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## BOOK REVIEW

YOGESH SHAH

### "City as a Memory: A Short Biography of Srinagar" - Author: Sadaf Wani.

In the book *City as memory*: a short biography of Srinagar, the author Sadaf Wani tries to attempt the story of this ancient city from all the different angles. Writing about such a city is complex and very tough task. How does one attempt the biography of old city and in that relation the biography of a whole people? what should be included and what should be excluded is difficult task. The book tells the story of Srinagar through the eyes of Wani as well as through the eyes of all the people who lived there in different times. She explores Srinagar of individuals using their experiences in everyday life which shape their understanding of the world around them. In common parlance, Srinagar is known as the breath-taking Kashmir Valley. This city also correlates the conflicts people have witnessed and are witnessing now too.

Wani comes from Varmul (Baramulla) and describes Srinagar as "the city of her father's youth". Her earliest memory come from her father's growing up years, whose "matamal" (maternal home) is in Srinagar. The first part of the book reflects on the historical and personal overview of the city. A story starts with looking for her grandmother's graveyard in the foothills. Over the years, the hill has provided an important advantage point from where different rulers have ruled the city. The chapter summarises the historical evolution of the city as well as its people under different rulers. Wani also talks about her own relation with the city as a kid borne in the 90s

and what her father had inherited as a very different city. This historical overview sets the stage for the more personal reflection that follows in the second part.

She writes in second part, "As soon as we took the first left towards the cement bridge from Qamarwor, my father would assume the role of a city guide and a story teller. Pointing at anything and everything that seemed significant for his stories or for our general knowledge of the city, he would start naming and contextualizing the place for us." The second part of the book, "Between shahr-e-khas and downtown" begins by exploring the city through her father's eyes. Wani traces the transformation of the area into the 'ground zero' of politics and subsequently the resistance movement in Kashmir. She narrates the memories of different people who have lived in area downtown, the increase in conflict, also transformation of lives and language of the people. The third part of the book called the "(Un)belonging in the shahr". Srinagar has often been written interchangeably with Kashmir in the past. The third section traces the history of the idea of being a 'Shahri'. As Srinagar moved towards economic and civic growth, the "Shahri Identity" began to be more pronounced. It was supposed to be distinctly different from 'gaam' or the village. This section also includes the experience of Kashmiri Pandits and juxtaposes them with those of Kashmiri Muslims in 1990s. The mutual suffering is aptly summed by one of the Kashmiri Pandit, "che te peuv taavan, mai te peuv taavan" (A curse fell on you and a curse fell on me). The last section of the book

"Pale hands that love besides the Shalimar" explores the transformation and social spaces in the City. For someone born in the 90s they inherited a very different version of the city, one that is affected by atrocities and catastrophic events. It is easy to forget that Srinagar was a city of attraction and choice for travellers as well as the kings. This section also critically examines how women navigate the city in the present time. This section also touches upon the caste and class divide within the city.

In this book, the author has used indigenous Kashmiri names and centred the voices of those who have lived through many transformations of the city. Wani restores the city's history to its rightful owners, i.e. the people. What makes this book truly unique is its blend of personal memory, collective experience and insights into human nature. She has shown how class, culture and geography intersect in complex ways. Her exploration of belonging and the "Gam shahr" divide, along with her attention to the lived experience of both Kashmiri Muslims and Pandit gives the reader a rare glimpse into the multiple realities of the city.

The city has survived countless atrocities, yet it remains vibrant; holding onto its rich heritage and identity. Wani's work much like the city itself, is a layered, multifaceted exploration of memory, history and survival. This book is a significant step towards decolonising the history of Kashmir as a whole, offering readers colourful portrait of the city that does not want to be defined by conflict alone.

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## BEYOND PROTECTION: HOW LIFE INSURANCE CAN HELP YOU BUILD WEALTH

PURVI BHALAVAT

When people think of life insurance, they typically think of financial protection for their loved ones after death. While that's certainly true, many life insurance products today offer a dual benefit: protection plus wealth creation. In this article, we'll explore how life insurance—when chosen wisely—can also be a powerful tool for long-term financial growth.

### Insurance + Investment = Financial

**Synergy:** Modern life insurance products go far beyond basic term plans. With options that include investment and savings components, they help you grow your money while staying covered. These hybrid plans are increasingly popular among individuals looking for structured financial planning.

