VOL. 1 ISSUE 9 | OCTOBER 2021



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## From the Admin's Desk



Hello Members, It gives immense pleasure to write few words from this desk on behalf of KCBF Team. It's been a dream come true of mine to get connected with our fellow Khadayata Members, that too in such a professional manner. I used to ponder in childhood if I belong to business community & then why i am not knowing our relatives business. But in 2016 when connected with KCBF, its been no looking back.

With such beautiful KCBF family which is always their for mentoring & guiding, I have received great team to accompany upon. It's all about zest which is in every KCBF Team Members making it go live while communicating on whatsapp & personal calls.

Even in Covid like situation, KCBF platform was able to garner business of 1 Cr+ and many members have also actively participated in various social activities like fund raising for PM Funds, playing online games, attending webinars enhancing active participation of members.

Further, as for every dawn, there is dusk so same applies for us as business community which engages themselves into helping each other by giving business, connecting each other through KCBF. As we are on the edge of growing business & sensex soaring 60K+ and more business opportunities opening up in International Market & World is looking at India, then looking East. Our beloved PM took front step & met US PM which is really inspiring for all of us, its never dying spirit. So, with same zest, KCBF is planing to start Monthly Saturday Meetings very soon! We are also working on different verticals with the help of which we all can incline more & come closer with each other irrespective of ekdas.

Action speaks more than words, which we all as Khadayatas would like to show that to the other communities, that in unity lies strength & bring more business than ever.

We request everyone to meet at least one KCBF member and post photo on the group with #businessinkcbf. This will help your networking to grow stronger. As some one has rightly said "Your Network is Networth", so requesting all members to do at least one 121 by exchanging business contacts and understand co-member's business, so that you can be helpful in better way.

Hardik Nadiyana +91 84250 43894

3 - KHADAYATA RATNA
 4&6 - LIFE MEMBERS PROFILE
 7 - NUMISMATICS AS INVESTMENT
 8 - CONSUMER PROTECTION
 10 - MEDICAL - DIABETIC DIET
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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 **Email: info@khadayatabusinessnetwork.com • WhatsApp: 9820999056 | 9821138471 | 9820395856** 

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.

**Disclaimer:** KCBF has compiled this ebulletin with care. However, KCBF, its editorial team or the admin committee (hereafter called as "The Publishers") does not warrant that information in this ebulletin is free of errors. The Publishers also does not necessarily agree with or endorse any statement or opinion either in the editorial material or advertisements in this ebulletin and the use of any information in this ebulletin is free of errors.

### **KCBF KONNECT - PAGE 2**

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# **REVA PURPLE LEAF HAND WASH**

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World Health Organization

Organization



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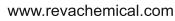
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1-2% for surface disinfectant. 2-3% for fumigation.

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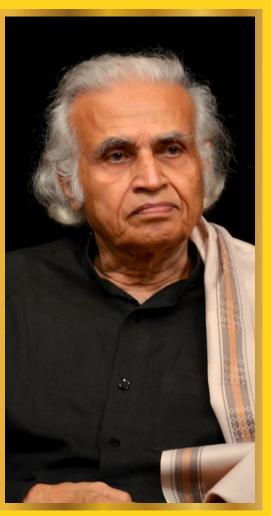
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# Khadayata Ratna

# SUNIL KOTHARI



Sunil Kothari was a noted Indian dance historian, scholar and critic. He was a Visha Khadayta from Kheda Matar Ekda.

Professionally he was a Chartered Accountant and he also completed his M.A. in 1964. He started his career with The Times of India. He also taught at Sydenham College of Commerce and Economics. However, his interest was in dance & dramas for which he pursued studies on the dance drama traditions of South India, and Natyashastra. In 1977 he completed his PhD. from M.S. University, Baroda. He was awarded a D.Litt. by the Rabindra Bharti University for his research on dance sculptures in the medieval temples of north Gujarat. Simultaneously, he freelanced as a writer. During Asian Games he lived in Asian Games Village in Delhi for its coverage. He was also associated as Professor Ravindra Bharti University, Kolkata.

A Sangeet Natak Academy fellow, Kothari blazed a new trail in documenting Indian classical dance forms. Born with a photographic memory and an insatiable quest for knowledge, Kothari travelled to nooks and corners of the country to document both celebrated and lesser-known performers. Age didn't stop him and he remained the quintessential "Sunil bhai" to a generation of exponents, always accessible, always encouraging.

