



THE TIMES OF KHADAYATA

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## Upcoming Event - Business Seminar



**KCBF**

**BUSINESS SEMINAR**  
**9th July 2022, 4:00 - 7:00 PM**  
 Khadayata Bhuvan, Vile Parle

**OUR SPEAKERS**



**Mr. Harshit Shah**  
Managing MSMEs for Growth



**Mr. Paresh Shah**  
Creating & Managing Business & Personal Wealth



**CA Shruti Shah**  
Taxation in Changing Business Eco-system



**CA Pratiq Shah**  
Vedanta – The Practical Way



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**PROGRAMME SCHEDULE**

4.00 pm to 4.30 pm	Registration, Tea & Open Networking
4.30 pm to 5.00 pm	Managing MSMEs for Growth by Mr. Harshit Shah
5.35 pm to 6.05 pm	Creating & Managing Business & Personal Wealth by Mr. Paresh Shah
6.10 pm to 6.40 pm	Taxation in Changing Business Eco-system by CA Shruti Shah
6.45 pm to 7.15 pm	Vedanta – The Practical Way by CA Pratiq Shah
7.15 pm to 7.30 pm	Felicitation and Vote of Thanks
7.30 pm onwards	Open Networking with Dinner

DINNER COUPON

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## Why Khadayata Ratna ?

**K**CBF – Konnect eBulletin Team has introduced the column of “**Khadayata Ratna**” since last almost a year. During this period the eBulletin Team has tried to bring before its readers the highlights of prominent Khadayatas who have contributed substantially during their life span – in their respective profession, society and to Khadayata community in particular. The objective is clear – to highlight our own community people who can act as the “**Role Model**” for current as well as future generation/s.

There are almost eight billion humans (7.9) on our planet. They are spread over different continents and countries. E.g., in India we have 1.3 billion people. They further get divided in to states – like Maharashtra, Gujarat, Uttar Pradesh etc. further into Districts like Sabarkantha,

Aravalli etc. Within this further classification into different communities – like Khadayatas, Kshatriyas, Brahmins etc.

If you observe, in order to acknowledge the people for their contribution to the SOCIETY they serve they are acknowledged from time to time. E.g., **Internationally it's NOBEL PRIZE** – in all different categories. **Bharat Ratna, Padma Bhushan, Padma Vibhushan at National level.** Similarly, there are different awards in other fields like Film Industry, Literature, Army, Sports, Police etc. the objective being not just to acknowledge their contribution but to also provide the present and future generations to take lead from their life and to act as role model. E.g. Sachin Tendulkar – could be a role model for many budding cricketers. Lata

Mangeshkar, Akshay Kumar in film industry, Swami Vivekanand, Swami Chinmayanand in spirituality etc.

It is with this objective we decided to provide brief profile, achievements and contributions of the prominent Khadayatas in our monthly bulletin. The name/s are approved by the majority consensus. One of the objectives of the KCBF is to also try and hold our community together at a time when the social structures and joint family systems are getting disintegrated and replaced by nucleus family units – whereas Western countries are increasingly appreciating and turning to Indian culture.

We would be glad to receive the names and write-ups of such prominent Khadayatas for coverage in forthcoming issues.

**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](mailto: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.

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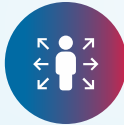


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# Why Health Insurance ?

MR. PREMAL PARIKH

**H**ealth insurance is a type of insurance that covers medical expenses that arise due to an illness. These expenses could be related to hospitalisation costs, cost of medicines or doctor consultation fees.

## Types of Health Insurance

There are two basic types of health insurance:

### 1. Mediclaim Plans

Mediclaim or hospitalisation plans are the most basic type of health insurance plans. They cover the cost of treatment when you are admitted to the hospital. The payout is made on actual expenses incurred in the hospital by submitting original bills. Most of these plans cover the entire family up to a certain limit. 60 days before the hospitalization and 120 days after hospitalization all bill claim will settle by insurance company. (days duration depend on insurance company policy)

### 2. Critical Illness Insurance Plans

Critical Illness Insurance Plans cover specific life-threatening diseases. These diseases could require prolonged treatment or even change in lifestyle. Unlike hospitalisation plans, the payout is made on Critical Illness cover chosen by the customer and not on actual expenses incurred in the hospital. The cover gives the flexibility to use the money for changing lifestyle and medicines. Also it's a substitute for income for the time you could not resume work due to illness. Payout under these plans are made on the diagnosis of the disease for which the original medical bills are not required.

