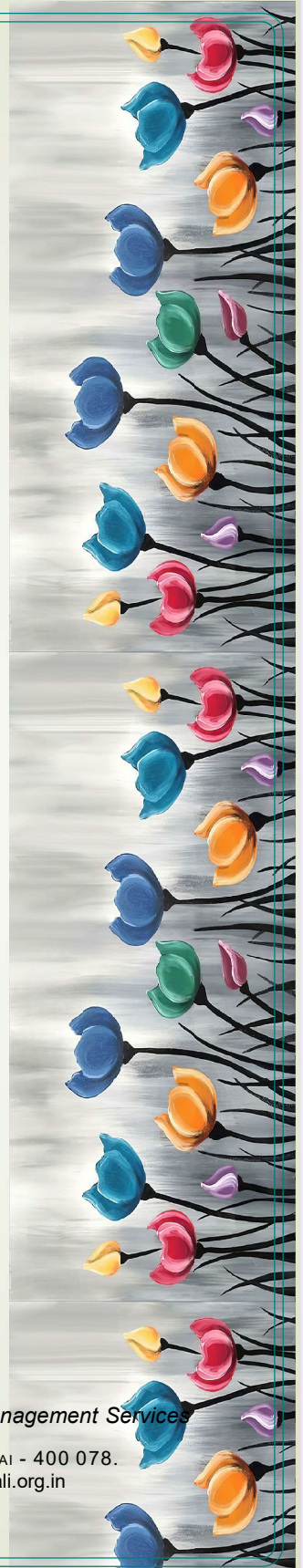


**OCTOBER 2021**  
**Vol.30 No. 04**

*Parichay*  
*mein*  
*Parichay*



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*The Institute of Performing Arts, Education, Personality Development & Management Services*

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*Parichay  
Mein  
Parichay*



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**Dear Readers,**

Wishing you all a very **Happy and SAFE DIWALI** ! We still are under Corona Surveillance so caution is the only care we can take.

God has been kind to help us develop the resilience to fight any odd circumstances. The New Normal coined last year has become a way of our lives today. Its not only elders but even little ones who have learnt to live in this changed environment. We have learnt to be accommodative, tolerant, and creative. Yet, the learning gap that our children have suffered will need to be realised, understood and allowed to build through right amount of resources and nurturing of our children.

Lot of new ways and approaches have been worked upon by professionals, parents under parenthood, products, and technology. A blended and more conducive to our eco-system has been realised and addressed. Yet, the environment has been unexpectedly dramatic, warning us, cautioning us to realise where we are going wrong and still being a teacher to help us understand the shift we need to adopt in order to balance the eco-system. Time and again we have harmed the very mother-nature, almost making many species become extinct, which we should not. Please drive the mission to 'Avoid Plastic', continue to apply 'Reduce, Recycle, Reuse' mantra, even if others fail to do so. Every drop makes an Ocean and we are those droplets.

Nrityanjali too welcomes change. Our online workshops have many tiny tots and professionals as participants. Social activities continued to help us reach many families in Mumbai and Maharashtra. Last year's Nrityanjali Fest going virtual not only gave us the confidence but encouraged us to leap longer. This year too **Nrityanjali Fest 2021** is Virtual hoping to reach more students. Do spread the word and encourage participation. With things getting a little better each time we just hope that the school buildings are filled with the happy sounds of children.

**Maitri Khedekar**

## Parichay Mein Parichay Life Membership (10 Yrs.)

<b>July'12 Vol. 21 No.3</b>	Patil Tanuja
<b>Oct'12 Vol.21 No.4</b>	Khedekar Anurag, Maitri / Desai Hetal, Paresh, Priyadarshi
<b>Jan'13 Vol.22 No.1</b>	Gangurde Sagar , Minkudale Chandrakant, Tiwari Manish
<b>April'13 Vol.22 No.2</b>	Guha Anonna / Mahajan Miran
<b>July'13 Vol.22 No.3</b>	Vrushali Govear
<b>Jan'14 Vol.23 No.1</b>	Dalvi Girish -Sangita / Kumud Desai
<b>July'14 Vol.23 No.3</b>	Basu Sagarika
<b>Oct.'14 Vol .13 No.4</b>	Guha Tushar, Radha / Dharmesh Rana
<b>Jan'15 Vol.24 No.1</b>	Pukale Naresh, Manju, Puloma, Khushvi
<b>April'15 Vol.24 No.2</b>	Revathi Sethuraman
<b>Oct'15 Vol.24 No.4</b>	Trivedi Falak
<b>April'16 Vol.25 No.2</b>	Chowdhary Nitasha, Manju
<b>Oct'16 Vol.25 No.4</b>	Geeta Chandrasekaran
<b>Jan'17 Vol.26 No.1</b>	Chirath Harinakshi
<b>April'18 Vol.27 No.2</b>	Yewale Sunanda
<b>July'18 Vol.27 No.3</b>	Jethmalani Hemakshi
<b>Oct'18 Vol.27 No.4</b>	Singh Bindu
<b>Jan'19 Vol.28 No.1</b>	Sonkusale Neelima / Damle Nivedita
<b>April'19 Vol.28 No.2</b>	Nathwani Bhavika
<b>Jan'20 Vol.29 No.1</b>	Damle Manasi / Sawant Balkrishna / Samjiskar Charushila / Mane Shweta
<b>July'20 Vol.29 No.3</b>	Pingle Samir

### PMP Subscription

One Year- Rs.200/- ( 4 Issues )

Life Subscription (10 Years) - Rs.1000/- ( 40 Issues )

**Members are requested to please check and renew their Life membership**

## NRITYANJALI BOARD OF TRUSTEES w.e.f. 27.07. 2018

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 Mrs. Charushila Samjiskar  
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 Mrs. Sangita Sawant, Mrs. Maitri Khedekar

●  
**Permanent Executive Secretary** : Mrs. Manasi Damle w.e.f. 26.05.2016  
 ●

### Nomination Board w.e.f. 05.06.2018

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### Nrityanjali Information Services (Publications & Archives )

**Under Central Administration**  
**PMP** - Editorial Board Members

### Human Resource Development ( Research, SPDC, In-House Training )

**Head** : Mrs. Geeta Chandrasekaran

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## ACCOLADES

### HAPPY 58th FOUNDATION DAY

#### Messages received by Dr.Tushar Guha

Wishing Nrityanjali the very best always.... 58 years... is no mean feat!! May Nrityanjali continue to touch people's lives ,with its reach getting bigger each year... and add many more feathers to its cap! Hearty congratulations !

**Madhumita Sen**

Principal, Pragati School,Gurgaon

Hearty congratulations on the 58th Foundation Day! It has been our honour to have learnt so much from Nrityanjali, and for that I am deeply grateful. I'm looking forward to watching *Zindagi Ke Funde* on YouTube in the evening.

**Shashank Dey**, Student, Colaba

Kudos to you Tusharji and your team for carrying the torch and lighting up the numerous lives through the journey.

**Prof.Dr.Suja Koshy** - Retired Principal, Malad

Thank you for everything Sir. Your guidance and unconditional love has always sailed us through the ride called Life sir. Happy happy Nrityanjali foundation day.

**Sneha Nair**, Counsellor, Bhandup

Good morning Sir. Greetings for Nrityanjali Foundation Day. 58 years of spreading love, joy and happiness!!! So proud to be a part of this institution which is more alive than any human I've known. Nrityanjali is not an institution it's an emotion! Thank you for creating a space so beautiful!

**Falak Trivedi**,Wealth Consultant, Ghatkopar

Happy day to all of us. Nrityanjali has bloomed like flowers, spreading fragrance. Tons and tons of wishes Sir .People you have groomed will be thankful to you always. More power to you and all the Nrityanjalites.

**Revathi Sethuraman** Counsellor, Ghatkopar

Congratulations and pranam to the person who walked the talk

**Poonam Arora** - Entrepreneur,Koparkhairne

Thank you and Congratulations. You have been the guiding light and Nrityanjali will fly still higher under your able leadership. Best wishes.

**Debabrata Mohapatra**

Head - HR Schneider Electric India Pvt. Ltd, Powai

Good morning Sir. Many many congratulations on 58th Foundation day of Nrityanjali. Hats off to you and your vision, that has transformed so many lives in such beautiful ways.

