



KONNECT

THE TIMES OF KHADAYATA

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From the Joint-Treasurer's Desk



Whenver any initiative is taken in any field – there are broad objectives and in most cases a

VISION. E.g. JRD Tata, Baba Ramdev and SN Goenka – All had a great vision about what they intend to achieve during their life. They set up – Tata Group, Patanjali and Global Vipasyana centers. It calls for great commitment and efforts.

Similarly, when we started KCBF – we had a two broad objectives / visions:

1. Bring all Khadayatas under one roof and make it a strong social group
2. The binding force be – **BUSINESS** – since the core group of community members will be from age group of 20 to 60 – which is generally the working age.

During the brain-storming sessions various other suggestions were also

there, however, the core group decided on above to start with and then as we move forward we can add other objectives as the social environment and situation demands.

Over last few decades with population moving from Sabarkantha (Modasa and nearby villages) first to Ahmedabad / Baroda and then to Mumbai and now increasingly to foreign countries – it is necessary that there is some binding force which will hold them together. Now, the time has come when we need to shade all our small groups – in Ekdas and other smaller entities – to large KHADAYATA community. It will provide us with an **IDENTITY**. The future generations will be able to connect themselves with their roots.

Similarly, today with professional careers becoming quite challenging KCBF can extend support from fellow community members to Students, Professionals, Employees and Businessmen across board. For this first members need to come together under one roof and then take active participation in the KCBF activities. With

this aim in mind – we are taking various initiatives like – WhatsApp groups (General and specific interest groups like Doctors, CAs, Builders and a general group etc), Monthly Business meetings, Seminars, Business / Trade Fairs, Picnics for members to know and inter-act with families and recently we have launched our monthly Bulletin to help members to know more about community, current affairs and write-ups on some relevant topics.

As we KCBF grows over period of time – we can add more and more activities which are in the greater interest of the society in general. Would like this message and understanding to reach all members of our community so that we become a very strong and vibrant group in times to come or I fear may be in few decades we will lose our identity.

Chaitanya Shah

Joint-Treasurer, KCBF

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**W
I
D
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3 - KHADAYATA RATNA

5 - LIFE MEMBERS PROFILE

6 - LEGAL TIPS FOR HOME BUYERS

7 - FILE RETURN WITH A CLICK & SMILE

9 - MEDICAL UPDATES

11 - GUEST COLUMN

12 - NUMISMATICS AS INVESTMENTS


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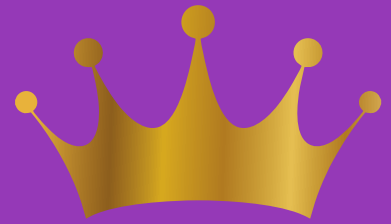
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Khadayata Ratna

SHRI K K SHAH



and Health. In 1971, he was appointed as Governor of Tamilnadu.

In the early seventies, the Sabarkantha district in Gujarat, (now known as Arvalli District), was in dire need of medical facilities. Hence, he took the initiative to set-up 'Shrimant Fatehsinhrao Gayakwad General Hospital', popularly known as the 'Vatrak Hospital'. It is situated in the village of Vatrak in Bayad Taluka (block) in the Arvalli district of Gujarat. He also constructed a school in his native village of Gabat, named after his mother "Surajba High School". He was President of the Indo-Arab Society, Trustee and Secretary of Shri Sayaji Rao Diamond Jubilee and Memorial Trust which provided free lodging, boarding and educational facilities to the best and brightest students of Gujarat who came from low-income families. He was also Chairman of the International Forum, associated with the Central Citizens' Council since its inception and General Secretary since 1965. After retiring as a Governor he devoted his life to the integrated Rural Development Programs of about 120 villages of Gujarat.

He was very fond of Yoga. Till the end of his life he lived a very healthy life. He died at the age of 78 due to a massive heart attack. He was survived by his wife, three daughters and a son.



Shri K K Shah with then PM Jawaharlal Nehru

Shri Kodardass Kalidass Shah was born on October 27, 1908, in Goregaon, Raigadh District, Maharashtra. His family hailed from a village called Gabat in Gujarat. By the age of eleven, he was an orphan (he lost both his father and grand-father in 1919-1920 pandemic). He completed his primary and secondary education in Gujarat and then graduated from New Poona College in Pune. After graduation, he came to Mumbai, then known as Bombay, "with two rupees in his pocket and slept the first few nights on the benches of Chowpatty beach" as he later recalled, nostalgically. He started his career as a teacher in Podar School. Simultaneously, he studied for the law degree from Bombay University and thereafter started his career as a lawyer in Bombay. As a renowned lawyer he fought the case of Shri Sardar Patel's 'Nagina Masjid riot case'. He became Advisor to the Maharaja of Baroda. Under the aegis of Shri Sardar Patel, he played an important role in the Integration of the States. He took part in the freedom struggle in 1930 and

was jailed in 1932. He was also detained for taking part in the 'Quit India' movement in 1942.