### Types of Wealth-Building Life

#### Insurance

Here are the key types of life insurance policies that double up as investment tools:

- **Unit Linked Insurance Plans (ULIPs)**
  - Combines market-linked investment with life cover.
  - Premium is split between life coverage and investment in equity/debt funds.
  - Offers flexibility to switch funds based on market outlook.
  - Ideal for long-term goals like retirement or child's education.
- **Endowment Plans**
  - Combines life insurance with savings.
  - Pays out a lump sum either on

maturity or death.

- Low risk, guaranteed returns, and tax benefits.

- Good for conservative investors.

- **Whole Life Policies with Cash Value**

- Offers coverage for the insured's entire life.

- Builds "cash value" over time, which can be borrowed against or withdrawn.

- Acts like a forced savings mechanism with tax-deferred growth.

- **Money-Back Policies**

- Provide periodic payouts during the policy term.

- Useful for those who need liquidity at regular intervals (e.g., children's education, home EMIs).

- Also provide a lump sum on maturity or death.

### Key Benefits of Wealth-Oriented Life

#### Insurance

- **Disciplined Saving** – Regular premium payments instill financial discipline.
- **Tax Advantages** – Deductions under Section 80C and tax-free maturity under Section 10(10D).
- **Life Cover Assurance** – Your family remains protected even while you grow your wealth.
- **Liquidity in Emergencies** – Many policies offer loan facilities against accrued cash value.
- **Goal-Based Planning** – Plan for specific milestones like higher education, retirement, or starting a business.

### Comparing With Mutual Funds and

**PPF:** While mutual funds and PPF are excellent investment tools, they don't offer life coverage. Life insurance products with investment components offer a unique mix of moderate returns and risk coverage. The trade-off is usually liquidity and returns vs. security and dual benefits.

#### A Case in Point

Priya, 30, buys a ULIP with a monthly premium of ₹5,000. In 20 years, the fund value grows significantly through equity market exposure, while she remains covered for ₹20 lakhs. She uses the maturity amount to fund her daughter's higher education—without touching her emergency savings or taking loans.

### Things to Watch Out For

- **Charges & Fees** – Some policies, especially ULIPs, come with allocation and fund management charges.
- **Long Lock-In Periods** – Most investment-linked plans have a minimum 5-year lock-in.
- **Returns Expectations** – Don't expect mutual fund-level returns from life insurance; focus on balanced growth and safety.

### Conclusion

With the right policy, it can become a cornerstone of your long-term financial strategy—offering protection, discipline, and consistent wealth creation.

**Purvi Bhalavat**

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CS Vinit Narsana is a Fellow Member Of ICSI Having 12 Years Of Experience In Practice Serving Over 250 Corporates, He is also a Financial Planner guiding his clients to create wealth through Mutual Funds, Stocks and other Investment Options.

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## YOGA : A PATH TO PHYSICAL, MENTAL, AND SPIRITUAL BALANCE

DR RAJENDRA BHALAVAT

In the midst of deadlines, digital distractions, and social commitments, we often find ourselves stretched thin. While our community has long embraced values of discipline, wellness, and spiritual growth, it's easy to lose sight of personal well-being in the rush of modern life. Enter yoga—an age-old Indian practice that offers the perfect antidote to today's stress and imbalance.

### Why Yoga Matters for the 20-40 Age Group

Whether you're an ambitious professional, a budding entrepreneur, or managing the responsibilities of work and family, yoga provides tools to help navigate it all. Regular practice offers:

- Physical health: Improved posture, flexibility, and strength
- Mental clarity: Enhanced focus, better decision-making, reduced anxiety
- Emotional balance: A calmer mind, better mood, and deeper patience
- Spiritual connection: A sense of inner peace and connection with self

For us who value both tradition and personal growth, yoga bridges cultural roots with modern relevance.

### Start Simple, Stay Consistent

You don't need to commit to a one-hour daily session or enroll in expensive classes to get started. Even 15-20 minutes of guided yoga or pranayama (breathing exercises) each morning can make a huge difference. Free apps, YouTube videos, or local instructors in the Samaj can be a great starting point.