### *He was awarded Kumar Chandrak in 1961.*

*He received Sangeet Natak Academy award in 1995 for overall contribution to the Indian classical dance.* 



*He received Padma Shri award in 2001 and Ranjitram Suvarna Chandrak in 2012.* 

*He has written many books on different forms of Indian classical dance and allied artforms.* 

- Bharata Natyam: Indian
   Classical Dance Art
- Odissi: Indian Classical Dance
   Art
- Rasa: The Indian Performing Arts in the Last 25 Years
- Kuchipudi: Indian Classical Dance Art
- Photo Biography of Rukmini Devi
- Kathak: Indian Classical
   Dance Art
- New Directions In Indian
   Dance
- Chhau Dances of India
- Damaru: Essays on Classical Dance, Music, Performing Arts, Folk Dances, Rituals, Crafts.

*He was an eminent dance scholar and critic. At the age of 87, he passed away in a private hospital in Delhi because of COVID-19 related complications.* 

# **Life Members Profile**



Mrs. Shilpa Dhuvad 🕓 🖂

y name is Shilpa Dhuvad. Four words that describe me are : Designer, Artist, Craftsman & Entrepreneur. To handcraft something and bring it to life that makes others happy with it brought me great joy from a young age. Ketaki Creations is a manifestation of this joy and it has blossomed into a gift of a lifetime. We specialise in innovative and customised home decoration items like Acrylic Rangolis, Decorative Diyas, Shubh laabh, Raakhi Platters, Puja platters, MDF mehendi trays and designer steel items useful for marriage functions. What makes me standout in this business is the attention to detail, creativity in design, competitive pricing, and no compromises. I hand make each item and have turned my passion & hobby into a thriving business with the tremendous support of my family and well wishers. I am glad to be associated with KCBF it has brought new horizon to my business. My handcrafted work has shipped to many clients globally from UK and Australia to USA and Middle East and my items often get "Sold-Out" quickly. You can visit my Facebook webpage Colors of Festivals for a range of my work. Reach out to me for your next event or project.



roprietor of D P Jewellers, an

business entrepreneur dealing in designer and art jewellery. Have done MA - Sanskrit and belong to Shree Janod Ekda Visha Khadayata

My ambition and DNA of my business model is to service my customer by providing quality products with latest fashion trend. My customer should be satisfied in all aspect which shall be the prime result of my business development.

The formation of Khadayata Business is really an appreciable model for all of our Khadayata's to come on common platform within ourselves catering to requirements of all of us in all areas and spectrum



# What are you waiting for?

Send in your profile in not more than 150 words along with your Photo, Email and Mobile number to be published in the upcoming issues of KCBF Konnect

#### NOTE

KCBF intends to publish profiles of all their Life Members and hence requests everyone to share their profile (150-175 words) with their photo, email and contact number. E: info@khadayatabusinessnetwork.com OR WhatsApp to any admin members.

	Audit of Existing Investment	<ul> <li>Gather all important documents at one place</li> <li>Check</li> <li>Status of Investments/Policies</li> <li>Bank Account Details</li> <li>Holding pattern for Investments and Bank Accounts - Joint or Single</li> <li>Nominations</li> </ul>
	Emergency Fund	<ul> <li>Minimum of 6 Months Expenses should be kept in Liquid Investments (available to you maximum in 24 hrs).</li> <li>Helps incase of loss of job or Temporary Disability and Loss of Income</li> <li>Note all your expenses to get the right amount of your Emergency Fund</li> </ul>
8	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	<ul> <li>Protection for your loved ones in your absence</li> <li>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</li> <li>Term Insurance. Earlier the better - Buy it early in life and keep reviewing at change in each life stage (single, married, child birth etc)</li> <li>Declare all facts specially about health correctly at all times.</li> </ul>
Ø	Planning for Future Goals	Long Term & Short Term Goals • Buying a House / Car • Planning for Trips • Child Education / Marriage • Retirement

# **Life Members Profile**



CA Narendra H Shah

Arendra Hasmukhlal Shah is a Chartered Accountant having over 20 year's experience in the fields of conducting Statutory audits, Internal audits and handling accounting function.

He has worked with reputed firms like Deloitte, Aneja Associates, K S Aiyar & Company, Allcargo Logistics and K P Sanghvi & Sons, to name a few.

