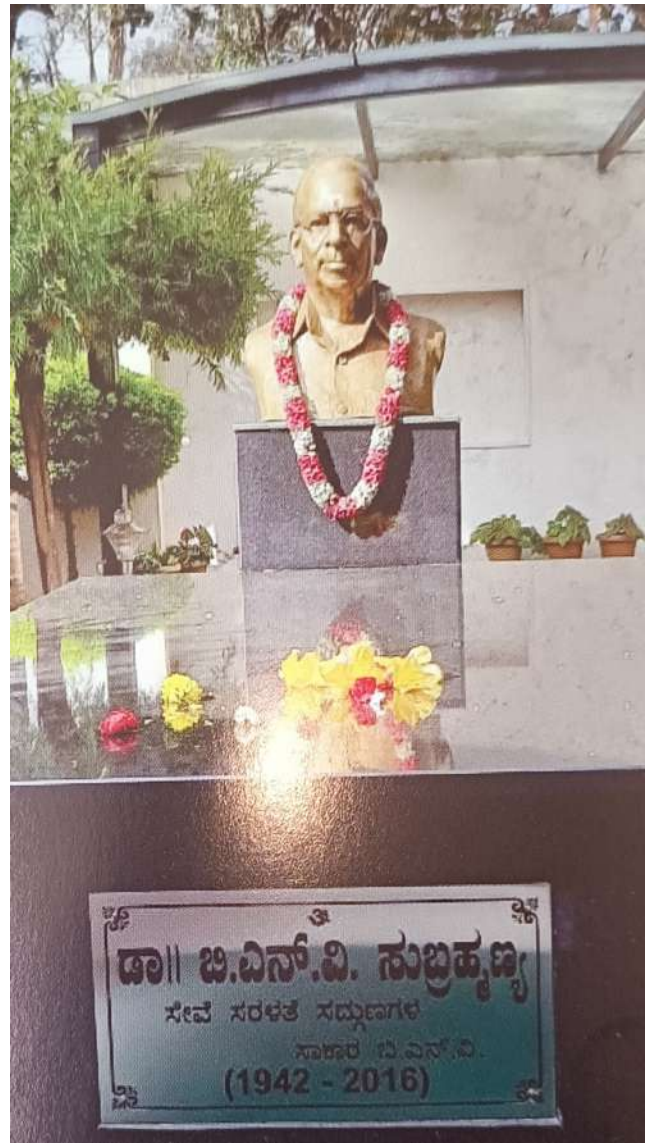
He had many more dreams that he wanted to achieve like building a Kalyana Mantapa and rooms for people who came to attend the Mahasabha. Seethamma expresses concerns that post his death his legacy was not safeguarded in the Sabha and the temple was ruined with inappropriate practices and people started losing faith in the Brahminical organizations till such time that the current leadership of the Sabha came into existence a year ago. Today, she says it is slowly regaining its sheen and

glory all over again and feels good about the same.

They say the best way to spend your last days is to work for the community and that is what BNV did... his last deed of a treacherous walk for several miles to just meet a gentleman and collect from him Rs. 2000/- as a donation that he had promised to the Sabha, was testimony for his dedication. It is sad that after this, his health gave away and he collapsed into a deep coma, to only wake up in God's abode.

We asked Seethamma as to what will be her immediate thoughts about her late husband. In a flash came her response - "There is no one like him". We too believe the same!

When we left her house, Satyesh Bellur who accompanies me in these interviews said – "About this enlightened soul, please don't have any page limits. You can write whatever you wish as he richly deserves our respect and appreciation and it will do good to our journal to have his blessings..."







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**Akhila Karnataka Brahmana Mahasabha  
Womens' Wing Meet**



**Cultural program on the Womens' Meet**



**Gathering at  
Akhila Karnataka  
Brahmana Mahasabha  
Womens' Wing Meet**

To,

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