He was an eminent Corporator in the Bombay Municipal Corporation. In 1952, he was elected as a Member of the Legislative Assembly from 'C' Ward. He was a member of the Syndicate of the University of Bombay and of the Senates of Bombay and Baroda Universities. He was General Secretary of the Bombay Pradesh Congress Committee (BPCC) for many years, Vice-President from 1955-57 and President during 1957-60.

He was a General Secretary of the All India Congress Committee. He was elected to the Rajya Sabha in 1960 and was re-elected in 1966. He was Minister of Information & Broadcasting from March 1967 to February 1969. He also held during his tenure as Union minister the portfolios of Parliamentary Affairs, Housing and Urban Development



Dharmesh Shah

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Please send in your article / content before the 25th of the preceding month to be published in the ebuletin

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Note: We, at KCBF, have decided to publish profile of each life members and hence requested them to share details about their Business / Professional / Service etc including family in their own words (150/175). We also thought to introduce a renowned Khadayata under "Khadayata Ratna" - A person of eminence from Khadayata community who can be Businessman / Professional or Service at highest position from any field. It's a prerogative of KCBF Admin Committee from the name suggested and/or forwarded to KCBF. The honour given is based on individual's contribution to profession, community and society at large. The award carries no material/monetary medal or certificate but the basic objective is to bring to light our own people as role model for current and future generation of our community.

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Life Members Profile



Mr. Atul Shah



My excursion started in 1993 when I established my printing business named "Screen-o-Print" in Mumbai. I began with little printing requests of screen-printing and slowly with parcel's of difficult work, I set up my own printing press by 1999.

For over 20 years, I had a dream of extending my business by making sound associations with my customers and the principle point was consumer loyalty. We are notable for conveying requests in less measure of time according to the necessities of customers on dire premise. As and when time went on we slowly extended our business from screen printing to offset printing and later on to digital printing.

Presently, we offer all types of assistance for a wide range of printing necessities. We manage Corporate and Pharmaceutical customers alongside other valuable customers. We began our new pursuit in packaging services and anticipate to extend it further in coming span. Our printing quality is kept up over the standard boundaries followed by our group of laborers.

All our information is accessible on our site: screenoprint.in

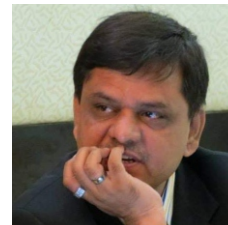
We are thankful to all the following Life Members who spared their precious time and shared profiles for published in the earlier KCBF Konnect issues. Similarly we request all our Life Members to share their profiles which can be published in the forthcoming issues.



Mr. Paresh D. Shah



Mr. Bharat Shah



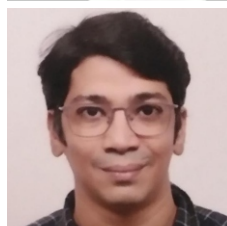
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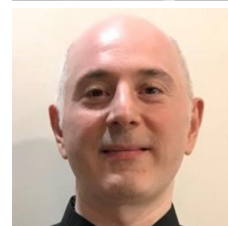
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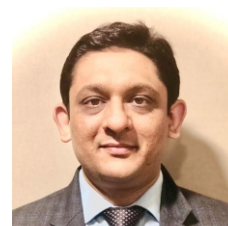
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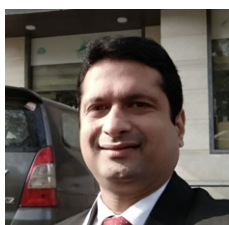
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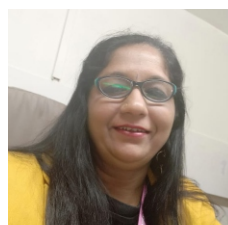
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Ms. Lata Jayesh Shah



Ms. Rima Parikh



Legal Tips for Home Buyers

SUNNY SHAH

Looking to buy a house in an under-construction project? But worried that the project may get stuck or delayed or any legal complication may arise? By following these legal tips, the home buyer can mitigate the risks to a great extent:

1) Ensure that the project is RERA registered:

First thing that the home buyer has to ensure is that the project is RERA registered, with a RERA registration number. In the event, the project is not RERA registered, then there is no question of buying a home in such a project. S.3 of the Real Estate (Regulation and Development) Act, 2016 ("Act") mandates that the developer registers the real estate project with the Real Estate Regulatory Authority before it advertises or sells any apartment in the real estate project.