**Dr.Poonam Verma**, Dentist, Vikhroli

Happy foundation day Sir... who knew that even 58 years later this home called Nrityanjali will continue to change people's lives! It certainly changed mine and I will be eternally grateful to you for that. I speak for myself now, I am the source of my happiness, I love myself for what I am and my people for what they are. Over the Sundays of 17 years I don't know when did I learn all of these and become the person that I am today. Thankyou for conceiving Nrityanjali and manifesting it.

**Anjum Panna**

Manager- Pragnya Bodhini School, Goregaon

Congratulations to you Sir ... The seed sown by you is reaping beautiful fruits today.

**Harsha Andan**- Counsellor, Chembur



**Nrityanjali's**  
**Foundation Day**  
**is celebrated on**  
**19th of July**  
**every year**



## ACCOLADES

**59th Nrityanjali  
Annual General Meet (Virtual)  
on You Tube - 25th July 2021**

**Dear Dr. Tushar Guha Sir,**

Yesterday's AGM was conducted so beautifully. First time I could watch the whole proceeding, right till the end. Nrityanjali is doing such amazing work since soooooo many years. Hats off to the dedication and selflessness of all of you.

**Dr. Poonam Verma** - Dentist, Vikhroli

**Dear Dr. Anonna Guha,**

I am viewing the function on the Youtube channel. Excellent. God bless all your efforts Edified to hear the address made by Tushar Guha sir, Girish sir, you and your other faculty members. It was very inspiring. Came to know Nrityanjali a little more today. Thank you.

**Sister Edwina**

Principal, St. Mary's Convent School, Mulund

**Dear Dr. Anonna Guha,**

The show was A SUPERHIT..brilliant performances by all the students and hatsoff to the teachers who managed to put up this standard of show from online classes. Really it may be soo difficult.With the black background and all it was giving really Kalidas auditorium feel and we watched also with the lights off...really great efforts put in. "So blessed to be part of it.."

**Lakshmi mother of Samridhhi Ratish**

**Podcast by IIM - Kozikhode on 17th August 2021**

**Personal Development & its Relevance**

**Speaker: Dr. Tushar Guha and Dr. Anonna Guha**

Till now this was the best podcast series. So proud of you Dheer. Well done Akshat and Dheer Through you, we come to know different personalities.

**Pratima Shah**

Excellent.

**Dr. Nicholas Correa** - Principal,  
New Horizon Public School, Airoli, Navi Mumbai

Awesome.

**Mayank Gaggar**

The explanation of nurturing the child within for the corporates - was so beautifully explained and brought home a very pertinent point. "*The point you made about the elites and importance of being grounded was superb*" The unfortunate part of personality development not being made a mandatory subject and the state of education in the country - was very subtle yet very strongly brought home. The end of the session especially the part where you recall the riot incident- was profound.

**Dr. Anuradha Chatterjee**

Corporate Trainer- Counselor - Kolkata



**LOOK OUT FOR 35th NRITYANJALI FEST 2021**  
Inter School Competition

**Events:** Drawing, Handwriting, Essay, General Knowledge,  
Fancy Dress, Speech, Dance, and Vocal (Kindergarten to Grade 10)

CENTRAL ZONE:	NAVI MUMBAI ZONE:	WESTERN ZONE:	SOUTH ZONE:
Nov - 20, 21, 28 Dec - 5	Nov - 27, 28 Dec - 4, 5, 12	Nov - 28 Dec - 5, 11, 12, 18	Nov - 28 Dec - 5, 12, 18, 19

**Registration Link:** <http://nrityanjali.in/participate/>

## ACCOLADES

**Effective Parenting (virtual)**  
**for Blossom ST English School,**  
**Churchgate**  
**- unending gratitude from parents,**  
**reproducing few:**

The meet was helpful in understanding the emotional feeling of children.

**J Kankaria** - Std.3rd Parent

Webinar was very informative, relevant in current parenting challenges and will help as a guide.

**More** - Std.4th Parent

Very helpful for us in this pandemic situation understanding our kids, their behaviour and how to tackle them.

**M Motiwaka** - Std.3rd Parent

It helped us to understand and handle the feeling of our child.

**Solanki**- Std.3rd Parent

Very helpful and motivating.

**Samant**- Std.3rd Parent

Guidance given by Guha Sir is very motivating.

**Amol Nirmal**- Std.3rd Parent

Thank you Principal Madam - Mrs. Geetha Pillai and Speaker - Dr. Tushar Guha Sir for guiding us as an elder of our family to understand our children in all perspective.

**Kashojal**- Std.3rd Parent

***The accolades are endless. We are grateful that we could serve.***

## Open Forum for Principals, India - Document for Reference (Education)

We acknowledge receiving the Document for Reference (Education).

For future communication please refer PMPPG/E/2021/0476772. Thank you.

**Prime Minister's Office**

Government of India

It is really comprehensive.. I think every foreseeable problem has been thoroughly thought about and practical solutions have been provided. By far the most complete and comprehensive document I have read.  
 - Congratulations.

**Mr. Rohan Bhat**- Chairman

Children's Academy Group of Schools, Mumbai

Thanks a lot for sharing this Document for Reference (Education) prepared by Open Forum for Principals on the issues and solutions once the schools re-open. I am sure this will be of great use for school leaders like me. Warm regards.

**Mr. Rajesh Malhotra**

School leader, Sainath Public School, New Delhi

The Document will be very useful if implemented.

**Mrs. Revathi Srinivasan** Director-Principal  
 Singhania Group of Schools, Maharashtra

Acknowledge receiving the valued Document for Reference (Education). Regards.

**Vamsheepriya Amar**

Principal, MVJ International School, Bangalore

Thank you for sharing such valuable information. Regards,

**Ms. Rekha Desai** Mumbadevi Vidya Mandir

We have more than 20 thousand principals registered under CEIR, We will definitely circulate it. Regards,

**Dr. Sreeson Gopinath**

Secretary CEIR



## FOOT PRINTS... *Nrityanjali News*

### ***Nrityanjali Management Services conducted the following management training programmes***

- **Indian Institute of Management Kozhikode, Kerala** conducted Podcast with **Dr. Tushar Guha** and **Dr. Anonna Guha** on ***Breaking Perceptions about Personality and its associated Barriers in the Educational and Corporate Environment***. The session was conducted by Mr. Dheer Dedhia and Mr. Akshat Bansal of IIM - K on 4th August 2021 which was aired on 17th August 2021.

---

### ***Nrityanjali Education Services***

- **Career Guidance Sessions** for Individual students of Std. 10 and Std.12 continued - Courtesy **Nrityanjali**

### ***Online Life Skill Programmes***

- On 21, 22, 23, 24 September 2021 the Second round of Life Skills for **Little Angels School, Sion** were completed online for the academic year 2021-2022 - Courtesy **Nrityanjali**

### ***Online Workshop on Parenting***

- **Dr. Tushar Guha** addressed online the parents of **Blossom ST English High School, Churchgate** on 24th July 2021 about **Art of Parenting** and conducted two sessions.

- **Dr. Tushar Guha** addressed online the parents of **Rochiram Thadani School for the Hearing Impaired** - two sessions, on 8th August 2021 about **How to address the issue of Special Children**

### ***Offline Teachers Training (First sessions post COVID)***

- **Dr. Tushar Guha** conducted Training for the Teachers of **Panchavati School, Igatpuri** on 28th September 2021. The first session was ***Adapting to Change and Teaching*** and the second session was ***Bonding and Friendship***. Mrs. Charushila Samjiskar and Mrs. Sangita Sawant were the co-faculty members - Courtesy **Nrityanjali**

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### ***Nrityanjali Cultural Activities:***

- **Zinagi ke Funde** premiered on YouTube on 19th July 2021 - celebrating **Nrityanjali Foundation Day**

## FOOT PRINTS... *Nrityanjali News*

### *Nrityanjali Education Services*

### **OPEN FORUM FOR PRINCIPALS (OFP)**



The NES- Open Forum for Principals - India, in consultation with the International Open Forum for Principals based in Canada, conducted a Survey through Web-Chats and Interactions from the month of **March to July 2021** to understand the "**Post COVID situations in educational institutions across India**".

The survey covered principals of schools PAN India to ascertain the *Issues, Problems, Difficulties and the Plausible Solutions* as envisaged by the managements of schools.

The issues ranged from academics to physical, mental & emotional health of students, the psyche of the parents, teachers, the supporting staff and the ancillary team and also the financial constraints of all stake holders.