His forte is conducting risk based Internal audit which he is carrying out since last 10+ years. In addition to this, be has also handled various functions like heading Accounting and Finance, MIS as well as setting out controls to mitigate risks faced across all departments and functions in organizations.

*His hobbies include reading novels, traveling, watching and playing cricket.* 



Mrs. Bela N. Shah

Bela is an entrepreneur since last more than 15 years under the name Shri Giriraj Creations. Under this name, she is herself, along with her team, making designer Torans, Diyas and many more decorative items.

Her products have reached across geographical boundaries, and have also been exported. In addition to above, she is also making chocolates and chocolate bouquets for gifting purposes. She is also undertaking Home decoration and aana decoration jobs, especially during the festive seasons. Shri Giriraj Creations or SGC, has participated in all the exhibitions arranged by KCBF till date.

It is her passion to design and devise new designs for making decorative items like torans, diyas, hangings and many other customised gift articles as per the needs and budgets of the clients and multi tasking is her forte which has made all this possible for her, many a times with a very short notice for big orders. She firmly believes in the tagline of SGC, which is **"Ideas unlimited"** 

She is fond of taking up new challenges with respect to her work. Her favourite pass time is listening to music and travelling.



# What are you waiting for?

Send in your profile in not more than 150 words along with your Photo, Email and Mobile number to be published in the upcoming issues of KCBF Konnect

### **IMPORTANT NOTE FOR THE READER**

This is a dynamic PDF with editable links. The reader can directly connect with the writer or life member or any member of the editorial team. Links are available on articles, references, mobile numbers, emails etc...

WATCH OUT FOR ICONS 🕓 💌 🕨

# **Numismatics: As a Source of Investments**

### SANDEEP V SHAH

The Word Investments in today's world comes with lot of headaches and heartaches, as the Economy & Markets are very Volatile. We have

noted and pen down few points with reasons tor

Investments in Numismatics. This may help minimise inheritance hiccup. I also urge that this few points you also share with your potential

heirs. It is also for those of us in the business.

Helping to remove obstacles from the financial path of Client. In all it is informative for those who lack the knowhow of what to do next in the field of Numismatics. To simplify, I have managed to use the letter "W" for it -Why, When, Which, Whom, Whose, What, Will, Where, Wise, Wealth, Worth, Wallet, Want, Warm, Waste, Ways, World n WE.

- 1) Why:- The reason Why should One invest in Numismatic Coins
- 2) When:-(Timing) When to invest.
- *3) Which:- Which Era, Period, Metal, Monarchy. Country n Denomination.*
- 4) Whom:- From Whom to Buy. Dealers, Road side Vendors, A learned Professional.
- 5) Whose:-Whose Collection to Buy. Collection Collected a Senior Collector, Auction Houses, Coin Malls.
- *6) What What Coinages/Subject one has to Concentrate.*
- 7) Will:- Appreciative Prospect. (Will he receive in Returns for the Investments)
- 8) Where:- From where he can acquire the coins.
- 9) Wise:- Is it is Wise to Invest.
- 10) Wealth Obtaining Maximum Wealth Creation through Investments.
- 11) Worth:- Is it Worth to Invest in Gold, Copper, Silver or any other form.
- 12) Wallet:- Always invest what your Wallet Justifies.
- 13) Want:- Prepare a Want List and follow the specifics.
- 14) Warning: Never Go Over board. A BIG WARNING.

- 15) Waste:- Follow a theme, subject and period don't Waste time and money collecting anything and everything.
- 16) Ways:- Different Ways/Methods through which you can Acquire/Possess.
- 17) World:- The World of Numismatics have a Huge Exposure and Potential. In Developed Nations and Countries Numismatics is seen as one of the Best and insured appreciative investments.
- 18) WE: Numismatic Investments are always passed or inherited by the family. This investments always go with the word WE as it is a families effort, time, money and patience which gives a Undisclosed Wealth Creation.

While the thrill for the Hunt and a Passion for Collecting motivates and excites Collectors, there are many do's and Dont's to assure and derive. What you have collected benefits your collection, whether that means minimizing your tax burden, ensuring that your collection is Safe. Maximizing your Collections value for your Heirs. Small attention though little can help you from Massive Head Ache. Following are few synopsis which can help the Collector.