2) Ensure that the developer has clear legal title and development permissions:

For this, the home buyer can start by checking the RERA website at <https://maharera.mahaonline.gov.in/SearchList/Search>, where the home buyer search for the project details by 'Project Name'; 'Promoter Name' or 'MahaRERA Project/ Agent Registration Number'. From the RERA website, the home buyer will get the 'legal title report', which is a report prepared by an advocate stating how the developer obtained ownership and/or development rights over the land. Further, the home buyer should check the details of encumbrances that are disclosed by the developer in the RERA website. For development permissions, the home buyer can look for the following documents on the RERA website: (a) Intimation of Disapproval (IOD); (b) Sanctioned layout plans; and (c) Commencement Certificate (CC). Inquiry into the clear legal title and development permissions is more important when the real estate project is at a nascent stage as compared to when it is an advanced stage, as most of the legal hurdles



concerning legal title and development permissions are faced during the early stages of the project. In the event the home buyer is availing a home loan, the bank would do its own due diligence to ensure that the developer has clear legal title and necessary development permissions. Further, the home buyer can consult an advocate to do a detailed due diligence to ensure that the developer has clear legal title and necessary development permissions.

3) Reputation/ Financial status of the developer:

Making inquiries about the reputation/ financial status of the developer is imperative before investing in a real estate project. From the RERA website, the home buyer can check the status of the other projects of the developer – whether they have been completed or are stuck or delayed. Further, the home buyer can do a general search on the internet about the developer to check if anything of concern comes up.

4) Initial payment and Allotment Letter:

A home buyer should not make initial payment of more than 10% of the total cost of the Flat before entering into a registered Agreement for Sale. Upon making the initial payment, ensure that

the developer issues a Payment Receipt and an Allotment Letter, which contains the description of the flat allotted i.e., the Flat No., Floor and the area of the flat, and also provides for the date of possession. S.13 of the Act mandates that the developer shall not accept a sum more than 10% of the cost of the apartment without first entering into an Agreement for Sale, which has to be registered with the office of the sub-registrar.

5) Agreement for Sale:

Before executing and registering an Agreement for Sale, ensure that it clearly mentions: (a) description of the flat along with the parking; (b) total consideration for the flat; (c) clear and categorical date of possession, and ensure that there are no hidden charges mentioned which were not earlier disclosed by the developer. For a detailed review of the Agreement for Sale, the home buyer can consult an advocate.

Sunny Shah

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File Return with a Click and Smile!

CA DEVANG A SHAH



Our Honourable Prime Minister has stressed upon **“Ease of doing Business”** in India and one more step towards this direction is **new Income Tax Portal - e filing 2.0 (www.incometax.gov.in) for 6.7 crore Return filers.**

New Portal is built on four Pillars of Speed, Accuracy, Convenience and Usability claims CBDT.

Some of its features are:

- Immediate Income Tax Returns processing and taxpayers' Refunds would be processed immediately.
- Secure and multiple options for log-in. Log-in can also be done through Aadhaar Number now.
- Mobile App for Android /IOS to follow soon after launch of new portal. Apply, download-e-PAN.
- Chat-box to answer queries. Tax Gini will guide you step by step to file returns.
- Multiple methods to pay taxes on portal including UPI, RTGS.
- Enhanced Help selection with User Manuals and Videos, new call centre for Help.

- Access to portal in various regional languages.
- Wizard based assistance in ITR selection and pre filled ITRs.
- Role based and User-Friendly Dashboard. Analytics of your filed returns, Excel download, graphical representations.
- Condonation of Delay request to be made online.

Most awaited feature amongst these announcements is the interactive software that will ask for User's approval with available prefilled data and Return would be filed automatically with ease without any requirement of filling any form and guess what, it's entirely FREE!!

This software will initially be available for ITR 1, ITR4(Online as well as Offline), ITR 2 (Offline) and going forward for remaining ITRs.

Some statistics for consideration:

Financial Year	Total Returns filed (in Crore)
2013-14	3.79
2014-15	4.04
2015-16	4.63
2016-17	5.58
2017-18	6.87
2018-19	6.73

Around 3 Crore Return filers file ITR 1, it would surely be a welcome step for them. It will save time and resources of taxpayers.

Tax Department has details of Salary, Interest, Dividend and Capital Gains and these details would come prefilled. We all are yet to experience the software but few questions would definitely arise at this stage.

User-friendly Software should ask minimum questions to remain user

friendly. However, whether entire Law, all rules, all jurisprudence till date be summarized and coded within such interactive software?

Whether all taxpayers even understand or can interpret the law the way it is ultimately settled in the court of law? Tax Department would always cast all responsibilities on shoulders of taxpayers.

Take example of Life Insurance Premium deduction as software will come prefilled with Income details. Software will ask to enter the amount of Life Insurance Premium paid during the year eligible for deduction under section 80C. Taxpayer would enter the amount he paid during the year. However, one condition attached to claim such deduction is that premium amount should not exceed 10% of sum assured. Will software ask all these questions to taxpayer minutely? Any incorrect claim will expose himself to future penal consequences.

Another example. Whether profits arising from Sale of Shares are taxable under the head Business and Profession or under Capital Gains? How will software determine taxability in these matters? Are taxpayers even aware of the difference in classification and impact it has on taxes?

