



KONNECT

THE TIMES OF KHADAYATA

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From the Admin's Desk



Jai Shri Krishna to all the Khadayatas, I have got an opportunity to share my views in the festive month of August which every year contains festivals like our independence day as well as Raksha Bandhan, Janmashtmi and more often than not, Ganesh Chaturthi as well !!! Then this year also happens to be the year of Olympic Games which were supposed to be held in 2020 but had to be postponed due to Corona imposed restrictions. Unlike about 20 years ago, India no longer depends solely upon Hockey to expect Olympic medals but sportpersons of other games like Badminton, Boxing, Table Tennis, Shooting and Wrestling have also come of age and have proved their mettle in their respective fields by winning medals at international levels, on a regular basis.

One tends to draw comparisons here with the Khadayatas representing our community in a variety of businesses and professions. In addition to known and glamorous fields like those of Medicines, Engineering, IT and Chartered Accountancy, today, mainly thanks to the platform provided by KCBF, we now also have come to know about our representations in the form of chocolate makers and cake bakers as well as people

making decorative items like torans and hanging and even representing us in the fields of real estates as well as hitherto Jains dominated business of diamonds. We have so many knowledgeable insurance advisors and those trading and dealing in a variety of goods. Then we also have our representation in a business which is more of a hobby for many of us, that is- the field of numismatics which was hitherto totally unheard of. Due to the platform provided by KCBF, we now can cater to our needs from within our own community as it gives a stamp of trust and reliability.

For starters, although I am coming to this point while concluding, main inspiration behind coming up with KCBF was perhaps JITO (Jain International Trade Organization), a big forum, under which they promote businesses of Jains across the globe. Although we are too small in comparison, we can still help each other by providing continuous support and encouragement. Relations established through KCBF may go a long way and may even culminate into a life long association for some !

Hopefully we can start our personal meetings and exhibitions sooner than later. Hoping to see you all very soon....

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INSIDE

3 - KHADAYATA RATNA

4 - LIFE MEMBERS PROFILE

5 - LEGAL TIPS FOR SME OWNERS

6 - NUMISMATICS AS INVESTMENTS

8 - MEDICAL UPDATES

10 - GUEST COLUMN

11/12 - WELLNESS WEBINARS 2021


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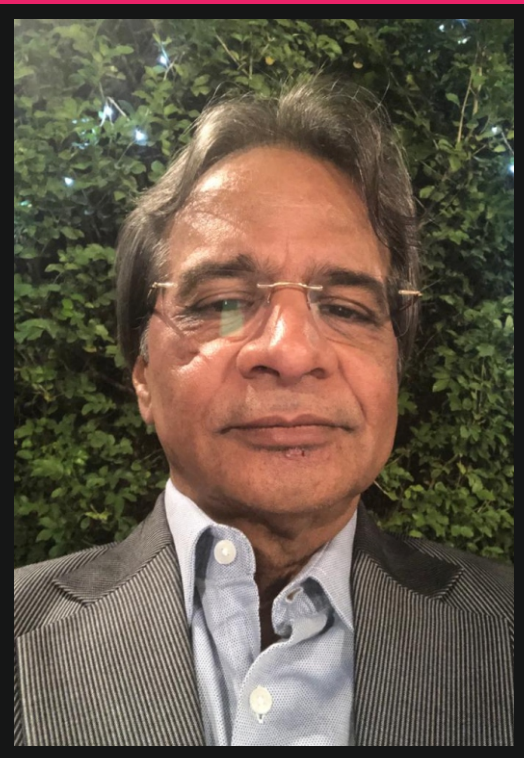
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Khadayata Ratna

SHRI ASHWIN LILADHAR SHAH



Shri Ashwinbhai was Born in 1952, in village Revadanda, District Raigad of Maharashtra. He had his primary education in Marathi. Later, he shifted to Pune (hostel) and joined a Gujarati school. Hostel life inculcated the habit of highly disciplined life – which till today is hallmark of his life and also in becoming a **self-made man** that he is. Completed graduation in Commerce, Graduation in Law and Completed Solicitors course in India. Later, he passed his Solicitors' examination from England which entitles him to practice in all Commonwealth Countries. However, his love for motherland brought him back to India and practiced Law from Mumbai. He is also enrolled as Advocate, Supreme Court of India. He is married to Kalpana. Has two daughters, both married - one is CA and other one Advocate.

Shri Ashwinbhai is in professional practice as an Advocate since 1978. He is a Senior partner in S. Ashwinikumar & Co. LLP, a firm engaged in legal profession. His area of specialization is property related matters. His many cases have been reported in the legal journals for its uniqueness. His high level of expertise, commitment and values get reflected in his cliental – which have been with him for almost three generations. He has always been very helpful to Khadayata community members for helping with any legal advice whenever necessary.

In spite of his extremely busy Professional life – he has always be in forefront in supporting Khadayata community cause. Some of the major contribution to society are:

1. **Permanent Trustee of the Community – Shri Modasa Ekda Dasha Khadayata Samaj – Mumbai**
2. **Managing Trustee at Shree Khadayata Bhuvan Mandal, Mumbai**
3. **Managing Trustee at Smt. Suryaben Rasiklal P. Shah Khadayata Atithi Bhuvan, at Shri Nathdwara, Rajasthan.**
4. **Trustee at Khadayata Parishad Chairman at Shri Satarada Kelavani Mane dal, Satarada, District: Aravalli, Gujrat.**
5. **Trustee at Shree Radhakrishna Mandir Trust, Satarada, Sabarkatha**
6. **Service in Jaycees (1983 – 1993)**
7. **Service in Lions Club (1993-**

2000)

8. **Key donor in establishment of welfare centre for the community in the memory of late Mother Kamlaben Liladhar Shah at Khopoli, Dist. Raigad (2009-2010).**
9. **Key donor in establishment of tourist home Aarogya Bhuvan for the community in the memory of late Father Liladhar Hiralal Shah at Lonavala, Dist. Pune, (2010-2011).**

He has been very keen to see that Khadayatas have great potential and should come together for personal and community growth – which we richly deserve.