The OFP Webchat Team has prepared this **Document for Reference**, based on the survey, for a better understanding and application, by all the management authorities of schools across India.

The **Document for Reference** has been published and submitted to the Office of the Prime Minister of India, Education Ministers of Union and State Governments of India. It has also been circulated to the Chairmen of Educational Boards in India (State, CBSE, ICSE, Cambridge) and to all schools across India for their ready reference.

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### **Faculty Division**

- Online Classes In Bharat Natyam Dance, Kathak Dance and Sangeet for Private Students, Students of Special Batch and from Praveshika Purna to Visharad continues.
- Nrityanjali online students will appear at the **Akhil Bharatiya Gandharva Examinations** to be held in January - February 2022 (In regular times the examinations are held in November - December). In the year 2020, **Nrityanjali Bhandup Centre**, could not hold the examinations due to COVID 19.

## FOOT PRINTS... *Nrityanjali News*

### Human Resource Development (HRD)

- The 16 days, **Special Personality Development Course Level 1 (SPDC 1)** commenced **Online** from 17th July 2021 ended on 22nd August 2021
- **Dr. Tushar Guha** addressed online the students of **Model College, Dombivali** on 28th August 2021 on "**Career Enhancement through Personality Development in the New Normal**"

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### **Workshops on Handicraft and Recitation**

by Mrs. Maitri Khedekar

Workshop on **Handicraft** was held on 3rd, 4th and 5th September 2021.

Workshop on **Recitation** was held on 6th, 7th and 8th September 2021.

---

### Social Activities Division

**Awakening 1** covered Issues on **LGBTQ**

**Awakening 2** focussed on **Looking Beyond the Stereo Types**

**Awakening 3** focussed on **Issues of the Youth**

#### **Awakening 3**

**Issues of the Youth** - a Discussion, was held on 29th August 2021 on **Instagram**, as a part of the **Awakening Series**.

19 year old Chef in the making **Satyen Tawde** hosted the Discussion with another 19 year old FY Arts student **Nikita Basari** and 28 year old Engineer and MBA **Ajay Jadhav**.

The special invitee was Corporate Trainer, Educationist, Kathak Danseuse, Dance Curator - Kala Ghoda Arts Festival and Managing Director of Nrityanjali **Dr. Anonna Guha**.

#### **Awakening 4**

### **Transformation in Education**

- a Discussion, was held on 30th September 2021 on **Instagram**, as a part of the **Awakening Series**.

**Dr. Tushar Guha**, and **Dr. Chandrakanta Pathak** - Director Principal of HVB Global Academy, Marine Lines, Mumbai participated.

**Mr. Girish Dalvi** anchored the programme

## FOOT PRINTS... *Nrityanjali News*

### Social Activities Division

#### ***The Awakening Series on Instagram***

will continue once a month from October 2021 with 18 more episodes

#### ***The Topics covered will be :***

- |                              |                               |
|------------------------------|-------------------------------|
| 1. Every Coin has Two Sides  | 10. Know Thy Neighbour        |
| 2. Mirror Mirror on the Wall | 11. Foolish Emotion           |
| 3. Body Shame                | 12. Listen to Self            |
| 4. Mindfulness               | 13. Yeaterday, Today, Tomorrw |
| 5. Fiercely Independent      | 14. Test Self                 |
| 6. Face to Face              | 15. We Like Each Other        |
| 7. Fitness - MPES            | 16. Creativity                |
| 8. Call of the Voice         | 17. Package Thyself           |
| 9. SOCH - The Thought        | 18. Style & Gait              |

---

#### ***Nrityanjali Information Services:***

**The 59th Nrityanjali Annaul General Meet was showcased on YouTube on 25th July 2021 at 5 P.M.**

The Nrityanjali Information Services (NIS) Co-ordinator Mrs. Maitri Khedekar welcomed all.

It commenced with Lighting of the Lamp by the Trustees accompanied by the Invocation Song. The Permanent Executive Secretary (PES) Mrs. Manasi Damle called the Meet to Order and the Nrityanjali Anthem was sung. Then followed the **Reports by the Heads of Divisions** and Addresses by Mr. Girish Dalvi, Dr. Anonna Guha, and Dr. Tushar Guha.

The **Vote of Thanks** was offered by the PES, followed by a spectacular Cultural Programme which was presented by **92 students of Sangeet, Bharat Natyam and Kathak Classes**. The students learnt online, and rehearsed in group for 30 minutes before the performances were filmed - an outstanding feat.  
**Kudos to the Teachers, Students and Parents.**

Two dances - **Baul** from Bengal and **Baliya** from Maharashtra by the **Sunday Class Students** including senior artistes and Sir were screened.

**YouTube link:** <https://www.youtube.com/watch?v=9jdlpKFGckA>

## FOOT PRINTS... *Nrityanjali News*

### *Individual News:*

**Dr. Anuradha Chatterjee** from Kolkata, initiated series of discussions on Instagram on **MINDFULNESS**. The inaugural episode was held on 22nd September 2021 with **Dr. Tushar Guha** as the guest speaker

**Apoorva** (Nrityanjali Member and Faculty) and **Rohan Shetty** are thrilled to be blessed with a **Baby Boy** on 9th August 2021 - **Congratulations**

Nrityanjali's Permanent Executive Secretary **Mrs. Manasi Damle** - the Senior Co-ordinator of Omkar School (CBSE), Dombivali was awarded the **Nation Builder Award 2021** by **Rotary Club of Dombivali (W)** on 26th september 2021 - **Congratulations**



## **SPECIAL PERSONALITY DEVELOPMENT COURSE (SPDC)**

(Certificate Course) Level 1. Also Followed by Level 2 & 3

**For:** Youth, Students, Professionals, Parents, Senior Citizens, & Homemakers



**Now conducted Online**

*The Course material provided is the approved reference book by Government of Maharashtra on Personality Development – **Perceptions of Personality** in 1996*

**Course Content:** Group Discussions, Presentation Skills, Communication Skills and Voice Culture, Group Dynamics and Human Relations, Counselling, Facing Interviews, Public Speaking, Grooming & Etiquette - International, Study of Emotions, Psychology and more...



### **Trained over 4,50,000 Individuals**

Programme Mentor: **Dr. Tushar Guha**,  
First doctorate in Personality Development, USA

Interviews have begun. Selection only after an Interview.

**Tel:** 9702457535, 25967388 **Email:** [nrityanjali1963@nrityanjali.org.in](mailto:nrityanjali1963@nrityanjali.org.in)

## *Speak Your Thoughts...*

### *At Nrityanjali, We Groom Thoughts.*

The Pages of **Speak Your Thoughts** are for **All Nrityanjali-ites** - thoughts that are positive, encouraging, controversial, different, constructive.

In this Issue, we feature the thoughts of two senior Nrityanjali personalities **Mr.Suresh Pukale**, and **Mrs. Sagarika Basu**



**Mrs. Sagarika Basu**  
**Mrs. Sagarika Basu is an educator - former Principal, in Surat and a senior Life Skill Coach with Nrityanjali.**

We all have our “Book of Life”. Some of the chapters may be full of brilliant moments and some not. That is the essence of a book of life. People usually don’t like to listen to or read sad sagas. But, can anyone admit with conviction that he or she has never come across any difficult or sad moments? Lucky are those who patiently face and accept the situations choosing to go with the flow. They are blessed and get the real taste of a happy life in the real sense. Life can be full of surprises. If we surmount the obstacles, there is a so much beyond that.

My book of life is full of great moments, memories, and people who became my close associates. I had a wonderful life with lots of activities, achievements, and success. I was a happy and contented person.

Suddenly, in July 2011, my soulmate, my husband, who was my inspiration, friend, and mentor for thirty-five long years left for the heavenly abode! I was totally shattered. To live alone in the house where we had spent good times and shared our dreams was just impossible for me.

At that critical moment of my life; my son, daughter, son-in-law, and his parents stood by me as a great source of strength. They decided to bring me to Mumbai. The initial

period was full of uncertainties. Relocating and starting life afresh at that age was bothering me.

In August 2011, Dr. Tushar Guha and Radhadi (they are incidentally my son-in-law’s uncle and aunty) came to see me. Before leaving, Dr. Guha proposed that I should join Nrityanjali. He perhaps fathomed my mental state. After few days he called my daughter and told her to bring me to Bhandup for a Nrityanjali HR meet. I went ahead and attended the meeting. That was the turning point of my life. During the meeting, I had decided that I’m going to be a part of this “Magical Institution”. Rest is history!!