So, friends if your case is straight, entire income on which TDS already deducted is duly reflected in prefilled return and nothing more to be reported, go ahead and file return using software. But if you are in doubt, particularly if stakes are high, better to take professional help, at least do a cost benefit analysis before deciding.

CA Devang A Shah

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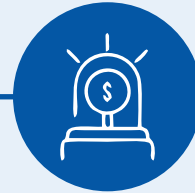
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Medical Updates - The Impact of Covid-19 Pandemic

DR. PURVI SAMIR PATEL

The COVID-19 pandemic has impacted the economy, livelihood, well-being of people worldwide. There are some positive changes happening and some negative impacts too. In this article, I like to throw light on what happened to the physical and mental well-being of the human race.

There are a lot of physical and mental issues that appeared during lockdown due to the COVID 19 pandemic. Let's see what are the effects of lockdown on physical health:

- There was a significant increase in sedentary leisure behaviors, declining physical activity, increase in weight gain and anxiety especially in people with obesity
- The abrupt closure of fitness clubs, restaurants, and places of employment altered eating and physical activity habits
- On the upside, lockdown resulted in substantial improvements in healthy eating. Some people became more health conscious during lockdown resulting in taking care of themselves.
- There is an increase in the number of obesity cases, eyesight problems, frequent headaches, and sleep disturbances amongst students and work-from-home employees due to sitting for a long time in front of a laptop or a mobile or tabs.

Now let's see the effects of lockdown on mental health

- Stay at home orders may provoke added feelings of loneliness, isolation, further exacerbating stress and anxiety.
- There were increased cases of anxiety and fear of death. In an actual sense, people are dying not due to covid but from the fear of getting covid leading to death cause that fear is more dangerous than the covid.
- There were increased cases of anxiety and fear about health, finances or unemployment, and fear of death.
- Altered sleep patterns leading to laziness and procrastination of work
- Trouble in concentrating the mind on one thing due to lots of overthinking by watching negativity on news channels or reading in a newspaper where 60 to 70% of news are related to covid only
- Increase consumption of alcohol and cigarette smoking due to wrong belief that it will relax the mind under stress
- Increase domestic violence
- All of these reasons lead to irritation frustration and finally depression and panic attacks

These are the effects of covid on humans of all races and religions now what we can do to get rid of all these and to accept the covid 19 as it is. For that, we must know how we can take care of ourselves and our family.

As we all know, **health is our precious wealth.** If we are healthy physically and mentally we can enjoy everything in our life.

So let's see how we can make small changes in our daily diet and include some physical activity in our daily routine to become physically healthy and fit :

- 1) Balance your plate with a variety of food and eat at least 5 meals a day 3 major meals and 2 small meals. Your plate must contain 50% of salad, 25% of protein, 15% carb, and 10% fat
- 2) Be mindful while eating your food which means do not watch tv or don't chat on mobile while eating. Eat at least one meal with your family
- 3) Drink plenty of water (approximately 3 to 4 liters in a day) as water is the most essential substance or u can say a magic drink for your body to carry out all functions smoothly inside your body.
- 4) Include at least one fruit a day in your diet. It will help you give the right nutrition to your body and help sweet cravings at the bar. You can eat any seasonal and regional fruit in a day.
- 5) Make exercise a must-to-do part of your life.
- 6) One must remember that a sedentary life attracts all lifestyle diseases and makes you feel lazy and procrastinating important works too. Exercise at least 30 min to 60 min a day for 5 days a week keeps your body healthy and fit. Even a 45 min to 1hr walk can also improve your health by 80 to 90% as compared to a sedentary lifestyle.
- 7) Exercise is the best mood enhancer tool. It also helps us to fight anxiety and keep our immune system strong.

Taking care of our mental health is equally important as our physical health. so let's see how we can take care of our mind and emotions to be mentally healthy and fit:

- 1) The most important thing in today's scenario is getting panicked on watching or listening to any news regarding covid 19. Just accept this pandemic as it is. Follow safety rules and guidelines given by the government to live with this pandemic.
- 2) Don't think of negative thoughts like if I get covid what will happen to me or my family. By thinking such thoughts you are focusing

your energy towards negativity and it's a rule that energy flows where our focus goes. Instead of thinking negative thoughts, think about how I can utilize this time. Involve yourself in your favorite hobby. Many people turned their passion into profit. Spend good quality time with your family and cultivate an interest in spirituality.

- 3) **Start meditating daily.** Meditation keeps our mind calm and a calm mind can think more productively. Meditation is a simple yet very effective tool to remain calm in any negative situation. Before starting meditation start with a breathing exercise that is Anulom Vilom and then slowly shift to meditation along with pranayam.
- 4) Develop the habit of reading self-development or spiritual books for at least 15 to 20 minutes a day. Our subconscious mind always notices what we are reading or listening so to remain positive and to be in zeal you must develop good habits.
- 5) Stop complaining and criticizing everything. Don't be judgmental about anything. Try to see the positive side of every situation. As it is said if we focus on the problem it will become bigger n bigger instead think about what can I do in this situation to live happily. Try to focus on the solution rather than on the problem.