- 1) A Personal Pleasure.
- 2) Learning, Attributing n Knowledge
- 3) Stress Reduction n Relaxation.
- 4) A Social Interaction with Fellow Collectors
- 5) Competitive Challenge
- 6) Recognition in Public/Community
- 7) Leaving the Collection to the Museum.
- 8) A Connection to History.
- 9) Desire to Collect n Possess
- 10) Wealth Diversification.

*Sandeep V Shah MA in Numismatics & Archaeology* 

### **Admin Team**

**Dr Rajendra L Bhalavat** President

Mr Akshay Vani Vice President

Mr Premal Parikh Secretary

Mr Sandeep Shah Treasurer

**Dr CA Chaitanya S Shah** Committee Member

**Dr Jignesh Bhalavat** Committee Member

**CA Narendra Shah** Committee Member

**CA Jigar Shah** Committee Member

**Mr Nainesh Shah** Committee Member

Ms Lata Shah Committee Member

Mr Hardik Nadiyana Committee Member

Mr Rajiv Patwa Committee Member

Ms Pratibha Shah Committee Member

Ms Purvi Bhalavat Committee Member

Ms Monica Shah Committee Member

### **Consumer Protection**

SUNNY SHAH



he Consumer Protection Act, 2019 ("CPA") primarily governs the protection of consumer rights in India. The CPA replaces the earlier Consumer Protection Act, 1986.

### Who is a consumer?

The CPA defines a 'consumer' broadly to mean any person who (i) buys any goods for a consideration, or (ii) hires or avails of any service for a consideration. In the event such goods are bought or such services are availed for a commercial purpose, then that person is not covered within the definition of a 'consumer', and thus cannot avail benefits under the CPA. If a person buys goods to be used by him exclusively for the purpose of earning his livelihood, by means of selfemployment, it will not be considered a 'commercial purpose'.

# When is a consumer entitled to raise a grievance?

A consumer can raise a grievance in accordance with the provisions of the CPA, either when (i) an unfair contract or unfair trade practice or a restrictive trade practice has been adopted by an trader or service provider; (ii) the goods bought suffer from defects; (iii) the services availed suffer from any deficiency; (iv) a trader or a service provider charges excess price than that fixed by law, or than what is displayed, or than what was agreed between the parties, (v) hazardous goods or services are sold/ offered to the public.

A 'unfair contract' is when the terms thereof cause significant change in the rights of a consumer. For instance, contract which impose penalty on the consumer for breach of contract thereof which is wholly disproportionate to the loss occurred due to such breach to the other party to the contract. This is common in case of contracts between the builder and a flat purchaser, or between a lender and a borrower. An 'unfair trade practice' is when, for the purpose of promoting the sale, use or supply of goods or services, an unfair method or deceptive practice is adopted, such as falsely representing that the goods are of a particular standard, quality or grade.

The goods bought can be said to suffer from a 'defect' if there is any fault, imperfection or shortcoming in the quality, quantity, potency, purity or standard which is required to be maintained in relation to the goods or product. Similarly, the services availed can be said to suffer from deficiency when there is any fault, imperfection, shortcoming or inadequacy in quality, nature and manner of performance which is required to be maintained in relation to any service.

### Where to raise the grievance?

The CPA provides for the establishment of (i) District Consumer Disputes Redressal Commission ('District Commission'); (ii) State Consumer Disputes Redressal Commission ('State Commission'); and (iii) National Consumer Disputes Redressal Commission ('National Commission').

In the event the value of the goods or services paid as consideration does not exceed Rs.1 crore, the complaint has to be filed before the District Commission. The complaint can either be filed before the District Commission, within whose jurisdiction (a) the opposite party resides or carries on business; or (b) cause of action, wholly or partly, arises; or (c) the complainant resides or permanently works for gain.

In the event the value of the goods or services paid as consideration exceeds Rs.1 crore, but does not exceed Rs.10 crores, the complaint has to be filed before the concerned State Commission. Further, the State Commission also has jurisdiction to entertain appeals against the orders of any District Commission within the State.

In the event the value of the goods or services paid as consideration exceeds Rs.10 crores, the complaint has to be filed before the National Commission. Further, the National Commission also has jurisdiction to entertain appeals against the orders of any State Commission.