For younger generation – he strongly suggests that:

- a. **There is no substitute to hard work**
- b. **Honesty – which ultimately prevails**
- c. **Patience – Rome was not built overnight – in a day.**

We wish him a very healthy and satisfying long life – and share his knowledge and experience to the younger generation.

Life Members Profile



Mr. Sunil Shah



Myself Sunil Dilipbhai Shah (Modasa Ekdo Dasa Khadayta), born in 1978 at Ranip, Ahmedabad. I have degree of Bcom and Diploma in computer programming. My family running small trading and manufacturing business of Unique Handicraft Products which we can sell online as well as in Government organised event centers. I develop my career in the field of software implementation and training (SAP, MS Dynamics ERP Software). Currently I am doing job with one of the leading flexible packaging industry as IT Manager in Ahmedabad. I gain abroad opportunity in 2018 in Malaysia to work for ERP implementation. My future goal is to grow more in my field. Being KCBF Life member, under strong leadership of admin team. I get lot of informations, increase contacts, build new n fruitful relationship, get business. I highly appreciate and wish more n more our community people can take benefit of this platform. I remain, your sincere friend. **Sunil Shah**

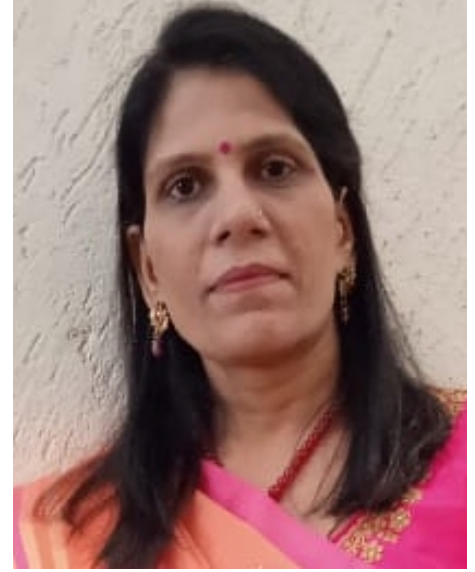
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Mr. Himanshu Mody



Inspired and supported by my father to start a company in my area of interest - technology as in the year 2000. Since then for 21 years have been an entrepreneur experiencing both highs and lows constantly evolving the organisation and my own self. Over the years we evolved from being a premiere training company in various products from Adobe - training thousands of IT professionals across the world to now being a go to partner for digital transformation of enterprise customers by implementing of CMS, Analytics and personalisation aimed to help them create great customer experiences. **Tekno Point won Emerging Digital Experience Adobe partner of the year award for FY19 with other winners being large Companies like TCS and Cognizant. We have taken an India First approach and aim to become the most preferred vendor for IT services for enterprise customers in India.**



Mrs Sonal Bhalavat



મરો બિઝનેસ જયપુર કુર્તી, બેડશીટ, દોહર સીગાર પેન્ટ
મારુ મેનીફેકચર નો બિઝનેસ છે. મારુ મટેરિયલ લિનર પથોર કોટન છે. મને KCBF માં સારો રિસ્પોન્સ મળ્યો છે મારુ ઓનલાઇન product નથી. મારુ મટેરિયલ જયપુર માં જાતે જ મટેરિયલ બનાવીએ છીએ અમે જયપુર કારખાનામાં મારુ all products જાતેજ બનાવી ને બિઝનેસ કરીએ છીએ મારુ મટેરિયલ માં કલર n કપડાં એરટી આપીએ છીએ તમને મારુ મટેરિયલ જોવું હોય તો હું તમારા ત્યાં આવી બતાવી શકું છું પછી તમે મટેરિયલ જોઈને શોપિંગ કરી શકો છો

Editorial Team: Mr. Premal Parikh | Mr. Nainesh Shah | Dr. Jignesh Bhalavat | CA Jigar Shah | Ms. Pratibha Shah

Release Date: First Week of Every Month; **Frequency:** Monthly

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

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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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Legal Tips for Small Business Owners

SUNNY SHAH



Looking to start a new business or to upgrade an existing business? Following are certain legal tips that small business owners should be aware of, while starting and running a business:

1) Deciding a business structure:

Choosing a business structure to run the business is one of the first steps in starting a new business. It can either be a proprietorship concern (sole owner), or a partnership firm (two or more owners), a limited liability partnership (two or more owners), or a company (separate legal identity). The appropriate business structure would be determined by various factors, the most important of which are the size and nature of the business. Mentioned below are some advantages and disadvantages of each business structure, which should be considered while deciding on a business structure.

Proprietorship concern: It is a business run by a sole owner. It is not governed by any special law. Advantages are that it requires no documentation and minimal legal compliance. All income and losses of the proprietorship concern are taxed to the owner as his personal income. Disadvantages are that the liabilities of the proprietorship concern are considered personal liabilities of the owner. Further, there is limited scope for business expansion or attracting investments in a proprietorship concern.