Lastly, remember that body and mind are part of the same system -one must not assume that a tired mind could nourish a healthy body or an unhealthy body could house a brilliant mind. The mind and body are always influencing each other so you need to understand their signals when they need nourishment and take care of your mind.

Dr. Purvi Patel

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With inputs from the KCBF Medical Team of
Dr Utpal Sheth & Dr. Rajendra L. Bhalavat.

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SANDEEP:

Sandeep is managing and guiding 2 companies – Solomon Hobby Collections & R S Hobby Collections in Mumbai. He is qualified as a Masters in Numismatics & Archeology from Mumbai University. He is a Coin Grader, Decipher, Cataloguer, Writer & Exhibitor. He is a distinguished Life Member of Mumbai Coin Society & Gujarat Coin Society. Sandeep is associated with few Auction Houses, Corporates, Film Personalities, HNI's & Strategic Investors. He has just completed 33 years in the field of Numismatics which he started as a hobby. Sandeep is one of the leading executive of the Group and at present is giving his services as a Treasurer.

MONICA:

She is associated with Solomon Coins & Antiques. She deals in Collectible Art, Idols & Antiques.

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પુસવાન સંસ્કાર

શાસ્ત્રી ચેતનભાઈ

પ્રસ્તાવના: પુસવાન સંસ્કાર

શાસ્ત્રી ચેતનભાઈ આ વિભાગમાં ગર્ભધાનથી શરૂ કરી, સોળ સંસ્કારની (એક પછી એક એમ) ઝાંખી કરશે અને તેની જીવનમાં જરૂરિયાત વિષે સાદી સરળ ભાષામાં સમજાવવાનો વિચાર લખશે. ગત અંકમાં ગર્ભધાન વિષે વાંચ્યું હશે. આ અંકમાં પુસવાન સંસ્કાર વિષયની માહિતી આપશે.

ટુકમાં આપણી ભાષામાં ઈશવર પાસે પુત્ર-બાળકની માગણી એટલે પુસવાન સંસ્કાર. વૈદિક લખાણ (ભાષાંતર/સમજ) મુજબ અનુવાદન કરેલ છે. ગૌત્ર પુરુષથી ઓળખાયો છે અને કન્યાનું ગૌત્ર લગન / મેરેજ પછી બદલાઈ (બદલાતું રહે) જાય અને તે નરના/પુરુષની ગૌત્રથી ઓળખાય છે. સરળ સાદી ભાષામાં સહજ રીતે સમજણ આપવાની આ લેખમાં વાત કરી છે. ગેરસમજ કરવી નહિ. આપ સૌ આપને સતાવતા સવાલ (શંકા-કુશંકા) પૂછશો (પુછી શકો છો) તેને જવાબ આપવાની કોશિશ કરવામાં આવશે. **વાચક ભાઈબહેનોને વિનંતી છે કે તમારા સવાલો KCBF એડમીનિસ્ટ્રેશનને મોકલશો તેનો ઉચિત ઉત્તર/જવાબ પછીના અંકમાં આપવામાં આવશે.**

૨. પુસવાન સંસ્કાર

વૈદિક સનાતન ધર્મ પ્રમાણે બીજો સંસ્કાર એટલે પુસવન સંસ્કાર.

ટૂંકમાં આપણી ભાષામાં ઈશ્વર પાસે પુત્ર રત્ન બાળકની માંગણી એટલે પુસવન સંસ્કાર.

પ્રથમ તો વાચકની દ્રષ્ટિએ આજે સંસ્કાર છે. તે આપણા સનાતન ધર્મ અને વેદના અનુસાર બતાવ્યો છે. આ વાંચીને મનમાં શંકા કુશંકા ન રાખવી આપણો દેશ રાષ્ટ્ર અને સમાજ એ પુરુષ પ્રધાન છે. અને પહેલા થી ચાલતું આવ્યું છે. એનો અર્થ એમ નથી કે આપણા ધર્મમાં સ્ત્રી કન્યા બહેનોને પાછળ રાખવામાં આવી છે. વૈદિક પરંપરા અને સંસ્કૃતિના અનુસાર પુરુષ પ્રધાનતા એ દેવ અને મનુષ્ય પણ એનો અંગીકાર કરે છે. કન્યાને ક્યાંય બાદ રાખી નથી કન્યાનું અપમાન કર્યા નથી.

