



KONNECT

THE TIMES OF KHADAYATA

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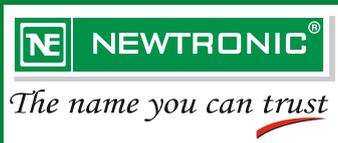


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WOMEN IN CINEMA

YOGESH SHAH

A historic moment in Indian cinema was marked on 19 August 2024, when for the first time in its history a 233 page report of committee set up to study the workplace challenges of women in cinema industry was released to the world.

In 2017, a female actor was sexually assaulted, in a moving car, which was masterminded by a "superstar". This triggered the bold resistance by a few women that ultimately ended in the formation of the Women in Cinema Collective (WCC).

The Government of Kerala constituted a committee under retired Justice K. Hema to study the issues faced by women in Malayalam cinema industry. Though the issues are related to Malayalam cinema, the condition and plight of women is no different in bollywood or other film industry.

Here, women refused to get silenced, refused oppression and opposed gender-based exploitation. And because of that the government was forced to set up a committee.

Do women workers in the cinema industry have the right to have rights? This question forms the base of recent Hema committee

report on women's condition in cinema. This shows gender oppression, sexual discrimination, harassment, violence, abuse, prostitution, sextortion etc all go under the name of "compromise and adjustment". Even though, more than fifty percent of the people who go to movie hall in India are women, casting couches lure innocent girls with dreams to become actor, and for that force them "to compromise".

Are underprivileged women being treated as sex slaves in our entertainment industry? Is the silence surrounding this environment of their labour a precondition for women employment in cinema?

What has surfaced is the unholy collusions between industry barons, famous actors and politicians, irrespective of party affiliations. It also conceal the unhindered circulation of black money and illicit transactions through the cinema industry resulting a colossal economic loss to the state.

After the publication of the report the cinema industry was taken by storm as numerous women, actors and junior artists came out in public naming and shaming powerful men in the industry including secretary of the Association. Though the

government of Kerala announced setting up of a body to register cases against those names were being called out, the onus of proving the crime was still on the woman. Women from different political parties began hinting at casting couches within the party system itself. A woman leader from a Kerala political party was expelled by the party stating "disciplinary action". This strategy of discipline and punishment extended to other parties too. That shows that all parties want women to accept without voice, the norms of industry based on religious, caste and class discrimination, without clearly mentioning them.

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WHY LIFE INSURANCE IS A MUST-HAVE FOR EVERY FAMILY

PURVI BHALAVAT

Introduction:

Life is unpredictable, and while we can't foresee every twist and turn, we can prepare for the financial uncertainties that may arise. Life insurance stands as a pillar of financial planning, offering protection and peace of mind for families across all walks of life. In this article, we'll explore why life insurance is essential and how it serves as a safety net for your loved ones.

The Role of Life Insurance

Life insurance is designed to provide financial security to your family in your absence. The primary purpose is to ensure that your dependents can maintain their standard of living, cover daily expenses, and fulfill long-term goals like education or homeownership.

Life insurance also plays a critical role in:

Paying Off Liabilities: Whether it's a mortgage, personal loans, or credit card debt, life insurance can prevent your family from inheriting financial burdens.

Income Replacement: If you are the primary breadwinner, your income supports your family's lifestyle. Life insurance provides a lump sum or periodic payments to replace that income.

Types of Life Insurance

Choosing the right policy can be daunting, but understanding the basics helps:

Term Life Insurance: Offers coverage for a specified term (e.g., 10, 20, or 30 years). It's affordable and provides a high coverage amount, making it ideal for young families.

Whole Life Insurance: Provides lifetime coverage with a savings component known as cash value. It is more expensive but builds cash value over time, which can be borrowed against.

ULIPs (Unit Linked Insurance Plans): Combine insurance with investment in equity or debt markets, offering potential for higher returns along with life cover.

Endowment Plans: These policies blend insurance with savings, offering a lump sum on maturity or in case of the policyholder's demise.