## Why do you need Health Insurance now?

No one plans to fall ill or get hurt, but a serious illness can strike anyone at any time. The cost of treating the illness can cause severe financial strain on the savings you have accumulated over time. This means that you might have to compromise on providing your child the best quality education or defaulting on your home loan payments. Today, the cost of medical treatment is continuously rising.

The costs of hospitalization high and are increasing every year. Most smart people have taken necessary precautions to insure their health as soon as possible. Health insurance is a living benefit, where you would need money at the time of dire need. One disease can drain out all the savings you have made for your children's education, marriage, for buying a house or even retirement. You would not want your family's dreams to get shattered just because of an illness, especially when you could have protected yourself financially. It is beneficial to take a health insurance policy when you are young and healthy. As you get older, not only does your premium increase, but you also stand a chance of being denied a health cover by the insurance company.

## How to choose a good health insurance plan?

Anybody who has a health insurance policy will tell you that buying one is one of the smartest financial decisions by any earning individual. Now, that you have decided to buy a health insurance policy, you need to know how to select a good health insurance plan that will take care of all your needs. Here is a list of benefits

any good health insurance plan should offer you:

- Protection against a large number of critical illnesses
- Flexibility to choose your health cover
- No increase in premiums during the policy term even if your health condition changes
- Long policy term that covers you even in your old age
- Large hospital network for easy access to medical treatment

## Should I buy a Mediclaim plan or a Critical Illness Insurance plan?

A Mediclaim plan will either reimburse all your hospitalisation expenses or settle the hospital bills via a cashless facility. With a Critical Illness Insurance plan, you will receive a lump-sum payout on the detection of a critical illness. You don't have to be hospitalised for the same. If you are unable to work because of the illness, then you can use the amount as a substitute for your monthly income. You can even use the money to cover expenses for doctor visits, medicine purchases, medical tests or any other expense that might arise during this time. That is why you need both – a Mediclaim plan to cover your hospitalisation expenses and a Critical Illness Insurance plan to cover your loss of income and other expenses that arise due to an illness.

**PREMAL PARIKH**  
**INSURANCE ADVISOR**  
**+91 9820999056**



**Dharmesh Shah**

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## વેદારંભ સંસ્કાર

શાસ્ત્રી ચેતનભાઈ

**સંસ્કાર:** શાસ્ત્રી ચેતનભાઈ આ વિભાગમાં ગર્ભાંધાનથી શરૂ કરી, સોળ સંસ્કારની ( એક પછી એક એમ ) ઝાંખી કરશે અને તેની જીવનમાં જરૂરિયાત વિષે સાદી સરળ ભાષામાં સમજાવવાનો વિચાર લખશે. આ પુર્વે લખેલ ગર્ભાંધાન, પુંસવાન, સીમંતોનયન જાતકર્મ/જનમોતસવનામકરણ, નિષ્ક્રમણ, અન્નપ્રાશન, ચુડાકરણ, કર્ણવેધ અને યજ્ઞોપવીત સંસ્કાર વિષયની માહિતી વિષે વાંચ્યું હશે. આ અંકમાં, વેદારંભ સંસ્કાર હિન્દુ ધર્મના સોળ સંસ્કારો પૈકીનો સંસ્કાર 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 એડમીનિસ્ટ્રેશન મોકલશો, તેનો ઉચિત ઉત્તર/જવાબ પછીના અંકમાં આપવામાં આવશે.**

હિન્દુ ધર્મના ષોડશ સંસ્કારો પૈકીનો આ 11 મો સંસ્કાર છે યજ્ઞોપવીત સંસ્કાર થયા પછી બાળક બ્રહ્મચારી બને છે. તેના પ્રારંભિક શિક્ષણની શરૂઆત કરાવવામાં આવે છે. પ્રારંભિક શિક્ષણ પૂરું કર્યા પછી બ્રહ્મચારીને વેદ વેદાંગના અભ્યાસની શરૂઆત કરાવવામાં આવે છે. આજે પણ શિક્ષણમાં અવિધી સર રીતે આ પદ્ધતિ જોવા મળે છે પાંચ વર્ષે બાળકને શાળામાં દાખલ કરવામાં આવે છે તે ધીરે ધીરે 12 ધોરણ સુધી પહોંચે ત્યાં સુધી બધા છાત્રોને મહદાન્તરે એક સરખું શિક્ષણ આપવામાં આવે છે આ પાયાનું જ્ઞાન મેળવી તેમાં પારંગત થઈ એચ.એસ.સી (ધો.૧૨) પૂરું થાય પછી તેના લાયકાત (ટકાવારી) તથા પસંદગી પ્રમાણે તેને વિવિધ વિદ્યાશાળામાં પ્રવેશ મળે છે ત્યાં તેને જે તે વિષયનું ખાસ શિક્ષણ આપી તેમાં તજજ્ઞ બનાવવામાં આવે છે આ પરંપરા વેદકાળથી ચાલી આવે છે પ્રારંભિક શિક્ષણ પછી