Partnership Firm: It is a business run by two or more persons, called partners. It is governed by the Partnership Deed signed between the partners and the Indian Partnership Act, 1932. While not mandatory, it is advisable to register the partnership firm with the Registrar of Firms. Advantages are that there are minimal legal compliances. It does not require any annual return to be filed as in the case of an LLP or a company. In a Partnership Firm, the profits and losses are taxed to the respective partners as their personal income. Disadvantages are that the liabilities of the partnership firm are considered

liabilities of each of the partners, and each partner is liable for the actions of the other partners, which liability is unlimited, thereby putting the partners' personal assets at risk. Moreover, attracting investments in a partnership firm is not as convenient as in case of a company, and would require formation of a new partnership firm.

Limited Liability Partnership (LLP): It is a business run by two or more persons. It is governed by the LLP Agreement signed between the partners and the Limited Liability Partnership Act, 2008. Advantages of an LLP are that, unlike a partnership firm, it is recognized as a separate legal entity. Further, the liabilities of the partners are limited to the extent of their contribution to the LLP. Disadvantages are that the legal compliances are greater in comparison to a partnership firm, though lesser than a company. An LLP is required to be registered with the Ministry of Corporate Affairs and annual returns are to be filed.

Company: It is a business run by the board of directors, who are not necessarily the owners (shareholders) of the company. It is governed by its Memorandum of Association and Articles of Association i.e., the foundational documents of the company, and the Companies Act, 2013. Advantages are that the Company is recognized as a separate legal entity, and thus the shareholders are not responsible for the liabilities of the Company. Further, the Company has perpetual existence i.e., it would survive its shareholders. Furthermore, attracting investments in a company is easier by allotting new shares or transferring existing shares. Disadvantages are that a company's legal compliances are high, and with it the costs of compliances. Further, non-compliance attracts huge penalties on the company and its directors.

2) Licenses and Registration:

Once the business structure is decided, it is to be seen what licenses and registrations are required by law to operate the business. Licenses and registrations required will depend on the business structure and the nature of the business. While most businesses will require general licenses, such as under the Maharashtra Shops and Establishments (Regulation of Employment and Conditions of Service) Act, 2017, and certain registrations and identification numbers, such as the Goods and Service Tax Identification Number, certain types of businesses will require additional licenses. For instance, the business of food manufacture, transporter or distributor, would require FSSAI license. Non-compliances of mandatory licenses and registrations attract huge penalties. Apart from the mandatory licenses and registrations, there are certain optional licenses and registrations that should be considered to

avail certain benefits. For instance, eligible businesses, can register themselves under the 'MSME Act, 2006', to avail the benefits given to MSME enterprises, or as a 'Start Up', to avail benefits under various government schemes.

3) Labour Laws Compliance:

There are various labour laws in India, and it is essential to be aware of the prevailing laws. Apart from the general labour law compliances under the Maharashtra Shops and Establishments (Regulation of Employment and Conditions of Service) Act, 2017 crucial issues such as minimum wages, gratuity, PF payment, weekly holidays, maternity benefits, sexual harassment and payment of bonus among others. In larger organisations, the labour law compliances increase.

4) Protection of Intellectual Property:

As the business grows, so will its brand value. It is therefore important to protect the intellectual property of the business. For instance, it is advisable to register the brand name, logo, tagline, etc. as a trade mark of the business under the Trade Marks Act, 1999 at an early stage to provide better protection against fraudulent use of the trademarks. A business involved in creating something new – code, products, designs, etc., can apply for registration of copyright and/or patent or any other intellectual property, as may be applicable. This will help avoid intellectual property theft and help earn royalties.

5) Miscellaneous:

Needless to say, it is good practice to maintain proper records, books of accounts and audit them from time to time ensuring that relevant accounting and taxation rules are being followed. Further, it is important to have proper legally vetted written contracts in place, which would help avoid disputes and litigation in future.

Sunny Shah

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Numismatics as A Source of Investments VII

SANDEEP V SHAH

In the last News Letter we had managed to understand " Selling your Collections".

As Appraisal of Collectibles is an integral part of planning, there are many factors that are significant in the appraisal of coins and other Collectibles. To name a few are Authenticity, Physical Condition/Grade, Value and any Restoration Performed. Through this News letter I want to focus on the assessment, evaluation, estimation, rating and judgement of the coins collected/to be collected. In all, how we can have our collection appraised.

Evaluation: When a appraiser/dealer arrives, show them your updated written inventory document, with all the supporting documentation & allow him to add his valued opinions to it. A physical inspection will also help in creating a notoriety appraisal document. This preparation also will save your time and money

Judgement: An appropriate appraiser/dealer is most important in the selection. As certain

dealers are specialist in their respective fields and subjects of coinages. As their opinions on the authenticity and desirability are given more weight then the opinion of more generalised appraiser. As they can help in report more recent comparable sales to support their opinion. For eg, A Master in British India Coinages may fail to acknowledge Mughal or Sultanate coins.

Estimation: Catalogs. specialised books of dealers price list & hobby periodicals will help you determine value of the coin collection. One should use the current editions do such price guides. The price that an item may have sold for in an auction may have been a result of a rigged sale or a mere bidding duel. The appraiser must analyse the reference material & recognise and make adjustments for misleading entries.

Assessment: Like anything else, the value of a coin depends on demand, age & rarity. Another important fact is the coin condition / grade. For eg, there is a great difference in the value of a coin that is in the Mint

condition & a similar coin that is only in a Good grade condition.