### Procedure for filing a complaint:

A complaint before the District Commission, State Commission or the National Commission, as the case may be, can either be filed by (i) a consumer; or (ii) any voluntary consumer association registered under any law for the time being in force; or (iii) the Central Government or any State Government; (iv) the Central Authority established under the CPA; (v) one or more consumers, where there are numerous consumers having the same interest; (vi) in case of death of a consumer, his legal heir or legal representative; or (iv) in case of a consumer being a minor, his parent or legal guardian.

The complaint has to be filed in the prescribed format accompanied by such fee as may be applicable. In case the complaint is in relation to where the value of goods or services paid is less than Rs.5 lakhs, then no fees are payable. Under the new CPA, the complaint can also be filed online. Further, it is not necessary for the complainant to engage an advocate to represent him before the District Commission, State Commission or the National Commission, as the case may be.

The complaint has to be filed within two years from the date of on which the cause of action arises. It is however possible to file the complaint after the said period of two years, if the complainant satisfies the Commission that he had sufficient cause for not filing the complaint within such period.

In the first hearing of the complaint, the opposite party does not have to appear. It is for the complainant to first satisfy the Commission that there is a plausible grievance raised in the complaint, and thus the complaint should be admitted. If the Commission is satisfied that there is a plausible grievance raised, it will admit the complaint and send a notice to the opposite party to appear and file its response to the complaint within the stipulated period.

# Decision of the Commission binding on the parties:

Every order of the Commission, if no appeal is filed preferred against such order, is considered final and binding on the parties. It is equivalent to an order passed by a court of law. Further, noncompliance of any order made by the Commission, can result in imprisonment for a term of one month to three years, or with fine of Rs.25000/- to Rs.1,00,000/-, or both.

### **Sunny Shah**

B.Sc. LL.B. (Hons); LL.M. (Cornell Law School, USA) Office: 7th Floor, Oricon House, K Dubash Marg, Kala Ghoda, Mumbai 400 015 +91 9930378505 sunny.shah9@gmail.com



## **Medical Updates - Healthy eating for blood sugar control**

DR. MITA SHAH



Diabetes is a health crisis. Many have prediabetes, a condition that if left untreated often leads to type 2 diabetes. Diabetes is a serious disease. Blood sugar levels above the normal range are actually toxic to your cells. Left untreated or even poorly controlled, diabetes can lead to heart disease, vision loss, kidney failure, stroke, loss of limbs and more. And the risk of diabetes increases with age.

The good news is you can prevent, control and even put diabetes in remission with FOOD!

"What can I eat?" is one of the most common questions that people with diabetes ask. The guidelines focus on developing healthy eating patterns, with the help of your doctor and a registered dietitian who has experience working with people who have diabetes. The guidelines include the following recommendations:

• Reduce overall carbohydrates. When you do eat carbohydrates, they should come from nutrient-rich sources, such as vegetables (particularly non-starchy ones), whole grains, fruits, legumes, and dairy products, rather than from processed foods with added fat, sugar, and sodium. Low glycemic index fruits (Cherry, Pear, Apple, Plum, Strawberry) have less carbohydrates & high Glycemic Index Fruits (Banana, Pineapple, Watermelon, Mango, Papaya, Grapes, Raisins, Dates) have more carbohydrates

- Limit your intake of saturated fat (found mainly in animal products). Even good fats such as olive oil should be eaten in moderation. Normal intake of 3 teaspoon oil & 1 teaspoon Ghee in a day.
- Replace sugar-sweetened beverages (including those sweetened with high-fructose corn syrup or sucrose) with water.
- **Reduce sodium intake** to less than 2,300 milligrams per day, or lower if you have high blood pressure (1 teaspoon Salt)

If you have overweight, get off your diet and lose weight—and keep it off for good

While many weight loss programs focus on "miracle weight-loss foods" that you have to scrupulously follow, it is better to **customise a plan that you can live with to reach your weight loss goals.** The simple strategies for weight loss success are to avoid the hidden sugar found in some products that can lead to obesity and diabetes & to have fiber rich food. To help you protect your health NKF regularly arranges prevention talks, webinars as well as screening camps. For more information go to Youtube channel of Narmada Kidney Foundation

https://www.youtube.com/NARMADAKI DNEYFOUNDATION

### RECIPE - RICE DHOKLI

*Ingredients* Rice - 25 gm Curd - 15 gm Chana flour - 15 gm Oil - 5 g, Mustard seed - 1/8 tsp. Salt to taste.