I did SPDC I in January 2012. and SPDC II in May 2014. Then SPDC III in December 2014.

I was assigned to take Life Skill lectures. To be honest, I had no idea what it was all about. I was guided and asked to go through the files kept in the office. I meticulously followed the instructions and went through the content written by faculties about their experiences and how to conduct the lectures. Those write-ups came in handy. I used to spend long hours in the office. The office staff at Nrityanjali helped and took great care of me whether it was our Babban sir, Sangeeta Kamble ma’am, or others

Thereafter, I had started taking Life Skill lectures and teachers’ workshops on a regular basis. I used to enjoy my work and time. Nrityanjali gave me an opportunity to be a part of the teachers’ selection committee in some schools. I met some wonderful people who are well placed in their careers.



The HR of Nrityanjali Education Services was always over protective of me. Ensured that I don't travel alone and in local trains. Mumbai was a new place for me but slowly traveling alone was not a problem. I regained my confidence.

My only regret is that I have got very few opportunities to accompany Sir during his lecture sessions. There is so much that remains to be learned from him.

The long association with Nrityanjali and Sir, in particular, has given me a new life. I have regained my once lost confidence. Nrityanjali has created ample opportunities for me and crafted a new "ME".

My heartfelt gratitude to our beloved Sir and each and every soul of the Nrityanjali family for rendering knowledge, guidance, warmth, and affection.

***May God's grace be always there for our Nrityanjali and its people.***

### **Mr. Suresh Pukale**

***Mr. Suresh Pukale joined Nrityanjali at the age of 17 years in 1982. Grew to be an effective leader and good dancer. He is an entrepreneur in civil engineering sphere.***



Oh.... It is indeed a mixed feeling of enthusiasm & nostalgia, as I recall my first intro to Nrityanjali – for that matter Tushar Uncle, the way we used to address Dr. Tushar Guha., then.....Like he was everyone's Uncle, I remember even my parents & relatives used to address him as Uncle....

I am really thankful to Anita Basak, our immediate neighbour, - she was instrumental in introducing me to Tushar Uncle. I very well remember the day I had gone to see one of the performance of Nrityanjali and was instantly attracted to the glamour of the show, quite natural for a teenager like me, yes I was only 17 then....

The next day we went to meet Uncle, the peer pressure was certainly built up by Anita - instructing me how to speak, how to greet, what not to say..... but everything was washed out as soon as the charming Uncle came in the office and started talking as if we had known each other since ages....

So I joined Sunday Classes. I was taught the first step of Naga-Dance Dhin Tak Dhin Ta Dhintak Dhin Ta, Dhintak dhin Ta ..... (The rhythm still echoes in my mind & ears even after 39+ years)

***Baas fhir kya thaa.....*** The journey of my life took this musical turn, where I became what I am today with this strong Foundation laid by my seniors...

Bhabhiji (Mrs. Radha Guha) – She was the mother figure & was always caring & loving... Anita Basak, the encyclopedia of Nrityanjali to us.

Asha Kachwah, a graceful & humorous dancer (she used to keep on chatting even while dancing, which used to relax us & we would give our best grace & smile while performing....) Anita Kachwah-she was very humorous too & Sunita Kachwah-she was the catalyst in spreading the laughter in the group, even during serious moments, these 3 sisters were one of the supporting pillars then.... Subhash Singh, who used to always get scolding from Uncle for not following Instructions.These were the few with whom I was very close & used to thoroughly enjoy their company.

The knowledge we acquired in Nrityanjali is enormous. And Yes, Don't forget to have that beautiful Smile which is Unique.



## Young Entrepreneur

We continue our Column - Young Entrepreneurs  
**Mrs. Neelima Sonkusale - Senior Member and Life  
 Skill Faculty of Nrityanjali chats with  
 Mrs. Poonam Arora - the evergreen numerically  
 in her 60's personality & the entrepreneur.**



**“If you put your heart into anything you will achieve it”**; believes **Mrs. Poonam Arora** - the founder of VANN Enterprise. Charming, glamorous, perfectionist, a go-getter, is how I will describe Mrs. Poonam Arora. A person oozing out positivity and fighting against all odds coming thy way is our entrepreneur for this issue. This interview gave me a deep insight into her professional and personal journey.

**Neelima Sonkusale (N.S.):** Thank you ma'am for your time for this interview. Can you please tell us something about you as a person?

**Poonam Arora (P.A.):** I am a proud Virgo having all the traits of being perfectionist, having things in order but over the period from being a teenager to adulthood you keep changing your ideas but the basic traits of an artist and being disciplined remain. My artistic trait is the reason for my association with Nrityanjali.

**N.S.:** So your disciplined and perfectionist attitude and your artistic trait is the reason for “Place” where you are now?

**P.A.:** In our times and even today parents tend to force their wishes on their children. We say things are changing now but still I am not sure. Even I was forced to study which never interested me. I would and still love to do knitting and stitching. It worked as a relaxing therapy for me but my mother would hate me for it. For her, like any other parent, getting good marks mattered. For me getting marks or giving exams is not knowledge, Knowledge is what you experience. After B.Com, I joined Mumbai University for my MBA. I was the only girl in the class and the youngest. All others were working. Coming from a middle class background- Father working in railways, Mother –a teacher; these company names were foreign to me. But trust me **this was not my calling, the artist in me was not happy.** I was good in arts and

sports too. I was a flag bearer in the sports competitions. So overall I would say that I had leadership traits too.

**N.S.:** So what sparked the idea of entrepreneurship in you?

**P.A.:** My mother wanted me to get into a secured government job. I had offers from BARC, Municipal Corporation and SBI. I took up the BARC job. Because I was in purchase, all these talks on business, meeting entrepreneur started coming up and that's when the bug of entrepreneurship starting hitting me.

**N.S.:** So how did you start your journey?

**P.A.:** When I was with BARC, I utilized the lunch time to visit the library of MSSIDC and read various project reports. My brother and I first started with a printing press in 1981. For me my main motive was to make my parents happy and proud of me. The printing press was in the Khairana MIDC and getting the plot was also an achievement as had dealing with local people and prominent politicians. I was only 19 years old when I was fighting all odds. I can say that I had the fire in my stomach.

**N.S.:** This must have been a big achievement for you, considering all the issues you faced.

**P.A.:** Yes, it was indeed. But my parents were skeptical to send me alone, as this land was in a secluded area. But later they got convinced and we started. Within 6 months of working with BARC, I gave my resignation. Around the

same time I got my MBA degree and I stood 3<sup>rd</sup> in the university. Once I achieve I get a closure for myself and start with my next move.

**N.S.:** *Interesting. What next?*

**P.A.:** There was no one to guide or maybe I was not ready to take any guidance. Yet, my 1<sup>st</sup> order was from Navy and Bank of India. I really didn't know how to execute the huge order. I could not execute it properly, no team, and no family support. My finances were not going right. Then my brother came up with an idea to start fabrication so we started with that. We were making tankers and petrol tanks. I was really working hard. But had losses in the year 1988-89. A huge financial dip for me.

**N.S.:** *How did you cope up with these losses and what was the learning for you?*

**P.A.:** It was a huge setback. Around this time I got married and my mother gave my workshop on rent and paid off the loans. I started working from my husband's factory right besides my workshop. At that point unwillingly I started working for LIC (sales & marketing) and within one year I was the MDRT agent-the top agent. I was careful not to repeat my earlier mistakes. I started taking training from Mr. Santosh Nair. I worked for two more years with LIC. I bought a flat in sector-17, Vashi because **I wanted to prove myself that I was not a failure but an achiever.** Then I took a decision to move to my original calling-the artist in me

**N.S.:** *How did you move on to sculpture making. Was it decided or it just happened?*

**P.A.:** I always had interest in making sculptures and I used to make small sculptures. I had learnt this art of terracotta from a teacher in Kolkata. I had also placed few of them in my husband's factory. One day the MSSIDC people visited my husband's factory for some engineering purpose and they noticed these sculptures and were impressed. They met me and suggested that we have these terracotta Ganapatis at the Trimurti

Festival at the World Trade Centre. Initially I was hesitant but the MSSIDC people and my art teacher gave me full support. The clay was available only in Kolkata, so my teacher got the clay and we made 10 Ganapatis. I had a desire to make the 11<sup>th</sup> too...