ગરુડ પુરાણની વાત કરીએ તો એમાં પણ લખ્યું છે. પ્રથમ શ્રાદ્ધ કરવાનો પીંડ દાન આપવાનો અધિકાર અગ્નિસંસ્કાર આપવાનો અધિકાર એ દીકરાનો છે. પ્રથમ બાળક હોય એનો છે. પણ દીકરો ન હોય તો કન્યા દીકરી પણ અગ્નિદાહ આપી શકે પીંડ દાન કરી શકે છે. શ્રાદ્ધ-તર્પણ નું પુણ્ય એ આપે છે. અને દીકરી પણ એ પોતાના પૂર્વજોને તારે છે.

લગન વિશે વાત કરીએ તો લગન એક કન્યાના દાન સાથે આપણે ગોત્રનો દાન કરી દઈએ છે. આપણા ગોત્રમાં જન્મેલી એ દીકરી ના દાન આપીએ છીએ. લગન પછી દીકરીના ગોત્ર બદલાઈ જાય પોતાના ગોત્રને છોડી બીજાના ગોત્રને અપનાવે માટે અહીંયા સ્ત્રીના ગોત્ર બદલાતા રહે છે. જ્યારે પુરુષ ના ગોત્ર હંમેશા એકનો એક રહે છે. માટે પુસવન સંસ્કાર એ ગોત્રની વૃદ્ધિનો એક સંસ્કાર કીધો માટે દીકરા નું મહત્વ તથા એની પ્રાધાન્યતા બતાવી છે.

માટે આ પ્રસ્તાવના આ સંસ્કાર વિશે વાંચી દીકરી માટે વેરભાવ કન્યા માટે બીજી કોઈ દ્રષ્ટિકોણ ન રાખતાં ફક્ત વેદના ધર્મનાં વર્ણન પ્રમાણે આ લેખ લખવામાં આવ્યો છે. અહીંયા કોઈ સ્ત્રી અને પુરુષને નાના-મોટા સારું કે ખરાબ દીકરો કે દીકરી એવો કોઈ ભેદભાવ રાખવામાં નથી આવ્યું માટે વાંચન ની દ્રષ્ટિએ અને ભેદભાવના ભાવમાંથી દૂર રાખી અમલમાં રાખવું.

ઉત્તમ વિચારો વાળો પુત્ર, જ્ઞાની પુત્ર, આયુષ્યવાળો આરોગ્યયુક્ત પુત્ર, કુળદીપક બને એવો પુત્ર, તેમજ પરિવારની સાથે હળી-મળી આગળ વધનાર પુત્ર, ગાય,

બ્રાહ્મણ ગુરુને માન આપનાર સેવા ભાવી પુત્ર તેમજ માતા-પિતા વડીલો પ્રત્યે સેવાભાવી એવા પુત્રની પ્રાપ્તિ એટલે પુસવન સંસ્કાર.

પુસવન સંસ્કારનો અર્થ જ થાય છે

"પુમાન્ સુયતે યેન કર્મણા તદીદં પુસવનં |"

જે કર્મથી જન્મથી પુત્ર રત્ન પ્રાપ્ત થાય તે ગર્ભસંસ્કાર ને પુસવન સંસ્કાર કહેવાય. "પુસવન ખાસ કરીને ગર્ભની રક્ષા માટે થતો સંસ્કાર છે" તે ગર્ભ રક્ષા પછી બીજા અથવા ત્રીજે મહિને થાય છે. કારણ કે બીજે મહિને, ત્રીજે મહિને અને આઠમે મહિને ગર્ભપાત થવાની શંકા વધારે હોય છે.

"અને આ સંસ્કાર નો મુખ્ય હેતુ ગર્ભનું રક્ષણ કરી તેને પુષ્ટ બનાવી ગર્ભપાત સામે રક્ષણ આપવાની ક્રિયા સંસ્કાર એ પુસવન સંસ્કાર છે.

"હવે પ્રશ્ન થાય કે પુત્ર જ શા માટે"

એ સમયે શાસ્ત્ર કહે છે. વેદ અને ધર્મ કહે છે. પુત્ર એ પિતાનું અપરસ્વરૂપ હોય છે. એમ વેદો કહે છે.

"આત્માવૈ પુરુષો જાતઃ |"

અર્થાત પુરુષ જ પુત્ર રૂપમાં પ્રગટ થાય તેના કારણે પિતાના બળ બુદ્ધિ સંસ્કારો વગેરે પુત્ર માં વારસામાં ઉતરતા જોવા મળે છે.

"તેમાં બે ક્રિયા ખાસ મહત્વની બતાવી છે:"

૧. વૈદિક મંત્રો દ્વારા ગર્ભસ્થ શિશુ પુત્ર હોવાની શ્રદ્ધા બળવત્તર બળવાન બનાવી.