Rating: Catalogues usually establish a category of coins based on their physical condition - Mint, Uncirculated, Extremely Fine, Very Fine, Fine, Very good or Poor. With different valuation for each category. I will further elaborate on the topics in my future news letter under the name " Having your Collection Appraised"

Sandeep V Shah

MA in Numismatics & Archaeology

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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 Soloman Coins & Antiques. She deals in Collectible Art, Idols & Antiques.

solomancoins@gmail.com

FOR A FINANCIAL PLAN



Audit of Existing Investment

Gather all important documents at one place

Check

- Status of Investments/Policies
- Bank Account Details
- Holding pattern for Investments and Bank Accounts - Joint or Single
- Nominations



Emergency Fund

- Minimum of 6 Months Expenses should be kept in Liquid Investments (available to you maximum in 24 hrs).
- Helps incase of loss of job or Temporary Disability and Loss of Income

Note all your expenses to get the right amount of your Emergency Fund



Health Insurance

Basic + Super Top up

Family Cover

Understand policy features in depth

- Waiting periods (pre existing diseases and certain ailments)
- Capping (Room and Diseases)
- Cashless Network Hospitals

Educate each family member about the policy you have.



Life Insurance

Protection for your loved ones in your absence

- Maximize the Cover Available to you at your age and as per your earnings. Should be enough to meet your family's needs and goals as planned by you, even in your absence
- Term Insurance. Earlier the better - Buy it early in life and keep reviewing at change in each life stage (single, married, child birth etc)
- Declare all facts specially about health correctly at all times.



Planning for Future Goals

Long Term & Short Term Goals

- Buying a House / Car
- Planning for Trips
- Child Education / Marriage
- Retirement

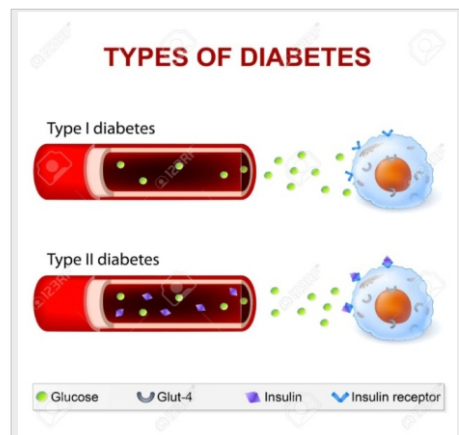
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Medical Updates - DIABETES

DR. MITA SHAH



What is Diabetes Mellitus?

Diabetes is a chronic medical condition in which sugar (glucose) levels build up in the bloodstream. Insulin helps transport glucose from our bloodstream to cells throughout our body, where it's used for energy. If our body doesn't produce enough insulin or does not use insulin efficiently, glucose builds up in our bloodstream. This leaves our body cells starved for energy.

What are the types of Diabetes?

There are three main types of diabetes – type 1, type 2 and gestational.

In type 1 diabetes, body doesn't produce insulin. It can develop at any age, but occurs most frequently in children and adolescents.

In type 2 diabetes, body doesn't produce enough insulin or it doesn't use insulin efficiently (resistant to insulin). This forces the pancreas to work harder to make more insulin. Over time, this can exhausts the insulin producing cells of pancreas and pancreas may not be able to produce any insulin. It is more common in adults (especially overweight) and accounts for around 90% of all diabetes cases.

Gestational diabetes is diabetes diagnosed for the first time during pregnancy.

What are the symptoms of Diabetes?

There may not be any symptoms in the early phase. So do not wait for symptoms. It is important to screen regularly. Early detection helps better management.

One may have some of the following symptoms: Constant hunger, a lack of energy, fatigue, weight loss, excessive thirst, frequent urination, dry mouth, itchy skin, blurry vision, fungal infections, slow-healing cuts or sores, dark patches on

skin (called acanthosis nigricans), foot pain, feelings of numbness in the extremities.

Inadequate treatment of diabetes can become life-threatening. Diabetic ketoacidosis can lead to coma.

What are the complications of Diabetes?

Late detection & inadequate treatment of diabetes makes one prone to following complications.

- Hypertension & Heart Disease
- Kidney Disease which may need dialysis or kidney transplantation.
- Eye problems
- Nerve problems (Stroke, Neuropathy, Sex problems etc.)
- Foot problems (Ulcers, Gangrene etc.)
- Skin problems Teeth & gum problems, etc.
- Diabetic Ketoacidosis leading to coma

What are the ways to monitor blood sugars?



One needs to check glucose level & HbA1c regularly. The goal is to keep sugar parameters within a specific range and to reduce the intraday blood sugar variations. The intraday blood sugar variations are better picked up by glucose sensor which gives continuous glucose readings for 14 days. It is applied on the hand & is water resistant.

Parameters	Target Range
Fasting Blood Sugar	< 130 mg/dl (< 100 in Lab)
Random Blood Sugar	< 200 mg/dl
Post Meal Blood Sugar	< 180 mg/dl (140 in Lab)
HbA1C	< 6.5 %

What is the treatment for Diabetes?

- Type 1 diabetes is treated by insulin therapy.
- Type 2 diabetes can be managed effectively by lifestyle modifications and anti-diabetic agents (medicines and insulin).

In some cases, lifestyle changes (diet, exercise, stress management) are enough to keep blood sugars under control especially when detected at early phase. However it is

important to regularly monitor sugars. If sugars remain high, it's because the pancreas isn't coping up to supply the increase demand of insulin. There are several medications that help control sugars. Some of the agents also help lose weight. Some patients may be controlled with oral medicines & some may need insulin to reduce the overload on pancreas. Doctors decide on a case-to-case basis. A good diabetes management from the beginning helps prevent diabetes complications.

Tips for lifestyle changes:

- Include foods rich in fiber and healthy carbohydrates in the diet. Eating low glycemic fruits, vegetables and whole grains helps.
- Keep refined carbohydrates, sweets and fats to a minimum.
- Control your weight with healthy diet & regular physical exercise. Exercise helps control blood glucose and helps keep the heart healthy.