### Yoga Beyond the Mat

Yoga is more than just asanas (poses)—it's a philosophy of balanced living. Incorporate yogic principles into your daily life:

- Practice mindfulness while eating or walking
- Embrace ahimsa (non-violence) in speech and action
- Follow a routine that includes time for self-reflection, prayer, or journaling

This holistic approach supports not just personal well-being but also strengthens how we show up in our families, workplaces, and community.

### Make it a Community Affair

Yoga can be a wonderful way to connect with other individuals. Organize weekend yoga sessions at your local Bhavan or park. Participate in International Yoga Day events. Group yoga not only

motivates consistency but also reinforces community bonding around shared wellness goals.

### Yoga for All Stages of Life

The beauty of yoga is that it evolves with you. In your 20s, it might boost energy and resilience. In your 30s, it can help manage stress and build emotional grounding. As you grow older, it continues to support mobility, heart health, and spiritual growth. It truly is a lifelong companion.

### Conclusion

In our pursuit of success, it's vital to prioritize self-care and inner harmony. For young individuals, yoga offers a grounded, culturally rooted way to stay physically fit, mentally focused, and spiritually uplifted. It's not about touching your toes—it's about finding balance in everything you do. Make yoga not just a practice, but a way of life.



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1ST FLOOR

SELFIE POINT

LIFT

STAIRCASE

B01/02	B16	B31	Shweta Shah
B03	Purvi Jignesh Bhalavat	B32	
B04	Raj V Shah	B33	
B05		B34	Hardik Nadiyana
B06	Dhaval Shah*	B35	Ketul Shah
B07	Dr. Bijal Shah	B36	Madhavi Desai (Maatera)
B08/09	Monica Sandeep Shah	B37	Rajshree Shah (Cosmic)
B10	Nirali Shah	B38	
B10A		B39	Premal Parikh
B11/12	Ashish C Shah		
B13			
B14	Bhavin Shah		
B15	Nisha Chirag Shah		
	B27		
	B28		
	B29		
	B20		
	B21		
	B22		
	B23		
	B24		
	B25		
	B26		
	B27		
	B28		
	B29/30	Lata J Shah	
	B17		
	B18		
	B19		
	B20		
	B21		
	B22		
	B23		
	B24		
	B25		
	B26		
	B27		
	B28		
	B29/30	Lata J Shah	

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2ND FLOOR

SELFIE POINT

LIFT

STAIRCASE

B40	B47	B56	F01	Hemmali Nadiyana
B41	Dakshesh Shah	B48	B57	Hemmali Nadiyana
B42		B49	B58	
B43		B50	B59	F03
B43A	Ashwin Jain	B51	B60	F04
B43B	Ashwin Jain	B52	B61	F05
B44		B53	B62	F06
B45		B54	B63	Karishma Narang
B46		B55	B64	F07
				F08
				F09

KHADAYATA COMMUNITY BUSINESS FORUM'S  
**7TH TRADE FAIR**  
 13TH, 14TH SEPTEMBER 2025, MUMBAI

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## 10 MAJOR PITFALLS SMEs & SME OWNERS NEED TO CAREFUL

DR. CA CHAITANYA SHAH

### 1. Poor Cash Flow Management – Understanding Profit vs. Cash Flow

Many SMEs focus only on profit and loss, ignoring the lifeline of any business—cash. Even a profitable company can shut down if it runs out of cash to pay salaries, suppliers, or rent. Without cash flow planning, unexpected expenses or delayed payments from customers can trigger a crisis. Tracking cash inflow/outflow weekly or monthly is essential.

### 2. Mixing Personal and Business Finances

Using business funds for personal expenses or vice versa creates confusion in accounting, tax complications, and undermines financial discipline. It also hinders the true understanding of the business's financial health. Separate bank accounts and proper accounting systems are non-negotiable for transparency.

### 3. Ignoring Financial Statements

Many SME owners don't regularly review financial statements or don't understand them. This leads to missed signs of trouble—declining margins, growing liabilities, or inefficient asset usage. Financial statements are like health reports; ignoring them invites disaster. Basic financial literacy is crucial.

### 4. Over-Reliance on a Few Clients or Suppliers

Depending on one or two customers

for a major share of revenue is risky. If one client stops orders, your revenue can drop overnight. Similarly, relying on a single supplier for key inputs can halt operations if they fail.