૨. ગર્ભ પોષક અને ગર્ભ શોષક ઔષધિઓ ગર્ભિણી સ્ત્રીઓને ખવડાવવી અને ગર્ભને પોષણ આપવું

"સામવેદમાં કહ્યું છે"

પુમાનપિં પ્રમાનિન્દ્ર: પુમાન દેવો બૃહસ્પતિ |

પુમાંસ પુત્રં વિન્દસ્વ તં પુમાન્ જાયતામ્ | |

"અર્થાત અગ્નિદેવતા પુરુષ છે. દેવરાજ ઇન્દ્ર પુરુષ છે. દેવગુરુ બૃહસ્પતિ એ પણ પુરુષ છે. તને પણ પુરુષત્વ યુક્ત પુત્ર ઉત્પન્ન થાય.

"વિશ્વના હરકોઈ દંપતીની ઈચ્છા પોતાને પુત્ર રૂપે સંતાન પ્રાપ્ત કરવાની હોય છે. ગમે તેટલી કન્યા હોવા છતાં જ્યાં સુધી પુત્ર પ્રાપ્તિ ન થાય ત્યાં સુધી સ્ત્રી-પુરુષ પોતાને પૂર્ણ કામ માનતા નથી. પુત્ર શ્રાદ્ધ તર્પણ વગેરે દ્વારા માતા-પિતા ને "પુમ્" નામના નર્કમાંથી ઉગારે છે. તેથી હરકોઈ સંસ્કારી ને પુત્રેષણા પુત્રની ઈચ્છા હોય એ સ્વાભાવિક છે.

પુત્ર પ્રાપ્તિ માટે બહેનો અનેક પ્રકારની માનતા બાધા વગેરે રાખતી હોય છે. તથા ઔષધિ નુસેવન વગેરે કરતી હોય છે.

માટે વેદમાં કહ્યું છે.

જેવી શ્રદ્ધા હોય છે. એવી સિદ્ધિ અને ફળ મળે છે. "જેમકે સતત ભમરીનું ચિંતન કરવાથી ઈયળ ભમરી બની જાય છે.

એમ એ લૌકિક દ્રષ્ટાંત છે. પણ એ વાતને અનુમોદન મળે છે. શાસ્ત્રોના મત પ્રમાણે ગર્ભસ્થ શિશુ ત્રણ માસ સુધી કેવળ પિંડનો લોચો હોય છે. ત્રીજે, ચોથા, પાંચમા મહિનાથી તેના સ્ત્રી કે પુરુષના આ અંગો બંધાય છે. તેથી પુસવન સંસ્કાર બીજે કે ત્રીજે મહિને કરવાનું બતાવ્યું છે. પોતાનો ગર્ભ પુત્ર રૂપે જન્મે એવી સર્વ દેવતાઓને તથા દેવી ને પ્રાર્થના કરવામાં આવે છે. સ્ત્રી પણ પોતાનું ગર્ભસ્થ શિશુનું પુત્ર હોવાની દ્રઢ ભાવના કરે છે.

ઉલ્ટા શ્રદ્ધા અને ભાવના ના પરિણામે ગર્ભસ્થ બાળક પુત્ર રૂપમાં પરિણામે એવી આ સંસ્કાર દ્વારા ઉલ્ટા શ્રદ્ધા વ્યક્ત કરવામાં આવે છે. આ સમયે સ્ત્રીએ બ્રાહ્મી વગેરે આયુર્વેદિક ઔષધિઓનું સેવન કરવું. ઔષધિ ઓ ગર્ભસ્થ શિશુના બળ, બુદ્ધિ, તેજ વગેરે વધારો કરે છે. તથા ગર્ભની શુદ્ધિકારક હોય છે. તેનાથી ગર્ભસ્થ બાળક તંદુરસ્ત બને છે.

આજના સમયમા એલોપેથીક ડોક્ટરો પણ ગર્ભાવસ્થા દરમિયાન સ્ત્રીઓને અમુક પ્રકારના ટોનિક લેવાની ખાસ સલાહ આપે છે. જેથી ગર્ભસ્થ બાળક માં વિટામિનોની ઊણપ ન રહે. પુસવન સંસ્કારનું ફળ નિરૂપણ કરતાં

"મનુસ્મૃતિમાં કહ્યું છે કે"

ગર્ભાન્દ્રવેચ્ય પુસુતે પુસ્ત્વસ્ય પ્રતિપાદનાત્ |

"અર્થાત ગર્ભમાં કન્યા શરીરના બદલે પુત્ર શરીર બને, એ પુસવન સંસ્કારનું ફળ છે.

પુસવન સંસ્કાર કરનાર દરેકની મનોકામનાઓ પૂરી થતી નથી. જેની જેવી શ્રદ્ધા હોય તે પ્રમાણે ફળ પ્રાપ્તિ થાય છે. પરંતુ સંસ્કારથી ગર્ભસ્થ શિશુની મંગળ કામના માટે કરેલી વૈદિક દેવોની સ્તુતિ સાવ નિષ્ફળ જતી નથી. દેવ પ્રસન્નતા જરૂર મળે છે. અને તે સંસ્કાર વખતે લેવાતી ઔષધિઓ ગર્ભ ને નિરામય નિરોગી બનાવે છે.