The Key Points:

- Type 2 Diabetes is a lifestyle disease and can be prevented
- Detect it early to manage it with lifestyle modification. Weight loss in obese people can help reverse (cure) diabetes in early phase.
- There are many diabetes medicines to help control blood sugars to avoid diabetes related complications. Key point is to keep blood sugars controlled from an early stage.
- It is easy to monitor blood sugars with availability of good monitoring devices.
- Do not hesitate to take insulin if advised by your doctor as in many cases, pancreas may stop functioning temporarily & insulin treatment helps revive pancreas cells. The requirement for insulin may stop, once it regains functioning.
- If blood sugars remain uncontrolled for a long time, pancreas may get damaged permanently. In this case, insulin requirement is for lifetime.

Dr Mita Shah,
Consultant Diabetologist, Global Hospitals
Trustee, Narmada Kidney Foundation

in association with the KCBF Medical Team of
Dr Utpal Sheth & Dr. Rajendra L. Bhalavat.

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સીમંતોનયન સંસ્કાર - 3

શાસ્ત્રી ચેતનભાઈ

સીમંતોનયન સંસ્કાર - 3

શાસ્ત્રી ચેતનભાઈ આ વિભાગમાં ગર્ભાધાનથી શરૂ કરી, સોળ સંસ્કારની (એક પછી એક એમ) ઝાંખી કરશે અને તેની જીવનમાં જરૂરિયાત વિષે સાદી સરળ ભાષામાં સમજાવવાનો વિચાર લખશે. આ પુર્વ લખેલ ગર્ભાધાન અને પુંસવાન સંસ્કાર વિષયની માહિતી વિષે વાંચ્યું હશે. આ અંકમાં સીમંતોનયન વિષયના ઉપર વિચારો જણાવશે.

આ સંસ્કારમાં વેદમાં જણાવ્યા અનુસાર, વૈદિક મંત્રોથી સઘવા સ્ત્રીઓને વડીલોના આશીર્વાદ વગેરે દ્વારા સ્ત્રી પોતાનું ગર્ભસ્થ શિશુ તેજસ્વી, બળવાન બુદ્ધિશાળી, પરાક્રમી, તંદુરસ્ત અને દીર્ઘાયુષી થાય એવી શ્રદ્ધા પૂર્વક દેવો વડીલો આગળ મંગળ કામના કરે છે.

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.



સીમંતોનયન સંસ્કાર

હિન્દુ ધર્મમા મનુષ્યના ગર્ભાધાનથી અગ્નિદાહ સુધીમાં કરવામાં આવતા સંસ્કારો પૈકીનો આ ત્રીજો સંસ્કાર છે.

ગર્ભાધાન પછી તે પારસ્કર ગૃહસૂત્ર પ્રમાણે છઠ્ઠા કે આઠમા મહિને અને આરલાયન ગૃહસૂત્ર પ્રમાણે ચોથા મહિને કરવામાં આવે છે.

સામાન્ય રીતે સાનુકૂળતા પ્રમાણે આ સંસ્કાર ચોથા થી આઠમા મહિના સુધીમાં થાય એ હિતાવહ છે.

"યેનાદતિ સીમાનં નયતપિરજાપતરિમહતે સૌભગ્યાય।
તેનાહં તસ્યૈ સીમાનં નયામિ પ્રજામસ્યૈ જરદષ્ટર્ષા
કૃણોમી।"

અર્થાત્ જેવી રીતે પ્રજાપતિએ દેવમાતા અદિતિનો સીમંતોનયન સંસ્કાર કર્યો હતો એ પ્રમાણે આ ગર્ભિણી સ્ત્રીનો સીમંતોનયન કરીને તેના પુત્ર પૌત્રાદિકોનું હું વૃદ્ધાવસ્થા સુધી દીર્ઘજીવી કરું છું.

આ સંસ્કાર પાછળ પણ મનોવૈજ્ઞાનિક અને આયુર્વેદિક દષ્ટિકોણ જોવા મળે છે. વૈદિક મંત્રો, સઘવા સ્ત્રીઓને વડીલોના આશીર્વાદ વગેરે દ્વારા સ્ત્રી પોતાનું ગર્ભસ્થ શિશુ તેજસ્વી, બળવાન બુદ્ધિશાળી, પરાક્રમી, તંદુરસ્ત અને દીર્ઘાયુષી થાય એવી શ્રદ્ધા પૂર્વક દેવો વડીલો આગળ મંગળ કામના કરે છે.

ગર્ભસ્થ બાળક માટે કરેલી શુભકામના વ્યર્થ જતી નથી. તેની ઉપર દેવોની કૃપા ઉતરે છે. અને વૃદ્ધ વડીલ સ્ત્રીઓના

પણ. "તુ વીર પુત્ર ની માતા બન" એવા આશીર્વાદ મળે છે. ભગવત પ્રાર્થના અને વડીલોના આશીર્વાદથી કેવું કામ થાય છે એ ચર્ચાનો નહીં, અનુભવનો વિષય છે. તેનાથી માણસના જીવનમાં આમૂલ સંપૂર્ણ પરિવર્તન થઈ શકે છે.

સીમંતોનયન સંસ્કાર કરવામાં આવે ત્યારે બાળકના સર્વાંગોનો આકાર બંધાઈ ગયો હોય છે. અને તેનું હૃદય ઘબકવા લાગ્યું હોય છે. તેના શરીરમાં ચૈતન્યનો સંચાર થઈ ગયો હોય છે. તેથી કોરી પાટી જેવા નિર્મળ અને અત્યંત સંવેદનશીલ એવા બાળ, હૃદય, મન, બુદ્ધિ ઉપર સંસ્કાર દરમ્યાન કરાતી માંગલિક વિધિઓની ઊંડી અસર પડે છે. બાળક માતાના ગર્ભમાં હોય ત્યારે તેના ઉપર જે સંસ્કારો પડે તેને જન્મજાત સંસ્કાર કહે છે.