બ્રાહ્મણ ક્ષત્રિય અને વૈશ્ય વર્ગના બાળકોને પોતપોતાના વ્યવસાયને અનુરૂપ વેદ વેદાંગ તથા કલાઓનું શિક્ષણ આપવામાં આવે છે ન્યાય દર્શનની બાલપોથી 'તર્કસંગ્રહ'માં અન્નભટ્ટે લખ્યું છે કે,

બાલાનાં સુખ બોધાર્થ ક્રયિતે તર્કસંગ્રહા

અર્થાત બાળકોને સુખેથી તત્વજ્ઞાન થાય એ માટે હું તર્કસંગ્રહ બનાવું છું પછી વ્યાખ્યામાં તર્કશાસ્ત્રની દ્રષ્ટિએ બાળકો કોને કહેવાય

'કોશ્ત્રબાલ':?

ના પ્રત્યુત્તરમાં લખ્યું છે કે

'આદિત્યકાવ્યકોશવ્યાકરણાદશાસ્ત્રાત્ત્રબાલ'

અર્થાત સાહિત્ય શબ્દકોશ અને વ્યાકરણ આદિ શાસ્ત્રોનો જેણે સાંગો પાંગ (સંપૂર્ણ) અભ્યાસ પૂરો કર્યો હોય તેવો વ્યક્તિ ન્યાય દર્શનની દ્રષ્ટિએ બાળક છે



અર્થાત તર્કશાસ્ત્રના અભ્યાસની શરૂઆત કરતા પહેલા સાહિત્ય કોષ વ્યાકરણ વગેરે ભણવું અનિવાર્ય છે પછી જ તર્કશાસ્ત્રમાં પ્રવેશ મળે છે આવું જ વેદાધ્યયનમાં છે વેદને સમજવા તેના શિક્ષા વ્યાકરણ કલ્પ નિરક્ત છંદ અને જ્યોતિષ ષડ છ અંગોનો અભ્યાસ કરવો જરૂરી છે આ છ અંગો ભણ્યા વિના વેદ મંત્રો યથાર્થ રીતે સમજી શકાતા નથી આમ પૂર્વેનું જરૂરી જ્ઞાન લીધા પછી વેદારંભ કરાવવામાં આવે છે.

## Numismatics: As a Source of Investments

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 :** Catalogue, 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 Catalogs 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"

Happy Collecting  
Regards





**Sandeep V Shah**  
MA : Numismatics and Archaeology







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## KCBF FORTHCOMING PROGRAMS FOR THE YEAR 2022

### JULY

#### 9<sup>th</sup>, 2022

#### Business Seminar

After a gap of almost 2 years, KCBF is back with Business Seminars to share important insights on various topics of interest for one and all.

**Dr CA C S Shah**  
**9322232039**

### SEPTEMBER

#### 2022

#### Factory Visit

Seeing a factory firsthand can allow individuals to not only understand best practices but also interact and create business opportunities.

**Mr Nainesh Shah**  
**9821138471**

### OCTOBER

#### 8<sup>th</sup>/9<sup>th</sup>, 2022

#### Annual Trade Fair

KCBF's 4th Annual Trade Fair is coming up and already **15+ stalls have been booked**. An important event in KCBF's calendar where businesses meet.

**CA Narendra Shah**  
**9702643000**

### DECEMBER

#### 2022

#### Picnic

Socials are an integral part of any networking group which helps in building strong bonds paving their way for a more fruitful and strong relationships.

**Mr Rajiv Patwa**  
**9821188516**

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# Graphology

RUTVI BRIJESH SHAH

## “YOUR HANDWRITING & SIGNATURE IS YOU ON PAPER IN THE FORM OF INK.”

“Handwriting is referred to as brain prints, as they are correlated with specific observable personality traits”

Graphology- is Handwriting analysis, it is the art and science of assessing, understanding and identifying the personality and characteristics of a person from their handwriting and signature. It is a scientific method of identifying, evaluating and understanding person's personality through strokes and patterns revealed in their handwriting or signature & can answer many questions that remained unanswered earlier.

Graphology helps an individual to know their strength and weakness and to overcome it in a particular period of time. It can reveal various problems and its reasons that are associated with past. It also reveals your personality traits- which causes stumbling blocks or stammering, behaviors etc... resulting in low self-esteem, low productivity, inefficient performance and this in turn causes underutilization of one's potential.