આમ સંસ્કારથી પ્રત્યક્ષ અને પરોક્ષ એમ બન્ને પ્રકારની ફળની પ્રાપ્તિ થાય છે. તેથી દરેક હિન્દુ દંપતીએ પુસવન સંસ્કાર અવશ્ય કરવો જોઈએ.

Numismatics as A Source of Investments IV

SANDEEP V SHAH

Friends, In this News letter I am addressing about Caring Our Collectibles/Collections. If you care about protecting the investments you're making in your coin collection, take the time to learn how to properly handle, clean, store & protect.

Human contact is a leading culprit of wear & deterioration. Human manipulation harms objects physically & chemically through the acids in the perspiration on our hands. While some changes may take centuries, others take only minutes. For many items, use lessens value, but in others, it raises it. Whether it is a circulated coin, it takes a toll. The care should be such that it minimizes the damages & slows down the aging process. Paper Collectibles are photo-chemically changed when exposed to the light. Sunlight & Moisture are the two greatest destroyers of most collectibles/collections. Each category of collectibles has its own standard governing the effects of the original use on value. Once an object leaves its original environment & becomes a cultural collectible, the new owners must endeavor to preserve its condition.

Never use 'METAL POLISH TO CLEAN COINS'. The natural oxidation from coin such as the tarnish on silver, this is called "toning" and the coin is worth more with it intact. Removing it will damage the coin surface and greatly reduce the value. NO dipping, polishing or chemical solutions should be ever used on coins.

I have penned down few points, about how to take care of our collectibles in general.

- 1) Educate Oneself
- 2) Water & Moisture
- 3) Human Contact
- 4) Reactive Material
- 5) Sunlight & Artificial light

Educate Oneself : The fact that many collectibles have appreciated in value over the time means, that a more costly means of preservation may be justified today than in the past. Caring for your collection properly require learning the safest & most updated methods available. Each object will have unique issues relevant to its own material, form & condition. One can educate himself by reading good reference books, visiting museums & educating himself by getting in contact with reputable dealers, auctioneers and checking out with coin societies.

Water & Moisture : Organic material, deteriorate in humid conditions and metal mineralize at a greater rate. Most water damages is caused not by rains, burst pipes or floods but by humidity. To take care of your collections a proper humidifying, dehumidifying & air conditioning are the necessary steps to be learned. Large fluctuations in relative humidity and temperature causes serious stress, coins should be kept at 50° to 60° fahrenheit i.e 10° to 15° celcius, relative humidity below 30% is most ideal for the storage.

Human Contact : One should always try to avoid direct contact with coins, if possible, it is best. There are few methods/specifications to protect coins.

- a) Can be placed in sealed inert capsules, which protect them from both physical and chemical harm.
- b) In hard board 2x2 of a renowned company. The coin should be grasped by its edge, avoiding contact with its two side.
- c) The coin can be slabbed by a certified guaranty company. In India we have NGS. Always a white cotton gloves should be worn when handling directly in coinages.

Reactive Material : Every category of art, antiques & collectibles has its own preservation requirements. It is imperative that collectors learn what condition will affect their particular collections.

Today, our urban, industrial air contains sulphur dioxide & nitrogen dioxide which can create an acidic environment in the presence of elevated relative humidity. Acids comes from a variety of sources. The most common source is found in coin collecting supplies that are made up of common paper & card board that used acids in the manufacturing process.

Over time these acids will leach out of the paper or cardboard and cause toning or tarnish especially in copper and silver coins. Acids can be emitted from adhesives used in packaging. Chlorine causes a chemical reaction that will negative impact on the appearance of coins.

Sunlight & Artificial Light : Prolonged exposure to Ultra violet light may destroy valuable coins and damage the Paper Money. A proper covered storage of coins and notes is necessary. Only remove the coins when you have to view them. Never locate the storage in direct sunlight. Curtains & blinds should be hung to filter sunlight.

In the next News letter I will address about Safe Guarding Our Collectibles/Collections

Sandeep V Shah
MA in Numismatics & Archaeology

સમયની સાથે બદલાઈ જાવ અથવા સમયને બદલતા શીખો.
ક્યા સુધી મજબૂરીઓ ગણાવતા રહેશો, ક્યારેક તો સામા પવને દોડતા શીખો.

ના કે.સી.બી.એફ. મારી છે ના એ તમારી છે, હા પણ એ આપણી છે જો કરીશુ કામ ભેગા મળીને.
હેત અને મનની આ પહેલ છે સહિયારી, ખડાયતા ભાઈબહેનની આ પહેલ છે સહિયારી.
સભ્યોની આ આકાંક્ષા પણ છે સહિયારી.
કે.સી.બી.એફ. આપણી છે, જવાબદારી પણ આપણી છે.