**N.S.** *How was the experience at the exhibition?*

**P.A.:** Marvelous. All my art work got sold from day one. As I said I had a desire to make the 11<sup>th</sup> Ganapati, and I made it. My 11<sup>th</sup> Ganapati was a black one- a very unique piece. I called it Garib Ganesh. Some said it resembled Balaji while some said it looked like Vitthal. This work of mine was featured in newspapers and on television. Suddenly I was everywhere. I continued to do these exhibitions for them for 10 years. And also this was the place where I met Dr. Tushar Guha and then there was no looking back. So throughout my life journey I was picked up and placed further to move ahead. I strongly believe that **"never hold on to your glory, burn them"**. I continued with my exhibitions for Maharashtra government everywhere and from there I got orders for corporate gifting and this business started. But for corporate gifting I started making eco- friendly-MDF sculptures. My first order was from Prajapati builders of 3500 calendars. These were all handmade calendars.

**N.S.:** *So with all these different avenues in hand, how did Nrityanjali happen?*

**P.A.:** I had met Sir once at the Rotary club and next at my exhibition. So after my exhibitions got over I went to meet Sir and then I did SPDC-I. The positive part about me is I am always open to learning. I got opportunities to work with him- trainings, workshops, compering and everything. I also went with Nrityanjali to Kolkata to comper for our shows where the Chaitanya Mahaprabhu Mathh Guru himself blessed me. So new things kept on happening-the Kala Ghoda Arts Festival compering, the opportunity to play the role of Janak in Nrityanjali's Geet Ramayan at the Kala Ghoda Arts Festival and I am still open to take new challenges. For me Nrityanjali is SIR.



**N.S.:** So how has Sir and his teaching been instrumental in your journey?

**P.A.:** I have learned so many things from him. Till then life was happening on its own, there was no control. I was moving with it. Sir has always seen the zeal, the positivity in me. He has helped me script down my life. He showed me so many different ways of looking at life. Sir has helped me laugh; laugh from within. I am not a people's person, I am a loner and Sir has taught me to enjoy that.

**N.S.:** Has this pandemic affected you and your business, your work in any way?

**P.A.:** Nothing!! The pandemic has affected me in a very beautiful way. Except for the loss of my mother, I have enjoyed every moment of this pandemic. I started stitching. So my circle was complete. My husband Satpalji; has been very understanding throughout. He has resolved so many of my sadness into happy moments. "He is like SHIV to me". He is happy to be known as Poonam's husband. This pandemic has helped me live my dream of an artist, my dream of being a house wife. I was getting lot of calls for work but I had decided to take it slow couldn't work because the material was not available, the markets were closed. But now I have started with renovating the office and starting fresh.

**N.S.:** Before closing, what would be your advice to the younger, budding entrepreneurs?

**P.A.:** Business is not just about buying and selling. The most important aspect of business is Finance management. You can leave your wants for the future, you can have your needs and one day you will achieve success where all your wants and needs of self and near ones will be taken care of. You need to learn to judge the right opportunity. Be alert and grab the opportunity. Also save your money. Money saved is the money earned. Be away from loan- it's the most dangerous word in any business. Work hard and follow your heart and you will enjoy and achieve success. Educate Self to the highest and you will keep moving ahead and progress.

## गाडी बुला रही है .....



Written by

**Mrs. Neeta Ambadpalkar**

- a recent addition to the Nriyjanjali's SPDC (Level1) Alumni, Mrs. Neeta Ambadpalkar is an art enthusiast. She is by profession a Designer (Fashion & Interior) and has been in the field for over 15 years. Currently she is pursuing her dance lessons at Nriyjanjali.

प्रवास हा माझा अगदी आवडता विषय आहे प्रवास म्हटलं की मला आठवते ती गाडी. गाडी पाहताच मनांत प्रथम येतो तो प्रवास. गाडीचे आणि माझे तसे जिव्हाळ्याचे संबंध . माझ्या आठवणीतून मी पाहिलं आणि मी तिच्यातून भरपूर प्रवासही केला आहे. गाडी स्थानकावर आल्यावर प्रवाशांची होणारी धावपळ, कुली कुली हा आवाज, अनारक्षित डब्यातील गर्दी, विक्रेत्यांची आपले पदार्थ विकण्याची गडबड, रेल्वेची घोषणा आणि या सर्वांच्या संमिश्र आवाजात काळा कोट घालून उभा असलेला उत्सव मूर्ती टी सी प्रवाशांच्या गराड्यात आरक्षणाची यादी घेऊन एखाद्या स्थितप्रज्ञासारखा उभा असायचा हे नेहमीचंच परिचयाचं दृश्य .

लांब पल्याच्या गाडीत माझं लक्ष जायचं ते रेल्वेच्या दरवाजांवर लिहिलेल्या सूचनानवर. रेल्वे अपने देश की संपत्ती है इस का गलत ढंग से इस्तेमाल न कीजिए आणि दुसरे वाक्य असायचे चलती गाडी से बाहर झुकना खतरनाक है और ये जानलेवा हो सकता है. आपल्या देशाच्या संपत्तीचं रक्षण करणे हे प्रत्येक भारतीयाचं कर्तव्य आहे हा संस्कार गाडीने रुजवला, तर चालत्या गाडीतून डोकावणे धोक्याचे आहे ही सूचनाही बाल मनावर बिंबवली.

धावत्या गाडीतून स्थानका वरच्या पाटीच नाव वाचण्याचे कौशल्य, मालगाडीचे डबे मोजणे ही शिकवण गाडीनेच दिली. जंक्शन लिहिलेल्या पाट्या असतील तर तिथून रेल्वे लाईन ला कुठे फाटा फुटतो किंवा एखाद्या धार्मिक किंवा ऐतिहासिक स्थळी जाण्यासाठी येथे उतरावे अशा पाट्यानी तर सामान्य ज्ञानाबरोबरच भौगोलिक आणि ऐतिहासिक ज्ञानात भर घातली. निरनिराळ्या राज्यांतून प्रवास करताना तीथली राहाणी, पेहराव, घराची रचना, भाषा, तिकडचे वातावरण, गाडीतून विकायला येणारे खाद्यपदार्थ या सगळ्या

(Contd. on page 19)

## Successful Professionals ...



**Mrs. Geeta Chandrasekaran Madam** has been a successful Principal, presently a Corporate Trainer and is the Head - HR of Nriyanjali Group.

**We publish her interactions with successful professionals to find out the ingredients that spell success.**

Journey to success –Achievers do not care for any obstacles coming their way towards reaching their goals. All our dreams can come true if we have the courage to pursue them.

**Mrs. Ahlam Hussain** is an epitome of the above statement. A young, dynamic, focused, modest, hardworking and caring person, presently handling the position of Key Account Manager in Neosoft Technologies, with an experience of 10 years to her credit. Her area of responsibility is client servicing and business growth. Here is his journey that led her to be what he is today.

**Geeta Chandrasekaran (GC) : What does success look like and how do you measure it?**

**Mrs.Ahlam Hussain (AH) :** Success to me is a feeling of satisfaction in everything that I do both personally and professionally. If I am able to add value to my work and all the people involved and when its a win-win situation for all, I know that I have achieved success

**GC : How would you like to attribute it to your family/ friends and childhood?**

**AH :** Family and friends have always been a great support to me.However, I give credit to my willpower, fighting spirit and never-give-up attitude to the tough situations that I faced during my childhood. These attributes have been a major reason behind my success.

**GC : How was it where you grew up ?**

**AH :** I grew up in a typical joint family. I do recall the fun of togetherness at Kalina-Santacruz ( Mumbai)

**GC : Your dream during your growing up years and the choice of your career?**

**AH :** I always wanted to be in a service industry especially the Airlines. Today I am part of the service industry and helping clients by solving

their problems through the solutions that my current company provides .

**GC : How has your education prepared you for your career?**

**AH :** I did my schooling and Junior college from St. Mary's High school–Kalina . I am a B. Com graduate from Mumbai University and diploma in IATA.- Trade Wings Institute of Management. Image Consulting from ICBI. My level today in my career is mostly due to my experience and my mentors.

**GC : Who was the most influential person in your life, why?**

**AH :** My mother Ms. Akila Bhatkar has been my biggest influence throughout my life for the tough life she has dealt with, faced multiple challenges as a single parent.