Choosing the Right Policy

Selecting the right life insurance policy involves evaluating your unique needs:

Financial Goals: Consider future expenses like children's education, marriage, or retirement planning.

Current Liabilities: Calculate existing debts that would need to be covered.

Policy Riders: Enhance coverage with riders like Accidental Death, Critical Illness, or Waiver of Premium.

Tax Benefits

Life insurance policies also offer attractive tax benefits:

Section 80C: Premiums paid are eligible for deduction up to ₹1.5 lakh.

Section 10(10D): Maturity proceeds are tax-free, making life insurance a tax-efficient investment.

Case Studies

Secured Future: Mr. Sharma, a 35-year-old IT professional, purchased a term plan covering ₹1 crore. After his unexpected demise, his family used the insurance money to clear home loans and fund his children's education.

Financial Hardship: In contrast, Mr. Verma, who chose not to invest in life insurance, left his family struggling with debt and living expenses.

Conclusion

Life insurance is not just a financial tool; it's a promise to protect your loved ones. By choosing the right coverage, you can safeguard your family's future and provide them with the financial stability they deserve. Don't wait—act today to ensure that your family's tomorrow is secure.

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अंकल दूर असो

PRATIBHA SHAH

अमेरिकामां अेक भाईने त्यां ७ितर्यो छे. सवारना नवेक वाग्ये ते भाई, घर बहार पडेला अेक वजनदार पारसलने भसेडवा मथी रह्या छे. पारसल भारे होवाथी भसतुं नथी. हुं तेमने सहाय करवा पहेंथी जाई छे. पछा भगवां वस्त्रो प्रत्ये अेटली आदरबुद्धि के तेमनी पासे कशुं काम लेवाय नहि. ते पोते करे तो पछा करवा ना हेवाय. जाछे के पूज्यता अने अकर्मण्यता अेकभीजानी बहेनपणीअो थईने साथे बेसी गई होय.

पारसल भसेडवा हुं. वांको वणु ते पहेलां तो पेला भाई ओली ७िठे छे, " नहि...नहि... भापु...तमे ना अडशो...अे तो हुं भसेडी दईश..."

वांको वणेलेो हुं पछा पाछो सीधो थईने द्रष्टा थई जाई छे. कारण के आपछाने कर्ता करतां द्रष्टा थवानुं वधु महत्त्व शिभवासवामां आव्युं छे.

अेटलामां भाजुना पाडोशी अमेरिकननी तेर वर्षनी बेभी बहार नीकणे छे. नञ्ज आवे छे. भधु समञ्ज जाय छे अने कहे छे: " अंकल, दूर असो, हुं भसेडी आपुं छुं" अंकल दूर भसे छे. अने तेर वर्षनी बेभी अेकली ज पारसलने भसेडी आपे छे. अंकल अने हुं अन्ने भडभडाट हसी पडीअे छीअे.

अमारा हास्यमां आनंद करतां पराजयनी झिक्काश वधु छे. ४५ वर्षना अंकल अे पारसलने भसेडी ना शक्या, अने सारुं थयुं मारी भांघी मुही रही गई. भाकी में हाथ लगाड्यो होत तो मारी पछा अे ज दशा थवानी हती. तेर वर्षनी अेक गभरु भाणा (भारतमां) आवा भारे पारसलने भसेडीने निश्चित जग्याअेगोाहवी आपे? अमारे तो ढांकणीमां पाछी लईने डूबी ज मरवानुं हुं. पछा अमे झिक्कुं झिक्कुं हसता हता.

हुं वियारुं छे: आ प्रजा शरीरे भणवान, नीरोगी, सशक्त छे. ते नथी संथम दावो करती - ते भोगी छे, भोगीपछुं" जगजाहेर छे. ते कशुं छुपावती नथी. ते जे कांई छे ते जगजाहेर छे. आटली भोगी प्रजा होवा छतां आटली भणवान, बहादुर, साहसी, प्रामाणिक, परगजु अने बुद्धिशाली केम हशे? मने सयोट जवाब नथी मणता.