આ સંસ્કારો કોઈ કાલે ભુશાતા નથી. દૂર થતા નથી. માટે ગર્ભિણી સ્ત્રીએ ખૂબ જ સાવધાની અને તકેદારી રાખવી પડે છે. ગર્ભસ્થ બાળકને જેવા પ્રકારનું બનાવવું હોય તેવો માતા બનાવી શકે છે. તેથી જ ગર્ભિણી સ્ત્રીને રામાયણ, મહાભારત જેવા પવિત્ર ધર્મગ્રંથોમાં થી સદાચાર શૌર્ય અને પ્રેરણાદાયક કથાઓનું શ્રવણ કે વાંચન કરવામાં આવે છે. સત્સંગ, કુસંગથી ગર્ભસ્થ શિશુ ઉપર ઊંડી અસર પડે છે. તેના અનેક પ્રસંગો ઇતિહાસમાં નોંધાયા છે.

વીર અભિમન્યુ તેની માતા ઉતરાના ગર્ભમાંથી જ ચક્રવ્યૂહને ભેદવાનું શીખીને જન્મ્યો હતો, હિરણ્યકશિપુ તપ કરવા ગયો ત્યારે દેવતાઓ તેની પત્ની કયાધુને ઉપાડી ગયા અને તેને નારદ મુનિના આશ્રમમાં રાખી હતી. ત્યાં નારદજી ના સત્સંગથી રાક્ષસ કુળમાં પણ પ્રહલાદ જેવા પરમ ભગવત્ ભક્ત જન્મ્યા.

દુર ક્યાં જવું શિવાજી મહારાજને શૌર્ય પરાક્રમને દેશદાઝના સંસ્કારોનું સિંચન માતા જીજ્ઞાબાઈએ ગર્ભાવસ્થા વખતે જ આપ્યા હતા. આજે બાળકોમાં જોવા મળતી શારીરિક માનસિક અને સંસ્કારોની ઉણપ નું મુખ્ય કારણ તેની ગર્ભાવસ્થા દરમિયાન માતાએ સેવેલી બેકાળજી અને બેદરકારીનું પરિણામ છે.

માતા-પિતા પૂર્વકૃતકર્મ વગેરેની બાળકો પર પડતી અસરોનું વર્ણન કરતાં વૈદિક વાંગમય માં કહ્યું છે કે

"દુઃશલિ માતૃદોષેણ,
પતૃદોષેણ મુરુતતા।
કાર્પણ્યં વંશઃ દોષેણ,
આત્મદોષાત્ દરદિરતા।"

અર્થાત માતાના દોષના કારણે બાળક સંસ્કાર ચારિત્રહીન, પિતાના દોષના કારણે મૂર્ખ, બુદ્ધિહીન કુળના દોષના કારણે કાયર, ભીરુ, નમાલો અને સ્વકૃત કર્મ પૂર્વજન્મમાં કરેલા કર્મો ના કારણે દરિદ્ર બને છે. સ્વચ્છ દર્પણ સામે જેવી વસ્તુ ઘરીએ તેવું તેમાં પ્રતિબિંબ પડે છે. તેમ ગર્ભસ્થ શિશુ પર માતાના આહાર-વિહાર વિચાર વગેરે ઘણી બધી બાબતોની

સિદ્ધિ છાપ પડે છે. જે અમીટ ક્યારેય ન ભૂંસી શકાય તેવી રહે છે. ગર્ભિણી સ્ત્રી ફિલ્મોના નટ નટી ઓ હીરો-હીરોઈનો ની ચાહક હોઈ ફિલ્મો વગેરે, ન જોવાનું જોતી હોય, ન સાંભળવાનું સાંભળતી હોય, તો બાળક મોટો થઈને કદાચ હીરો કે હીરોઈન ન બની શકે, પણ તેની નકલ કરતાં તો જરૂર શીખે તેનામાં એવા સંસ્કારો જરૂર આવે છે. ગર્ભિણી સ્ત્રીમાં બે હૃદય એક પોતાનું અને બીજું ગર્ભસ્થ બાળક નું હોય છે. તેથી તેને દોહદા કહે છે. ગર્ભસ્થ બાળકના ભૂખ-તરસ વગેરે શારીરિક તથા ભય, શોક વગેરે માનસિક સંવેગો ની સીધી અસર માતાના હૃદય ઉપર પડે છે. બાળકની ઈચ્છા આવેગો માતા દ્વારા પ્રગટ થાય છે. અને તેથી ગર્ભિણી સ્ત્રીના શારીરિક માનસિક બૌદ્ધિક વગેરે ફેરફારોના કારણે તેના વાણી વર્તનમાં પરિવર્તન આવે છે. ગર્ભિણી સ્ત્રી ની હરકોઈ સદ્ ઈચ્છાને પૂરી કરવાનો શાસ્ત્રનો આદેશ આપવામાં આવ્યો છે. સત્સંગ સાહિત્યના વાંચન શ્રવણ સદાચાર વગેરે દ્વારા કૂવિચારોથી તેના ચિત્તને કલુષિત થતો અટકાવવો જોઈએ. અને તેના માધ્યમથી પ્રગટ થતી ગર્ભસ્થ બાળકની બધી જ સદ્ભાવનાઓ પૂરી કરવી જોઈએ ગર્ભિણી સ્ત્રીની ઈચ્છાઓ અતૃપ્ત રહી જાય તો તેના કારણે બાળકમાં કેટલીક મનોવિકૃતિઓ જન્મે છે.