**GC : What were values you imparted in your child and would extend to the younger generation.**

**AH :** Whatever we may achieve in life, we should never forget from where we started off or what we were. We should be rooted to the ground and be with family.

**GC : A brief about your professional journey and the role and responsibility at your level.**

**AH :** I am a Key Account Manager for my



organisation. My role is to handle important and premium clients of the organisation, eventually generating revenue. This involves a lot of strategic planning and good influencing power with the stakeholders. I enjoy meeting new people and eventually growing my network.

**GC : What soft skills added the maximum value to your career?**

**AH :** Communication skills ( both written and verbal) has been my biggest strength. Personal grooming skills have also helped me to lead people.

**GC : How do you cope with the challenges of your profession and be relaxed?**

**AH :** I don't think too much about the quantity of my work but focus on the quality of my output. I have my "Me time" frequently where I travel with friends and family and switch off from work as far as possible. I usually don't work on weekends so I can feel rejuvenated and ready for the challenges waiting for me on the weekdays. Lastly, I try to derive motivation from the quality of my performance. So, more I work the more motivated I get.

**GC : What are the challenges and how did you overcome them?**

**AH :** I was an outsider for the IT industry so had to learn everything from scratch. My will to grow and add value to whatever I took up inspired me to continuously learn and adapt to the dynamic IT industry culture. Now too, I am continuously updating my knowledge to be at the top of my game at all time.

**GC : What is your greatest strength? How will it help you as a Key account manager?**

**AH :** My greatest strength comes from self

confidence and knowledge. My weakness was over thinking. Gradually overcoming it by telling myself that things won't change by taking stress and over thinking. At work, I wear my confidence most of the time as it gives me power and a sense of contentment. Sometimes my over thinking helps me to foresee situations and be vigilant.

**GC :Please share your achievements/ accolades in your personal, social, professional life, your proudest professional moment.**

**AH :** The proudest moment is the thought that I'm the first girl in my family to start a career and even more that I am looked up to. My family is now forward looking and want every girl child to achieve and stand up on their feet. Nothing better than influencing others in a good way and making way for the coming generation.

**GC : A brief about your home team-your supportive husband and children.**

**AH :** I got married in 2006 and have a beautiful daughter aged 12. My husband is and always been in sales and marketing role throughout his career. We both inspire each other as we are both dedicated to our jobs and that is why we both have huge respect for each other. My daughter has been my biggest support as she is grown to be a very matured girl at such a young age, so with her around I get the energy to work.

**GC : How do you maintain your work life balance as your career demands a lot of challenges.**

**AH :** With my strong foundation that got built in right from my childhood, multitasking is never a problem for me. I, however, ask for help at times when I am close to getting burned out. With support from family and good domestic help I am able to manage things quite well.

**GC : Are you spiritually inclined, guided by any mentor ?**

**AH :** I am spiritually inclined to an extent but



not very... I pray to Allah along with that. I just know I need to be a good person! That is it .

**GC : Your acquaintance and the association with Nrityanjali.**

**AH :** My husband did the SPDC 1 course and I could see changes in him and that motivated me to join this great institution and since then life has been different for all the right reasons. I could also see the positive changes in my friends who I referred for the SPDC 1. I continue to derive inspiration just by being associated with this institution and will forever be indebted to the amazing faculty members especially Dr. Tushar Guha Sir.

**GC : What is your observation regarding the future prospects of client servicing and business growth in the companies ?**

**AH :** I believe understanding our clients, timely addressing their needs/complaints, incorporating their feedback wherever possible and showcasing the same to them is the key to win any customer for the long term. Client servicing is not limited to do when asked but pre-empting your clients needs in advance is the key.

I believe irrespective of changing technology, automation such as robotics etc building relationship with the client and providing them solutions on time and right services every time, would still be the biggest challenge, to acquire, retain and nurture clients for a long term.

**GC : What is your ambition in your area of responsibility and call it a success.**

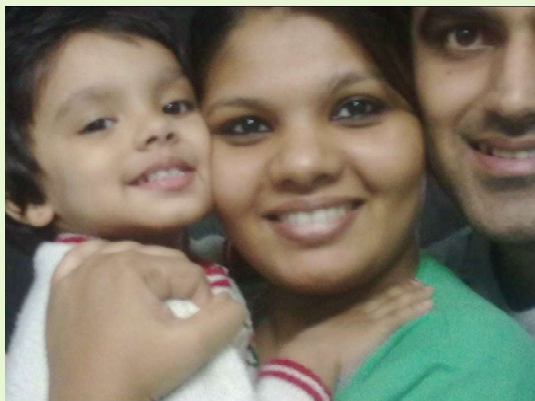
**AH :** I see myself as an entrepreneur in a year or two and have started preparing and looking forward to my connections and network.

**GC : Any success mantra for our young minds ?**

**AH :** The biggest mantra is not to depend on anyone but yourself for your success. Do not pin your success on someone else.

We may have supportive parents, friends etc in the end we will succeed with what we have within us and what we are.

Never stop being curious and never stop learning about something that we love, irrespective of our current career choices which may not be of our liking. So someday with the knowledge we would have accumulated we could make the change and do what we love. In short, I feel If "I" can, anyone can.



**GC: That's well said, as Sir always mentions about the difference between "Ordinary and Extra Ordinary" that little extra we need to do.**

**'Hope being the rope of life', your journey is truly inspiring and I would like to gather your thoughts and expressions as:**

**Imagine with all your mind, Believe with all your heart, Achieve with all your might.**

**If we are persistent, we will get it, if we are consistent we will keep it.**

**Thank you so much for the candid interview. We wish you all the best for all your endeavours. See you soon as an entrepreneur. Thank you.**

## FINANCIAL LITERACY FOR WOMEN

Written by **Mrs. Kavita Gambani & Mrs. Shivangi Shetye**



**Mrs. Shivangi Shetye & Mrs. Kavita Gambhani** are retired Bank professionals. Passion for education, social work introduced them to Nriyanjali where both the friends have completed their SPDC Level 1 and 2. They continue to prepare for her next inning as a facilitator and volunteer with Nriyanjali.



**Mrs. Kavita Gambhani's** other interestss include travelling and spiritual engagements, and has begun to take singing lessons during this lockdown.

**Mrs. Shivangi Shetye** is also a trained Carnatic singer and loves reading.

Financial awareness is of utmost importance for all including women. Financial awareness is using knowledge and skill to manage money effectively. Money touches almost all areas of our life. Hence, **Financial awareness or literacy is important because understanding, finances seeps into every area of life and** helps a person to take appropriate financial decisions.

Financial awareness helps you accomplish whatever your goals are aiming, whether short term like buying some grocery, stationery or long-term saving for investment or retirement. **And financial literacy is important as it teaches you to be efficient with your finances in such a way that you can accomplish all your financial goals.**

Until a few decades ago, women used to manage the household efficiently, thanks to their discipline and resourcefulness. The woman of today, however, is not only continuing the tradition but going one step ahead. Thanks to numerous social reforms, the rise in the education of the female child and the awe-inspiring achievements of women in all fields. Today, the Women have started taking over the reins of the household finances and financial investing. Along with taking care of the family and household, she has also mastered the art of advancing in her career, while juggling several responsibilities.

Empowering a woman to manage her finances strengthens her family's

financial situation. Goals such as buying a home, investing in land/property, or children's higher education become possible when there's financial assistance. Besides, financial planning is critical for a woman to meet her professional and personal aspirations without having to depend on anybody.

When it comes to finances, the modern Indian woman has become increasingly independent. Her involvement in the family's financial decision-making has grown considerably in the past two decades.

**"Educate a woman, and her whole family is educated"** or so they say. Whether a woman is in a traditional household role or a working professional the first step to a stable and secure financial future for women (and men) of any age involves securing and growing personal income and judiciously managing the family finances.

***Every woman must strive to improve their financial situation, no matter where they start, through becoming more financially literate and financially effective in practice.***



**Budgeting:**

The next step in building finances must revolve around controlling one's expenses by use of Budget. Budgeting helps one understand where your money comes from and where you plan to spend it.

Along with identifying and eliminating unnecessary expenses, one can also use budget to set limit on spending and prioritize debt repayment.

By planning expenses according to budgets one can avoid unnecessary expenses and go in for Debt elimination and debt prevention.

Familiarity with the basics of personal finance can also help women avoid costly mistakes.

**Financial products every woman must know and have today;**

In this era of growing consumerism, it is not surprising to see the market flooded with a variety of financial products targeted specially at women.