### Method

*Cook rice till well cooked and soft. Mix rice well with chana flour and buttermilk.* 

Heat oil in a pan and give vaghar. Add rice to the pan. Cook it well and add salt and other desired masala according to taste. Once it is cooked, serve it in a plate and garnish with lime juice and coriander leaves.

*Calorie - 180 Kcal Protein - 4.5 gm* 

### Dr Mita Shah

Chief Diabetologist, Institute of Renal Sciences, Global Hospital, Mumbai Trustee, Narmada Kidney Foundation

*in association with 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 is services as a Treasurer.

### MONICA:

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

### solomancoins@gmail.com

# નામકરણ સંસ્કાર

શાસ્ત્રી યેતનભાઈ

### નામકરણ

શાસ્ત્રી ચેતનભાઈ આ વિભાગમાં ગભઁધાનથી શરુ કરી, સોળ સંસ્કારની (એક પછી એક એમ) ઝાંખી કરશે અને તેની જીવનમાં જરરિયાત વિષે સાદી સરળ ભાષામાં સમજાવવાનો વિચાર લખશે. આ પુવ લખેલ ગભાંધાન, પુંસવાન, સીમંતોનચન અને જાતકમં/જનમઓતસવ સંસ્કાર વિષયની માહિતી વિષે વાંચ્યું હશે. આ અંકમાં નામકરણ સંસ્કાર વિષયના ઉપર વિચારો જણાવશે..

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 એડમીનટીમને મોકલશો, તેનો ઉચિત ઉતર/જવાબ પછીના અંકમાં આપવામા આવશે.

> પહેલાના સમયમાં ફક્ત નામો ઉપરથી જ તેના ગૂણ અવગુણો નો પરિચય મળી જાય છે રામ સર્વ નો આનંદ ઉપજાવનાર દ્રઢ, ધર્મનિષ્ઠાથી સર્વના હૃદયમાં સ્થાન પામ્યા હતા. યુધિષ્ઠિર યુદ્ધમાં સ્થિર રહેનાર, ભીમ સર્વેને માટે ભયંકર, દુર્યોધન અનીતિથી લડનાર, દુ:શાસન ખરાબ વર્તણૂક વાળો આમ મોટા ભાગના નામો સાર્થક હોવાનું જોવા મળે છે. ઇતિહાસ ઉપર દ્રષ્ટિ કરીએ તો આશ્ચર્ય ઉપજાવે તેવું નામ નામો અને તેનું ગુણ સામ્ય જોવા મળે છે.

નામ લક્ષ્મીશંકર રાખીએ એટલે ધનપતિ જ બને કે બુદ્ધિધન બહુ બુદ્ધિ વાળો જ હોય એવું નથી પરંતુ જો જ્યોતિષનો સંપૂર્ણ સહારો લઈને નામકરણ થાય તો મોટાભાગે તે સાથેકબને છે. આ દિશામાં અમે સંશોધન કર્યું હતું પરંતુ વિષય વ્યાખ્ય અતિ વધી જવાના કારણે સમય અભાવને તે પૂરી કરી શક્યો નથી છતાં નામ ઉપરથી કોઈ પણ વ્યક્તિના વ્યક્તિત્વનો ઘણો બધો અંદાજ લગાવી શકાય છે દાખલા તરીકે ભરત, નટુ, નટવર જગદીશ, મઠેશ નામ વાળા ૫-૭ વ્યક્તિઓના રસ, રુચિ. વલણ, ટેવ, સ્વભાવ સ્થિતિ વગેરેનો ઝીણવટભર્યો અભ્યાસ કરજો મહદંશે સમાનતા જોવા મળશે. રાશિ સ્થિત ગ્રહો નું વ્યક્તિત્વ ની પાછળ પ્રેરણાબળ હોય છે. વગર રાશિ એક નામેરી વ્યક્તિઓમાં જો અમુક પ્રકારના ગુણ સામ્ય જોવા મળતું હોય, તો રાશિ આધારીત નામો માં જોવા મળે જ એ નિર્વિવાદ છે. નામ ગુણવાચી અને મહાનતા સૂચક રાખવું જોઈએ. દાખલા તરીકે હિતેશ, રાજેશ વગેરે સાર્થક નામો છે. કેટલાક લોકો અર્થ વગરના કા નબળો અર્થ નીકળતો હોય તેવા દાખલા તરીકે ઠિમેશ, રિતેશ વગેરે નામો પણ રાખે છે ગુણવાચી કે મહાપુરુષોના નામ ઉપરથી નામ રાખવામાં આવે તો બાળકમાં તેવા બધા ગુણો આવતા નથી, પરંતુ તેમાંથી તેને અમૂક અંશે પ્રેરણા જરૂર મળે છે.