બાળકની તન-મનની તંદુરસ્તી માટે સીમંતોનયન સંસ્કાર માં ખાસ કાળજી લેવામાં આવ્યું છે. આ સંસ્કાર આરોગ્ય વિષયક બાબતો ઉપર પણ પ્રકાશ પાડે છે આ સંસ્કાર વખતે સ્ત્રીને પુષ્કળ ઘી વાળું હવિષ્યાન્ન ભાત વગેરે ખવડાવવામાં આવે છે. આયુર્વેદ પ્રમાણે "આયુર્ વૈ દ્યુતમ્" ઘી એ આયુષ્ય વર્ધક છે. તેનાથી તન મન તંદુરસ્ત અને પ્રફુલ્લિત રહે છે.

આ સંસ્કારથી પ્રસવકાળ સુધી ગર્ભિણી સ્ત્રીને પૌષ્ટિક આહાર આપવાનું શાસ્ત્રીય વિધાન છે. માતા એ પોતાનું અને ગર્ભસ્થ શિશુ એમ બે જીવને પોષણ પૂરું પાડવાનો હોવાથી તેને પૂરતા પ્રમાણમાં પૌષ્ટિક ખોરાક આપવો જરૂરી છે. નહિતર સ્ત્રીમાં નબળાઈ આવે છે. અને બાળકો કુપોષણનો ભોગ બને છે. વળી ગર્ભિણી સ્ત્રીને સતત કે સખત પરિશ્રમ વગેરેથી પણ નિવૃત્ત કરવામાં આવે છે. તેથી ગર્ભસ્થ બાળક ઉપર વિપરીત અસર પડતી નથી વર્તમાન સમયમાં ડોક્ટરો સગર્ભા સ્ત્રીને ભલામણો કરે છે. તેવી ભલામણો શાસ્ત્રીય આદેશો આ સંસ્કાર વખતે સ્ત્રીને આપવામાં આવે છે. વર્તમાન સમયમાં લોકો ડોક્ટરોને ઊંચી ફી દઈને જે માર્ગદર્શન મેળવે છે. તેના કરતાં પણ ઉત્તમ પ્રકારનો અને ધર્મ શ્રદ્ધાયુક્ત માર્ગદર્શન સંસ્કાર દ્વારા લોકો પ્રાચીન કાળમાં મેળવતા ખરેખર તો આ સંસ્કાર એ સગર્ભા સ્ત્રીના જીવનમાં સંપૂર્ણ પરિવર્તન લાવવા માટેનો સંસ્કાર છે. સગર્ભા સ્ત્રીએ પોતાના જીવનની કેટલીક અનિચ્છનીય રીતભાતો માં આ સંસ્કારથી લઈને પ્રસુતિ કાળ સુધી ફેરફાર કરવો જોઈએ.

WELLNESS WEBINARS 2021

AUGUST 2021
LIVE
🕒 4 - 6 PM

DISCOVER FREEDOM

KCBF has always given utmost priority to Wellness of one's health by creating awareness through various Webinars, Seminars, Health Check-ups. We have shared vital information and insights with the help of our **own medical fraternity** and **Narmada Kidney Foundation**. We are bringing to you **Wellness Webinars** in the month of **August 2021** so that you all understand the significance and get **Freedom** from your ailments, sufferings.

SCHEDULE

📅 **07**
AUG 🕒 **04-06**
PM PM

Smile Makeover & Dental Care
Dr Rajendra Shah & Dr Alok Shah

🔗 **LINK:** <https://us02web.zoom.us/j/86851568152>

What is Diabetes ?
Dr Mita Shah

🔗 **LINK:** <https://us02web.zoom.us/j/86851568152>

📅 **14**
AUG 🕒 **04-06**
PM PM

Beat Pandemic Boredom with Aquatherapy
Dr Purvi Shah

🔗 **LINK:** <https://us02web.zoom.us/j/86851568152>

Complications of Diabetes
Dr Bharat Shah & Dr Mita Shah

🔗 **LINK:** <https://us02web.zoom.us/j/86851568152>

📅 **21**
AUG 🕒 **04-06**
PM PM

Importance of healthy lifestyle
Dr Purvi S Patel

🔗 **MEETING ID :** 785 4462 3535 | **PASSCODE :** LIFE

Prevention of Type 2 Diabetes
Dr Mita Shah & Mrs Zamurrud Patel

🔗 **LINK:** <https://us02web.zoom.us/j/86851568152>

📅 **28**
AUG 🕒 **04-06**
PM PM

Improve Immunity by Physioga
Ms Sneha Shah

🔗 **MEETING ID :** 944 0328 2468 | **PASSCODE:** PHYSIOGA

Management of Diabetes
Dr Mita Shah & Dr Utpal Seth

🔗 **LINK:** <https://us02web.zoom.us/j/86851568152>

ESTEEMED SPEAKERS

Dr Bharat Shah

Director, Institute of Renal Sciences,
Consultant Nephrologist, Global Hospital, Mumbai
Reliance Foundation Hospital & Anil Clinic

Dr Mita Shah

Chief Diabetologist, Institute of Renal Sciences,
Global Hospital, Mumbai & Anil Clinic

Dr Rajendra Shah

Cosmetic Dentist, Implantologist
Smile Plus Dental Clinic

Dr Alok Shah

Orthodontist, Dentofacial Orthopedician
Smile Plus Dental Clinic

Dr Purvi Shah

Paediatric, Physiotherapist &
Aquatherapist

Dr Purvi S Patel

Homeopath, Nutritionist, NLP & Mindfulness
Coach, Bach Flower Remedy Practitioner