अने आपछे यम-नियम-संथम अने ब्रह्मचर्यनी वातोमां रथ्यां-पथ्यां रहेनारां दुर्भण केम छीअे? आपछां पीणां अने हाडिपंजर जेवा हंसां पडी गयेलां शरीर, युवावस्थामां पछा वृद्धावस्थानी जुरीओवाणां डायां, मरी गयेली ईच्छाशक्ति, थीञ्जु गयेली आकांक्षा, भोगी छूटवानी पलायनवादी वृत्ति. रोग-अपोषण अने

अज्ञानमां अटवायेवु' तन अने मन.

शुं आपछे पछा पेलाणा जेवां भणवान, साहसिक, बहादुर, कदावर, तेजस्वी ना थई शकीअे? पछा तेवुं थतां आपछाने कोला रोके छे?

सामान्य माणसनी वात जवा दौ, यम-नियम, योग संथमनी वातो करनारा, अरे कोईना पडछाया-मात्रथी पछा भडकी ७िठनारा आपछे केम निस्तेज छीअे? मने सयोट समाधान नथी मणतुं. भोटानुं भोटुं तथा सारांनुं सारुं परिछाम आववुं जेईअे ने? जे पश्चिमनो भोगवाए अत्यंत धृष्टाजनक छे तो ते प्रजाने तेनां अत्यंत हानिकारक परिछाम मणवां जेईअे ने? ते निस्तेज, पीणी, दमली थई जवी जेईअे ने? अने आपछे भीम-अर्जुन अने हनुमान जेवा थईने विश्वविजेता थवा जेईअे ने? विश्वविजेतानी वात तो दूर रही, असामाजिक तत्त्वो आगण यमराज जेवा तो हेभावा जेईअे ने? पछा भिलाडी जेवां केम थई जेईअे छीअे? मारुं समाधान नथी थतुं.

(विदेशयात्राना प्रेरक प्रसंगोमांथी साभारा)



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HOW TO EFFECTIVELY ATTEND COMMUNITY EVENTS & BUILD RELATIONSHIPS

DR RAJENDRA BHALAVAT

Networking is a crucial skill for personal and professional growth, especially within close-knit communities like the Khadayata community. Whether you're an entrepreneur, professional, or simply looking to strengthen social and cultural ties, attending community events can create new opportunities. However, just showing up isn't enough—you need to engage effectively and build meaningful relationships.

Here's how you can maximize your experience at Khadayata community events.

1. Choose the Right Events

Not all events will align with your goals. Research the event's theme, audience, and purpose beforehand. Whether it's a traditional Samaj gathering, cultural festival, business networking event, or religious function, selecting the right events ensures you meet like-minded individuals who can add value to your life and help strengthen community bonds.

2. Set Clear Intentions

Before attending, determine what you hope to achieve. Are you looking for business opportunities within the community, new friends, matrimonial connections, or simply strengthening cultural ties? Having a clear goal keeps you focused and helps you make purposeful connections.

3. Master the Art of Introductions

First impressions matter. A warm smile, respectful greetings like "Jai Shree Krishna," confident body language, and a clear introduction make an impact.

Instead of a generic, "Hi, I'm Rahul," try,

"Jai Shree Krishna, I'm Rahul, a textile business owner looking to collaborate within our community." This sparks engaging and culturally relevant conversations.

4. Be a Good Listener

Networking is a two-way street. Show genuine interest, ask thoughtful questions about family, profession, or community involvement, and avoid interrupting. People appreciate feeling heard, which fosters stronger connections.

5. Be Authentic

Authenticity is key in relationship-building. The Khadayata community values trust and sincerity. Share your passions, experiences, and even family background if relevant, without feeling pressured to impress—this often leads to deeper connections.

6. Leverage Community Platforms

Networking doesn't stop once the event is over. Connect with new contacts through community WhatsApp groups, LinkedIn, or social media platforms. A quick message like, "Jai Shree Krishna, great meeting you at [event]! Let's stay in touch," helps maintain relationships and strengthens community ties.