નામ માટે માણસ મરી જવા માટે પણ તૈયાર થતો હોય છે. તાત્વિક દ્રષ્ટિએ જોઈએ તો નામે માનવ પિંડને આપેલ એક ઓળખ છે. છતાં જીવ ને તેની સાથે તાદાત્મ્ય એકરુપપણ, મારાપણુ બંધાઈ જાય છે. માટે બાળકના ગમે તે ઠંગ ઘડા વીના ના નામ રાખવાના બદલે શાંતિથી વિચારીને સારું નામ પાડવું જોઈએ પોતાની જાતિ કે કુળ ગૌરવ માં વૃદ્ધિ કરે તેવું નામ પસંદ કરવું જોઈએ. નામની વ્યક્તિત્વ ઉપર લાંબા ગાળે ઘણી અસર પડે છે.

ક્ષત્રિય ગુણધર્મો સૂચક ના નામાધારી વ્યક્તિ પોતાના નામને અનુરૂપ ગુણો ઉપાર્જન કરવા પ્રેરાય છે. અમુક વખતે તે નામ જ વ્યક્તિના મુલ્યાંકન નો માપદંડ બની જાય છે. મનુસ્મૃતિ મા બતાવ્યું છે કે નામથી વ્યક્તિની આયુષ્ય ,ઐશ્વર્ય અને વ્યવહારની સિદ્ધિ થાય છે. નામકરણ સંસ્કાર કરતી વખતે ધામધૂમથી તેના ઉત્સવ મનાવવો જોઈએ. જેથી બાળકને પણ પોતે કંઈક હોવાનું મહેસૂસ થાય આત્મગૌરવ વધે અને લોકોમાં તેના નામની પ્રસિદ્ધ થાય.

કદાચ બાળકના પિતા વિદેશ હોય કે સાનુકૂળ સ્થિતિ ન હોય તો જન્મથી એક વર્ષે આ સંસ્કાર કરવો જોઈએ. સામાન્ય રીતે દસ દિવસ પછી થીજ બાળકને રમાડનાર જોવા આવનાર વગેરે તેને કંઈ ને કંઈ હલામણા નામથી બોલાવતા હોય છે. જો દસમા દિવસે નામકરણ સંસ્કાર થઈ ગયો હોય તો બાળકના જાતજાતના નામો પાડવાના બદલે લોકો તેને તેના મૂળ નામથી જ બોલાવે જેથી બાળકના નામની પ્રસિદ્ધિ વધુ થાય છે. કદાચ ૧૦૦ દિવસે આ સંસ્કાર થાય તો પણ ખાસ હરકત નથી પરંતુ જેમ વધુ સમય પસાર થાય તેમ બાળકના અનેક ચિત્ર-વિચિત્ર નામો નું ચલણ વધે છે અને બાળક પણ પોતાની સાચી ઓળખ માં દ્વિધા અનૂભવે છે.

ક્યારેક એવું પણ બને છે કે બાળક નું સાચું નામ પાડિયા પહેલા ના નામો પૈકી નું નામ હંમેશા પ્રચલિત થઈ જાય છે. એ વ્યક્તિ એના અનેક નામો હોય ત્યારે તેની ઓળખ અસ્પષ્ટ બને છે માટે યોગ્ય સમયે આ સંસ્કાર થાય એ જરૂરી છે. નામ કેવા પ્રકારના રાખવું જોઈએ તેનો નિર્દેશ કરતાં

### "પારસ્કર ગૃહ્યસૂત્ર મા કહ્યું છે" द्वयक्षरं चतुरक्षरं वा घोषवदाध्यन्तःस्थ दीर्घानि निष्ठानं कृतं कुर्यान्न तद्धितम्।

અર્થાત કે બે કે ત્રણ અક્ષર અક્ષરો વાળુ મુખ્યત્વે અઘોષ વ્યંજનો વાળું તદ્ધિત ઉપરથી નહિ પણ કૃદન્ત ઉપર થી બનતુ હોય એવું નામ રાખવું જોઈએ ગ ઘજ ડ ઢ દ ધ ન બ ભ ય ર લ વ હ વગેરે અઘોષ વ્યંજનો છે.