Dr Zamurrud Patel, RD

Chief Dietician, Global Hospital, Mumbai
Convener - Indian Diabetic Association,
Mumbai Chapter

Dr Sneha Shah

Yoga Instructor &
Physiotherapist

Dr Utpal Seth

Musculoskeletal, Physiatrist &
Orthopaedic Consultant

વેલનેસ વેબિનાર્સ 2021

ઓગસ્ટ 2021 **LIVE** સાંજે 4-6 વાગ્યા

ડિસ્કવર ફ્રીડમ

કેસીબીએફ એ હંમેશા વિવિધ વેબિનાર, સેમિનાર, હેલ્થ ચેક-અપ દ્વારા જાગૃતિ લાવીને સ્વાસ્થ્યની સુખાકારીને સૌથી વધુ પ્રાધાન્ય આપ્યું છે. અમે અમારા પોતાના તબીબી બિરાદરો અને નર્મદા કિડની ફાઉન્ડેશનની મદદથી મહત્વપૂર્ણ માહિતી અને આંતરદૃષ્ટિ શેર કરી છે. **ઓગસ્ટ 2021** ના મહિનામાં અમે તમારા માટે વેલનેસ વેબિનાર્સ લાવી રહ્યા છીએ જેથી તમે બધા મહત્વ સમજો અને તમારી બીમારીઓ, વેદનાઓથી મુક્તિ મેળવો.

અનુસૂચિ



07
AUG



04-06
PM PM

સ્માઇલ નવનિર્માણ અને ડેન્ટલ કેર
ડૉ.રાજેન્દ્ર શાહ અને ડૉ.આલોક શાહ

LINK: <https://us02web.zoom.us/j/86851568152>

ડાયાબિટીસ શું છે?
ડૉ. મીતા શાહ

LINK: <https://us02web.zoom.us/j/86851568152>



14
AUG



04-06
PM PM

એકવાથેરાપી સાથે રોગચાળાના કંટાળાને હરાવો
ડૉ. પૂર્વી શાહ

LINK: <https://us02web.zoom.us/j/86851568152>

ડાયાબિટીસની જટીલતા
ડૉ. ભરત શાહ અને ડૉ. મીતા શાહ

LINK: <https://us02web.zoom.us/j/86851568152>



21
AUG



04-06
PM PM

સ્વસ્થ જીવનશૈલીનું મહત્વ
ડૉ. પૂર્વી એસ પટેલ

MEETING ID : 785 4462 3535 | PASSCODE : LIFE

ટાઇપ 2 ડાયાબિટીઝનું નિવારણ
ડૉ. જમુરુદ પટેલ અને ડૉ. મીતા શાહ

LINK: <https://us02web.zoom.us/j/86851568152>



28
AUG



04-06
PM PM

ફિઝિયોગા દ્વારા રોગપ્રતિકારકતામાં સુધારો
ડૉ. સ્નેહા શાહ

MEETING ID : 944 0328 2468 | PASSCODE: PHYSIOGA

ડાયાબિટીસનું મેનેજમેન્ટ
ડૉ. મીતા શાહ અને ડૉ. ઉત્પલ શેઠ

LINK: <https://us02web.zoom.us/j/86851568152>

મહત્વના વક્તાઓ

ડૉ. ભરત શાહ

ડાયરેક્ટર, રેનલ સાયન્સ સંસ્થા,
કન્સલ્ટન્ટ નેફ્રોલોજિસ્ટ, ગ્લોબલ હોસ્પિટલ, મુંબઈ
રિલાયન્સ ફાઉન્ડેશન હોસ્પિટલ અને અનિલ ક્લિનિક

ડૉ. મીતા શાહ

મુખ્ય ડાયાબિટોલોજિસ્ટ, રેનલ સાયન્સ સંસ્થા,
ગ્લોબલ હોસ્પિટલ, મુંબઈ અને અનિલ ક્લિનિક

ડૉ. રાજેન્દ્ર શાહ

કોસ્મેટિક ડેન્ટિસ્ટ, ઈમ્પ્લાન્ટોલોજિસ્ટ
સ્માઇલ પ્લસ ડેન્ટલ ક્લિનિક

ડૉ. આલોક શાહ

ઓર્થોડોન્ટિસ્ટ, ડેન્ટોફેસિયલ ઓર્થોપેડિશિયન
સ્માઇલ પ્લસ ડેન્ટલ ક્લિનિક

ડૉ. પૂર્વી શાહ

બાળરોગ, ફિઝિયોથેરાપિસ્ટ અને
એકવાથેરાપિસ્ટ

ડૉ. પૂર્વી એસ પટેલ

હોમિયોપેથ, ન્યુટ્રિશનિસ્ટ, એનએલપી અને
માઈન્ડફુલનેસ કોચ, બેચ ફ્લાવર રેમેડી પ્રેક્ટિશનર

ડૉ. જમુરુદ પટેલ, આર.ડી.

ચીફ ડાયેટિશિયન, ગ્લોબલ હોસ્પિટલ, મુંબઈ
કન્વીનર - ઈન્ડિયન ડાયાબિટીક એસોસિએશન,
મુંબઈ ચેપ્ટર

ડૉ. સ્નેહા શાહ

યોગ પ્રશિક્ષક અને ફિઝિયોથેરાપિસ્ટ

ડૉ. ઉત્પલ શેઠ

મસ્ક્યુલોસ્કેલેટલ, ફિઝિયાટ્રિસ્ટ અને
ઓર્થોપેડિક કન્સલ્ટન્ટ