7. Offer Value

Building relationships isn't just about what you gain—it's also about giving. If you come across a useful business opportunity, cultural event, or community initiative, share it. Offering value builds trust and increases the likelihood of reciprocation.

8. Follow Up

Many people meet contacts but never follow up. Within 48 hours, send a message or call to reconnect. A simple, "Jai Shree Krishna [Name], I enjoyed our conversation at [Event Name]. Let's catch up over chai sometime!" helps solidify relationships.

9. Step Out of Your Comfort Zone

If you tend to stick with familiar faces, challenge yourself to approach new people, join discussions, and participate in cultural or business activities. Growth happens when you embrace new experiences and expand your circle within the community.

10. Attend Regularly and Stay Engaged

Networking is an ongoing process. Consistently attending events helps establish your presence within the Khadayata Gujarati network. The more you show up, the easier it becomes to build strong relationships and contribute meaningfully to the community.

Community events are valuable platforms for fostering relationships and discovering new opportunities within the Khadayata network. By selecting the right events, being authentic, and following up diligently, you can make the most of these gatherings. Successful networking isn't about collecting business cards—it's about forming meaningful connections that enrich both your personal and professional life while strengthening cultural heritage.

ગપશપ

LATA SHAH

વરસો પહેલાં ટીવી પર ઈ-ટરવ્યૂ વખતે એક વખત રતન ટાટાને પૂછ્યું હતું: 'તમે જે બોલો છો તે પાળી બતાવો છો. તમારા મિત્રોમાં, તમારા સાથીઓ અને બિઝનેસ સર્કલમાં તમારું વચનપાલન વખણાય છે. આનું કારણ શું?'

રતન ટાટાએ કહ્યું હતું કે, 'હું કોઈ વખત ખોટાં પ્રોમિસ આપતો નથી અને જ્યારે પણ કોઈ વાતનું વચન આપું છું ત્યારે તેનું સો ટકા પાલન કરું છું.'

રતન ટાટા જેવા મોટા માણસોને વચનો આપવાનું પોસાય અને આખ્યા પછી પાળવાનું પણ પોસાય. તમને કોઈએ તમારા ટ્રાવેલ એજન્ટ થી એરલાઈન્સનું બુકિંગ કરાવવાનું કામ સોંપ્યું હોય અને ફ્લાઈટ ડુલ્લી બુક હોય ત્યારે તમારે સૌરી, તમારું કામ નથી થઈ શક્યું એવું કહીને તમારા વચનભંગ બદલ દિલગીરી દેખાડવી પડે. રતન ટાટાની બાબતમાં આવી ન બને. તેઓ પોતાની વગ વાપરીને કોઈપણ ભોગે કન્ફર્મ ટિકિટ ખરીદી લે અને ના જ મળે એમ હોય તો આખું પ્લેન ભાડે કરી લે.

પાળી શકાય એવાં વચનો મોટાભાગના માણસો પાળતા જ હોય છે. અને આ જ માણસો ન પાળી શકાય એવાં વચનો આપીને પોતાનો ટ્રેક રેકોર્ડ ખરાબ કરતા હોય છે. આનો ઉપાય શું? વચનો આપવામાં કન્ટ્રોલ રાખવો. તમારે તો રાખવો જ હોય છે પણ લોકો નથી રાખવા દેતા. પરાણે તમારી પાસે કબૂલ કરાવે છે કે એમનું અમુક કામ તમે કરશો જ કરશો. એક મિત્રે જૂની મજાકનું પુનરાવર્તન કરતાં કહ્યું કે ૨૦૨૫ના વર્ષમાં સંકલ્પ એ કરવાનો કે હવેથી કોઈ સંકલ્પ કરવો નહીં. મેં એમાં સુધારો કરતાં સૂચવ્યું કે સંકલ્પ એ કરવાનો કે તમારી પાસે કોઈ સંકલ્પ કરાવી ન જાય.