**Savings Accounts:**

Financial inclusion starts with a savings account. It helps users to save money, earn interest on their savings, transfer funds, own a debit/credit card, do online shopping with their internet banking account, withdraw money, start a fixed deposit, invest in mutual funds and much more.

To get more women to open a savings bank account, several banks in India are attracting them with special "women-only" savings bank

accounts that offer special features, customised offers and more.

Women can enjoy cashback on purchases through debit/credit cards on various offers with wide range of special offers and discounts for booking movies tickets, utility bill payments, groceries, apparel, gadgets ,get instant transaction alerts via SMS and Email and Personal accident insurance cover without paying any additional premium.

**Fixed Deposits with Banks and Post Office:**

Fixed deposits with Banks and Post offices are safest way of investment with Fixed returns. These investments guarantee the safety of Capital and offer fixed returns. Interest rates offered on these deposits vary from Bank to Bank with minor difference.

**Loans:**

Lenders also offer a lower rate of interest for women on loans for Home Loans , Car Loans Education Loans and Loans for marriage .

A joint home loan with a female spouse helps save on income tax and reaps the benefits on the principal (Sec 80C) and interest (Sec 24). There are also exclusive gold loan schemes for women.

Also, banks offer special loan Schemes for Women entrepreneurs. All these have specific standard benefits such as low-interest rates, cheaper plans, and exclusive policies for women entrepreneurs.

**Debit and Credit Cards:**

Depending on income, many banks offer Debit and Credit Cards for working women and add-on cards for non-earning women. Customers can reap benefits such as unlimited cash withdrawals and additional discounts and rewards. However, one must bear in mind that overspending through credit cards should be avoided which might affect their CIBIL score if not paid in time.





**Insurance (life, health, and others)**

Insurance providers offer plans designed to cater to the concerns and ailments of women, such as complications during pregnancy, critical illnesses such as cervical and breast cancer, and so on. Women on average live longer than men, so they can pay a lower premium even if the total amount remains the same. The economic value of the homemaker is huge, which is why there are specific life insurance plans just for them.

**Mutual Funds and Shares:**

Mutual funds are funds that pool the money of several investors to invest in equity or debt markets. Mutual Funds could be Equity funds, Debt funds floating rate debt. or balanced funds.

Mutual funds give you the ability to easily invest in increasingly complicated financial markets. A large part of the success of mutual funds is also the advantages they offer in terms of diversification, professional management and liquidity.

If invested with a long-term horizon, they offer higher returns compared to Fixed Deposits though the amount invested is subject to market risks.

Investing in shares requires research and study about the company one is investing in. Hence the risks involved while investing in Shares and Mutual Funds should be thoroughly studied before investing.

**Conclusion:**

It is essential that every woman starts investing for her future by using these financial instruments. Planning for retirement is a smart move even if one is at the beginning of career. A woman must ensure the financial stability of her family – but not at the cost of her own financial security.

**गाडी बुला रही है ...** (contd. From pg.13)

गोष्टी पाहताना आपल्याकडे किती विविधता आहे हे जाणवले. स्थानकावर अनेक प्रकारचे स्टॉल ती गर्दी गजबज पाहून निरीक्षण शक्ती वाढली. लांब पल्ल्याच्या प्रवासात निसर्गाचा मनमुराद आनंद लुटायचा असेल तर तो गाडीच्या खिडकीतूनच, माझ्या आयुष्यातील कितीतरी सूर्योदय आणि सूर्यास्त यांचा आनंद मी कितीतरी वेळा गाडीच्या खिडकीतूनच घेतला. पूर्वक्षितीजावर पसरलेले लाल-पिवळे नारंगी रंग, दूरवर पसरलेली शेती, बैलगाडीतून शेतात जाणारा शेतकरी, कारभारणीला सायकलवर डबलसीट नेणारा गावकरी, छोट्या छोट्या झोपड्या त्यातल्या गाडीला हात दाखवून टाटा करणारी छोटी मुलं, तारेवर बसलेले पक्षी या पार्श्वभूमीवर क्षितिजावर दिसणारे सूर्यबिंब या आठवणी आजही मनाला आनंद देतात.

रात्रीचा प्रवास असेल तर सकाळी सकाळीच चाय गरम गरम चाय ही आरोळी ऐकून आली की अनेक चेहरे टवटवीत व्हायचे, तर आपल्याला उतरायला बराच वेळ आहे म्हणून काही निद्रादेवीच्या अधीन झालेले सुखी जीव असायचे, तर काही खवय्ये जीवा तृप्त करणारया पदार्थांच्या प्रतीक्षेत असायचे. गाडीत फेरीवाल्यांची सतत ये-जा चालू असते, त्यामुळे गाडीच्या प्रवासात एक प्रकारचे चैतन्य जाणवते. गाडीत आपल्याला विविध जातीचे, विविध आर्थिक स्तरातले, भिन्न स्वभावाचे लोक सहप्रवासी म्हणून लाभतात, माझ्या मते ज्ञान आणि मनोरंजन यांची गाडी ही एक कार्यशाळा आहे आणि जीवन शिक्षण देणार ते एक विद्यापीठ आहे. देशाच्या प्रगतीत तिचा मोठा वाटा आहे. पुढे महाविद्यालयात गेल्यावर तसेच नोकरी करताना मुंबईची जीवनरेखा उपनगरीय रेल्वे यांनी भरपूर प्रवास केला त्याच्या ही काही कडू गोड आठवणी आहेत. गेलेला वेळ परत येणार नाही असं जणू काहीही ही गाडीची शिट्टी सांगत असते. गाडी म्हणजे आरामदायी प्रवासाचं मस्त आणि स्वस्त साधन. १८५३ साली इंग्रजांनी लावलेल्या बीजाचा आता महाकाय वटवृक्ष झाला आहे. आयुष्यातल्या अनेक आठवणी गाडीची निगडित असल्यामुळे ती कायमच गला भुरळ पाडते.

# Rhymes & Verses

## Life is Like a Field

Ocean or sea  
Close eyes and see  
What am I dreaming, what can I see?  
It may be true, or imaginary...

Calamity, Capacity,  
Depends on our quality.  
If we want to do it,  
We can do,  
No one is holding me,  
So why don't I prove it.

Yeah, Chilling vibes and Lit scenes,  
And, I am drilling the heights.  
Listening to songs in the night,  
Like a warrior or maybe a knight.

Flying like a kite, I have limits,  
But I am infinite.  
I may seem to be moving slowly,  
For I am up in sky.

It may be deep,  
Let's take a dive,  
Follow the bees,  
Take what you need,  
References like grid,  
Everything here, is about our greed,  
For I am a player, life is like a field.

Written by- Smarley (Samarth Kumbhar)



Alumni of Nrityanjali's SPDC and a defense aspirant, **Mr. Samarth Kumbhar** has recently completed his HSC and has performed as a budding dancer with Nrityanjali, including at Kalaghoda Arts Festival. He is an excellent western dancer and was inspired by failure to write this poem and rejuvenate self to fight back.



## मन से मन का दीप जलाओ

मन से मन का दीप जलाओ  
जगमग-जगमग दिवाली मनाओ  
धनियों के घर बंदनवार सजती  
निर्धन के घर लक्ष्मी न ठहरती  
मन से मन का दीप जलाओ  
घृणा-द्वेष को मिल दूर भगाओ

घर-घर जगमग दीप जलते  
नफरत के तम फिर भी न छंटते  
जगमग-जगमग मनती दिवाली  
गरीबों की दिखती है चौखट खाली

खूब धूम धड़काके पटाखे चटखते  
आकाश में जा ऊपर राकेट फूटते  
काहे की कैसे मन पाए दिवाली  
अंटी हो जिसकी पैसे से खाली  
गरीब की कैसे मनेगी दीवाली  
खाने को जब हो कवल रोटी खाली  
दीप अपनी बोली खुद लगाते

गरीबी से हमेशा दूर भाग जाते  
अमीरों की दहलीज सजाते  
फिर कैसे मना पाए गरीब दिवाली  
दीपक भी जा बैठे हैं बहुमंजिलों पर  
वहीं झिलमिलाती हैं रोशनियां

पटाखे पहचानने लगे हैं धनवानों को  
वही फूटा करती आतिशबाजियां  
यदि एक निर्धन का भर दे जो पेट  
सबसे अच्छी मनती उसकी दिवाली

हजारों दीप जगमगा जाएंगे जग में  
भूखे नंगों को यदि रोटी वस्त्र मिलेंगे  
दुआओं से सारे जहां को महकाएंगे  
आत्मा को नव आलोक से भर देंगे

फुटपाथों पर पड़े रोज ही सड़ते हैं  
सजाते जिंदगी की वलियां रोज है  
कौन-सा दीप हो जाए गुम न पता  
दिन होने पर सोच विवश हो जाते।

- डॉ मधु त्रिवेदी

Contributed by **Mr. Girish Dalvi**

(Source: <https://www.hindiparichay.com/poems-on-diwali-in-hindi.html>)

# FOOD *Khana* Recipes



## Baked Palak Jowar Murukku

### Ingredients:

- Spinach (Palak) bunch.
- 4/5 Green Chillies.
- Jowar Flour - 2 cups.
- Wheat Flour - 2 cups.
- Quarter Teaspoon Cumin seeds.
- Butter and Salt
- Asafoetida (Hing).