Diversification of both customer and supplier base is key for stability.

### 5. Lack of Budgeting and Profit Planning

Without a plan for expenses, sales, and investments, many SMEs operate reactively rather than proactively. Budgeting helps set targets and control costs. Forecasting anticipates upcoming needs—like inventory, manpower, or funding—so you're not caught unprepared.

### 6. Cost – benefit Analysis of Credit Sales

To boost sales, SMEs often offer credit without assessing customer risk. This ties up cash in receivables and increases the chance of default. A credit policy, periodic ageing analysis, and proactive follow-ups are essential for healthy working capital.

### 7. Scientific Pricing Strategy

Many SMEs price based on competitors or "gut feeling" rather than actual cost and value delivered. This leads to under-pricing (making losses) or overpricing (losing customers). A proper cost-plus pricing model or value-based pricing strategy is vital to ensure profitability and competitiveness.

### 8. Focus on Governance / Compliances

Neglecting GST filings, TDS payments, statutory audits, or ROC filings can result in penalties, legal issues, and loss of credibility with banks or investors. SMEs must maintain proper compliance calendars and seek professional advice when needed.

### 9. Building Team and Delegate

Many SMEs are one-person shows. The owner manages everything, becoming the bottleneck for growth. Without systems, processes, and team empowerment, the business cannot scale. Delegation, SOPs, and building a second line of leadership are critical for long-term success.

### 10. Digital Adoption and Remaining Updated with Modern Tools

Sticking to manual records, avoiding digital marketing, or neglecting automation leads to inefficiencies and missed opportunities. Technology helps in cost reduction, better decision-making, and customer engagement. Digital transformation is no longer optional—it's essential for survival.

#### Dr. CA Chaitanya Shah

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## PLAY: THE POWER BEHIND EVERY CHILD'S GROWTH

DR PURVI SHAH

### Introduction:

#### Why Play Matters

Play plays a crucial role in making children smarter, more balanced, and socially aware.

#### Important Reminder:

Play doesn't mean buying expensive toys — it means being present, nurturing their interests, and building strong emotional connections.

#### Why Play is Essential

Cognitive Development: Enhances problem-solving, reasoning, and understanding of the world.

Physical Development: Improves coordination, strength, and motor skills.

Social Development: Builds relationships, communication, and empathy.

Emotional Development: Supports emotional expression, resilience, and self-confidence.

Creative Development: Stimulates imagination, originality, and independent thinking.

#### Important Principles for Parents

- Play must be intentional and interactive
- Balance innocence with structure through conscious, creative choices
- Both parents should actively participate, offering different styles of engagement.

### Introducing the Sensory Systems through Play

#### Sound Stimulation:

- Begin early with soft audio (no lyrics initially).
- Gradually introduce lyrics with minimal volume.
- Regularly change the music — avoid constant repetition.

#### Touch Stimulation:

- Use different textures: quilts, bedsheets, soft playmats.
- Introduce soothing sensory toys and materials appropriate for baby's skin.

#### Visual Stimulation:

- Use soft, non-flickering light toys.
- Avoid mobile screens for sensory development.

### Practical Play Techniques for Parents

#### Functional Play:

Use toys like Lego, blocks, and rings to create structures (like towers or homes) rather than destroy them.

#### Simple Play at Early Age:

Focus on basic, enjoyable activities to build patience and focus. Introduce concepts of "waiting" early on.

#### Imitation Play:

Encourage copying actions like waving, smiling, or nodding to enhance social learning.

#### Early Book Introduction:

Start with cloth books and audio books once the child can sit independently.

#### Speech and Motor Stimulation:

In early babbling stages, focus on teaching sounds and actions (not just words) to aid speech and oral motor development.

#### Sensory Play with Dough and Water:

Engage in private water play or dough play to build sensory pathways and cognitive flexibility.

### Final Golden Rule

- Movement and Muscle Action: Foundations for Future Skills
- Regular physical play enhances bilateral coordination.
- Movement aids not only in academic success but also in sports and social interaction.
- Create your own toys or use simple ones — what matters most is quality time spent together, active participation, and consistent nurturing, not the price or complexity of the toy.

#### Dr Purvi Shah

KIDS FEET PEDIATRIC CENTER

Pediatric Physiotherapist

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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 | 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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