એક નાની અમથી ના પાડી દેવાથી અને એ 'ના'ને વળગી રહેવાથી માણસ કેટલી બધી આપત્તિઓમાંથી ઉગરી જાય છે. પણ બીજા લોકોને એ પસંદ નથી હોતું. તેઓ તમારી પાસે વારાફરતી દરેક પ્રકારનાં દબાણ અજમાવીને હા પડાવી લે છે - તમારી પૂરેપૂરી નામરજી હોવા છતાં. એ પછી જ્યારે તમે, પરાણે લેવાયેલું, આ વચન નથી પાળતા ત્યારે તમને બદનામ કરવામાં એ લોકો કોઈ કસર બાકી રાખતા નથી. માટે જ, કોઈ પણ દબાણને વશ થઈને કોઈકને ઝટ દઈને હા પાડી દેવી નહીં.

પણ આ વાત લખવી જેટલી સહેલી છે એટલી જ વ્યવહારમાં ઉતારવી મુશ્કેલ છે. સામેની વ્યક્તિના આગ્રહને શરણે ન જવાની મક્કમતા કેળવવાની કળા રાતોરાત આવવી જતી નથી. એ માટે થોડી ધીરજ કેળવીને આ આખીય રમતના કાવાદાવા સમજી લેવા પડે.

સામેની વ્યક્તિ શા માટે તમને આગ્રહ કરી રહી છે, તમારા પર દબાણ કરી રહી છે એનાં કારણો સમજવાં જોઈએ. કેટલાક લોકો તમારી પાસે હા પડાવવા લાગણીનું હથિયાર વાપરતા હોય છે, તો કેટલાક ગર્ભિત ધમકીઓ દ્વારા તમારી પાસે પોતાનું કામ કરાવી જતા હોય છે. કેટલાક 'જોઈશું' જેવા તમારા નોન-કમિટલ જવાબને 'થઈ જશે' માની લે છે. જાણી જોઈને માની લે છે, જેથી કામ ન થાય ત્યારે તમારા પર તેઓ ચઢી બેસે.

તમે કશુંક કામ કરી આપો એવો આગ્રહ કરવા પાછળનો સામેની વ્યક્તિનો આશય શંકાસ્પદ જણાય ત્યારે સાવધ થઈ જવું. તમારો સમય, તમારાં સાધનો અથવા તમારાં નાણાંને તમે એમના માટે વાપરવા તૈયાર હો તો જ તમારાથી હા પાડી શકાય. તમે

જ્યારે કોઈકનું કામ કરવા તૈયાર થઈ જાઓ છો ત્યારે ઉત્સાહમાં આવીને ખૂબ બધી જવાબદારી ઉપાડી લેવાની આતુરતા દેખાડો છો. સામેવાળી વ્યક્તિ આવા સમયે તમારી સામે ગાજર લટકાવી રાખે છે કે આ કામ તમે તેમનું કરશો તો બીજાઓ આગળ તમે કેટલા મહાન ગણાશો. જશ લેવાની લાલચમાં તમે તમારો ઉપયોગ થવા દો છો અને જે ઘડીએ ખ્યાલ આવે કે કોઈ તમને વાપરી રહ્યું છે તે જ ઘડીએ તમે એ કાર્યમાંથી પીછેહઠ કરો છો. તમારી પાસેથી વચન પડાવી જનારાઓ તમને બદનામ કરતા થઈ જાય છે કે તમે વચનપાલનના આગ્રહી નથી.

સર્વોત્તમ એ છે કે નફ્ફટ થવું પડે તો ભલે પણ પ્રથમ સૂચન વખતે જ ના પાડી દેવી કે સૌરી, મારાથી આ કામ નહીં થાય. તમારી આટલી અમથી ના સાંભળીને સામેની વ્યક્તિ તમારી સાથે સંબંધ ન રાખે કે ઓછા કરી નાખે તો માનવું કે આ સંબંધો આવા જ કોઈ અંજામને લાયક હતા, એમાં અફસોસ કરવા જેવું કંઈ નથી.

એક વખતની ના તમારી આવનારી ઘણી આપત્તિઓને દૂર ભગાડી દે છે. તમારી પ્રાયોરિટી ક્યાં છે એ નક્કી થશે તો આપોઆપ ના પાડવાની કળા હસ્તગત થઈ જશે.