### Method:

- Combine the spinach, green chillies and 1/4 cup of water in a mixer and blend till smooth. Keep aside.
- Combine the jowar flour, wheat flour, cumin seeds, asafoetida, butter, and salt in a deep bowl and mix well.
- Add the prepared spinach puree and knead into a soft dough using enough water.
- Press the dough into a murukku 'press' and cover it with the lid.
- Press out round swirls of murukku on a clean, dry surface working closely from the center to the outside.
- Bake all the murukku in a pre-heated oven at 180 degree for 15 minutes, turn and bake them again for 15 to 20 minutes.
- Cool and serve to eat.

## Adhirasam

- traditional south indian sweet

### Ingredients:

- Raw Rice - ¾ Kg.
- Jaggery - ½ Kg.
- Cardamom Powder - 1 tsp.
- Oil - for deep frying
- Dry Ginger Powder Sukku - ½ tsp.

### Method:

- Clean and wash the rice and soak in water for 3 hours. After 3 hours, drain the water and spread over a white cotton cloth till it is completely dry. There should be little moisture in it.
- Grind them little by little to a coarse powder. Do not grind finely. Sieve this in a coarse sieve so that the unground rice on the top can be grinded again.
- Grate the jaggery or use powdered jaggery.
- In a large vessel take 1 cup of water, add the jaggery and heat. Stir with a ladle till the jaggery mixes well.
- When the jaggery dissolves, strain the syrup to remove the impurities in jaggery.
- Now again boil the jaggery till you get soft ball consistency. To check whether it has attained soft ball consistency take little water in a small cup and put 1 tsp. of syrup into it. It should not dissolve in water but when you roll you will get soft ball, this is the correct.
- Switch off the flame and add cardamom powder and dry ginger powder and mix well.
- In a wide bowl take the rice flour and add jaggery syrup little by little and mix well to avoid lumps.
- Close the vessel with a lid and let it rest for 2 days.
- After 2 days you can open the vessel and knead well. It will be like roti dough.
- Now take a pan and add oil for deep frying.
- When the oil gets heated, take lemon sized balls of the dough and flatten it in a greased plastic sheet or banana leaf into a circle. Gently slide in the hot oil.
- Fry on both sides till it becomes golden brown.
- Take the adhirasam out and strain in a strainer.
- When the adhirasams cool down store them in an airtight container.



# JOKES

*Buntoo: Knock Knock.*

*Chintoo: Who's there?*

*Buntoo: Hatch*

*Chintoo: Hatch Who?*

*Buntoo: 'God Bless you?'*

What do you call a man with no Body  
and no Nose?

No body nose (knows).

*Hey! So how strict are you're parents?  
"Mine could speak to me with their eyes"*

Did you hear about the actor who fell  
through the floorboards?  
He was just going through a stage.

*Viswanathan Anand gets really tensed  
when he hears the waiter in the hotel say  
'Sir Check'*



*'I laughed yesterday' in hindi 'Michael  
Hussey'*

Toll Booth are nothing but Bill Gates.

*What is the a math teacher's favourite  
dessert? - Pi*

Virgin Mojito - A small town drink called  
Shikanji, that took an education loan,  
went abroad for studies and got a fancy  
new name.

*What do you call a student who has scored  
only C's throughout their medical school?  
Hopefully not you doctor.*

Teacher : 'One day our country will be  
corruption free', what tense is this?  
Student : Future Impossible Tense.

*Dad : Hey sweetheart, how was your  
school today?*

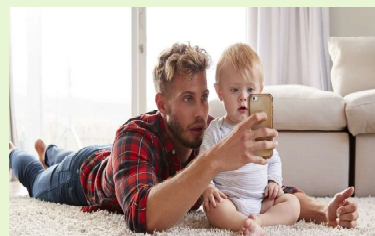
*Child : You can read all about it on my  
Facebook!*

Does an Apple a day keep the doctor  
away?  
Only if you aim it well enough.

*In a thousand years archeologists are  
going to dig up tanning bed and think we  
fried humans as punishment.*

Saw a 'Lost Dog' sign while driving  
today and it the bottom it read -  
'DO NOT CHASE HIM HE THINKS  
EVERYTHING IS A GAME'

*As far as I can tell Parenthood is about  
desperately wanting your newborn to  
sleep so that you can look at all the 500  
pictures you took of them today.*





**40 percent of human jobs could be replaced by AI in the future.**



Wind on Mars is audible. You'll want your bass-heavy headphones for this one.

Sensors on the NASA InSight lander on Mars picked up the first recorded sounds of Martian wind through vibrations.

The wind can be heard at a decibel within human range with the help of headphones.

Each insect is a host to ten bacterial species.

There are around 2 billion species on Earth—with 6.8 million likely to be species of insects.

**Instrument strings were made from animals?**

The strings of string instruments were originally made from the guts of animals like sheep or lambs. Now, instrument makers have transitioned to metal wiring.

**Queen Elizabeth II keeps track of when she wore each outfit?**



It's rumored that Queen Elizabeth never wears the same hat twice. If she does, she waits years to wear one again, and evidently, there's a spreadsheet

recording her exact outfit each day.

**Human body loses up to 8 percent of water on a flight?**

Water is our body's mechanical oil—without it, it can't function. You lose about 8 percent of body water while on a flight due to the humidity in the climate-controlled environment that is as low as 10 to 15 percent.

**The current skin you're in will be gone in a month—our skin sheds 30,000 to 40,000 skin cells each day. In fact, over 100 of those cells probably flaked off while you were reading this sentence. However, it rejuvenates just as quickly as it deteriorates. Regular exfoliation twice a week helps get rid of lingering skin cells to make room for a fresh layer.**

The "devil horns" hand sign seen thrown up at rock concerts can be offensive in other countries.



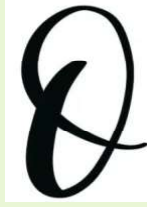
Trees talk. Their roots are connected through an underground network of fungi, nicknamed the "Wood Wide Web," allowing them to share resources. They "talk" by transmitting nutrients through the fungi. **For instance, a mother tree, or oldest and strongest tree in the forest, will share some of her sugars with smaller, nearby trees.**

Courtesy: Reader's Digest

# Happy Birthdays

## October

- 1st Yogesh Mandalia  
 1st Deepika Rane  
 3rd Naresh Pukale  
 11th Khushvi Pukale  
 14th Revathi Sethuraman  
 23rd Tirtha Shetty  
 24th Rekha Vijayakar  
 25th Manju Pukale  
 26th Anjum Shaikh  
 26th Sana Parab



## December

- 4th Apoorva Shetty  
 13th Deepa Desai  
 14th Brinda Gopalakrishnan  
 17th Manjula Parshram  
 19th Ashit Thakkar  
 21st Samir Pingle  
 21st Dhanya Uttumadathil  
 21st Dhruvi Mandalia  
 23rd Aishwariya Salian



## November

- 2nd Shilpa Narvekar  
 3rd Chitra Thaker  
 12th Sagar Damle  
 13th Sandesh Kadam  
 15th Adarsh Mahapatra  
 18th Sagarika Basu



## January

- 2nd Manju Chawdhary  
 6th Puloma Pukale  
 10th Sneha Nair  
 24th Samarth Kumbhar



### You Can Contribute

Articles, Poems - Original or Sourced  
 Pictures / Sketches in Black & White only  
 to the Editorial Board  
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