The primary purpose of handwriting analysis is to look for differences between two writing samples where the writer is known and is unknown in another sample. Forensic investigations also use handwriting pattern technology to determine the personality of an individual. In different agencies, Graphology is used for checking applications for the jobs, recruitment procedures, compatibility for marriage, career guidance, motivation to different employees, child behavior and child development.

As there are always pros and cons of everything, there are certain limitations as well in Graphology.

- The quality of standards obtained often determines the quality of a comparison analysis.
- Another limitations could be the effects of mood, age, drugs, fatigue and illness on a person's handwriting.

Graphology reveals a person's nature and character accurately. Hence, it is used in any application where a person's personality needs to be analyzed. The major applications of graphology are in child development and clinical psychology. I would like to brief certain benefits of graphology in various fields:-

**CHILD DEVELOPMENT:-** Graphology is an important tool in assessing a child's strength, weakness, moods, behaviors, likes, dislikes etc... This becomes vital in dealing with the issues that the child may not be aware of at times.

For eg:- on one side of the spectrum is that the child has innate talent (aptitude) and once identified, his skills can be nurtured; on the other hand a child could be going through a sexual abuse and may not be aware of it (consciously) or may not be able to verbalize / convey it, At such times Graphology can pin point the child's state of mind, Helping parents to understand their child and support them more effectively.

This way Graphology can help a parent to carve, to understand, to support their child at the required stage of life more effectively, Isn't that great?

### RELATIONSHIP, COMPATIBILITY &

**GRAPHOLOGY:-** Humans are social animals, from cradle to grave, they need relationships and companionships. Therefore, relationships & compatibility at most of the times is the center point in human lives. Graphology can help you make this better by analyzing a person's characteristics through their handwriting.

Simple changes in your handwriting and signature can solve huge problems in your relationships which were difficult to tackle earlier. Be it marital relations, compatibility issues, your relationships with any family members, friends etc.. Everything can be attended too...

The science is used around the world by hundreds of corporates to maintain their organizational culture and employer employee relationship. If you feel your colleagues are taking due advantage of you, Graphology can help you see real friends / persons / employee out of the pretended one's. It can pave way for healthier professional relationships with your superiors as well.

**HR & GRAPHOLOGY:-** All around the world there is one problem in common to both the employers as well as the employees- Unavailability of resources. The employees find it difficult to get their dream job, while the employers are at a lack of employees for the right post

Is it that, there are not enough people to fill-up the vacancies? WELL, not really. The problem is not the unavailability of human resources, it is actually the deficiency of basic HR principles “RIGHT MAN FOR THE RIGHT JOB AT THE RIGHT PLACE AND AT THE RIGHT TIME”

Graphology, the science of analysing Handwriting and Signature, can be of great use to resolve the issue. It can analyze a person's handwriting and let out certain traits of that person, which no amount of interview rounds and discussions can reveal. More & more companies today face the

same major problems of choosing/selecting the right candidate for their job profile. Huge amount of money is spent on recruitments, trainings and development of the new employees. Yet, after putting in so much of efforts, screening from hundreds of candidates, based on their qualifications, through group discussions & levels of personal rounds on interviews, many times it is seen that the chosen candidate is still not fit for the job. This realization comes in only after the candidate has begun his work and learns the norms of the company and procedures- causing the company monetary and other losses.

Graphology can help you avoid such losses, by analyzing the candidates handwriting right at the beginning of the recruitment process and help the company to chose the right candidate for the right job.

As we discussed the limitations of graphology above, there are certain benefits as well:-

- Benefits for HR Personnel- HR is an indispensable part of an organization. Thus, recruiting and maintaining these resources is one of the most important principles of any organization irrespective of its size and type. Graphology helps in proper channelization of this principle and can effectively maximize the growth by minimizing the cost on recruitments and related activities of the organization.
- Benefits for Marketing People- They can understand the nature of the client and change their pitch accordingly, it will also help them improve their confidence, ability of accepting rejection, objection handling and many more growth-oriented skills.
- Benefits for Management Personnel- It can surely benefit them to work on their execution abilities, improve organizational skills, time management and leadership skills and raise their level of goals. Apart from these, every person gets a lot of insight and inputs in his personal life and relations, financial status, health, stress levels and overall wellbeing.

There is no end to the topic, as the word Graphology itself is very huge by its characteristics. Thus, ending up my summarized data on Graphology due to limitations of words.

**Rutvi Brijesh Shah**  
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