પાન બનારસવાલા

નઠારા લોકોને સહન કરવા એ ગુનો કહેવાય.



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BUDGET HIGHLIGHTS FOR MSMEs AND SALARIED INDIVIDUALS

DR. CA CHAITANYA SHAH

The Union Budget 2025, presented by Finance Minister Nirmala Sitharaman, introduces significant measures aimed at bolstering the Micro, Small, and Medium Enterprises (MSME) sector and providing relief to salaried individuals. These initiatives are designed to stimulate economic growth, enhance credit access, and increase disposable income among the middle class.

KEY HIGHLIGHTS FOR MSMEs:

Revised Classification Criteria:

The investment and turnover thresholds for MSME classification have been increased by 2.5 times and 2 times, respectively. This adjustment allows more enterprises to benefit from MSME-specific schemes and encourages scalability & technological advancement. [Source: hdfcbank.com](https://www.hdfcbank.com)

Enhanced Credit Guarantee Scheme:

The credit guarantee cover for Micro and Small Enterprises has been doubled from ₹5 crore to ₹10 crore, facilitating an additional ₹1.5 lakh crore in credit over the next five years. For startups, the guarantee cover has been increased from ₹10 crore to ₹20 crore, with a reduced guarantee fee of 1% for loans in 27 focus sectors vital for the Aatmanirbhar Bharat initiative. Exporter MSMEs can now avail term loans up to ₹20 crore under the enhanced guarantee scheme. [Source: indianexpress.com](https://www.indianexpress.com)

Customized Credit Cards for Micro Enterprises:

A new initiative introduces customized credit cards with a limit of ₹5 lakh for www.kcbf.in

micro enterprises registered on the Udyam portal. In the first year, 10 lakh such cards are expected to be issued, providing flexible financing options for daily operational needs. [Source: indianexpress.com](https://www.indianexpress.com)

Fund of Funds for Startups:

Building upon the success of existing Alternate Investment Funds (AIFs), the government has announced a new ₹10,000 crore Fund of Funds to support high-growth startups and entrepreneurship, expanding the scope of government-backed AIFs. [Source: indianexpress.com](https://www.indianexpress.com)

Support for First-Time Entrepreneurs:

A new scheme will provide term loans of up to ₹2 crore over five years to 5 lakh first-time entrepreneurs from women, Scheduled Castes (SC), and Scheduled Tribes (ST). This initiative includes online capacity-building programs to enhance entrepreneurial and managerial skills. [Source: indianexpress.com](https://www.indianexpress.com)

Focus on Labour-Intensive Sectors:

Footwear and Leather Industry: A dedicated scheme aims to support design capacity, component manufacturing, and quality enhancement, with expectations to generate 22 lakh jobs and ₹1.1 lakh crore in revenue.

Toy Industry: Under the 'Make in India' initiative, a structured plan will foster high-quality, sustainable, and innovative toy production, strengthening India's position as a

global toy hub.

[Source: indianexpress.com](https://www.indianexpress.com)

BENEFITS FOR SALARIED INDIVIDUALS:

Income Tax Relief:

The personal income tax exemption limit has been raised to ₹12 lakh under the new regime, providing substantial relief to the middle class and increasing disposable income.

[Source: pwc.in](https://www.pwc.in)

Simplification of Tax Structure:

The government plans to introduce a new income tax bill aimed at simplifying the tax structure and reducing litigation, making compliance easier for salaried individuals.

[Source: pwc.in](https://www.pwc.in)

Housing and Rental Benefits:

The annual limit on Tax Deducted at Source (TDS) on rent has been raised to ₹6 lakh, providing relief to individuals paying higher rents.

[Source: editorji.com](https://www.editorji.com)

These measures reflect the government's commitment to fostering a conducive environment for MSMEs and providing tangible benefits to the salaried populace, thereby driving economic growth and enhancing the overall standard of living.

Prof. Dr. CA. Chaitanya S. Shah

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WHY KHADAYATA RATNA ?

KCBF – 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 | 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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