તેનું ઉચ્ચારણ સહેલાઈથી થઈ શકે છે. બાળક બોલતાં શીખે ત્યારે સૌપ્રથમ અઘોષ વ્યંજનો થી જ શીખે છે. બોલવામાં સરળ નામ હોય તો બધા લોકોએ નામથી જ વ્યક્તિને બોલાવવાનો આગ્રહ રાખે છે. પરંતુ જો બોલવામાં કઠિન હોય લોકો મૂળ નામને અપભ્રંશ કરી નાખે અથવા કોઈ ઉપ નામ પાડી દેતા હોય છે. નામ કુદન્ત ઉપરથી રાખવું જોઈએ અર્થાત ધાતુને જુદા જુદા પ્રત્યયો લાગવાથી બને તેવા પ્રકારનો હોવું જોઈએ. જેમ કે રામ, રમેશ વગેરેમાં રમ્ ધાતું છે. નામ ને પ્રત્યો લાગીને તેના ઉપર થી બનતા નામને તદ્ધિત કહે છે.

જેમ કે પાંડવ. પાન્ડુ નામ છે. તેના પરથી પાંડવ બન્યું પાંડવો એ સ્પષ્ટ ઓળખાતા નથી યુધિષ્ઠિર અર્જુન વગેરે પાંડુના બધા પુત્રોને પાંડવ કહેવાય આમ નામ એ સ્પષ્ટ ઓળખ વાળું હોવું જોઈએ.

જન્મ તિથિ કરણ નક્ષત્ર ગ્રહ યોગ વગેરે બધા ઉપરથી જ્યોતિષની દ્રષ્ટિએ જન્મ રાશિને અનુરૂપ ગુણવાળુ નામ પાડવું જોઈએ બાળકનો જન્મ સમય અને તિથી ઉપરથી જ તેના કેવા ગુણો પ્રગટ થશે એ મહદ્રઅંશે નિશ્ચિત થઈ જાય છે.



વિશ્વમાં દરેક વસ્તુ પદાર્થ કે વ્યક્તિને કોઈને કોઈ નામથી ઓળખવામાં આવે છે. નામ એ વ્યક્તિગત ઓળખ છે. હિન્દ્ર ધર્મમાં સોળ સંસ્કારોમાં નામકરણ અને પાંચમો સંસ્કાર છે

#### "ગોભિલગૃહ્યસૂત્ર ના મત પ્રમાણે" जननाद्रश्रेष्ठ दृश्य शतारे संवत्सरे वा नामधेयकरणम्।

અર્થાત બાળકના જન્મથી 11 મે દિવસે ૧૦૦સોમા દિવસે કે એક વર્ષે નામકરણ સંસ્કાર કરવો જોઈએ.

### "પારસકર ગૃહ્યસૂત્ર પ્રમાણે"

दशम्यामुत्याप्य पिता नाम करोति।

અર્થાત જન્મથી ૧૧મા દિવસે તેના પિતાએ નામકરણ સંસ્કાર કરવો જોઈએ.

સામાન્ય રીતે ૧૦ દિવસ સુધી સ્ત્રી પ્રસવની વેદનાથી પૂરેપૂરી મુક્ત થઈ શકતી નથી. નામકરણ સંસ્કારમાં માતાએ પણ ભાગ લેવાનો હોવાથી બાળકના જન્મથી દસ દિવસ પછી નામકરણ સંસ્કાર થાય એ વ્યાજબી છે. વળી બાળમરણના પ્રસંગો પણ મોટા ભાગે જન્મથી દસ દિવસ સુધીમાં જ વધુ બને છે.

બાળક ઉપરથી સંકટ સમય વીતી જાય પછી આ સંસ્કાર થાય તે યોગ્ય ગણાય. કોઈ કારણોસર માતા માંદગીના કારણે દસ દિવસે સ્વસ્થ થઈ શકે નહીં અથવા તો કૌટુંબિક સાનુકૂળતા ન હોય તો આ સંસ્કાર જન્મથી ૧૦૦ દિવસે અર્થાત્ બાળક ત્રણ માસનુ થાય પછી કરી શકાય છે.